

Manulife, PO Box 670, Stn Waterloo, Waterloo Ontario N2J 4B8

Please read the instructions and definitions on both sides of this form before completing it. Manulife (the Company), assumes no responsibility for a designation's validity or sufficiency.

Please PRINT ALL NAMES (Full Name, Relationship to Life Insured and percentage). Date and sign as required at bottom of form. A copy of this beneficiary designation is as valid as the original. Please return form to the Company at the address indicated above.

Name of Owner (print name in full): _____

Certificate/Policy Number: _____

Name of Insured: _____

The undersigned hereby revokes any beneficiary designation or direction of payment previously made in respect to the proceeds payable upon the death of the Life Insured under the above policy(ies) and directs that such proceeds be paid to:

For policies issued in Quebec only: If you named your married or civil union spouse as your primary or contingent beneficiary, the designation is irrevocable, unless you select **Revocable.**

Beneficiary name(s) (first, middle initial, last)	Relationship to life insured *For Quebec, tell us the beneficiary's relationship to the owner	Percentage	Designation is revocable unless you write "Irrevocable" below
Contingent beneficiary (subrogated in Quebec) name(s) (first, middle initial, last)	Relationship to life insured *For Quebec, tell us the beneficiary's relationship to the owner	Percentage	Designation is revocable unless you write "Irrevocable" below

If your beneficiary is a minor please refer below:

If you designate a beneficiary who is a minor when benefits become payable, benefits will be paid into court or to the Public Trustee, unless a trustee is appointed. By appointing a trustee below, you agree that if the beneficiary is a minor on the date that benefits are paid, the benefits will be paid to the trustee to hold in trust for the child until the child comes of age. **In the province of Quebec**, if you designate a beneficiary who is under the age of 18 when benefits become payable, benefits will be paid to the tutor or administrator of the beneficiary and no trustee may be appointed.

Beneficiary name(s) (first, middle initial, last)	Trustee name(s) (first, middle initial, last)	Relationship of trustee to beneficiary

It is hereby certified that the undersigned is/are the age of majority.

Signature of Owner

Date

Signature of Irrevocable or Preferred Beneficiary if applicable

Date

INSTRUCTIONS

This form provides for two types of beneficiary designation, Primary and Contingent - but it is not necessary to designate both types. Phrases such as “if living, otherwise”, “share and share alike” or “equally” are not necessary as these are covered by the form. Beneficiaries of the same type will share equally in any death benefit payable to them unless you specify otherwise. If a beneficiary dies before the benefit is payable, their share will be allocated equally among any surviving beneficiaries of the same type, unless you specify otherwise. The signer should initial any corrections to this form.

ADDITIONAL PROVISIONS RELATING TO BENEFICIARY DESIGNATIONS

Contingent Beneficiary: If the primary beneficiary or all the primary beneficiaries die before the Insured Person, then the contingent beneficiary(ies) would become the new primary beneficiary(ies) automatically.

Irrevocable Beneficiary: If a beneficiary designation is irrevocable, then the signature of the irrevocable beneficiary is required for any changes, including a change of beneficiary. With one exception, designations are revocable unless specified irrevocable. In Québec, a designation in favour of a married or civil union spouse is irrevocable unless specified otherwise.

Payment to Beneficiaries: Unless you specify otherwise, The Company will pay the death benefit as follows:

1. To any primary beneficiaries who are alive when a benefit is payable; or
2. If no primary beneficiary is then alive, to any contingent beneficiaries who are then alive; or
3. If no beneficiary is then alive:
 - a) To the estate of any beneficiaries who died after the Insured Person; otherwise
 - b) To the policy owner if other than the Insured Person; otherwise
 - c) To the policy owner’s estate.

Trusts: If the beneficiary designated is the trustee of an Inter Vivos Trust and if the Company receives proof satisfactory to it that the trust is not in effect when any death benefit is payable, then the Company will pay the death benefit as if the trust beneficiary had died before the Insured Person. If the beneficiary designated is the trustee of a Testamentary Trust, it will be deemed to be the trust which is created under a Last Will and Testament and if, when the death benefit is payable, it is found that the Last Will and Testament contains no trusts or is not admitted to Probate or the Insured Person died intestate, then the Company will pay the death benefit as if the trust beneficiary had died before the Insured Person.

Preferred Beneficiary: This is only applicable to designations made in Québec prior to 1977 and prior to 1963 in other provinces or territories. If the current beneficiary is preferred, the signature of the beneficiary is only required if the beneficiary is being changed to someone outside the preferred class.