

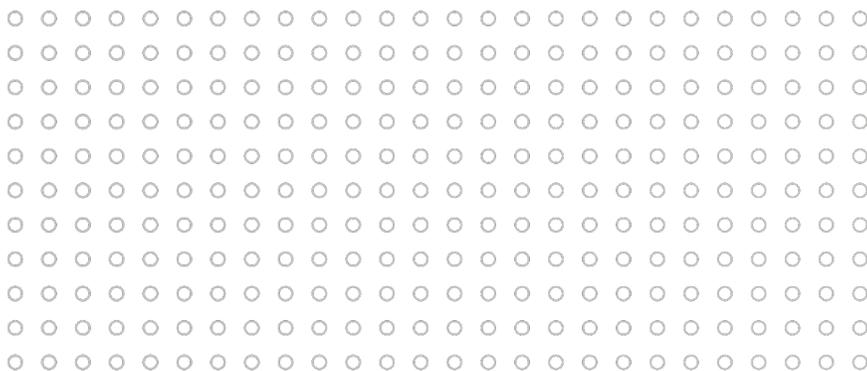
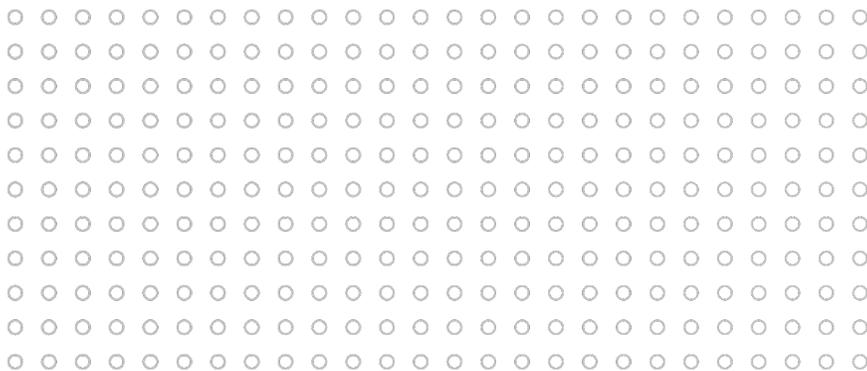
Carrier Sweet Spots



#InvestInYourselfWithHUB

NIF
'24

HUB's National
Investment Forum

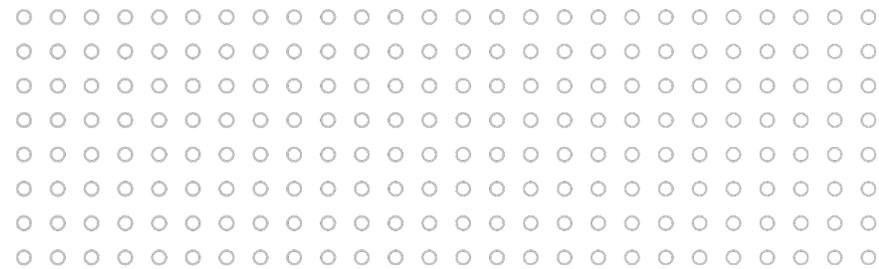
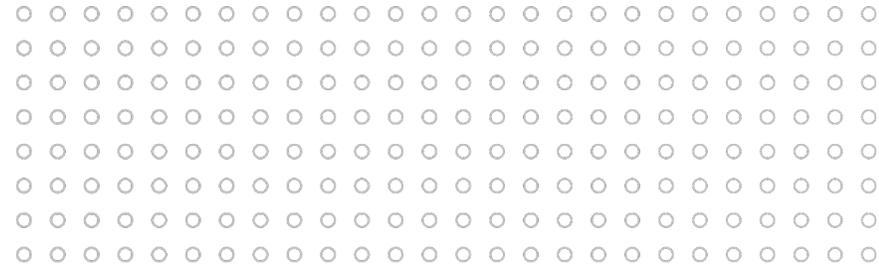


- **Low-fee investments with the Registered Investment Account (RIA)**
 - Average savings of 1%
 - 75/75 and 75/100 Guarantees
- **Low-maintenance investment solutions**
 - Turn-key portfolio funds
 - Target Risk: Traditional and Select Portfolios
 - Target Dates: SmartSeries
 - Professionally managed and automatically rebalanced
- **Simple Investment Application Platform: Vesta**
 - Complete error-free application in less than 10 minutes
 - Built in investor profile questionnaire
 - 24/7 access from anywhere
- **No restricted fund list for older clients**
- **Preferred Pricing starting at \$50,000**

Vesta



- **Access to actively managed BMO ETF Portfolios & Funds**
- **Automatic monthly resets of Maturity Guarantee Amount on 100/100**
 - Up to and including 10 years from the maturity date
- **Automatic triennial resets of Death Benefit up to age 80 for 75/100**
 - Optional for 100/100
- **High Net Worth PRESTIGE Class (\$250k+)**
 - Available for ALL guarantee levels
- **No load commission structure**
 - 3% FYC with a 2-year prorated chargeback schedule
 - 5% FYC with a 5-year chargeback schedule



- **Preferred Series**

- \$500K of existing assets
- Reduced MER

- **Private Wealth Counselor**

- \$1M
- Portfolio, tax joint meeting

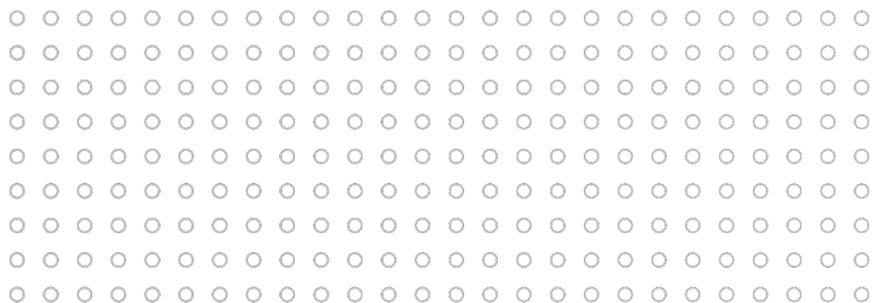
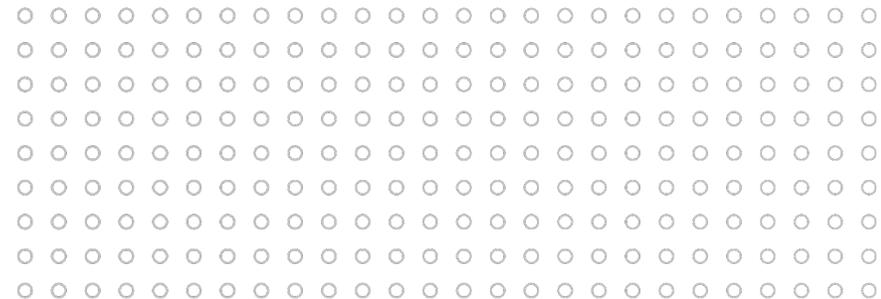
- **Estate Protection Plan**

- Age limit, 90 inclusively
- 75/100

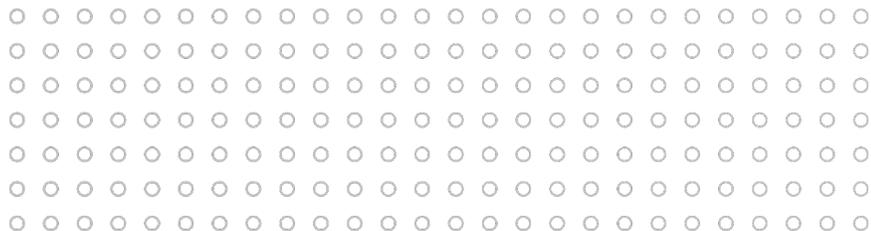
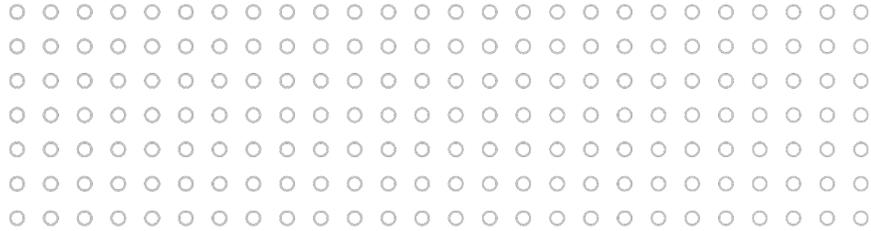
- **Largest funds shelf in the industry**



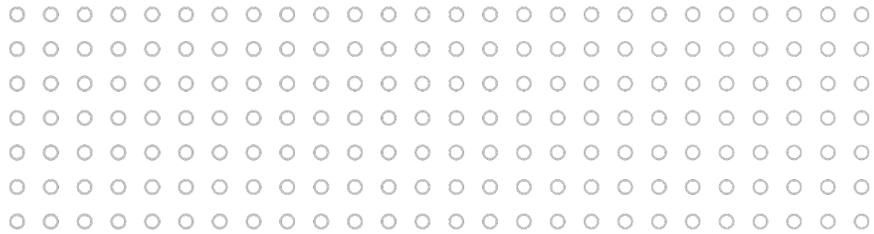
- **Helios 2 75/100i:**
 - Automatic annual reset that provides the client the higher of the market value or inflation (unique in Canada)
- **Helios 2:**
 - Commission paid based on the calendar year (not contract anniversary date)
- **Guarantee Advantage**
 - Market-linked term investment with 100% principal protection
 - No fees or MERs
 - Deposit age limit - up to age 95
 - Bespoke customization available for investments over \$1 million
- **Leader in Responsible Investment**
 - RI Certification program
 - ESG guaranteed investment funds available



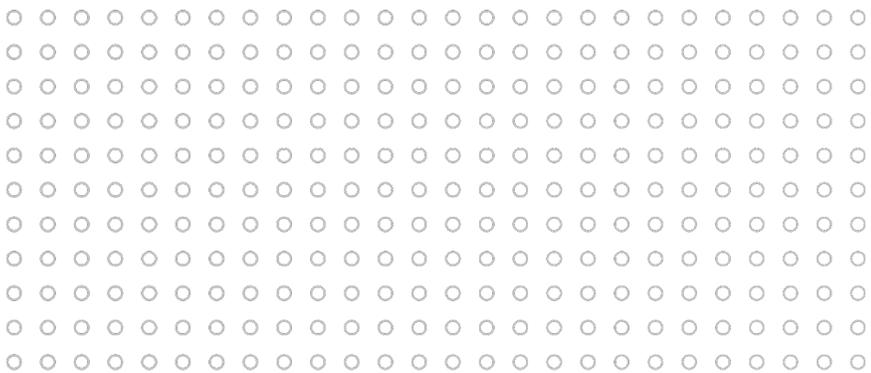
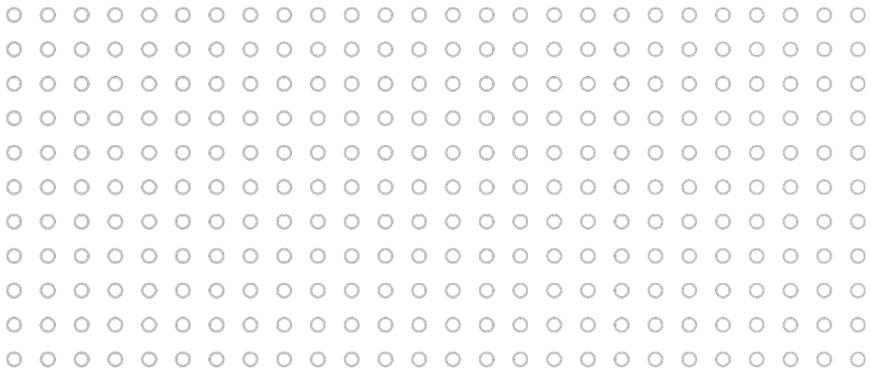
- **Automatic annual death benefit resets**
 - To age 80 (75/75, 75/100, 100/100)
- **Project 80:**
 - Open and fund 75/100 contract before Dec 31st of 80th birthday and receive 100% death benefit on deposits up to 90 with no equity restrictions
- **GMWB- Class Plus 3**
 - Highest fixed bonus in the industry: 4%
- **GIF Multi-Strategy Funds**
 - Combine passive investing (ETFs), third party active managers, and smart beta (factor) investing all in one solution
- **Fast & Full Investment Application**



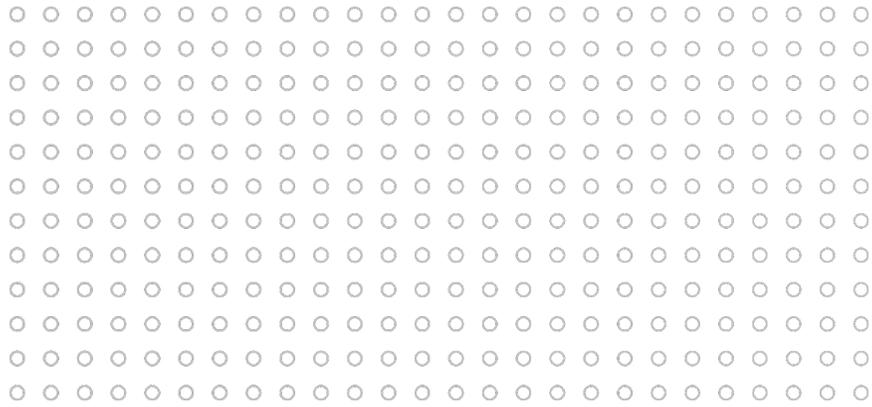
- **EZcomplete electronic seg fund application**
 - EZtransact tool allows advisors to electronically submit transactions on inforce business and collect electronic signatures through the tool
- **100% equity options**
 - Available within every guaranteed class
- **Contract-based deposits**
- **Annual client-initiated resets**
 - Up to age 80 (75/100, 100/100)
- **Non-reducing death benefit guarantees**
 - On all deposits to age 85
- **Automatic management fee reduction**
 - For policies with at least \$250,000



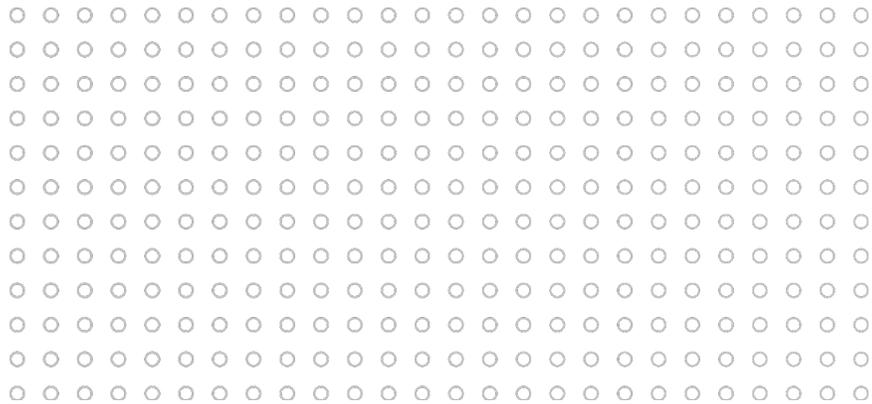
- **RESP - Diploma and My Education+**
 - Can apply for all types of grants
- **iAG SRP Segregated Funds**
 - Third-party manager line up including Fidelity & Dynamic Funds
 - Prestige Pricing (starting at \$300K family household or individual)
 - 75/100 Series (deposits up to age 85 with 1 reset per year)
- **QROPS - Qualifying Recognized Overseas Pension Scheme**
- **High CB5 and Business Development Bonus**
- **Competitive GIA and HISA**



- **No cost difference**
 - Compared to underlying Fund MER
- **100% death benefit on all deposits made prior to age 75**
 - No guarantees on deposits made at age 75 onwards
- **Easy Administration**
 - 100% client onboarding and client management via iPad App, e-fax TARI form, automatic LTA and signature guarantee
- **Easy Compliance**
 - Risk tolerance questionnaire embedded in app
- **Broad range of funds available**



 **Manulife**
Investment Management

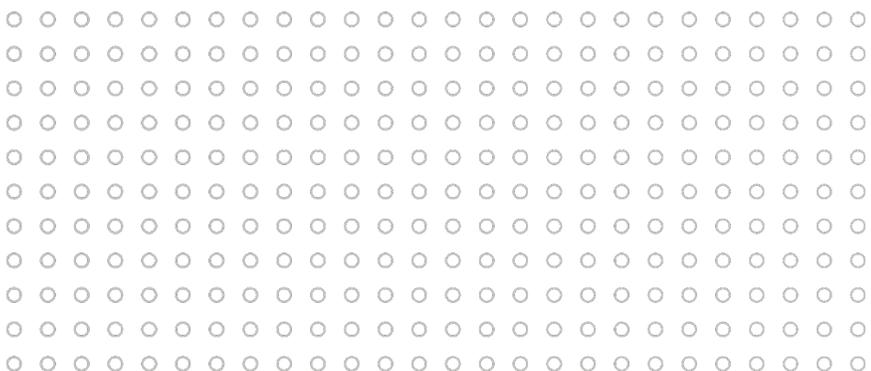
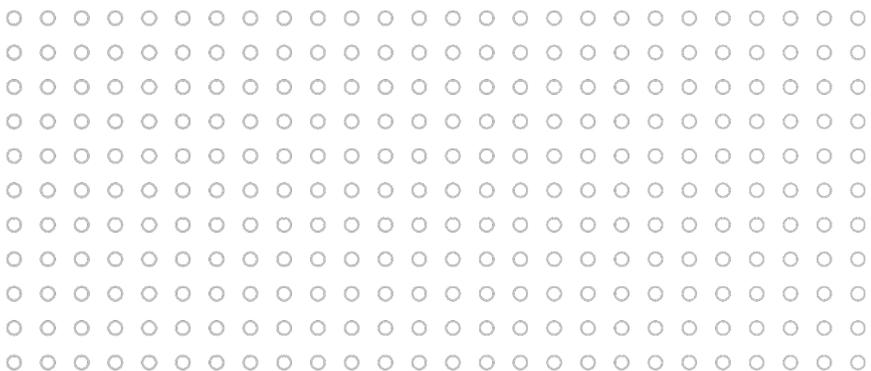


- **InvestmentPlus (75/75)**
- **Private Investment Pools (75/75 High Net Worth)**
 - \$100,000 minimum per pool or \$250K on household basis
 - Among lowest MERs in Industry
- **Asset Allocation Portfolios that use Manulife’s top performing funds and ETFs**
 - Access to Sub-Advisors (Mawer, Brookfield, Pictet, etc.)
- **Smart ETFs now available within Segregated Funds**
- **RESP**
- **Access to Manulife Tax, Retirement and Estate Planning Team**
- **No-Load with Chargeback, PSF (Professional Service Agreement) fee for service option**



Insurance

- **Low MERs in the industry**
 - Competitive with high net worth pricing and even mutual fund MERs
- **Very competitive on annuity rates**
 - In the \$50K - \$250K over age 65 with competitive compensation for brokers
- **75/100 with a 10yr Maturity Benefit**
- **Calendar-year reset**
 - Up to age 90 with 100% equity options
- **Accepts e-signature**
- **Competitive Charge Back Option**
 - 2 years schedule, 3.25% upfront comp & 1% trailer (after 24 months) on all funds except for the money market.



- **Project 84**
 - As long as the contract is opened prior to the client's 85th birthday not only will the initial deposit, but all future deposits have a 100% death benefit
- **Contract based**
- **High Net Worth pricing**
 - Starts at \$500K per household
- **High Yield Savings Account**
 - No setup or withdrawal fees and with a named beneficiary
- **Specialty funds such as Infrastructure & Global Real Estate**
- **No limitations on equity exposure**



- **GIF Solutions - Three series under one roof:**
 - **Investment Series - 75/75**
 - Access to 60 funds & up to 100% equity with competitive MERs
 - **Estate Series - 75/100**
 - With Automatic Annual Resets until age 80 - Deposits accepted to age 80 for 100% death benefit guarantee
 - **Income Series - 75/75**
 - Guaranteed Lifetime, Income with Deferral, Benefit (like a cashable life annuity)
- **Sun Lifetime Advantage GIF - 75/75**
 - Clients benefit from positive marketing performance AND rising interest rates with automatic annual income resets