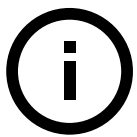


How to deposit money into your **Manulife Wealth Account**

At Manulife Wealth Inc., you can deposit money into your Manulife Wealth accounts in a variety of ways, including:

- 1** Setting up pre-authorized debits (PAD) for ongoing deposits
- 2** Adding Fidelity Clearing Canada as an online bill payee
- 3** Providing incoming electronic funds transfer (EFT) instructions to your advisor
- 4** Depositing bank drafts and cheques
- 5** Wiring money into your Manulife Wealth accounts



To find the best method for you, please contact your Manulife Wealth advisor.

1 Setting up pre-authorized debits (PAD) for ongoing deposits



Your advisor can help set up a pre-authorized debit (PAD) agreement for your regular ongoing deposits to your Manulife Wealth investment accounts. The payment frequency options and withdrawal dates from your bank account can be set up to suit your preferences. Contact your advisor for more information.

3 Providing incoming EFT instructions to your advisor



You can ask your advisor to initiate an incoming electronic fund transfer (EFT) or request a direct deposit on your behalf. This service allows the transfer of funds from your bank account, whether in CAD or USD, directly into any of your Manulife Wealth investment accounts. Contact your advisor for more information.

2 Adding Fidelity Clearing Canada as an online bill payee



You can easily transfer funds from your personal bank account to your investment account in the same way as you pay a bill online. This is a great option for occasional lump sum deposits. This service is only available for Canadian dollar (CAD) accounts.

You'll need to add Fidelity Clearing Canada ULC (FCC) as an online bill payee because they are our new custodian (they're responsible for keeping your money safe).

Note: Your advisor is still with Manulife Wealth.

4 Depositing bank drafts and cheques



You can deposit CAD and USD bank drafts and cheques, drawn on a Canadian financial institution, to your Manulife Wealth account.

Contact your advisor for detailed instructions on depositing bank drafts and cheques.

Instructions for adding FCC as an online bill payee

- 1 Log into your financial institution's website and follow their instructions to set up a new payee in the bill payment area
- 2 Search for **Fidelity Clearing Canada ULC** when setting up the payee
- 3 Enter your **Manulife Wealth account number** to complete your setup

Your account number is located on the third page of your Manulife Wealth statement.

Please contact your advisor directly if you need help finding your account number.

The time it takes Manulife Wealth to receive payments depends on your financial institution.

Note: To avoid delays in processing your payments, ensure you have Fidelity Clearing Canada ULC as the payee and the right account number that you want to transfer funds to.

5 Wiring money into your Manulife Wealth accounts



Wire transfer sent from a Canadian financial institution is another way to deposit money efficiently and securely. Wire fees will depend on the charges set by your bank. To send a wire transfer to your Manulife Wealth account, please refer to the details below.

Sending CAD funds

Provide your financial institution with the following information:

- Beneficiary's bank: **Royal Bank of Canada, 200 Bay Street Main Floor, Toronto, ON M5J 2J5**
- Swift code (if funds are coming from a U.S. location): **ROYCCAT2**
- Beneficiary name: **Fidelity Clearing Canada ULC, 483 Bay St, Suite 200, Toronto, ON M5G 2N7**
- Transit #: **00002**
- Bank code: **003**
- Beneficiary account: **1475 177**
- Reference (Field 70): **<YOUR MANULIFE WEALTH ACCOUNT NUMBER AND YOUR FULL NAME LISTED ON YOUR ACCOUNT>**

Sending USD funds

Provide your financial institution with the following information:

- Beneficiary's bank: **Royal Bank of Canada, 200 Bay Street Main Floor, Toronto, ON M5J 2J5**
- Swift code (if funds are coming from a U.S. location): **ROYCCAT2**
- Correspondent: **JP Morgan Chase Bank, New York, NY USA**
- Swift code: **CHASUS33**
- Fedwire ABA #: **021 000 021**
- Beneficiary: **Fidelity Clearing Canada ULC, 483 Bay St, Suite 200, Toronto, ON M5G 2N7**
- Transit #: **00002**
- Bank code: **003**
- Beneficiary account: **4084 109**
- Reference (Field 70): **<YOUR MANULIFE WEALTH ACCOUNT NUMBER AND YOUR FULL NAME LISTED ON YOUR ACCOUNT>**

Note: Please list your Manulife account number first, followed by your full name. Otherwise, it may cause a delay in posting the wire funds or result in a return of the wire to the remitter.