

Tax-Free Savings Account (TFSA) Application

In this application, the terms *you*, *your* and *owner* refer to the person who has policyowner's or policyholder's rights under the contract. *Holder* has the same meaning as defined under the *Income Tax Act* (Canada) and may be referred to as the annuitant. The terms *we*, *our* and *us* refer to **The Manufacturers Life Insurance Company** (Manulife) and GIF refers to Guaranteed Investment Funds. Manulife is the issuer of all insurance contracts containing Manulife segregated funds, and the guarantor of any guarantee provisions therein.

We must receive the original of this application in order to issue the contract.
Please make additional copies for the Owner, Distributor and Representative.
All changes must be initialed by ALL persons signing this application.

1 Representative information Fundserv advisors requesting split commissions must provide the correct split commission Fundserv advisor code.	Name of representative #1 (first, middle initial, last)		Name of representative #2 (first, middle initial, last)			
	Broker/dealer number	Representative code	%	Broker/dealer number	Representative code	%
2 In which product are you investing? A separate application is required for each product. For a Joint Life option, on the death of the owner, the contract will continue to the spouse or common-law partner as defined by the <i>Income Tax Act</i> (Canada).	<input type="radio"/> Manulife RetirementPlus <input type="radio"/> Single Life OR <input type="radio"/> Joint Life (complete section 5)		<input type="radio"/> Manulife PensionBuilder <input type="radio"/> Single Life OR <input type="radio"/> Joint Life (complete section 5)		<input type="radio"/> Manulife Ideal Signature Select <input type="radio"/> Ideal 75/75 Series <input type="radio"/> Ideal 75/100 Series <input type="radio"/> Ideal 100/100 Series	
	<input type="radio"/> Manulife Private Investment Pools – MPIP Segregated Pools		<input type="radio"/> Manulife GIF Select			
3 Manulife Ideal Signature Select Series Maturity Date Ideal 75/100 Series and Ideal 100/100 Series only: you may specify a Series Maturity Date other than the defaults in your contract.	If you specify a maturity date, it must be a minimum of 10 years in the future from your first premium, for the Ideal 75/100 Series and 15 years for the Ideal 100/100 Series. We will apply the date to all Series under the same guarantee option held within the Contract, unless you specify otherwise.					
	For Ideal 75/100 Series (dd/mmm/yyyy)			For Ideal 100/100 Series (dd/mmm/yyyy)		
4 Owner information An owner must be a resident of Canada for income tax purposes. The owner is always the holder. For this contract to qualify as a TFSA under the <i>Income Tax Act</i> (Canada), the owner must be at least 18 years of age. Which document are you showing to verify your identity?	Your name (first, middle initial, last)					
	Address (number, street and apartment)					
	City or town	Province	Postal code	Telephone number ()		
	Date of birth (dd/mmm/yyyy)		Social Insurance Number (SIN)		Sex <input type="radio"/> Male <input type="radio"/> Female	
	<input type="radio"/> Birth certificate (if name is unchanged)		<input type="radio"/> Passport		<input type="radio"/> Driver's licence	
	<input type="radio"/> Other _____					
Document number (must always provide)			Jurisdiction (must always provide)			
5 Joint Life information You must complete this section if you have chosen the Joint Life option.	Name of Joint Life (first, middle initial, last)					
	Date of birth (dd/mmm/yyyy)		Social Insurance Number (SIN)		Sex <input type="radio"/> Male <input type="radio"/> Female	
The Joint Life must be the annuitant's spouse. For purposes of this application the term spouse includes a spouse or common-law partner as defined by the <i>Income Tax Act</i> (Canada).						
6 Successor Holder information If you have a Manulife RetirementPlus or Manulife PensionBuilder contract you cannot name a successor holder.	Name of successor holder (first, middle initial, last)					
	The successor holder must be the holder's spouse or common-law partner as defined by the <i>Income Tax Act</i> (Canada).					

7 Who will be the beneficiaries?

The person or persons you name here will receive a death benefit on the death of the last surviving annuitant.

For Quebec applicants only, if you have named your spouse as beneficiary, the designation is irrevocable unless you check revocable here:

Revocable

Primary beneficiary name(s)	Relationship to annuitant (in Quebec - relationship to policyholder)	Share of benefits
		%
		%
TOTAL (must equal 100%)		100%
Secondary beneficiary name(s) A secondary beneficiary does not have any rights if a named primary beneficiary exists.	Relationship to annuitant (in Quebec - relationship to policyholder)	Share of benefits
		%
		%
TOTAL (must equal 100%)		100%
Trustee(s) for minor beneficiary(ies) (except in Quebec)		

8 Are you making a lump sum deposit?

Please ensure the deposit minimums are met.

For transfers, please attach the appropriate forms.

Only the holder of the TFSA may contribute to the TFSA.

<input type="radio"/> One-Time PAC (provide banking details in section 10 below)	<input type="radio"/> Cheque made payable to Manulife	\$
<input type="radio"/> Transfer from another financial institution or other Manulife product	Name of institution or Manulife product	Account/contract number
		\$
	Name of institution or Manulife product	Account/contract number
		\$
Transfer from another product may result in sales charges and/or loss of benefits, such as guarantees.		Total amount of your initial deposit
		\$

9 In which investments are you allocating your deposit?

When listing the fund numbers for the funds you have chosen, please ensure minimum allocations are met and the fund numbers match the product, Series (if applicable), fund and sales charge option in which you wish to invest.

For Manulife RetirementPlus, deposits can be allocated to the Funds in the Savings Phase only.

† Please ensure that the total combined lump sum allocations for segregated funds, DIA and GIAs equals 100%.

†† Please ensure that the total combined PAC allocations for segregated funds and DIA equals 100%.

Segregated Funds

Fund number	Lump sum allocation†	Front-end*	PAC allocation††	For representative use only Wire Order #
	%	%	%	
	%	%	%	
	%	%	%	
	%	%	%	
	%	%	%	
	%	%	%	

* Where applicable, please see the Information Folder for the maximum Front-end sales charge. If the Front-end sales charge is not indicated, the minimum sales charge applies.

Daily Interest Account (DIA)/Guaranteed Interest Accounts (GIA) For Manulife GIF Select or Manulife Private Investment Pools - MPIP Segregated Pools						
DIA lump sum allocation†		%	DIA PAC allocation††		%	
GIA lump sum allocation†	Term	Interest option		Posted rate	Interest rate adjustment	Final rate
%	_____ year(s)	<input type="radio"/> Compound or <input type="radio"/> Monthly Simple		%	%	%
%	_____ year(s)	<input type="radio"/> Compound or <input type="radio"/> Monthly Simple		%	%	%
%	_____ year(s)	<input type="radio"/> Compound or <input type="radio"/> Monthly Simple		%	%	%
%	One month	Compound Only		%	%	%

Interest rates may be negotiated between the owner and the representative within the parameters set by Manulife. The interest rate to be applied will be the rate in effect on the date the funds are received.

10 Do you want to make deposits?

You may use a **Pre-Authorized Debit/Pre-Authorized Chequing (PAC)** plan to make deposits directly from a bank account.

Please ensure the PAC minimum is met.

Only the holder of the TFSA may contribute to the TFSA.

Attach a personalized blank cheque, marked "Void", from your account, or an equivalent bank-generated/stamped memo.

<input type="radio"/> Personal use <input type="radio"/> Business use			
Amount of each deposit \$	Date of your first deposit (dd/mmm/yyyy)	Payment frequency <input type="radio"/> weekly <input type="radio"/> bi-weekly <input type="radio"/> monthly	
Name of your bank or financial institution	Transit number	Bank number	Account number
By signing here, the account holder acknowledges that all deposits made become the property of the owner of the contract and that no rights are extended to the account holder.			
Name of bank account holder		Signature of bank account holder	
Name of joint bank account holder		Signature of joint bank account holder	

11 Please sign here

Important information is contained in the Information Folder and Contract and the Fund Facts and should be read prior to investing.

By signing below, you confirm that you have received the Application, the Information Folder and Contract and the Fund Facts applicable to the product and Series (if applicable), to which you are allocating your deposit and that your representative has explained the contents of the material. You also confirm that you and the Joint Life, if applicable, have read, understand and agree to the information and provisions on page 4 of this application and the terms of the Personal Information Statement in the Information Folder. A copy, fax, scan or image of the beneficiary designation in this application is as valid as the original. You also request that this application and all documents and correspondence relating to the contract be in English. Vous demandez aussi que la demande de souscription et tous les documents et la correspondance afférents au contrat soient en anglais.

Signature of owner	Date signed (dd/mmm/yyyy)	Province
Signature of Joint Life (must be spouse of the annuitant)	Date signed (dd/mmm/yyyy)	Province

12 Representative information

By signing here, representatives confirm the following:

- they are appropriately licensed;
- they have examined the original, valid and unexpired identity verification documentation, and any other information provided by the annuitant and Joint Life, if applicable;
- they have discussed and explained the contents of the Information Folder and Contract and the Fund Facts to the owner of this contract;
- they have disclosed the following information to the owner of this contract:
 - the name of the company or companies they represent;
 - that they receive commissions for the sale of insurance-based investment products and may receive bonuses, invitations to conferences or other incentives; and
 - any conflicts of interest they may have with respect to this transaction.

Signature of representative	Contact phone number ()	Date signed (dd/mmm/yyyy)
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What you understand and agree to when you sign this application

Your signature on this application confirms that:

- you have reviewed your investment objectives and risk profile with your representative and agree that the investment(s) chosen are appropriate to your assessed needs, risk tolerance and within the context of your overall investment portfolio
- you are applying for an insurance contract that gives you the option to invest in segregated funds and/or guaranteed interest accounts
- the information you have provided in this application is complete and accurate, and you will tell us if any of the information changes
- you have asked us to file an election to register the contract as a TFSA under section 146.2 of the Income Tax Act (Canada) and any applicable provincial income tax legislation
- if you have requested us to debit your bank account for a fixed pre-authorized chequing (PAC) plan, also known as pre-authorized debit (PAD), you authorize us to make the first payment and any subsequent withdrawals from your bank account. You further authorize your bank or other financial institution you have named to process these withdrawals. **You waive the right to receive 10 days' notice of the amount and date of each recurring pre-authorized debit.** Manulife will obtain authorization for any other one-time or sporadic debits. You understand these withdrawals may vary and will be treated as personal PADs
- this PAD authorization remains in effect until we receive written notification from you of its change or termination. We must receive notification at the address below at least 10 business days before the next debit is scheduled. You understand that Manulife may terminate a PAD by giving 10 days written notice, beginning on the date the notice is mailed. A sample cancellation form, or further information on your right to cancel a PAD agreement can be obtained at your financial institution or by visiting www.payments.ca
- you have certain recourse rights if any debit does not comply with this agreement. For example, you have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD agreement. To obtain more information on your recourse rights, you may contact your financial institution or visit www.payments.ca
- if you have indicated that investments are coming from another Manulife contract, your signature constitutes authorization to withdraw the investments as described in that relevant section
- you understand that a transfer from another product may result in DSC/surrender charges and/or loss of benefits, such as guarantees. Transfer programs may be available to offset DSC/surrender charges for Manulife Investments GIC or other Manulife Investment contracts containing GIA or segregated fund investments. If the transfer is from a non-registered contract, a taxable disposition may apply
- death and maturity guarantees apply to segregated fund investments at the maturity date or upon receipt of notification of death of the last surviving annuitant
- you understand that some product benefits are affected by the date of birth and sex of the annuitant and, where applicable, the Joint Life
- compound interest rates are quoted as an effective annual rate. Interest accrues based on a daily compounding rate which produces the effective annual rate. Monthly Simple interest rates are quoted as a nominal annual rate
- for Manulife RetirementPlus and Manulife PensionBuilder contracts, the Income Guarantee provides a guarantee on the value of payments made over the life of the contract in addition to death and maturity guarantees. The Income Guarantee offered under the Manulife RetirementPlus contract only becomes available to you upon Transition to the Guaranteed Income Fund
- for Manulife PensionBuilder contracts and Manulife RetirementPlus contracts holding the Guaranteed Income Fund, you understand that under the Guarantee Guard service we will not process any withdrawals that are requested prior to the Election of the Total Income Amount or that would Exceed the Total Income Amount, until we are notified by you and/or your advisor to proceed. We will allow you to instruct us in how we will apply this service to your Contract, which could include turning this service off
- segregated funds do not provide a guaranteed rate of return. Unit values and the market value of the contract will increase or decrease in value according to the fluctuations in the market value of the assets of the segregated fund investment
- we are authorized to accept instructions from your representative to execute certain financial and non-financial transactions, including but not limited to deposits, withdrawals and switches **in accordance with your instructions** and the contract provisions
- we are authorized to deliver the contract and other documents to the distributor, if applicable
- you understand that an irrevocable beneficiary designation will limit certain rights you have under this contract unless you receive written consent from the beneficiary or if otherwise permitted by law. A parent, guardian or tutor cannot provide consent on behalf of a minor who has been named as irrevocable beneficiary
- you have the right to change your mind within 2 business days of the earlier of the date you receive confirmation or 5 business days after it is mailed. With written notification, we will refund the lesser of the value of your deposit or the market value on the day we receive your request. Fees and charges will be refunded
- you may discuss any questions or concerns you may have by contacting your representative or our Head Office. More information about our complaint resolution procedures is available on the Internet at www.manulife.ca under *Contact Us*
- you may at any time ask to review your personal information and, if necessary, correct any inaccuracies. If you want to review or correct the information, or if you want details about parties who have access to your information or our policies and procedures related to privacy, please write to:
Privacy Officer
Manulife
500 King Street North
PO BOX 1602 STN WATERLOO
WATERLOO ON N2J 4C6
- we must receive the signed application to issue the contract. Send the application to:
All provinces except Quebec:
Manulife
500 King St. N.
PO Box 1602 Stn. Waterloo
Waterloo ON N2J 4C6
Fax: 1-877-277-3774
Contact service centre:
1-888-790-4387
**Quebec/
French Business:**
Manulife
2000 Mansfield St.
Suite 1100
Montreal QC H3A 2Z8
Fax: 1-800-360-6492
Contact service centre:
1-800-355-6776