Manulife Investments

Manulife Investment Management and Trust Corporation
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Auto Redemption Arrangement (ARA) Enrollment/Cancellation Form

Client Information

☐ Individual ☐ Joint Account

Name of Manulife Investments UITF Account Owner/Primary Account Holder:

For Joint Account, please indicate the names of all co-account owners:

Billing Information

Type	Manulife Philippines Policyowner Name	Manulife Philippines Policy Number	Manulife Investments CIF Number
☐ E ☐ C			
☐ E ☐ C			
☐ E ☐ C			
☐ E ☐ C			
☐ E ☐ C			

E – Enrollment C – Cancellation

For purposes of this Auto Redemption Arrangement (ARA) Form, the term "Client" refers to the UITF account owner signing this Form and, in the case of a joint account, all co-account owners collectively.

Terms and Conditions

1. Auto Redemption Arrangement ("ARA")

The Client authorizes Manulife Investment Management and Trust Corporation ("Manulife Investments") to redeem, whenever premiums become due under the insurance policy/ies enrolled under this ARA (the "Policy"), units from the Client's investments in the Manulife Money Market Fund (the "Fund") under the enrolled Client Investment Fund ("CIF") number/s (the "Enrolled Account"), and to remit the redemption proceeds to The Manufacturers Life Insurance Co. (Phils.), Inc. ("Manulife Philippines") for application to the premiums due under the Policy ("Due Premiums").

The Client acknowledges that:

a. the Fund and the Policy are separate products governed by their respective terms and conditions;
b. the ARA is solely a payment facilitation arrangement; and
c. the ARA does not guarantee premium payment, policy continuation, investment returns, or insurance benefits.

The ARA remains subject to the Fund's Declaration of Trust/Plan Rules.

2. Redemption and Premium Payment

Manulife Investments may rely on the billing information provided by Manulife Philippines and, without further instruction from the Client, redeem units from the Enrolled Account and remit the redemption proceeds to Manulife Philippines for application to the Due Premiums.

All redemptions under the ARA shall remain subject to the Fund's Declaration of Trust/Plan Rules, applicable laws and regulations, fund valuation, redemption cut-off times, operational requirements, and the availability of sufficient redeemable units in the Enrolled Account.

3. Insufficient Balance

If the available redeemable balance in the Enrolled Account is insufficient to cover the Due Premiums in full, Manulife Investments shall not process a partial redemption or partial payment under the ARA.

The Client remains responsible for ensuring that premiums are paid when due and for making alternative payment arrangements directly with Manulife Philippines if the ARA cannot be processed. Failure to maintain sufficient balance may result in non-payment of premiums and may affect the status of the Policy, including possible lapse, subject to the applicable policy terms.

Manulife Investments and/or Manulife Philippines may, through available communication channels, notify the Client when the ARA cannot be processed due to insufficient balance. Any such notification is provided solely as a client service. Failure, delay, or inability to provide such notification shall not relieve the Client of responsibility for premium payments and shall not prevent any policy lapse or other consequence arising under the applicable policy terms.

Neither Manulife Investments nor Manulife Philippines shall be liable for any consequence arising from insufficient balance, non-payment of premiums, or any resulting policy lapse or other policy consequence, except to the extent directly caused by their fraud, bad faith, willful misconduct, or gross negligence.

4. Insurance-Related and Fund-Related Concerns

Matters relating to the Policy, including premium billing, application of premium payments, and policy administration, are handled by Manulife Philippines. Matters relating to the Fund, including the administration of the Fund and processing of redemptions under the ARA, are handled by Manulife Investments.

Questions, concerns, or disputes relating to premium billing, premium application, policy status, grace periods, reinstatement, policy benefits, or other insurance-related matters shall be directed to Manulife Philippines. Questions, concerns, or disputes relating to the Fund, the Enrolled Account, or redemption transactions shall be directed to Manulife Investments.

Neither Manulife Investments nor Manulife Philippines shall be liable for matters that fall within the responsibility of the other entity.

5. Premiums Not Covered by the ARA

Past due premiums, reinstatement payments, and amounts relating to lapsed, cancelled, terminated, surrendered, or otherwise ineligible policies shall be paid directly to Manulife Philippines, unless Manulife Philippines confirms that such amounts may be processed under this ARA.

The Client remains responsible for paying any premium or other amount that cannot be processed through the ARA.

6. Joint Accounts

For joint accounts, all account owners must sign this Form.

By signing this Form, each account owner confirms that the enrollment, cancellation, and transactions under the ARA are made with the knowledge and consent of all account owners. The Client further declares, under the penalties of perjury, that all joint account owners are still living at the time the ARA is signed and throughout the effectivity of the ARA. The Client shall promptly notify Manulife Investments in writing upon the death of any joint account owner.

Any instruction, authorization, or transaction processed by Manulife Investments prior to receipt and processing of written notice of any death, incapacity, adverse claim, dispute, or change in authority affecting a joint account owner shall remain valid, subject to applicable laws and regulations.

7. Transaction Notices

The Client waives separate prior notice of each redemption processed under this ARA.

Manulife Investments shall provide transaction confirmations, statements, notices, or reports in accordance with applicable laws and regulations, the Plan Rules, and its standard client servicing procedures.

8. Limitation of Liability

Neither Manulife Investments nor Manulife Philippines shall be liable for any delay, failed transaction, loss, damage, expense, or other consequence arising from inaccurate, incomplete, or outdated information provided by the Client, lack of authority, insufficient balance in the Enrolled Account, or the Client's failure to provide required information, instructions, authorizations, or documents in a timely manner.

Neither Manulife Investments nor Manulife Philippines shall be liable for any delay, interruption, or failure to perform obligations under the ARA to the extent caused by events beyond their reasonable control, including natural disasters, war, civil disturbance, governmental action, telecommunications interruption, system outage, cyber incidents, or third-party failures.

The Client acknowledges that the ARA is a payment facilitation arrangement only and does not constitute investment advice, a recommendation to redeem Fund units, a guarantee that premiums will be paid when due, or an extension of credit. The Client remains responsible for monitoring the Policy, ensuring that premiums are paid when due, and maintaining sufficient available units in the Enrolled Account to satisfy the applicable Due Premiums.

To the extent permitted by applicable law, the aggregate liability of Manulife Investments or Manulife Philippines arising out of or relating to the ARA shall not exceed the amount of the Due Premium that is the subject of the claim, regardless of the nature of the claim or remedy sought.

9. Effectivity, Suspension and Cancellation

The ARA shall take effect upon approval of the enrollment by Manulife Investments and confirmation of enrollment through such channel as may be designated by Manulife.

This authorization shall remain in effect unless cancelled by the Client in writing at least five (5) banking days before the intended cancellation date, subject to applicable processing requirements.

The lapse, cancellation, surrender, maturity, termination, or ineligibility of an enrolled policy may automatically suspend or terminate the ARA with respect to the affected policy.

The Client remains responsible for paying premiums directly to Manulife Philippines whenever the ARA is unavailable, suspended, terminated, or otherwise ineffective.

Client Certification and Authorization

I/we hereby certify that all information given in this Form are true, complete and correct to the best of my/our personal knowledge, and I/we agree to update Manulife Investments within 30 calendar days of any change in the information supplied in this Form. By signing this Form, I/we confirm that I/we have read and understood this Form and agree to be bound by its terms and conditions. I/we further acknowledge responsibility for monitoring premium obligations and ensuring that premiums are paid when due.

I/we am/are aware that Manulife Investments collects and uses my personal and sensitive personal information to carry on its a trust and fiduciary business. By signing this Form and continuing to avail of Manulife Investments' products and services, I/we agree that the information I/we provided and any subsequent changes to it can be processed, shared, disclosed, transferred or used by Manulife Investments, including its shareholders, directors, and employees, affiliates, subsidiaries, business partners, any member of the Manulife Financial Group (including those located overseas), advisors, representatives, industry associations and databases, local and foreign authorities having jurisdiction over companies within the Manulife Financial Group, external auditors/counsels, and its third party service providers (whether within or outside the Philippines) within the rules set by the Data Privacy Act of 2012, as may be amended from time to time, relevant regulations and the Company's privacy policy available at www.manulife.com/ph/privacy-policy for purposes of:

- the establishment, administration, servicing, maintenance, suspension, cancellation, and termination of the Automatic Redemption Arrangement (ARA), including the processing of redemptions, remittances, premium payments, and related transactions, servicing of the Enrolled Account and enrolled policy or policies, responding to instructions, inquiries, complaints, errors or disputes;
- administering and servicing of the Enrolled Account;
- marketing (including marketing of products and services offered by any member of the Manulife Financial Group and those of our business partners);
- promoting, getting feedback on its products and services, and measuring client satisfaction;
- conducting data analytics and doing automated data processing;
- preventing money laundering or terrorist financing activities;
- complying with reportorial and regulatory requirements of both local and foreign regulatory authorities (including local and foreign tax authorities and stock exchanges) as well as other legal, regulatory or contractual obligations of any member within the Manulife Financial Group, relating to information sharing, tax reporting or otherwise;
- Manulife Investment's internal purposes such as governance, risk, compliance, and reporting; and
- for other reasonable purposes related to the services provided.

I/we will not unreasonably cancel my/our consent which could result to Manulife Investments or any member of the Manulife Financial Group violating any law, rules, regulations or guidelines or its obligation under any contract or commitment with local or foreign regulators, governmental bodies or industry recognized bodies (whether within or outside the Philippines).

For my/our personal and sensitive information I/we provided to Manulife Investments, I/we am/are allowing Manulife Investments to keep them in line with its records retention policy. I/we will not hold the Manulife Investments responsible for any claim, loss, liability and cost as a result of using such information for valid purposes.

Account Owner/Authorized Representative's Signature over Printed Name

Date Signed (mm/dd/yyyy)

Account Owner/Authorized Representative's Signature over Printed Name

Date Signed (mm/dd/yyyy)

Account Owner/Authorized Representative's Signature over Printed Name

Date Signed (mm/dd/yyyy)

Account Owner/Authorized Representative's Signature over Printed Name

Date Signed (mm/dd/yyyy)

Account Owner/Authorized Representative's Signature over Printed Name

Date Signed (mm/dd/yyyy)

For Manulife Use Only

Signature Verified By:

CSO's Signature over Printed Name / Date Signed (mm/dd/yyyy)

Branch _____

Processed By:

Manulife Personnel's Signature over Printed Name

Date Signed (mm/dd/yyyy) _____

Valid ID with Photo and Signature Presented:

ID Type: _____ ID Number: _____

ID Type: _____ ID Number: _____

ID Type: _____ ID Number: _____

ID Type: _____ ID Number: _____

ID Type: _____ ID Number: _____

IMPORTANT NOTE: Acceptable Valid IDs include those issued by any of the following official authorities: 1) The Philippine Government, including its political subdivisions, agencies, and instrumentalities; 2) Government-Owned or -Controlled Corporations (GOCCs); 3) Private entities or institutions registered with and supervised or regulated either by the Bangko Sentral ng Pilipinas (BSP), Securities and Exchange Commission (SEC) or Insurance Commission (IC); 4) For Filipino students, School ID signed by the school principal or head of the education institution.

Manulife Investment Management and Trust Corporation, its products and services are regulated and governed by the Bangko Sentral ng Pilipinas (BSP) with telephone number (02) 8-708-7087 and email address consumeraffairs@bsp.gov.ph. For inquiries or complaints relating to our products and services, you may call our Customer Care Hotline at (02) 8-884-7000 or send an email to phtrust@manulife.com. To know your rights under BSP Circular No. 1160 (Regulations on Financial Consumer Protection), please access a copy at the BSP website (www.bsp.gov.ph).

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