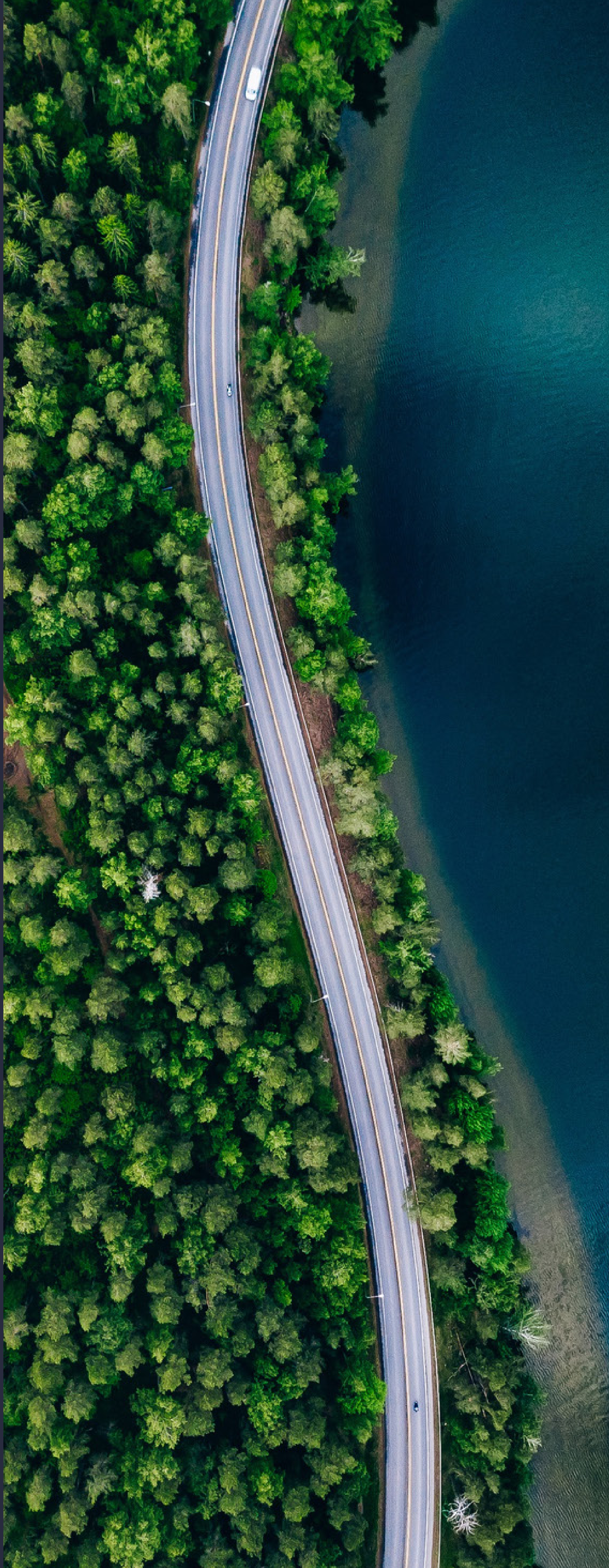
Manulife
Wealth

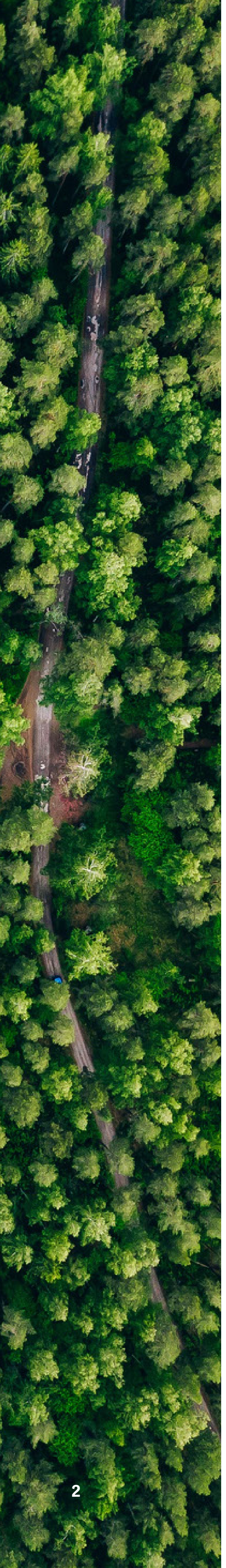
Power your business

Design your *legacy* on your terms

Summit program

Where will *better* take you™





Transitioning your business, or finding a qualified buyer, can be a challenge—especially for large, sophisticated practices. The Manulife Wealth Summit Program is designed to help advisors transition on their terms, with confidence and control.

Monetize your business your way—Help secure a competitive valuation with a tax-efficient structure, ensuring continuity for your clients and fair compensation for your ongoing involvement.

Retire on your timeline—Work with a successor at your desired pace. Choose when and how you transition with a process that prioritizes client comfort.

Stay involved and rewarded—Continue to participate in your practice's growth and receive ongoing compensation as a Relationship Manager until retirement.

Reduce your administrative burden—Manulife Wealth covers reasonable operating costs and expenses, freeing you to focus on what matters most—your clients and the growth of your business.

Flexible monetization options

Choose the path that fits your goals

1

Relationship Manager

Continue managing your clients as a Manulife Wealth Relationship Manager, with the flexibility to retire when you're ready.

2

Retirement

Support the transition of your business and retire after 18 months, ensuring a smooth handoff and continuity for your clients.

Both options include:

- Asset purchase agreement
- Valuation based on net revenue
- Structured payments over two years
- Ongoing compensation and growth incentives

Fair and transparent valuation

The monetization price is calculated as a multiple of net revenue, based on a comprehensive business review. This ensures a fair and strategic valuation aligned with performance.

Payment schedule

50%
on closing

25%
at first anniversary

25%
at second anniversary

Maintain independence, access deep bench strength

Maintain your independence

You'll continue to manage client relationships and make decisions just as you always have, preserving the autonomy that defines your practice. As an independent advisor, you'll be supported by a dedicated Manulife Wealth team that handles operational needs, allowing you to focus on what matters most. This partnership enables you to maintain your entrepreneurial culture while gaining access to robust resources that enhance your business.

Helpful resources to support your goals

With Manulife Wealth, you'll have immediate access to a comprehensive suite of resources, including marketing, human resources, client event support, advanced technology, portfolio analytics, and financial planning tools. This allows you to concentrate on serving your clients and growing your business while we take care of the operational details behind the scenes.

Staff options

Your team has the flexibility to choose the path that best suits them. They can join Manulife Wealth or remain independent to maintain the work environment they prefer. Either way, they'll be empowered to thrive in a structure that aligns with your business goals.

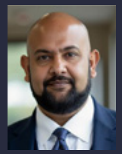
Ongoing value creation

Even after monetizing your business, the opportunity to grow and be rewarded doesn't stop. You can continue to build your practice and benefit from additional incentives designed to recognize your ongoing success.

A **growth bonus** is available based on the net revenue from cumulative new asset growth, payable at retirement or after seven years, which ensures that your continued efforts are financially recognized.

Let's start the *conversation*

Explore your options in confidence. Reach out to the leadership team to begin a private conversation.



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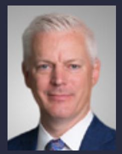

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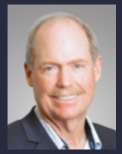

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MW-803601 EN 12/25