Manulife Private Wealth | John Hancock

Beyond borders:

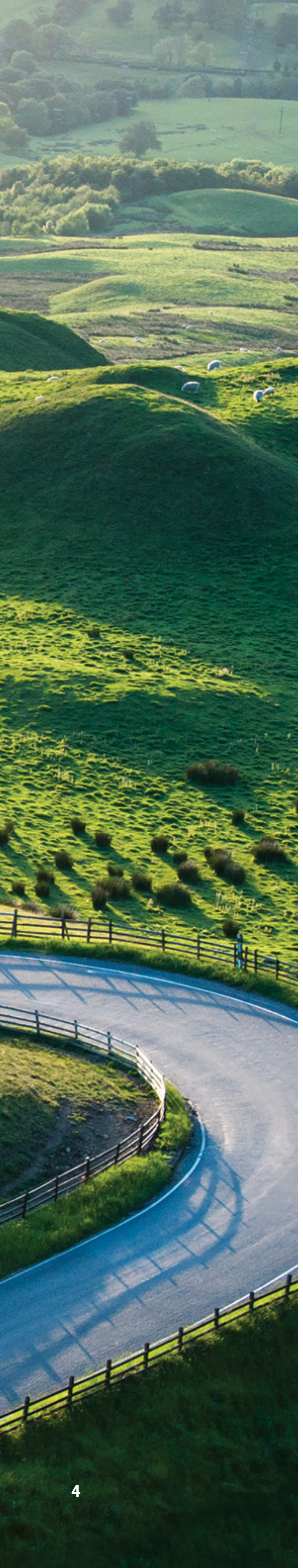
Elevating your wealth management client experience

Where will *better* take you™

Unique offering for independent advisors

Advisors often face challenges when serving clients who become residents of the United States, whether they move there permanently or temporarily for work or other reasons. Without proper registration in the U.S, most advisors face restrictions on the clients they can assist and the types of investment products they can recommend.

Our unique offering enables eligible Canadian advisors to register as investment adviser representatives in the United States through a registered investment adviser (RIA) model. Unlike some firms that limit Canadian advisors to proprietary products in the United States, Manulife John Hancock Private Wealth adopts a distinctive approach, aiming to help you serve your U.S. resident clients with the same level of service you provide in Canada.



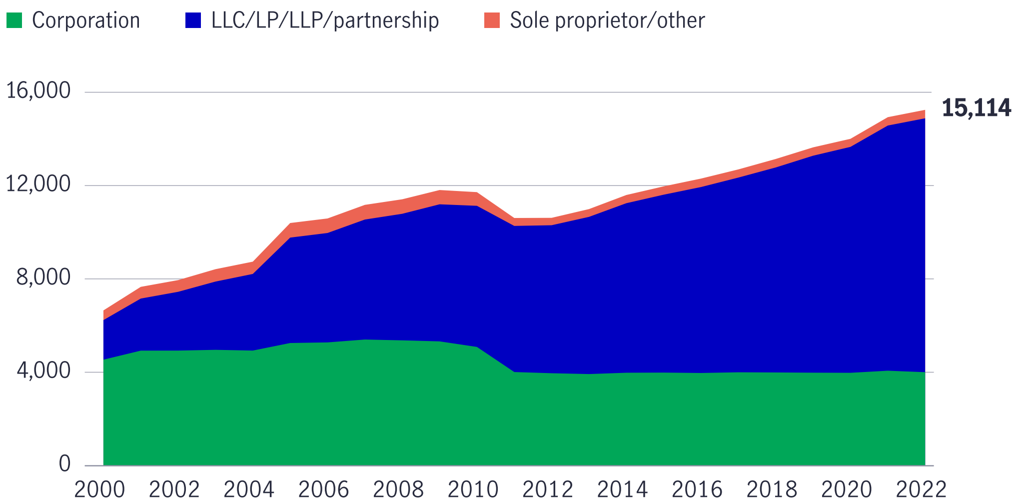
What's the RIA model?

RIAs are often regulated by the U.S. Securities and Exchange Commission (SEC) and have a fiduciary duty to act in the best interest of their clients. This commitment to acting in the client's best interest is a crucial trust factor, particularly as investors seek comprehensive and independent financial guidance.

The RIA model came into prominence more than 80 years ago and its popularity shows no signs of stopping as demand among high-net-worth investors for a wider range of financial services continues to grow. More than 1,600 advisors join the RIA channel each year, launching some 700 new firms and bringing with them roughly $180 billion in client assets.[1]

Growth of an RIA platform in the United States

Number of advisors by organization



Source: Investment Adviser Association Industry Snapshot 2023.

How registering with an RIA firm can help your clients

- **Expanded services:** Tailor advice offerings to cater to clients' unique needs For example: You can offer your clients a variety of retirement accounts, including traditional IRAs, and Roth IRAs, in addition to cash accounts
- **Enhance the client experience:** Offer fully customizable wealth management services and highly personalized, holistic planning in the U.S or in both countries
- **Full transparency and fees:** Clients value fiduciary advice more than advice aimed at selling financial products as it aligns better with their financial well-being

Our unique offering

Program *overview*

Regulator:
U.S. Securities and Exchange Commission (SEC)

Advisor licensing:
Series 65

Compensation:
Fee-based

Investment management:
Discretionary

Advice:
Continuous investment advice with a fiduciary duty to act in the client's best interest

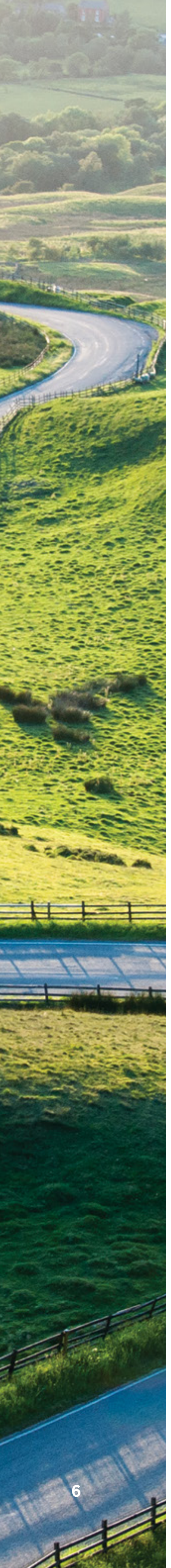
Program *qualifications*

- Investment representative registered with CIRO
- 10+ years of experience with a clean compliance record
- Documented business, residents of the United States only or existing clients with U.S. accounts, and succession plan
- Existing business > $100 million AUA
- Minimum client household assets > $100,000

"Investors recognize that 'advice' from a fiduciary is superior to 'product' sales, regardless of compensation methodology." [2]

Becoming registered with an RIA firm allows you to:

- Offer a high level of financial advice, giving you a **competitive advantage** in the market
- **Expand your business** to cater to U.S. resident clients with financial interests in both the United States and Canada, opening up new avenues for growth and client acquisition
- **Access a wider range of investment products** and compete with some of the largest RIAs in the U.S.



Backed by the global strength and security of Manulife4

Manulife Wealth Inc.

230+

independent branches across Canada; 3 corporate Ontario offices

$63B

in AUMA[5]

Corporate strength of our parent company, Manulife Financial Corporation

Since

1887

Manulife has protected customer assets[3]

$1.7T

in global AUMA[3]

36M

customers worldwide[3]

1 in 4

Canadians (18+) own a Manulife product[6]

Benefits of registering with Manulife John Hancock Private Wealth

- **Seamless and expedited process:** Expanding your business potential without unnecessary delays
- **Cutting-edge tools and resources:** Enhance your practice and elevate your client experience
- **Streamlined and effective integration:** Access to established resources, systems, and operating structures
- **Option:** You can join our RIA platform even if you aren't registered as a portfolio manager in Canada
- **Rooted in a globally renowned company:** Helping customers for over a century

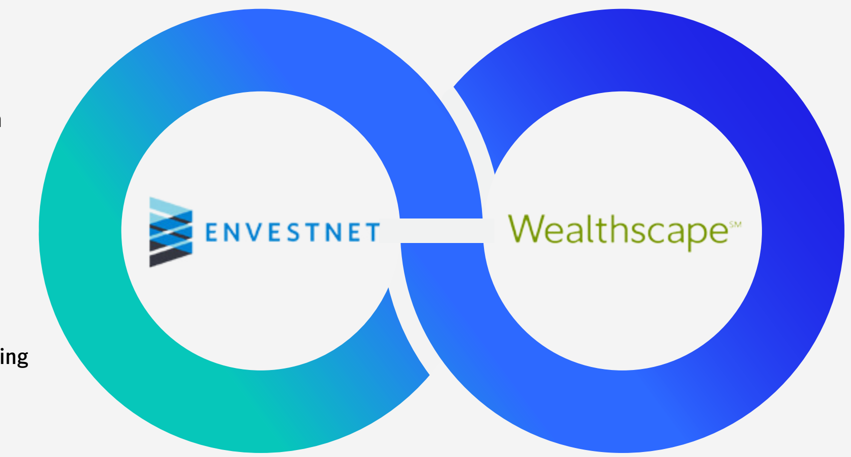
State-of-the-art technology

Manulife John Hancock Private Wealth uses the Fidelity Managed Account Xchange (FMAX), built for RIAs. FMAX is the **Envestnet portfolio management platform** that has been white labeled by Fidelity and fully integrated with its underlying custody and clearing platform, Fidelity's Wealthscape. FMAX delivers investment planning, portfolio construction, proposal generation, account opening and management, and client reporting all under one roof. It's designed to enhance how you deliver investment advice and drive efficiency to help you grow your business. With a proven track record in the industry, FMAX is a top-rated, fully integrated platform that will enable you to provide a streamlined, premium service to your clients.[4]

Fidelity Managed Account Xchange (FMAX)

Integrated wealth management platform
Account opening and funding, and ongoing maintenance

- Proposal generation
- Account reporting
- Portfolio analysis
- Propriety research and due diligence
- Fee & billing
- Performance reporting



- Trade execution
- Transfer of assets
- Money movement
- Account maintenance
- Robust client reporting

ADP

WorkMarket

- ADP will be the payroll platform used for your U.S. business.
- FMAX will collect fees directly from clients, keeping their fee before transferring the remaining amount to Manulife for advisor distribution.

Key capabilities

- Advisor compensation
- Self onboarding and account management
- Access portal
- Relay automations
- Open API integration support
- Tax reporting
- PayPal and Hyperwallet

How we can help

Our goal is to help you drive better client experiences and help you grow your business. We'll guide you through the registration process and support you in managing your clients within a cross-border structure, paying attention to even the smallest details.

If you'd like to know more about registering in the United States with us, we have a team ready to answer your questions and to assist and support you on every step of your journey.

Where will *better* take you™

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1 Investment Adviser Association Industry Snapshot 2023. **2** "Affluent Investors' Reliance on Advisors Is Increasing," RIA Intel, October 18, 2023. **3** Manulife Global Company Fact Sheet Q3 2025. **4** clearingcustody.fidelity.com/app/item/RD_9902021.html. **5** Combined Manulife Wealth AUMA (IIROC & MFDA), as of November 30, 2025. **6** As of December 31, 2022, Manulife Corporate calculation based on assumptions: 7,162,631 Manulife customers in Canada Market (all business units) compared to total Canadian population 18+ at 31,615,827 Statistics Canada (Add/Remove data - Population estimates on July 1st, by age and sex (statcan.gc.ca).

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