Non face-to-face sales guidelines

Manulife has established non-face-to-face guidelines to assist you with selling a policy when you are unable to personally meet with your client or a referral. These guidelines provide specific limits that allow you to still make the sale without having to meet face-to-face.

Product	App Types Available	Maximum Amount	Premium	Elite Maximum
Family or Business Term Performax Gold MLUL Innovision SUL Manulife Par	Paper E-Application (full) E-Application (short with tele-interview)	$2.5 million	TLIA allowed	$5 million
Manulife Quick Issue Term	E-Application	$500,000	not applicable	$500,000
Synergy	Paper	$500,000	TLIA allowed	$500,000
Lifecheque	Paper E-Application (full) E-Application (short with tele-interview)	$250,000	TLIA allowed	$500,000
Proguard/Venture Series	Paper	$4,000/monthly	Conditional receipt allowed	$7,500/monthly
Expense Comp	Paper	$10,000/monthly	Conditional receipt allowed	$40,000/monthly

Guidelines

- We prefer you use **E-Application (short with tele-interview)** for Family or Business Term, Performax Gold, Manulife Par, Universal Life and Lifecheque so that we can conduct a telephone interview; however, while we will accept paper applications, underwriting may order a paramedical report, regardless of the amount of insurance applied for. (E-Application is not available for Proguard/Venture, ExpenseComp and Synergy).

- All signatures in the paper application must be witnessed by an independent third party of legal age who is unrelated to the applicants and does not stand to benefit from the insurance applied for. Examples of potential witnesses include a friend, neighbour or co-worker. The witness cannot be the policy owner, insured, payor or beneficiary.
- You must be licensed in the province where the policy owner resides.
- You must provide the required conflict of interest disclosure to your client before making the sale (appropriate advisor disclosure as required by the province where the sale is taking place).
- On the Advisor's Report, you must indicate that you did not meet with your client and provide details.
- If the new policy is replacing an existing policy, you must send us the appropriate disclosure forms with the application.
- If you use a website to attract clients, your website must state the provinces where you are licensed.

1. Contact your client to determine your client's needs and agree on a solution(s).

- You must be licensed to sell insurance in the province where your client lives to complete the **needs analysis**.
- Set up a **future phone call appointment** with your client to **complete the application and supplemental forms**. This appointment will take place **after** your client receives the necessary materials.
- Let your client know that any signatures must be witnessed by an independent third party (someone unrelated to the applicants or the policy owner) **where required**. The witness must be present when the documents are signed.
- Direct your client to www.manulife.ca/b4ubuy for full information about the product.

2. Mail your client all necessary forms (signature booklet, product page, agent disclosure, replacement forms, Manulife telephone interview brochure). **All pages of the application and documents must be sent to your client.**

3. Enclose a return courier envelope for your client to send the paperwork back.

4. During the **phone** call appointment, **guide** your client through the application and all supplemental forms.

5. Guide your client to all required **signature** spaces. Ensure that the **witness** signs in all necessary places. Ask your client to return all completed paperwork to you in the envelope provided.

6. When you receive the completed paperwork, **review** it to ensure all the signatures are in place and all forms are included and completed. Manulife requires original signatures on application forms. We cannot accept faxed signatures.

7. Attach a **cover letter OR** include the information in the Advisor's Report outlining that this was not a face-to-face sale, the circumstances surrounding the sale and any other relevant particulars and send it to Manulife. Make sure all information is completed on the **Advisor's Report** including how long you have known the client. **Provide details** in the Report indicating the application was **not taken face-to-face**.

8. Sign as the Agent of Record.

9. Manulife will contact your client to conduct a telephone interview if an E-Application with tele-interview was submitted. Manulife reserves the right to order additional medical information.

Delivery guidelines

1. You must be licensed to sell insurance in the province where the **policy owner lives** and **where the policy will be delivered**.

2. To protect privacy, enhance confidentiality, and provide tracking of the documents, you must send the contract and all delivery settling requirements by **Registered Mail or by courier**.

3. You must provide the same service to your client(s) for the return of the settling requirements (including a cheque) by enclosing a return **Registered Mail/Courier envelope** for your client to return the paperwork to your office.

4. When your client receives the documentation, arrange for a telephone call to ensure your client understands the documents and what needs to be signed/returned to you, including a premium cheque and automatic monthly payment/banking information (if required).

5. All signatures must be witnessed by an independent third party of legal age who is unrelated to the applicants and does not stand to benefit from the insurance applied for. Examples of potential witnesses for a non-face-to-face delivery may include a friend, neighbour or co-worker. The witness cannot be the policy owner, insured, payor or beneficiary.

6. If paying by cheque, it must be from an account at a Canadian financial institution and it must be dated the same date as the settling requirements. (See "Payment types we accept" for full details.

Please note: Due to Anti Money Laundering concerns, we do not accept validation of identification over Skype, FaceTime, video-conference or any other electronic method.

Questions?
If you have questions about the process and our requirements, please contact us as usual.

Consequences
Breach of these guidelines will result in a referral to the Manulife Market Conduct Review Committee for consideration of disciplinary and remedial action, including possible termination of the Advisor's authority to sell insurance on behalf of Manulife and the Advisor may be reported to Regulators for consideration of further disciplinary action. Costs related to remediation of contracts or settlement costs paid to a client may be charged to the Advisor.

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