

 **Manulife** Securities

Welcome to
Manulife
Securities



It pays to seek advice...

With so many options out there, it's difficult to figure out what's right for you.

A Manulife Securities advisor can provide personalized advice to make those decisions easier.

Independence and advice with Manulife Securities

We help prepare you to achieve your goals by providing unbiased financial advice so that you can make informed financial decisions.

1,200

Our network of more than 1,200 independent advisors across Canada enjoy the freedom to provide you with extensive solutions to help you invest for the future.

A trusted, reputable industry leader

Backed by the global strength and security of Manulife, serving one in five Canadians, you benefit from the resources and expertise of a trusted company that offers life, health and wealth solutions.

Manulife Securities is the name used in association with three firms who are here to help make your decisions easier and meet your financial goals:

- Manulife Securities Incorporated, an investment dealer
- Manulife Securities Investment Services Inc., a mutual fund dealer
- Manulife Securities Insurance Inc.*, a life insurance agency operating in the national accounts sales channel

*Manulife Securities Insurance Inc. operates as Manulife Securities Insurance Agency in the province of B.C.



How does advice pay off?

Advice encourages improved saving habits

When working with a professional advisor, you are more likely to see an increase in your savings and make better financial decisions.

Advice has a positive impact on growing your wealth

Over time, the client-advisor relationship becomes rewarding as research shows investors with an advisor accumulate substantially more financial assets than investors without an advisor, regardless of age and income.²

²2015 CIRANO – Value of Advice

Advice helps you financially prepare for retirement

Making informed financial decisions and creating a comprehensive financial plan helps put you on the right path towards a comfortable retirement.

The value of goals-based advice

A Manulife Securities advisor can support all your financial needs (retirement planning, investment management, estate planning and more) to help your short and long-term goals, and help you make the right decisions for you to enjoy life, now and in the future.

Prepare now and stay on track—with your advisor's expert guidance.

Solutions to meet your needs

Manulife Securities Incorporated¹

- Stocks, bonds, mutual funds
- Flow-through share limited partnerships
- Account types: fee-based, commission-based, separately managed, and discretionary managed (by qualified advisors only). Registered plans (RRSPs, RRIFs, TFSA, RESPs and all types of locked-in plans)
- High-interest savings accounts (banking product – offered by referral to Manulife Bank of Canada), GICs, Principal protected notes (PPNs) and Principal at risk (PAR) notes
- Closed-end funds and exchange-traded funds (ETFs)
- Options (by qualified advisors only)
- Margin accounts

Manulife Securities Investment Services Inc.²

- Mutual funds
- Government of Canada and Canadian provincial bonds
- Account types: fee-based, commission-based. Registered plans (RRSPs, RRIFs, TFSA, RESPs and all types of locked-in plans)
- High-interest savings accounts (banking product – offered by referral to Manulife Bank of Canada), GICs and Principal protected notes (PPNs)
- Pooled funds and alternative investment funds (for qualified investors only)

Manulife Securities Insurance Inc.³

- Segregated funds
- Life insurance: term, whole life, universal life
- Disability insurance: income replacement, and business overhead protection
- Critical illness insurance: enhanced and basic plans
- Health care benefits for individuals and associations
- Annuities: term certain, life

Our professional and knowledgeable advisors explore different investment strategies, products, and services and find the ones best suited to your lifestyle and financial goals – for today and for your future.

¹ Manulife Securities Incorporated is a Member of the Investment Industry Regulatory Organization of Canada (IIROC) and is a Member of the Canadian Investor Protection Fund.

² Manulife Securities Investment Services Inc. is a Member of the Mutual Fund Dealers Association of Canada (MFDA) and the MFDA Investor Protection Corporation (MFDA IPC) (excluding Quebec).

³ Carrying on business in British Columbia as Manulife Securities Insurance Agency.



More wealth management partners available to you

Manulife Bank

Manulife Bank is the first Canadian bank dedicated to working with independent financial advisors and their clients to integrate daily financial solutions into peoples' broader financial plans. Our solutions include a suite of accounts and lending products that blend perfectly with your investment needs to help make your hard-earned money meet your life-long goals.

Manulife Private Wealth

Manulife Private Wealth works with independent advisors as part of your team to consolidate high net worth households over \$1 million. Through an all-in-one approach, your investment counsellor partners with Manulife Bank and a network of experts including a tax and estate planning specialist to define and help achieve each of your financial goals. Speak to your advisor to learn how your money could be managed the same way Manulife manages its own balance sheet and have personalized portfolios created for you.

Manulife Capital Markets

With offices located in Vancouver and Toronto, Manulife Capital Markets has been providing a broad suite of products and services to retail and institutional clients for over 20 years. Through active and consistent participation in bought deals, agency financings and IPOs, we provide access to high quality new issue products for Manulife Securities advisors and their clients. Manulife Capital Markets also delivers a full range of third-party research and proprietary educational documents and, through our private company advisory practice, advice to business owners of private, mid-market companies with a focus on divestitures and capital raises to enable future growth.

Wealth management crosses each life stage and an advisor will take a holistic approach to help you develop a comprehensive, financial plan. You can benefit from strategic partnerships with Manulife Bank of Canada, Manulife Private Wealth and Manulife Capital Markets.

Questions? Speak to your advisor.

If you need us, here's how you can reach Manulife Securities directly:

Telephone: (905) 469-2100

Toll Free: 1-800-991-2121 (or 1-877-271-5490 for our insurance agency, Manulife Securities Insurance Inc.)

Manulife Securities is a name used in association with the related companies Manulife Securities Incorporated (an investment dealer), Manulife Securities Investment Services Inc. (a mutual fund dealer), and Manulife Securities Insurance Inc.* (a life insurance agency operating in the national accounts sales channel). Manulife Securities Incorporated is a member of the Investment Industry Regulatory Organization of Canada (IIROC) and the Canadian Investor Protection Fund (CIPF). Manulife Securities Investment Services Inc. is a member of the Mutual Fund Dealers Association of Canada (MFDA) and the MFDA Investor Protection Corporation (MFDA IPC) (excluding Quebec). Manulife Securities Insurance Inc. is a licensed life insurance agency authorized to do business across Canada. Manulife refers to Manulife Financial Corporation (MFC), a publicly-traded company and the ultimate parent company of the Manulife Securities related companies. Details regarding all affiliated companies of MFC are provided in the Important Client Information Brochure found under "Client resources" on the Manulife Securities website www.manulifesecurities.ca. These materials have been prepared for information purposes only and do not constitute advice. Manulife, Manulife & Stylized M Design, Stylized M Design and Manulife Securities are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license. Manulife Capital Markets is a division of Manulife Securities Incorporated.

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