

# Manulife Bank Partner *Rewards* Program

**A recognition of excellence**

Advisor | 2024

# Program *Overview*

*Thank you* for choosing Manulife Bank to be your trusted partner.

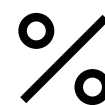
We are privileged and honoured to work with the industry’s best, and the Partner Rewards Program is our way of saying *thank you*. We recognize the value you bring to our business, and we’re committed to helping grow yours. As a Partner Rewards Gold or Platinum member, you have access to exclusive benefits that can drive greater possibilities for you and your business.

## Power insightful client conversations

To help you gain a deeper understanding of our products and share in your clients' experience, we invite you to become a customer yourself. As a Partner Rewards member, you will enjoy special offers on *your* personal and business banking accounts, such as:

- Lower interest rate and lower monthly fee on Manulife One
- Higher interest rate on the Advantage Account
- Reduced application fees for Specialized Lending products
- Fee waiver on the ManulifeMONEY+™ Visa Infinite\* Card

**Platinum members also receive access to special offers and a lower interest rate on Manulife One for three of their staff members.**



**Experience Manulife Bank's innovative products first-hand, with special rate offers and reduced fees for your personal and business accounts.**

# Unlock greater business potential

With the Partner Rewards Program, you benefit from direct access to Manulife Bank experts as well as front-of-the-line service and support to help you stay ahead of the competition:

- Your contact information on the *Find an Advisor* tool on Manulifebank.ca
- A dedicated Mortgage Specialist

Platinum members also receive VIP underwriting services and priority telephone and email support.



Want to know more? See [Benefit details](#)



# Qualification Criteria

Membership in the Partner Rewards Program runs from January 1, 2024, to December 31, 2024.

Your eligibility will be based on your assets under management (AUM) through the referral of Manulife Bank products.<sup>1</sup>



## Gold

***\$3M*** average  
Manulife Bank AUM

## Platinum

***\$3M*** year-over-year growth  
in average Manulife Bank AUM

At the end of every quarter (December 31, 2023, March 31, 2024, June 30, 2024 and September 30, 2024), your average Manulife Bank AUM will be calculated to determine your status, which will be awarded the following month. For example, if your average AUM is \$3 million on December 31, 2023, you will qualify for Gold status starting in January 2024.

To qualify for Platinum status, your average Manulife Bank AUM must show year-over-year growth of \$3 million. For example, if your average AUM at the end of Q1 2024 is \$3 million higher than it was at the end of Q1 2023, you will become a Platinum member!



### Elevate your status

You have the opportunity to qualify for the Partner Rewards Program or upgrade your status at the end of each quarter. Once achieved, your status is effective until the end of 2024 — in other words, you can move up but not down in a calendar year.



### Manulife Bank AUM includes:

#### Deposit products

- Advantage Account
- Business Advantage Account
- Tax Free Advantage Account
- Registered Advantage Account
- Retirement Income Advantage Account

#### Mortgage products

- Manulife One
- Manulife Bank Select
- Manulife One for Business
- Commercial Mortgages

#### Specialized Lending products

- Access Line of Credit
- Access Line of Credit Plus
- Cash Surrender Value Line of Credit
- Insured Retirement Program
- Immediate Financing Arrangement
- Investment loans
- RRSP loans

# Benefit details

Rewards status	Gold	Platinum
<b>Banking benefits</b>		
Rate reduction on your personal Manulife One Main Account and Tracking Sub-account(s)	40 bps	50 bps
Reduced/waived monthly fee on your personal Manulife One account	\$9.95	\$0
Rate enhancement on your personal or business Advantage Account	20 bps	20 bps
Fee reduction on your personal and corporate Specialized Lending applications	50%	50%
Annual fee waived on your personal ManulifeMONEY+™ Visa Infinite* Card	●	●
Access to special offers and promotions		●
Rate reduction on personal Manulife One Main Account and Tracking Sub-account(s) for three staff members		30 bps
<b>Service and support</b>		
Your contact information on <i>Find an Advisor tool</i>	●	●
Dedicated Mortgage Specialist	●	●
VIP underwriting services		●
Priority telephone line and email		●

Benefit levels in effect from January 1, 2024, to December 31, 2024.

# Savings on your Manulife Bank personal and business banking products

## Manulife One

- **Rate reduction:** 50 bps (Platinum)/40 bps (Gold) on the Main Account and any Tracking Sub-account(s)<sup>2</sup>
- **Monthly fee:** Waived (Platinum)/reduced to \$9.95 (Gold)<sup>2</sup>

To receive these benefits, reach out to your Manulife Bank partner for activation — benefits are not applied automatically.

## Advantage Account

- **Rate enhancement:** 20 bps<sup>3</sup>

To receive this benefit, reach out to your Manulife Bank partner for activation — benefit is not applied automatically.

## Specialized Lending

- **Fee reduction:** 50% off standard application fee<sup>4</sup> for Insured Retirement Program, Access Line of Credit Plus, Cash Surrender Value Line of Credit and Immediate Financing Arrangements

To receive this benefit, indicate your membership status on your application cover sheet.

## ManulifeMONEY+™ Visa Infinite\* Card

- **Fee waiver:** Annual \$139 fee is automatically waived for your new or existing personal card<sup>5</sup>

Other annual fees (e.g., additional cardholder fee) are not included and will be charged accordingly.



## Exclusive benefits for Platinum members only

### Access to special offers and promotions

Your Manulife Bank partner will let you know when a special offer is available.

### 30 bps rate reduction on personal Manulife One Main Account and any Tracking Sub-account(s) for three staff members<sup>6</sup>

Reach out to your Manulife Bank partner to activate this benefit for your staff as it is not applied automatically.



## Services to accelerate business growth

### Contact information on Manulifebank.ca

To make it easier for clients to find you, your name and contact information will be added to the *Find an Advisor* locator tool on Manulifebank.ca.

Be sure to keep your Advisor Portal profile up to date, as this is the source of your contact information for the tool. If you do not wish to be included on *Find an Advisor*, you can opt out by emailing [MBC\\_Partner\\_Rewards@manulife.ca](mailto:MBC_Partner_Rewards@manulife.ca).

### Dedicated Manulife Bank Mortgage Specialist<sup>7</sup>

To provide a high level of service to clients you refer, you'll be assigned a dedicated Mortgage Specialist. Reach out to your Manulife Bank partner for more information.



## Platinum-level support

### VIP underwriting services

You and your clients will receive premier service from our VIP underwriting team. Whether it's a mortgage or specialized lending opportunity, you will automatically be partnered with a dedicated expert-level underwriter. This helps ensure both expedited service and an exceptional experience for you and your clients.

### Priority support telephone line and email

When you need assistance, we'll be there. Phone calls and emails from Platinum members are answered in priority sequence from 9:00 a.m. to 5:00 p.m. EST Monday to Friday. Reach out to your Manulife Bank partner for the telephone number and email address.

We look forward to helping make this your best year ever at Manulife Bank.

## 2024 Partner *Rewards* Program.

<sup>1</sup> If you do not qualify for the Manulife Bank Partner Rewards Program, you are not entitled to receive the benefits. In addition, Manulife Bank reserves the right to revoke membership and all associated benefits at any point. If the Manulife Bank Partner Rewards Program ceases to exist, all associated benefits, memberships and benefits that members have will be revoked. Manulife Bank Partner Rewards Program membership and benefits are non-transferable. Pooling and joint codes are not permitted. You should seek your own professional tax advice on the tax implications of receiving the program benefits, including but not limited to: rate discounts, fee reductions/waivers and reimbursements. Benefits are subject to your dealer's approval.

<sup>2</sup> Reduced monthly fee is \$9.95 for Gold level and \$0 for Platinum level; standard fee is \$16.95. Fee is subject to change. You must be listed as a single or joint owner on your personal Manulife One account. Limited to one new or existing personal Manulife One account in the first position per Partner Rewards member. Rate reduction is applied to your Main Account and Tracking sub-accounts only. Existing rate reductions (applied prior to December 31, 2023) for qualified members will be updated to the new tiered structure by February 29, 2024.

<sup>3</sup> You must be the account holder of your personal or business Advantage Account. Limited to one new or existing personal or business Advantage Account per Partner Rewards member.

<sup>4</sup> Standard application fees vary by lending program and/or ownership type. The application fee reduction is applicable on new deals and/or increases only.

<sup>5</sup> Fee is subject to change and is limited to one new or existing ManulifeMONEY+™ Visa Infinite\* card per Partner Rewards member.

<sup>6</sup> Proof of employment and Platinum membership is required to receive and maintain this benefit. Staff member must be listed as a single or joint owner on their personal Manulife One account. Limited to one (1) new or existing personal Manulife One account in the first position per staff member. Applied to their Main Account and Tracking sub-accounts only.

<sup>7</sup> Dedicated Manulife Bank Mortgage Specialist is subject to change at any time. Assignment of a dedicated Manulife Bank Mortgage Specialist is dependent on funded mortgage activity.

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