

Transcript - Dalia Rene and Nigel Hunter – Achieve financial security**On screen:**

Soft music plays in the background and the text “Stories of Financial Freedom with Manulife One” appears over the image of Dalia and Nigel. Dalia and Nigel are smiling, standing behind white chairs. As they begin speaking, the scene changes to Dalia and Nigel sitting together with their hands in their laps. A text box appears on the left side of the screen that reads, “Nigel Hunter and Dalia Rene, Manulife One Clients.”

Dalia Rene:

I'm Dalia.

Nigel Hunter:

I'm Nigel.

Dalia Rene:

And we have been Manulife One clients for two years, with three kids-

Nigel Hunter:

Yeah.

On screen:

Dalia and Nigel face each other as they speak.

Dalia Rene:

Now. Yeah, technically four.

Nigel Hunter:

Yeah.

On screen:

Dalia points to Nigel.

Dalia Rene:

Five, if you include Nigel.

Nigel Hunter:

No, I'm not a kid.

On screen:

Nigel and Dalia laugh together and look at each other. The camera zooms in on Nigel's face.

Nigel Hunter:

How we found out about Manulife One was through our mortgage broker. He told us about Manulife One and how this is a real good opportunity to save, and also it would give us some money accessible from our home equity.

On screen:

The camera pulls back to show Nigel and Dalia sitting in their chairs. Dalia uses hand gestures to convey her story as she begins speaking.

Dalia Rene:

I heard about Manulife One 10 years ago.

On screen:

The camera zooms in on Dalia's face. Dalia looks at Nigel as she discusses their experiences.

Dalia Rene:

And I was attracted to the fact that I could pay off my mortgage within less time, and then it came around the second time when Nigel and I were looking to buy an additional property to grow our family, as they grew. When it came up the second time, for me it was just this was the way to go.

On screen:

The camera pulls back to show Nigel and Dalia sitting in their chairs.

Dalia Rene:

It was a no-brainer, again, for the mere fact that the flexibility, and we were able to not be locked into something that was 35 years. We could actually be mortgage free within 11 to 15 years for us.

On screen:

The camera zooms in on Nigel's face.

Nigel Hunter:

Because of Manulife One, definitely we have flexibility now. I think getting into the market of renting a property and so forth was kinda daunting at first, but with Manulife One we feel a lot more confident in doing it and being able to do it and know that we're going to benefit from it and our kids are going to benefit from it.

On screen:

The camera zooms out to show Nigel and Dalia, Nigel has his hands crossed in his lap. The camera zooms on Dalia as she continues to speak.

Dalia Rene:

And what I'd also say is that even though if I spoke to Dalia 10 years ago and I would've been in her face like, "Go ahead and do this now," I don't feel that me coming into Manulife 10 years in the future is putting me at a disadvantage.

On screen:

The camera zooms in on Dalia's face.

Dalia Rene:

It's actually making me feel like I still have a leg up in the game in terms of being able to acquire the



flexibility and the financial wealth for myself, for Nigel and our family.

On screen:

The camera zooms out to show Nigel and Dalia, then zooms in on Dalia's face.

Dalia Rene:

And as long as you continue to be hardworking, this partnership with Manulife One will pay off for you as it's paid off for us.

On screen:

The camera zooms out to show Nigel and Dalia looking at each other while saying "we're Manulifers" in unison.

Dalia Rene:

It's safe to say we're Manulifers.

Nigel Hunter:

We're Manulifers.

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. Nigel Hunter and Dalia Rene received compensation from Manulife Bank of Canada ("Manulife Bank") for providing this testimonial. The opinions expressed within this testimonial are solely Nigel Hunter's and Dalia Rene's and do not necessarily reflect the opinions and beliefs of Manulife Bank."