



Manulife Investment Management and Trust Corporation
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Client Waiver

By utilizing Manulife Investment Management and Trust Corporation's online platform and ticking the checkbox in the **Customer Confirmation** page:

I note the result of the Client Suitability Assessment (CSA), classifies me as either a conservative or moderate investor. Nevertheless, I want to invest in the investment/product/portfolio which is different from and bears a higher risk than the recommended products based on the results of the CSA.

I do not agree with the recommendation of Manulife Investment Management and Trust Corporation on the investment product/portfolio/strategy appropriate to my profile based on the results of the CSA. I hereby waive such results and have decided to avail instead of another investment product/portfolio/strategy other than which is consistent with the results of the CSA. I fully understand and I am willing to take the risks incidental to the investment product or portfolio to be availed of. I expressly agree to exclusively bear the consequences of my conscious decision to invest in investments products/portfolio with higher risk. I am fully aware that this waiver effectively supersedes any objective procedure established by the CSA process I have gone through.

I hereby hold Manulife Investment Management and Trust Corporation, its directors, officers, staff and other authorized representatives free and harmless from any and all liabilities, actions and claims, and I hereby undertake to indemnify the same for any and all liabilities, losses, damages, costs and expenses which may result from my decision to avail of the investment product/portfolio/strategy with higher risks.