



Manulife Mortgage Referral Agreement and Client Disclosure

Referral Agent: GP Wealth Management Corporation
Sub-Agent: GP Wealth Financial Advisor

Re: Manulife Bank of Canada and Manulife Trust Company Mortgage Products

Financial Advisor's Name: _____

Client Name(s): _____

Nature of Referral Arrangement:

GP Wealth Management Corporation, a Mutual Fund Dealer registered in the provinces of Ontario, Saskatchewan, British Columbia, and an Exempt Market Dealer registered in Ontario (the "Referral Agent") has entered into a referral agreement (the "Agreement") with Manulife Bank of Canada ("Manulife Bank") and Manulife Trust Company ("Manulife Trust"). Manulife Bank is a bank and Manulife Trust is a trust company chartered under the laws of Canada. Under this Agreement, the Referral Agent and any appointed sub-agent (the "Sub-Agent") of the Referral Agent can refer their client(s) including you, the undersigned, to Manulife Bank or Manulife Trust for mortgage products (the "Mortgage Products") and receive referral fees for funding a mortgage with Manulife Bank or Manulife Trust. The terms of the Agreement are as follows:

- a) The Referral Agent and the Sub-Agents are not obligated to refer their client(s) to Manulife Bank, nor Manulife Bank obligated to provide Mortgage Products to referred client(s). The two parties operate at arms-length.
- b) The Referral Agent and the Sub-Agents can explain to you the basic concepts of mortgages and secured lines of credit and how they might benefit you. The Referral Agent and Sub-Agent are not permitted to advise in respect of specific mortgage products and their suitability to your circumstances, to compare the mortgage products of Manulife Bank and/or Manulife Trust with other mortgage products in the industry, to assist with the completion of mortgage applications or in any other way carry on the activities of a mortgage broker or in no way conducting business as a Mortgage Broker.
- c) You acknowledge that the Referral Agent and the Sub-Agent have not conducted themselves in such a manner in making this referral.
- d) Neither the Referral Agent nor the Sub-Agents can bind Manulife in any way to accept any application made by you for a mortgage product.



- e) The Referral Agent and the Sub-Agents may refer you to a consultant employed by Manulife Bank or Manulife Trust, who will explain the mortgage products in detail and may assist you in applying for a mortgage product if desired. The decision as to whether you wish to be referred to and/or become a client of Manulife Bank or Manulife Trust is entirely yours.
- f) Once a mortgage product has been applied for and placed through Manulife Bank or Manulife Trust, as applicable, neither the Referral Agent nor the Sub-Agent receive any information regarding you or your mortgage product, other than the status of your account during the application process. If your application is approved by Manulife Bank or Manulife Trust and a mortgage product account has been set up for you, the Referral Agent or the Sub-Agent will have access to certain information such as your account number and balance for the purpose of providing you service and calculating compensation. Should you wish for the Referral Agent or Sub-Agents to receive additional information, you must personally provide it to them directly or consent to its disclosure.

Compensation to the Referral Agent:

All compensation for the referral of you to Manulife Bank or Manulife Trust is payable to the Referral Agent. Part or all of the compensation on each referral may be passed along to the Sub-Agent involved.

A one-time referral fee will be paid by Manulife Bank to the Referral Agent, according to the following schedule, when you open a Manulife One Account or Manulife Bank Select Account:

- \$500 for credit limit/loan amount up to \$249,999
- \$750 for credit limit/loan amount from \$250,000 to \$499,999
- \$1,000 for credit limit/loan amount of \$500,000 or higher

No upfront fee is payable for other products you may select with Manulife Bank.

A one-time referral fee of \$400 will be paid by Manulife Bank to the Referral Agent when you open a Manulife One for Business Account.

In addition, each month, for which a referral has an outstanding mortgage balance in the Manulife One, Manulife Bank Select, or Manulife Preferred Rate Mortgage products, a referral fee of 0.008333% of the month end balance is paid to the Referral Agent. For Manulife One, account balance amount used to calculate the referral fee is capped at 90% of the credit limit.

If you purchase creditor life insurance, Manulife Bank will provide monthly compensation of 5% of the total monthly premium amount including optional riders, if applicable.



Client Acknowledgement and Consent:

I/we, the undersigned, acknowledge that I/we have read, understand and agree to the information contained in this form and consent to my/our contact information being provided to Manulife Bank and/or Trust, as the case may be. The nature of the referral agreement between the Referral Agent and the Sub-Agent and Manulife Bank/Manulife Trust, including the payment of any fees has been explained fully to me/us.

Client Signature

Date

Client Signature

Date