

In this form, *you* and *your* refer to the owner of the policy, and *we*, *our* and *us* refer to The Manufacturers Life Insurance Company (Manulife Financial).

Use NN0947E - *Automatic Transfer Instructions* if you want to:

- set up or cancel automatic transfers, or
- change the Designated Daily Account on a UL100 policy

Use this form to make changes to the following types of policies:

- **InnoVision**
- **Security UL**
- **UL100**
- **Future Protection**
- **Secured Protection**
- **Navi-vision**

See NN0983E - *Universal Life Investment Accounts* for a complete list of available accounts.

Use this form to:

- provide instructions for allocating new or future deposits - page 1
- change your Specified Daily Interest Account (applies to InnoVision and UL100 policies only) - page 1
- transfer funds between investment accounts within your policy - page 2
- transfer funds between different investment accounts within your Side Account (does not apply to UL100) - page 3
- transfer funds from your Side Account into your policy - page 3

*Please print clearly and complete the sections of this form that correspond to the changes you want to make. Sign the bottom of each page you have completed and fax them to us at: 1-877-763-8834 (1-877-271-5494 if you live in Quebec).*

<b>1 Policy owner information</b>	Policy owner name (first, middle initial, last)		Policy number
<b>2 Allocating your deposits</b>  Complete this section if you want to give us instructions for investing a new deposit or future deposits. Select the investment accounts from the list on the <i>Universal Life Investment Accounts</i> form (NN0983E), ie. MA502 = CI Harbour Growth and Income.  <b>The effective date for deposits is the business day we receive the funds at our head office.</b>	These instructions apply to (check one or both); <input type="radio"/> <b>this deposit of \$ _____</b> <input type="radio"/> <b>all future deposits</b> (your instructions will apply to investment accounts in the policy and in the Side Account)		
	Investment accounts where you want to allocate the deposit (see NN0983E - <i>Universal Life Investment Accounts</i> )		% of deposit allocated
	Investment account code	Investment account name	%
	Investment account code	Investment account name	%
	Investment account code	Investment account name	%
	Investment account code	Investment account name	%
	Investment account code	Investment account name	%
	Investment account code	Investment account name	%
	<b>TOTAL</b>		<b>100 %</b>
	<b>3 Changing your Specified Daily Interest Account</b> <i>(InnoVision and UL100 Policies only)</i>	If you are allocating deposits to a Simple Interest Guaranteed Investment Account (GIA), we deposit the interest you earn into a separate investment account that you select called your Specified Daily Interest Account. You may not choose a GIA as your Specified Daily Interest Account.	
Complete this section if you want to <b>change</b> your Specified Daily Interest Account. Refer to the list on the <i>Universal Life Investment Accounts</i> form (NN0983E) and choose the investment account you want us to deposit future interest payments to.	Your new Specified Daily Interest Account (see NN0983E - <i>Universal Life Investment Accounts</i> )		
	Investment account code	Investment account name	
	The Specified Daily Interest Side Account will change to match your new Specified Daily Interest Account.		
<b>4 Please sign here</b>	Either the policy owner or the insurance advisor must sign. If there are two policy owners, both policy owners or the insurance advisor must sign. If the policy is owned by a corporation, we require the advisor's signature or the company name and either the titles and signatures of two signing officers, or the company seal and the title and signature of one signing officer.		
By signing here you agree to the changes you've requested above.	Signature of policy owner 1 or signing officer		Signature of policy owner 2 or signing officer
	<b>or</b>		
	Signature of insurance advisor	Advisor code	Date and time of client contact <input type="radio"/> a.m. <input type="radio"/> p.m.

Please complete the sections of this form that correspond to the changes you want to make. Sign the bottom of each page you have completed and fax them to us at: 1-877-763-8834 (1-877-271-5494 if you live in Quebec).

<b>5 Policy owner information</b>	Policy owner name (first, middle initial, last)	Policy number
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**6 Transferring funds between the policy's investment accounts**

Some investment accounts have minimum deposit amounts - see the list on the *Universal Life Investment Accounts form (NN0983E)*.

If you want to make more transfers, complete an additional form.

Remember, when you are making transfers between investment accounts, you may also need to adjust the investment accounts within your Side Account. If so, check one of the following.

You want to transfer the funds in your Side Account according to the transfer instructions you have given us on this page.

You want to transfer the funds in your Side Account as shown on page 3.

**The transfer instructions you give us on this form will not replace any automatic transfer instructions you have in place on your policy. This will be a one-time request in addition to your automatic transfer.**

If you are transferring money into a Simple Interest GIA and if you have not already selected an investment account to receive interest, please select one now. (Default is Savings Account.)

**Transfer #1**

**FROM:**

Investment account code	Investment account name	Amount (% or \$)

**TO:**

Investment account code	Investment account name	Amount (% or \$)

**Transfer #2**

**FROM:**

Investment account code	Investment account name	Amount (% or \$)

**TO:**

Investment account code	Investment account name	Amount (% or \$)

**Transfer #3 (For GIAs only)**

**FROM: Simple Interest GIAs**

Investment account code	Investment account name	Deposit date (dd/mmm/yyyy)	Make transfer	Amount (% or \$)
			<input type="radio"/> now, or <input type="radio"/> at maturity	
			<input type="radio"/> now, or <input type="radio"/> at maturity	
			<input type="radio"/> now, or <input type="radio"/> at maturity	

**TO:**

Investment account code	Investment account name	Amount (% or \$)

**FROM: Compound Interest GIAs**

Investment account code	Investment account name	Deposit date (dd/mmm/yyyy)	Make transfer	Amount (% or \$)
			<input type="radio"/> now, or <input type="radio"/> at maturity	
			<input type="radio"/> now, or <input type="radio"/> at maturity	
			<input type="radio"/> now, or <input type="radio"/> at maturity	

**TO:**

Investment account code	Investment account name	Amount (% or \$)

**7 Please sign here**

By signing here you agree to the changes you've requested above.

Either the policy owner or the insurance advisor must sign. If there are two policy owners, both policy owners or the insurance advisor must sign. If the policy is owned by a corporation, we require the advisor's signature or the company name and either the titles and signatures of two signing officers, or the company seal and the title and signature of one signing officer.

Signature of policy owner 1 or signing officer	Signature of policy owner 2 or signing officer
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**or**

Signature of insurance advisor	Advisor code	Date and time of client contact <input type="radio"/> a.m. <input type="radio"/> p.m.
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Please complete the sections of this form that correspond to the changes you want to make. Sign the bottom of each page you have completed and fax them to us at: 1-877-763-8834 (1-877-271-5494 if you live in Quebec).

<b>8 Policy owner information</b>	Policy owner name (first, middle initial, last)	Policy number
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**9 Transferring funds between investment accounts within your Side Account**

This does not apply to UL100, which has only one investment account (a Savings Account) in the Side Account.

If you want to make more transfers, complete an additional form.

If you are transferring money into a Simple Interest GIA and if you have not already selected an investment account to receive interest, please select one now. (Default is Savings Account.)

**Transfer #1**

**FROM:**

Investment account code	Investment account name	Amount (% or \$)

**TO:**

Investment account code	Investment account name	Amount (% or \$)

**Transfer #2 (For InnoVision GIAs only)**

**FROM: Simple Interest GIAs**

Investment account code	Investment account name	Deposit date (dd/mmm/yyyy)	Make transfer	Amount (% or \$)
			<input type="radio"/> now, or <input type="radio"/> at maturity	
			<input type="radio"/> now, or <input type="radio"/> at maturity	
			<input type="radio"/> now, or <input type="radio"/> at maturity	

**TO:**

Investment account code	Investment account name	Amount (% or \$)

**FROM: Compound Interest GIAs**

Investment account code	Investment account name	Deposit date (dd/mmm/yyyy)	Make transfer	Amount (% or \$)
			<input type="radio"/> now, or <input type="radio"/> at maturity	
			<input type="radio"/> now, or <input type="radio"/> at maturity	

**TO:**

Investment account code	Investment account name	Amount (% or \$)

**10 Transferring funds from investment accounts within your Side Account to the matching investment accounts within your policy**

Funds held in investment accounts within the Side Account may only be transferred to the matching investment accounts within the policy.

There are also limits on the amount you may transfer. Write 'maximum amount' in the amount column if you want to transfer the maximum amount possible for your policy.

**FROM:**

Investment account code	Investment account name	Amount (Maximum amount or \$)

If you are making transfers from more than one investment account within your Side Account, we will make the transfers in the order you have listed the investment accounts above, until the limit for your policy is reached. When you write 'maximum amount,' we will transfer funds from that account until it is exhausted before transferring funds from the next investment account listed.

**11 Please sign here**

By signing here you agree to the changes you've requested above.

Either the policy owner or the insurance advisor must sign. If there are two policy owners, both policy owners or the insurance advisor must sign. If the policy is owned by a corporation, we require the advisor's signature or the company name and either the titles and signatures of two signing officers, or the company seal and the title and signature of one signing officer.

Signature of policy owner 1 or signing officer	Signature of policy owner 2 or signing officer	
<b>or</b>		
Signature of insurance advisor	Advisor code	Date and time of client contact <input type="radio"/> a.m. <input type="radio"/> p.m.

## Investment account options

The table below lists the investment accounts available to the following policies:

- **InnoVision**                      • **UL100**                                      • **Secured Protection**
- **Security UL**                      • **Future Protection**                      • **Navi-vision**

Please use both the investment account code and investment account name when completing forms.

Example:

Investment account code <b>MA502</b>	Investment account name <b>CI Harbour Growth and Income</b>
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### Simple Interest and Compound Interest GIAs (cannot be used as Specified Daily Interest Accounts)

- ▲ = Available - minimum investment is \$250
- = Available - minimum investment is \$500
- = Available - minimum investment is \$1,000
- = Available - minimum investment is \$5,000

Investment account code	Investment account name	InnoVision	Security UL	UL100	Future Protection and Secured Protection	Navi-vision	Market Value Adjustments may apply
<b>Simple Interest GIAs</b>							
GIA - S1	1 year simple	○	N/A	●	N/A	N/A	✓
GIA - S2	2 year simple	N/A	N/A	●	N/A	N/A	✓
GIA - S3	3 year simple	○	N/A	●	N/A	N/A	✓
GIA - S4	4 year simple	N/A	N/A	●	N/A	N/A	✓
GIA - S5	5 year simple	○	N/A	●	N/A	N/A	✓
GIA - S10	10 year simple	○	N/A	●	N/A	N/A	✓
GIA - S20	20 year simple	○	N/A	●	N/A	N/A	✓

### Compound Interest GIAs

GIA - C3	3 year compound	■	N/A	■	○	▲	✓
GIA - C5	5 year compound	■	N/A	■	○	▲	✓
GIA - C10	10 year compound	■	N/A	■	○	▲	✓
GIA - C1 to GIA - C10	Select from 1 to 10 year terms	N/A	N/A	N/A	N/A	▲	✓

### Daily Interest Accounts (can be used as Specified Daily Interest Accounts)

□ = Available - no minimum investment amount

\* = Indexed, Balanced Indexed and Managed Accounts in the Side Account earn the same interest as the Savings Account.

Investment account code	Investment account name	InnoVision	Security UL	UL100	Future Protection and Secured Protection	Navi-vision	Market Value Adjustments may apply
SVG	Savings	□	□	□	N/A	□	
CIA	Current Interest	N/A	N/A	N/A	□	N/A	
AVGIA	Average GIA	N/A	□	□	□	N/A	✓
MTPA	Mid-term Portfolio Average	□	N/A	N/A	N/A	N/A	✓
LTPA	Long-term Portfolio Average	□	N/A	N/A	N/A	N/A	✓
CBALI	Conservative Balanced Index*	□	□	□	□	□	
MBALI	Moderate Balanced Index*	□	□	□	□	□	
GBALI	Growth Balanced Index*	□	□	□	□	□	
ETBALI	Economic Trends Balanced Index*	□	□	N/A	N/A	□	
CDNEI	Canadian Equity Index*	□	N/A	N/A	□	□	
SMA	Stock Market	N/A	N/A	□	N/A	N/A	
CDNBI	Canadian Bond Index*	□	N/A	N/A	N/A	□	
AMEI	American Equity Index*	□	N/A	□	□	□	
AMTEI	American Technology Equity Index*	□	N/A	N/A	N/A	□	
EUROEI	European Equity Index*	□	N/A	N/A	N/A	□	
JAPEI	Japanese Equity Index*	□	N/A	N/A	N/A	□	
G5	G5 Index*	□	N/A	□	□	□	
GLEI	Global Equity Index*	□	N/A	□	N/A	□	

### Managed Accounts

= Available - no minimum investment amount

\* = Indexed, Balanced Indexed and Managed Accounts in the Side Account earn the same interest as the Savings Account.

Investment account code	Investment account name	InnoVision	Security UL	UL100	Future Protection and Secured Protection	Navi-vision	Market Value Adjustments may apply
MA451	AIM Canadian First Class*	<input type="checkbox"/>	N/A	N/A	N/A	N/A	
MA452	AIM Canadian Premier*	<input type="checkbox"/>	N/A	N/A	N/A	N/A	
MA453	AIM Canadian Balanced*	<input type="checkbox"/>	N/A	N/A	N/A	N/A	
MA475	CI American Equity*	<input type="checkbox"/>	N/A	N/A	N/A	N/A	
MA500	CI Global*	<input type="checkbox"/>	N/A	<input type="checkbox"/>	N/A	N/A	
MA501	CI Harbour*	<input type="checkbox"/>	N/A	N/A	N/A	N/A	
MA502	CI Harbour Growth and Income*	<input type="checkbox"/>	N/A	N/A	N/A	N/A	
MA531	E&P Canadian Equity*	<input type="checkbox"/>	N/A	N/A	N/A	N/A	
MA532	E&P Corporate Bond*	<input type="checkbox"/>	N/A	N/A	N/A	N/A	
MA526	E&P Growth Opportunities*	<input type="checkbox"/>	N/A	N/A	N/A	N/A	
MA527	E&P Generation Wave*	<input type="checkbox"/>	N/A	N/A	N/A	N/A	
MA530	E&P Monthly High Income*	<input type="checkbox"/>	N/A	N/A	N/A	N/A	
MA550	Fidelity Canadian Large Cap*	<input type="checkbox"/>	N/A	N/A	N/A	N/A	
MA551	Fidelity European Growth*	<input type="checkbox"/>	N/A	N/A	N/A	N/A	
MA552	Fidelity Growth America*	<input type="checkbox"/>	N/A	<input type="checkbox"/>	N/A	N/A	
MA553	Fidelity Global*	<input type="checkbox"/>	N/A	N/A	N/A	N/A	
MA554	Fidelity True North*	<input type="checkbox"/>	N/A	N/A	N/A	N/A	
MA560	Mackenzie Cundill Value*	<input type="checkbox"/>	N/A	N/A	N/A	N/A	
MA561	Mackenzie Ivy Foreign Equity*	<input type="checkbox"/>	N/A	N/A	N/A	N/A	
MA562	Mackenzie Maxxum Dividend Growth*	<input type="checkbox"/>	N/A	<input type="checkbox"/>	N/A	N/A	
MA563	Mackenzie Select Managers Canada*	<input type="checkbox"/>	N/A	N/A	N/A	N/A	
MA564	Mackenzie Universal US Growth Leaders*	<input type="checkbox"/>	N/A	N/A	N/A	N/A	
MA576	Talvest Canadian Equity Growth*	<input type="checkbox"/>	N/A	N/A	N/A	N/A	
MA600	Trimark Select Canadian Growth*	<input type="checkbox"/>	N/A	N/A	N/A	N/A	
MA601	Trimark Select Growth*	<input type="checkbox"/>	N/A	N/A	N/A	N/A	
MA700	MIX SEAMARK Total Canadian Equity Class*	<input type="checkbox"/>	N/A	N/A	N/A	N/A	
MA701	MIX SEAMARK Total Global Equity Class*	<input type="checkbox"/>	N/A	N/A	N/A	N/A	
MA702	MIX SEAMARK Total U.S. Equity Class*	<input type="checkbox"/>	N/A	N/A	N/A	N/A	
MA703	MIX Canadian Large Cap Core Class*	<input type="checkbox"/>	N/A	<input type="checkbox"/>	N/A	N/A	
MA704	MIX Canadian Large Cap Value Class*	<input type="checkbox"/>	N/A	N/A	N/A	N/A	
MA712	MIX E&P U.S. Mid-Cap Class*	<input type="checkbox"/>	N/A	N/A	N/A	N/A	
MA705	MIX Global Equity Class*	<input type="checkbox"/>	N/A	N/A	N/A	N/A	
MA707	MIX International Value Class*	<input type="checkbox"/>	N/A	<input type="checkbox"/>	N/A	N/A	
MA708	MIX U.S. Large Cap Growth Class*	<input type="checkbox"/>	N/A	N/A	N/A	N/A	
MA709	MIX U.S. Large Cap Value Class*	<input type="checkbox"/>	N/A	N/A	N/A	N/A	
MA710	MIX U.S. Mid-Cap Value Class*	<input type="checkbox"/>	N/A	N/A	N/A	N/A	
MA801	Simplicity Conservative Portfolio*	<input type="checkbox"/>	N/A	<input type="checkbox"/>	N/A	N/A	
MA802	Simplicity Moderate Portfolio*	<input type="checkbox"/>	N/A	<input type="checkbox"/>	N/A	N/A	
MA803	Simplicity Balanced Portfolio*	<input type="checkbox"/>	N/A	<input type="checkbox"/>	N/A	N/A	
MA804	Simplicity Growth Portfolio*	<input type="checkbox"/>	N/A	<input type="checkbox"/>	N/A	N/A	
MA805	Simplicity Aggressive Portfolio*	<input type="checkbox"/>	N/A	<input type="checkbox"/>	N/A	N/A	