

Dear Manulife Bank, is the Executive Vice President of , a global real estate brokerage. focuses locally on the industrial segment where he uses his experience and expertise in the areas of: strata project sales, landlord agency assignments, building sales, land sales, tenant mandates, lease negotiations and lease renewal negotiations. has over of industry experience and is a member of the . went to and graduated with a . , 's spouse, is a Director of Tax at . She has been with for over , previously she worked at and at as a tax manager and specialist. has a vast understanding of accounting and taxation, which she is able to utilize in her career. She also has a . I have personally known for more than . and have a net worth of over which includes cash, real estate, and private business(es). has average gross annual income of approximately over past . His wife is a earns an income of . Illustrating that this couple clearly has a very strong dual income and cash flow. and have young children under the age of . They both wish to tax effectively preserve their assets for generations to come. We look forward to getting this financing completed for the and 's planning and introducing them to Manulife Bank for their financing needs. Sincerely, Senior Financial Advisor

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Date: To: Manulife Bank From: RE: - IFA is the founder of , a successful scent marketing company founded in specializing in creating unique and memorable environments for hotels, casinos, gyms, banks, retailers, and other brands worldwide. 's scent machines transform the perception of your commercial identity and environment. manufactures 100% pure essential and aroma oils, home fragrance diffusers, scent machines. manufactures 100% pure essential and aroma oils, home fragrance diffusers, scent machines. Before , was a partner at , which focused on importing and exporting. has a total net worth of +, which includes cash, his business and investments. Currently, does not have any dependents. The Primary purpose of the financing is so that may borrow against the cash values of his new placed policy so he can use the funds to continue to grow and invest in his business. He recently placed a policy with .

The annual premium totals . We have provided an illustration of the structure and the loan design to suits 's needs and goals. The company has had steady success and growth every year and continues to grow both top and bottom line. This last year was their best year and will continue to be so as more and more people take their shopping online where his business is growing and thriving. We look forward to getting this financing complete for the 's policy and introducing him to Manulife Bank for his financing needs both now and in the future. Sincerely, , CIM, CLU President & Chief Financial Advisor

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Date: To: From: Policy: , will not be replacing his old policy, he will be keeping his old policy and putting this new one in force as he was approved based on a significantly reduced face amount. We have notified the Underwriting and NB department about this, please note the LIRD/internal replacement form will not be included as a delivery requirement for . Sincerely, , CIM, CLU President & Chief Financial Advisor

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Date: To: : Underwriting Dept From: RE: - Policy Number: Dear Underwriting Team, Allow us to introduce , a successful and active - year-old seeking insurance for the purpose of family estate preservation and future income security. has assets, net of debt of over (gross) diversified across various investments and real estate holdings. He has a year old daughter and a year old son! He is also married. He has build his wealth in the property and casualty insurance business over the years. To support 's comprehensive planning, we are submitting an application for a thoughtfully structured insurance coverage, comprising of participating whole life insurance and term coverage. 's objective is to leverage the advantages of permanent insurance to effectively manage his tax exposure and concurrently use the insurance to bolster his investment portfolio, ensuring a well-diversified financial outlook for the future. He is aware of the fact that underwriting may suggest a

lower number of coverage is available but desires to get the maximum available to protect his family as they are his number one priority. Our calculations would have growing over years at % will grow to . For Estate/Capital Gains tax coverage of +% We would like to obtain at least . He also desires to protect the value of his assets. For income replacement he generates personally as corporately he actively reinvests. Based on the age band underwriting guideline amounts: x . His debt coverage to eliminate on death is And to protect the value of his shares at Total is approximately of coverage which is what we are targeting. We may increase the term component and drop down the whole life through our discussions with to build the most sustainable and impactful plan for his family. Our thorough evaluation and analysis of numerous financial scenarios have led us to conclude that this specific insurance arrangement is ideally suited to 's long-term financial aspirations, providing him with a sense of reassurance and confidence in his financial planning. Sincerely, , CIM, CLU President & Chief Financial Advisor

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Date: To: : Underwriting Dept From: RE: - , Dear Underwriting Team, Allow us to introduce , a successful and active -year-old seeking insurance for the purpose of estate preservation and future income security. has amassed a substantial net worth of which is mostly held in his shares in , . is founder and CEO. To support 's comprehensive estate planning, we have submitted an application for a thoughtfully structured of insurance coverage, comprising entirely of whole life insurance. 's objective is to leverage the advantages of permanent insurance to effectively manage his tax exposure and concurrently use the insurance to bolster his investment portfolio, ensuring a well-diversified financial outlook for his family's future. Our thorough evaluation and analysis of numerous financial scenarios have led us to conclude that this specific insurance arrangement is ideally suited to ' long-term financial aspirations, providing him with a sense of reassurance and confidence in his financial planning. We may during the underwriting process, add/increase the term coverage to cover

both his income replacement and estate tax liability while accounting for affordability; we will be discussing further with the client and will continue to keep underwriting team informed. Regarding 's health. He is incredibly active, both in business and fitness throughout the week. He admits he use to drink alcohol socially and has substantially decreased his drinking over the last years to continue to optimize his health. All other health knowledge we have on him has been disclosed directly to our underwriter. We continue to gather information as requested to help aid in a great offer for both the client and the insurer. Sincerely, , CIM, CLU President & Chief Financial Advisor Sincerely,

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Date: To: From: Policy: Dear , is the President of , a global ticket selling platform. started this business with employees years ago and now has + employees, proprietary software, and established a nationwide leader in the industry. The business has been recognized for its growth at the city and provincial level. has been able to use the business success to expand into land development. They have begun construction on a Highrise tower in , with plans approved for more towers. I have personally known for more than . has a net worth of + which includes cash, real estate and private business(es). is married with a - year-old boy. The motivation for the life insurance is twofold - allow the business to continue to operate (livelihood for employees/legacy) and create liquidity for his family. is a cancer survivor and cancer free. He has gone to all lengths to deal with illness and make sure that his health is monitored by the top professional in the world. He even spent time and money to visit the in just to learn more about his overall health. never smokes and rarely drinks alcohol. We are applying for coverage for based on his growing net worth of and (current) holdings in business and real estate. The amount is also based on the estate needs from his family. wishes to tax effectively preserve his assets and now having

a greater understanding of how permanent insurance can work for him and his family he desires to build his insurance portfolio to diversify and protect his wealth. The face amount was based off reviewing several different structures of how the policies will grow at current dividend, current - 1 and current -2 and his age. Given his assets, we think is very reasonable and he does desire to increase coverage as their assets continue to grow. We hope this information will help you in underwriting this application for and we will be happy to answer any questions you have or gather any further information in a timely manner for the application. Sincerely, Senior Financial Advisor

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Date: To: : Underwriting Dept From: RE: - Policy Number: Dear Underwriting Team, Allow us to introduce , a successful and active - year-old seeking insurance for the purpose of estate preservation and future income security. With a thriving presence in the restaurant industry and a successful track record as a real estate investor, has amassed a substantial net worth of , diversified across various investments and real estate holdings. To support 's comprehensive estate planning, we are submitting an application for a thoughtfully structured insurance coverage, comprising in whole life insurance and an additional in a Term Life Insurance Rider. 's objective is to leverage the advantages of permanent insurance to effectively manage his tax exposure and concurrently use the insurance to bolster his investment portfolio, ensuring a well-diversified financial outlook for the future. Our thorough evaluation and analysis of numerous financial scenarios have led us to conclude that this specific insurance arrangement is ideally suited to 's long-term financial aspirations, providing him with a sense of reassurance and confidence in his financial planning. We may during the underwriting process, increase the term coverage to cover both his income replacement and estate tax liability while accounting for affordability; we will be discussing further with the client and will continue to keep underwriting team informed. Sincerely, , CIM, CLU President & Chief Financial Advisor

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Date: To: From: Policy: Dear , is the owner of : a diversified Canadian commodity trading company that is focused on providing added value to our consumers by bridging qualified supply chains from different regions in the globe through our network. owns and runs their own metals processing facility in Canada and different warehouses around North America that serves as both quality control management and logistic purposes for all sectors we serve. has a total net worth of \$, which includes cash, real estate and private business(es). Currently, does not have any dependents. is young and healthy; therefore, we do not see any issues insuring him as he was recently approved for a term policy with . We are applying for \$ coverage for based on his growing net worth of \$ (current) holdings in business and real estate. He wishes to tax effectively preserve his assets and now having a greater understanding of how permanent insurance can work for him and his family he desires to build his insurance portfolio to diversify and protect his wealth. The face amount was based off reviewing several different structures of how the policies will grow at current dividend, current -1 and current -2 and 's age. Also, affordability so that the premium deposits do not interfere with the growth of his business. Once placed hopes to also obtain policies on his parents when they are back in the country. Given his assets, we think \$ is very reasonable and he does desire to increase coverage as his assets continue to grow. We hope this information will help you in underwriting this application for and we will be happy to answer any questions you have or gather any further information in a timely manner for the application. Sincerely, , CIM, CLU President & Chief Financial Advisor

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Date: To: : Underwriting Dept From: RE: - , Dear Underwriting Team, Allow us to introduce , a successful 37-year-old seeking life insurance, to create liquidity for his partners at , (A diversified private equity company that owns companies directly in its portfolio) to buy out his shares on death. The key objective of the plan is essentially

buy-sell & key person. is the only partner where his shares are not being transferred to the next generation therefore the need of life insurance for him specifically. The other shareholders are effectively transitioning their shares to family trusts/next generations to continue to be involved in the business. 's children are too young currently to suggest that type of planning. To support 's comprehensive planning, we are submitting an application for a thoughtfully structured \$ of insurance coverage, comprising \$ of Sun Par Accumulator and \$ of term life insurance. 's objective is long term, to continue to grow and its portfolio of companies. He is aware of the long term advantages of permanent insurance to effectively manage his capital gains tax exposure and concurrently use the insurance to bolster his asset base, ensuring a well-diversified financial outlook for the future. He wants his partners to have at least \$ now, (Possibly more in the future) to be able to buy out his shares and ensure his family is properly compensated in his untimely demise. The partners have agreed to this arrangement. is in fantastic health and already has a standard approved life insurance policy with , in recent previous years under our advisory. We anticipate there will be no issues approving him standard again based on our health knowledge of him. His role at is Vice President and he is extremely key in the success of the business and its active management. Our thorough evaluation and analysis of numerous financial scenarios have led us to conclude that this specific insurance arrangement is ideally suited to 's long-term financial aspirations, providing him with a sense of reassurance and confidence in his financial planning to protect his family and his business partners. Sincerely, , CIM, CLU President & Chief Financial Advisor