

Premier Investment Program

The Manulife Wealth Premier Investment Program is a fee-based advisory program that allows you to work closely with your Manulife Wealth advisor to create a customized investment solution, while maintaining complete control over the decision-making process. The Premier Investment Program offers superior personalized service and broad investment choices that are vital in helping you achieve your financial goals.



Program Benefits

Simple, flexible Program Fee

Transparency, objectivity and accountability are the hallmarks of the Premier Investment Program. The investment expertise, advice and financial planning services of your Manulife Wealth advisor combined with account administration and trading, are bundled into a flexible and transparent asset-based fee.

The Premier Investment Program fee is reflective of the ongoing investment advice and service you receive from your Manulife Wealth advisor. It's based on the value of expertise and not on the number of transactions made, thereby ensuring complete objectivity in the decision-making process.

In consultation with your advisor, you will agree on a program fee, based on the market value of your portfolio, that represents the appropriate level of service that your advisor will deliver to meet your investment needs.

Combine your accounts into a single Premier Fee group

In the Premier Investment Program, you can combine accounts held by you and family members living at the same address, under one fee group. Subject to certain criteria, you may be able to add limited related family members who reside at separate addresses. Please speak with your advisor for details. This pooling of accounts allows you to potentially benefit from lower fees that are typically offered at higher asset levels.

You are paying for investment advice – not just transactions

A fee-based approach changes the traditional transactional compensation model. The fee you pay is compensation for the investment planning and advice that your advisor provides to you. Transactions are incidental and are not the differentiating factor in assessing the value your Manulife Wealth advisor offers.

Tax deductibility of the fee

Where the fee relates to investment planning and advisory services on your portfolio outside of your registered retirement accounts, the fee is generally tax deductible. Every opportunity to legitimately reduce your tax burden has value and should be considered. You should consult with your tax advisor about your personal circumstances.

Flexible and transparent fee payment options

The Premier Investment Program offers you the flexibility to choose your fee payment frequency (monthly or quarterly) and the option to automatically withdraw fees from a designated non-registered Premier Investment account(s). Other fee payment options, including Pre-Authorized Debit (PAD) and payment by credit card are available, allowing you to select the payment method that best suits your needs. Fees will be clearly reported on your statements and on an annual fee summary for your non-registered accounts so that you know exactly what you're paying.

Maximize your portfolio value by paying the fee with funds outside of your Premier Investment account

When the fees are paid with funds outside of your Premier Investment account, you are not drawing on your portfolio, allowing you to maximize the growth potential of your investments.

You can hold a wide array of investment types

Within your Premier Investment account, you can hold a wide array of investment types, giving you the flexibility to work with your advisor to build a portfolio that meets your investment objectives. Additional management fees and/or other costs may be associated with certain securities. Please discuss this with your advisor to determine if these fees apply to you.

You have control over your investments

The Premier Investment Program is designed so that you work with your Manulife Wealth advisor to build and manage your portfolio. You'll benefit from the expertise and guidance of your advisor in managing your investments, while maintaining complete control over the decision making process.

How do I get started?

We invite you to explore this collaborative approach to financial planning to help you attain your financial goals. Please ask your Manulife Wealth advisor for more details.

Key Features:

Program Attribute	Description
Eligible Account Types	<ul style="list-style-type: none">• RRSP, LIRA, RRIF, LIF, LRIF, PRIF, TFSA, RESP, CDN and USD cash and Margin
Eligible Investment Types	<ul style="list-style-type: none">• Stocks, Bonds , ETFs and other exchange traded securities*• GICs• Government Bonds• Mutual Funds• Bank Investment Savings Accounts• Cash and equivalents
Minimum investment	<ul style="list-style-type: none">• Minimums vary, please speak with your Manulife Wealth advisor
Administration Fees	<ul style="list-style-type: none">• No administration fees for registered retirement accounts• Additional fees apply for nominee RESP accounts
Pooling of Accounts	<ul style="list-style-type: none">• Accounts held by family members living at the same residential address can be combined into a single Premier fee group• Family members who reside at separate addresses may be able to be combined into the same fee group. Criteria applies. Please speak with your advisor for details
Fee Payment Options	<ul style="list-style-type: none">• Direct, automatic payment from designated non-registered Premier Investment account(s)• Pre-Authorized Debit (PAD)• Credit Card
Fee Payment Frequency	<ul style="list-style-type: none">• Monthly or Quarterly
Fee Reporting	<ul style="list-style-type: none">• Fees charged to your accounts are shown in your regular statements• A fee summary is mailed annually listing all fees paid for non registered accounts throughout the year to assist you with tax reporting

* Available only through Manulife Wealth Inc., a member of the Canadian Investment Regulatory Organization (CIRO) and the Canadian Investor Protection Fund (CIPF).

Note: Your Premier fee is subject to applicable taxes.

Manulife Wealth Inc.

Dually registered as both an investment dealer and a mutual fund dealer, Manulife Wealth Inc. offers a full range of registered and non-registered products and services, including:

- Stocks*, bonds*, mutual funds
- Government of Canada and Canadian provincial bonds
- Flow-through share limited partnerships*
- Alternative investment funds (by qualified investment advisors only)*
- Account types: fee-based, commission-based, separately managed*, and discretionary managed* (by qualified investment advisors only).
- Registered plans (RRSPs, RRIFs, TFSA, RESPs, FHSAs and all types of locked-in plans)
- High-interest savings accounts (banking product – offered by referral to Manulife Bank of Canada), GICs, Principal protected notes (PPNs) and Principal at risk (PAR) notes*
- Closed-end funds and exchange-traded funds (ETFs)*
- Options (by qualified advisors only)*
- Margin accounts*

* These products and services can only be offered and sold by investment advisors.

Manulife Wealth Head Office

1235 North Service
Road West, Suite 500
Oakville, ON L6M 2W2

Mailing Address:

PO Box 1700
RPO Lakeshore West
Oakville, ON L6K 0G7

Telephone: (905) 469-2100

Toll Free: 1-800-991-2121

Fax: 1-888-777-2375

www.manulifewealth.ca