Manulife Financial

Independent Thinking for Independent Advisors

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Independent thinking

At Manulife Financial, we've been listening to what our advisors have to say. We understand the demands of running a business and we work hard to give you the tools and support you need to make that business as successful as possible.

Our renewed focus is on "independent thinking" and our commitment to you means providing a support and service organization that is superior through excellence and unique through innovation.

With the Independent Advisor organization, you have direct access to our sales, marketing and product services areas. You'll benefit from dealing directly with experts from throughout the company: local marketing support for Life and Money sales with support from the Professional Services Team (Tax, Actuarial and Underwriting) product development, and product marketing. Our field teams support your business with Succession Planning services, Business Development, Financial Planning and more. We provide the technology and tools needed to compete in today's competitive market. We acknowledge your hard work with first-rate recognition programs, offer competitive compensation and support your development plans with quality, relevant training programs.

Manulife Financial gives you a top-quality product shelf and the most comprehensive range of support services available in the industry today.

Your opinions matter to us. We want to know what you think on an on-going basis, and we'll be looking for opportunities to ask your opinions in the future. We look forward to building a partnership with you today to help you meet the challenges of tomorrow.

Brian Ironside
Vice President, Independent Advisor Channel
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The industry is moving away from the independent advisor as a direct source of business; that is a mistake, I think. Manulife Financial has decided to stand behind the independent advisor – to provide the quality service that advisors need to be successful – and that independent mindset is impressive.

Bob Lee, Burlington

I feel I have developed a strong bond with Manulife over the past 17 years and it has been built on mutual respect and trust. Manulife brings a sense of fair play and ethics to the table that makes me proud to offer their products and services to my clients.

Paul Tompkins, Toronto

Sales and marketing support

Helping you make the sale

Manulife Financial provides you with the best support for all your marketing, sales and financial planning needs. We offer:

- Access to our Insurance Marketing Directors and Investment Marketing Directors, key contacts who have strong skills and knowledge of sales and marketing in the financial services industry;
- Solutions for your demanding sales initiatives and complex client needs;
- Expertise in sales concepts, product application and joint field work;
- Local events – Advanced Marketing Seminars, education and training events;
- Tax and Estate Planning – specialized support to help you analyze the tax and legal details for financial and insurance cases;
- Access to our Actuarial and Underwriting Consultants; and
- Support from a team of Living Benefits experts.

I've worked with numerous companies, but none hold a candle to Manulife in terms of skill and knowledge. The Tax & Estate Planning Group, the Advanced Markets support, the product and marketing people … all provide me with professional, knowledgeable service that is invaluable.

Eric Sawyer, Winnipeg

Recognition programs and conferences

Recognizing your achievements

Each year, Manulife Financial recognizes its leading advisors with first-class events and sales incentives offered through our *Tradition of Excellence* program.

- Production Club awards recognize outstanding sales achievements.
- Conferences, held at exquisite locations, provide top advisors with excellent opportunities for professional growth, networking and personal reward:
  - Pinnacle Conference is Manulife's ultimate sales achievement reward and targets our very top sales leaders.
  - The National Educational Conference provides educational and networking opportunities for a larger group of outstanding achievers.
- Master Builder Program – our most prestigious award and recognition program – recognizes advisors who have made substantial contributions to the development and expansion of the company over many years.
- Industry programs, such as the Million Dollar Round Table and National Quality Award.
- Other special recognition awards, including **Stars of Excellence**, recognizing sales achievements, the **Jack Y. McFaull Memorial Award**, recognizing humanitarian effort and the **Vic Savino Memorial Advisor Development Award**, recognizing efforts of new advisors to the business.

Through conferences, marketing seminars, product workshops, and online training, Manulife Financial offers the training and education you want to stay current, learn about new products, software and technology, update your sales and marketing skills and stay on top of the trends in financial services.

Compensation

At Manulife, we offer you competitive compensation that is:

- Paid weekly to meet your business needs;
- Administered from a flexible compensation platform;
- Easy to understand;
- Fair to all advisors;
- Offers immediate vesting.

Business development

Increase productivity by building your business

Manulife wants to help you achieve your "ideal practice" goals, whether that means making more money, finding more quality time, having more fun, or creating long-term security.

We are pleased to give you an opportunity to participate in our **Business Development Program**, exclusive to advisors in the Independent Channel.

Building an advisory practice is a rewarding, but often challenging experience. One of the challenges for any entrepreneur is to devote as much time as possible doing what they do best. That's difficult in a demanding business where your skill and attention is required in many different tasks at the same time.

This comprehensive 12-month program combines self-study, on-line workshops, group coaching calls and one-on-one coaching sessions.

We believe that this program, based on **The Covenant Group's 8 Best Practices of High-Performing Advisors™**, is an excellent method to optimize your productivity.

The Covenant Group program gave us the confidence and reassurance to realize our visions. The best idea is the one that is implemented.

Ike Amiri, Edmonton

Training and education

Helping you stay in the know

Manulife's LOMA-award winning training team provides training support for advisors, marketing assistants and other team members. Training support includes:

- The use of an online, interactive web-based training tool
- Offerings on a variety of product, systems, and Manulife process
- Onsite meetings are available if necessary

Succession planning

Planning for the future

At Manulife Financial, we can help you prepare your practice for sale in the event of retirement or strategic change and protect the interests of stakeholders in the event of death or disability. Our Succession planning services will:

- Provide coaching and consulting support
- Manage a practice-exchange registry, a confidential forum for potential buyers and sellers
- Stay on top of industry trends and developments and share our findings
- Support the sale / purchase process, which includes:
    - Providing information about valuation methods, including the pros and cons of each approach
    - Providing information about available purchase / sales options (including Manulife Bank's Business Acquisition Program)
    - Highlighting the benefits for both buyer and seller.

When I was going through the process of purchasing part of another advisor's business, I turned to Manulife's Director of Succession Planning to guide me through the process. Not only did he know the people and places to turn to, to get things done, he worked on issues before they become a problem. The process was coordinated and every step was directed making an extremely difficult process much easier. Like our business, we make the difference to our clients by helping them plan using our knowledge and skills, Manulife makes the difference using their knowledge and skill in the succession planning business.

Bob White, Kelowna

I was recently fortunate enough to have the "case of a lifetime." These cases do not come around very often, so when it did, I made sure to make the most of the value-added resources that are available to us in the Independent Advisor Channel at Manulife Financial. This included everyone from the Financial Planning Group to the Tax & Estate Planning Group. I have realized through the long journey of this case that we are very fortunate to have such qualified individuals available to us.

Jeff Keller, Stratford

Financial planning

Helping you build a full-service shop

At Manulife Financial, you'll find the support you need to put together complete and effective financial plans to help your clients achieve their goals and dreams. Along with NaviPlan, our "state of the art" financial planning software, we have a team of Financial Planning Consultants that offers you Financial Plan Development including:

- Case consultation and development of planning solutions: "finding the sales in the financial plan"
- Customized reporting for your clients
- Development of an ongoing management process for your Financial Plans
- Financial planning seminars for your clients.

At Manulife Financial, you'll find financial planning support – including illustration and planning software – to help you identify all your clients' needs. We can help you to develop closer relationships with clients by identifying and meeting their insurance, investment and banking needs.

Associate Advisor Program

Helping you to grow your business

The Associate Advisor Program is a mentoring program designed to train and develop financial advisors. It also encourages the integration of an Associate Advisor into a senior practice thereby maintaining a strong working relationship between the Senior Advisor, the Associate Advisor and Manulife Financial.

The Associate Advisor Program offers:

- Personal coaching and mentoring
- Candidate identification and selection
- Structure and compensation models
- Training
  - sales process
  - relationship building and prospecting
  - financial planning
- Study group

The program offers a number of "models" for building new relationships within a practice. Each model is based on the outcome desired by the Senior Advisor and his or her associates in the program: developing a junior advisor, merging practices, building a strategic alliance, and providing financial planning expertise.

The Associate Advisor Program has provided our daughter Marcey with all the skill sets necessary for her to reach her goals while allowing us to focus on our mature business. In other words, we have continued to do business during her apprenticeship.

Keith and Kelley Graham, Kitchener-Waterloo

We understand that any technology solution must first solve a business problem or goal. By asking you key questions and sharing best practices, we can capture your overall objectives and match our services to your specific needs. Similar to many advisors doing an annual or semi-annual review with their clients, we follow that approach with a business technology review for advisors.

Field Technology Services

Helping you use technology as a business tool

At Manulife, we believe that technology plays a key role in an advisor's business. To support your efforts, the Independent Advisor channel offers an exclusive technology consulting service to assist you with implementing and leveraging technology in your practice.

Our services begin as soon as you start with Manulife. As your sales increase, so do the services and access to the Field Technology Services team.

Basic Services

(AVAILABLE TO ALL ADVISORS)

- Desktop software (Diamond View) – product illustrations and sales concepts
- Repsource, Manulife's advisor website
- Support for Manulife software through the Distribution Technology Support Centre at 1-800-667-4266
- Basic consulting on standard hardware and software purchases
- Informative technology articles on Repsource highlighting technology best practices

Standard Services

(AVAILABLE TO OFFICERS CLUB LEVEL OF PRODUCTION CLUB)

In addition to the basic services listed above, advisors at this level receive:

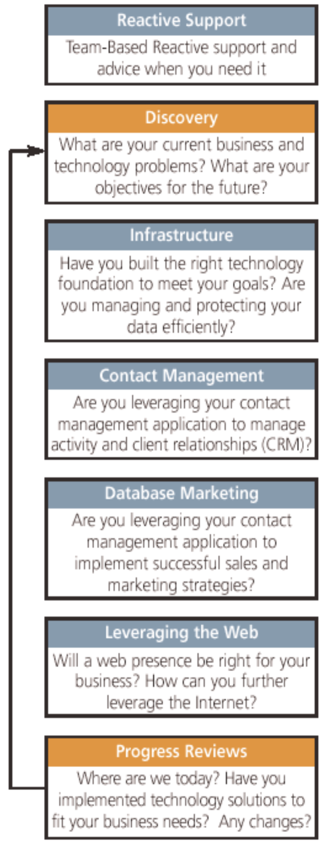
- Basic Contact Management support (Goldmine/ACT) including support of initial installation and consulting on data import
- Support for the set-up of Manulife software and data migration on an advisor's new PC
- Technology assessment and recommendations

Enhanced Services

(AVAILABLE TO DIRECTORS CLUB LEVEL OF PRODUCTION CLUB AND ABOVE)

In addition to the basic and standard services listed above, advisors at this level receive:

- 1-800 Gold line phone support for Manulife software inquiries
- Reactive support and advice
- Annual full discovery session and ongoing progress reviews
- Technology infrastructure and data protection analysis
- Contact management and client relationship support
- Support for sales and marketing initiatives (database marketing)
- Consulting on web strategies and current e-trends



I consider technology support an invaluable asset in my remuneration package as so many small agencies would not be able to easily afford the quality of support that we currently receive from Field Technology Services at Manulife.

Hal Cormier, Moncton

Working with a company like Manulife Financial allows me to maintain my independence, which is important to me, but allows me to feel like I'm part of a larger team, since I have direct access to a depth of expertise that I could not hope to maintain within my own business. I can speak with experts in tax and estate planning, underwriting, technology, marketing and so much more. Staff are well trained, knowledgeable and easy to work with. I can call Manulife and get the answers I need, when I need them – which is generally immediately.

Geoff Graham, Burlington

Product Support Services

INDIVIDUAL INSURANCE

Our Individual Insurance area offers you:

- Industry-leading life and living benefits products and the support you need to sell and manage them;
- Support for high-end cases through our professional services team, which includes the Tax and Estate Planning Group, Actuarial Consultants and Underwriting Consultants;
- Living Benefits Consultants with 100% focus on a wide array of living benefits products;
- Elite program – enhanced service and other special benefits for top advisors.

MANULIFE BANK

The Bank that thinks like an advisor offers:

- A full range of financial products and services, including the Advantage Account, lines of credit, investment loans, GICs;
- The innovative Manulife One account, a revolutionary product that helps clients to consolidate their debt and put all their money to work while it saves them interest and speeds their debt reduction;
- An ability to build new business through banking solutions while protecting existing clients from other competitors' cross-selling efforts; and
- Support from Regional Directors and local Banking Consultants.

Wealth Management

MANULIFE INVESTMENTS

With Manulife Investments, you'll have:

- access to a number of innovative products; and
- support on a local level from a wealth management consultant.

Manulife Investments is the brand name identifying the personal wealth management lines of business offered by Manulife Financial and its subsidiaries in Canada. As one of Canada's largest integrated financial services providers, Manulife Investments offers a variety of products and services including: segregated funds, mutual funds, annuities and guaranteed interest contracts.

Mutual Fund Dealership

MANULIFE SECURITIES

At Manulife Securities, we recognize that as a financial professional you are looking for a mutual fund dealer that delivers strength, stability, quality service and support. We offer you a solid foundation on which you can build your business, while at the same time having respect for your entrepreneurial spirit.

Through Manulife Securities, you'll have:

- Access to over 70 mutual fund families offering more than 2,000 mutual funds and labour-sponsored investment funds to meet your clients' investment needs;
- A suite of solutions for your high-net-worth clients, including our fee-based account and referral programs;
- Administrative efficiency with straight-through processing for nominee name accounts, leading technology, local marketing and risk management support – as well as the highest quality of service for you and your clients.

Contact us

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Independent thinking.

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Manulife Financial
With you every step of the way™