



Manulife Group Retirement

# 2026 Advisor Rewards Program

The Manufacturers Life Insurance Company

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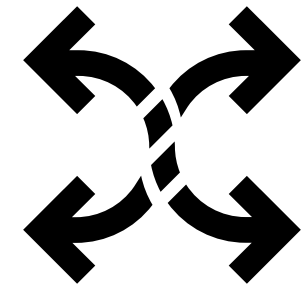
# More ways to *earn*, more ways to *grow*

The Group Retirement Advisor Rewards Program is designed to recognize *you*

The 2026 Advisor Rewards Program (ARP) supports your success at every stage of your journey. Whether you're new to group retirement or a longtime partner, ARP recognizes your hard work and rewards your contributions. We're committed to helping you strengthen your business and earn more through every milestone.

Evolving to support you

- ✔ **More flexibility**—You're not limited by an in-force asset threshold, allowing you to qualify for rewards on a wider range of business activities.
- ✔ **Tailored to your business**—Whether you grow through new sales, deepening client relationships, or retention, your work is rewarded.
- ✔ **Each bonus is independent**—Qualifying for one doesn't depend on qualifying for another, giving you more flexibility to benefit.
- ✔ **Improved transparency**—We provide clear visibility into how your progress earns you more through a detailed quarterly rewards statement.



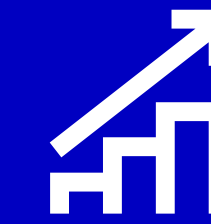
## We recognize your unique impact

You may qualify for one or more bonuses depending on your business activity and partnership.



### Sales bonus

This bonus rewards your new business development. It's paid as a percentage of the value of new policy sales and is independent from your existing in-force assets.



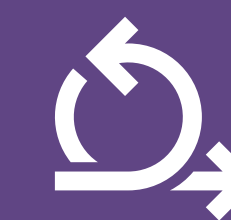
### Growth bonus

Earn this reward by growing your business and deepening client relationships. It's based on new monies added to existing defined contribution (DC) policies, such as member transfers from an external source, and includes cash flow reconciliations from last year's new policies.



### In-force bonus

Get rewarded for maintaining a strong base of assets. This bonus applies to in-force assets.



### Persistency bonus

This bonus is payable on in-force assets, supports consistent engagement, and rewards client retention.

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## Connect with your Manulife representative to review *your* bonus *potential*

Let's review your current advisor journey and look at the opportunities to maximize your rewards.

- Review your current block with Manulife to assess how your business maximizes these unbundled opportunities
- Feature new prospects
- Explore strategies to unlock additional bonuses
- Provide you with practice management and growth planning strategies

The ARP reflects how much we value your partnership. It's designed to recognize your efforts with competitive and financially rewarding incentives.

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# Program details

- Only products offered by Manulife Canada Group Retirement are eligible for consideration under this program.
- Only group retirement plans in which the advisor receives an ongoing commission on cash flows, or an ongoing commission on assets, that's directly reflected in the pricing of the case, and where the client has acknowledged the appointment of the advisor and is aware the commission is payable, will qualify as in-force assets or new sales.
- Single case is defined as all plans under the name of a single employer/organization in which pricing has been established on an aggregate basis. The entire case is credited for scaling in determining the bonus rate payable on an advisor's in-force assets.
- Cash flow reconciliations under the growth bonus will be calculated on newly established DC policies in the previous calendar year. This process compares, shortly after the 12-month policy anniversary, the actual premiums received during the year against the estimated annualized premium used in the original sales bonus calculation. Adjustments are applied as follows: If the cash flow was overstated, the excess amount is deducted from the current year's growth sales value; if understated, the additional amount is added to the current year's growth sales value. These adjustments affect both the growth sales level and the bonus rate payable for the current calendar year.
- The in-force bonus is calculated and paid quarterly at the annualized base rates specified based on quarter-end in-force assets. The persistency bonus will be calculated and fully paid at the end of the calendar year. It will be applied retroactively to any bonus payments, up to the capped amount, made in previous quarters of the calendar year.
- The sales bonus and growth bonus are calculated and paid at the end of the calendar year.
- The 2026 Canada Group Retirement Advisor Rewards Program is limited to advisors or firms that have less than \$500 million of in-force assets on a consolidated basis. Manulife reserves the right to establish a separate rewards program for advisors or firms with over \$500 million of in-force assets.
- The Group Retirement Advisor Rewards Program isn't a contract, and Manulife retains the exclusive right to interpret, modify, and/or withdraw the 2026 Canada Group Retirement Advisor Rewards Program at any time without notice.
- Any exceptions to these provisions require a written sign-off from the senior vice president and head of Canada Group Retirement.
- We recommend that you provide transparency to your clients regarding your eligibility for compensation under this advisor rewards program in accordance with industry guidelines and regulations.



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