

Transcript – Grace Zang – Help family out**On screen:**

Soft music plays in the background and the text “Stories of Financial Freedom with Manulife One” appears over the image of Grace Zang. Grace is smiling, standing behind a white chair. As she begins speaking, the scene changes to Grace sitting in the chair and speaking to the camera with her hands crossed in her lap. A text box appears on the left side of the screen that reads, “Grace Xi Hui Zang, Manulife One Client.”

Grace Zang:

My name is Grace Zang. I have been in Manulife One as a client for 18 years already.

On screen:

The camera zooms in on Grace’s face. While speaking, Grace shakes her head, indicating she’s thinking about the difficult financial times she’s experienced in her life.

Grace Zang:

I came to Canada in 1993 with my husband.

On screen:

The camera pulls back to show Grace sitting in the chair.

Grace Zang:

Our assets was only \$4,000 when we landed here. At that time, the economic was not good. The job market was tough. So, I went to take a one-year English training course and another year accounting software training course, then finally got my first professional job as accounting assistant in Canada.

On screen:

The camera zooms in on Grace’s face.

Grace Zang:

Original mortgage maybe take 25 years for the amortization, but with Manulife One I paid off the whole mortgage in just around seven years.

On screen:

The camera pulls back to show Grace sitting in the chair.

Grace Zang:

Family is very important to me because I believe investment return should go back to my family.

On screen:

The camera zooms in on Grace's face.

Grace Zang:

For the past 10 years, because of my parents-in-law, they are over 90 already, is not functional by themselves, my husband has to stay at home and take care of them.

On screen:

The camera pulls back to show Grace sitting in the chair.

Grace Zang:

And also, my two children. My daughter just graduated, bachelor from Queens, bachelor from Europe. My son just graduated from Ivey Business School.

On screen:

The camera zooms in on Grace's face.

Grace Zang:

They graduated without any penny student loan. They are debt free.

On screen:

The camera pulls back to show Grace sitting in the chair.

Grace Zang:

So, at that moment, I just feel like Manulife One has not only supported our financial situation.

On screen:

The camera zooms in on Grace's face.

Grace Zang:

It also supported our relationship. It's like we took care each other. That's the actual return from Manulife, yeah, from my experience.

On screen:

The camera pulls back. Grace is holding up a framed photograph of her family, including her husband, in-laws, and children.

Grace Zang:

I cannot believe. It's like... I don't think without Manulife One I can achieve all those, not only including the investment return, also including the care for the whole family.



On screen:

The camera zooms in on Grace's face.

Grace Zang:

That's a very important return. Some people maybe didn't realize that.

On screen:

The camera pulls back to show Grace sitting in the chair.

Grace Zang:

Manulife One is a family and a freedom for me.

On screen:

The scene changes to a navy screen with the Manulife Bank logo and text that reads "Canada's most flexible mortgage" and "Contact Manulife Bank to learn more." At the bottom of the screen there is text that reads, "Manulife One is offered by Manulife Bank of Canada. This media is for information purposes only and is not intended to provide specific financial, tax, legal, accounting or other advice and should not be relied upon in that regard. Individuals should seek the advice of qualified professionals to ensure that any action taken with respect to this information is appropriate to their specific situation. Manulife, Manulife Bank & Stylized M Design, and Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license. Grace Xi Hui Zang received compensation from Manulife Bank of Canada ("Manulife Bank") for providing this testimonial. The opinions expressed within this testimonial are solely Grace Xi Hui Zang's and do not necessarily reflect the opinions and beliefs of Manulife Bank."