

Client Bio Date: To: Manulife Bank From: RE: , born and raised in AB is the President of , which primarily focuses on exporting seeds and selling farm equipment has grown tremendously in the past few years. I had the pleasure of meeting through our network, at , whom I worked with on mutual clients. The family is in their third generation of running this business, beginning in the 1950's when , 's grandfather established the in . Later known as , the company grew to be the largest privately owned buyer and processor of creeping red fescue in Western Canada. The business first expanded in the mid- '90s when the focus changed from being solely a creeping red fescue-based company to a total farm solution for their customers. This meant adding such products and services as cereal and canola seed, chemical, field scouting and fertilizer sales to the portfolio. Another expansion in introduced a sister company known as . The natural transition into the sales and service of agricultural equipment has been one with much success, as customers know and trust 's industry knowledge and abilities. has continued to grow its portfolio throughout the years to include such manufacturers as , and . In , expanded again with the opening of at its location in . The addition of has continued their commitment of customer service to the people of and the . In , expansion continued with a new location in , . This location was brought on board to better meet the wants and needs of its customers, whether it is on the equipment or the farm service side of the business. In , expanded into opening a warehouse to better serve their customers throughout the . The latest expansion was in when they acquired in . With the company being ran by , it is a true testament to his character. His reputation is built on integrity and delivering high quality product and service. We look forward to getting this financing complete for 's policy and introducing them to Manulife Bank for his financing needs. Sincerely, , CIM, CLU  
President and Chief Financial Advisor

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Date: To: Manulife Bank From: RE: - IFA Application is a successful restaurant owner of since and since . has one dependent, a son

named who is years old. went to for marketing, for Real Estate Marketing and for Economics. The future business and income plans include growth and profitability. has a total net worth of + which includes cash, real estate, and investments. The purpose of the loan is to reinvest into real estate projects. We look forward to getting this financing complete for 's policy and introducing him to Manulife Bank for his financing needs. Sincerely, , CIM, CLU President & Chief Financial Advisor

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Client Bio Date: To: Manulife Bank From: RE: , born and raised in , is the general manager and owner of . Their retail store is located also in , that sells and installs everything to do with Glass, Windows and Doors. have serviced the entire since . Him and his brother, run and operate the business with their core team of twelve. 's duties include but are not limited to: Sales, Customer Service and Marketing Strategy. has a business background and completed his Bachelors of Commerce at .

They are the second generation to run the family owned business. The company is very successful with a long time track record of success and receives lots of local contracts. The purpose of the loan is to access the cash values available inside the insurance policy for investment purposes. The insurance policies were first set up in with using the with planning that one day he would want to set up financing against the policy for investment purposes to fully utilize the plan. They are looking to borrow against the cash values and access them by cash value loan through Manulife Bank. In , I met with , their accountant to review the plan and initial discussion setting up leverage on the policies with and present. We all agreed this would make the most sense for them going forward. The policies were held in the operating company and were later moved to the holding company as originally planned after the new numbered companies were set up with their tax accountants. The s have now been a client for several years and have grown up with their family in . They have an outstanding reputation as excellent business people and I will continue to work with them in the years to come. With and

being in their ??? they have lots of runway to grow their wealth and family business. also has an excellent reputation: What distinguishes from their competition?

Commitment to always installing their products to the highest current standards and searching for new technologies that make the final product better for their customers. Listening to their customers, so that they are given a product that they want and one that meets their budget. Most knowledgeable sales staff Professionally trained installation technicians. All installers abide by the highest company standards. Their installers are paid by the hour, ensuring that no short cuts are taken to get your job done any quicker.

puts safety first. They are constantly acquiring new equipment to make their installations safer and more efficient. We look forward to getting this financing complete for both 's and 's policies and introducing them to Manulife Bank for their financing needs.

Sincerely, , CIM, CLU President and Chief Financial Advisor

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Date: To: Manulife Bank

From: RE: IFA is the President and Founder of , which is a mortgage broker firm operating since . The company has seven key employees to ensure smooth process and operation. The firm specializes in Mortgages, First Time Homebuyers, Real Estate Investors, and Mortgage Refinancing. She has been awarded Mortgage Broker the Year in , Voted as one of Hot List and Women of Influence by . awarded her No. 1 in and No. 7 in Canada in terms of mortgage volume. has also facilitated numerous seminars and mentorship programs and won Mortgage Mentor of the year for by the . Working with means working with a passionate expert who has over of experience in the industry. Her previous work experience includes over of experience where she was a Partner and Mortgage Consultant at . also has an educational background at , where she completed her . The future business and income plans include growth and profitability. The business has doubled in income over the last year. is the CTO and Co-Founder of . Similar background as , his previous work experience includes being a partner at , he was

here for over and was a previously a Vice President at , also a mortgage broker firm for . completed his post-secondary education at . and have a combined total net worth of +, which includes cash, real estate, life insurance, and investments. and have dependents. We look forward to getting this financing complete for the 's policy and introducing them to Manulife Bank for their financing needs. Sincerely, , CIM, CLU President & Chief Financial Advisor

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Date: To: Manulife Bank From: & - RE: IFA Client Bio The business partners: , , and whose ages range from early to early , have built a remarkably successful group of companies together (the main operating company is ). We started working with them in as they were looking at options to fund a buy-sell agreement. They completed a comprehensive business valuation that gave their business a value of . The current total revenue for the group of companies is approximately . The shareholders own the shares through an overarching holding company and each individual owns holding companies that own the shares in that company. is a General and Infrastructure Contractor that was founded in . The business has maintained a leadership role in an extremely competitive civil construction market due to the dedication, loyalty, effort, skills, and training of its employees. By maintaining a consistent volume of work can maintain a core of well trained, experienced field personnel, many of whom have been with the company for more than years. The company has employees. is a privately held company that specializes in Heavy Civil Construction, Infrastructure Contractor, General Labourers, and Construction Engineers. The future business and income plans include growth and profitability. The partners are targeting to work together a minimum of + years and up to years. The clients are seeking to set up financing against the policies which will total approximately of annual premium or over over years total financing required. (Please see accompanying insurance and strategy illustrations) They will obtain this financing off the strength of their businesses and operating companies which have considerable profits and net

income (See financials). They are seeking to only leverage the cash values and not the total premium. The policies we are applying for are at and have face value each for a total of death benefit. The clients are planning on all being in the business for the long term given their young ages and are focused on long term growth of YOY for their company.

We look forward to getting this financing complete for policy and introducing them to Manulife Bank for their financing needs.

Sincerely, , CIM, CLU President & Chief Financial Advisor

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Manulife Bank Re: Client Bio Having known and worked with and for several years now, I can say with great certainty that they are a very wonderful family. We work with a lot of business families all over Canada and the 's are some of my favorite people we work with. I first connected with the 's over years ago after hearing the incredible reputation of their business group from a quality and personal standpoint. I reached out to and over the years we started working together as I am one of their family and business financial advisors. Since knowing them I can say that they are very trustworthy and financially astute. They are reputable and hardworking business family that is always a joy to deal with. They operate their businesses with a high degree of dedication and are well organized and financially successful. On a personal level, they are incredibly family oriented ( children all at home) and truly kind people. I have spent many hours with them getting to know them and their values over the years. I have come to know their business dealings and finances very closely and know that they are very good with their money. I can say without hesitation that they have proven to be great at earning and great at saving/investing. With seeing all avenues of them personally and professionally, I feel a great sense of trust with them. They always do what they say they will do, fulfill promises and agreements and are great at communicating. More recently, in we put in place a - policy with the understanding that they would be able to leverage against the policy to have both the benefits of owning the policy and as well to bring back the cash back

into other investments such as real estate, portfolios or businesses. Since working with the their top line revenue has fluctuated between and they have averaged profits of about . They usually save and reinvest all their profits into business, real estate or equipment. They have sufficient equipment for the time being and are now enjoying their kids and have recently bought a home in . They feel that their business will now average closer to + top line and will have a similar size work force to fit that amount of work to maintain the normal profitability of their business. This will comfortably allow them to live well and enjoy their family.

We have submitted an application with Manulife Bank to complete a Finance Arrangement for their policy and are happy to answer any final questions to get it to successful completion for the family.

Please do not hesitate to contact me with any questions regarding the well-respected character of the family. Please see accompanying financial statements and application for family Net Worth. Sincerely, ,  
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and initial discussion setting up leverage on the policies with and present. We all agreed this would make the most sense for them going forward. The policies were held in the operating company and were later moved to the holding company as originally planned after the new numbered companies were set up with their tax accountants. The s have now been a client for several years and have grown up with their family in . They have an outstanding reputation as excellent business people and I will continue to work with them in the years to come. With and being in their ??? they have lots of runway to grow their wealth and family business. also has an excellent reputation: What distinguishes from their competition? Commitment to always installing their products to the highest current standards and searching for new technologies that make the final product better for their customers. Listening to their customers, so that they are given a product that they want and one that meets their budget. Most knowledgeable sales staff Professionally trained installation technicians. All installers abide by the highest company standards. Their installers are paid by the hour, ensuring that no short cuts are taken to get your job done any quicker. puts safety first. They are constantly acquiring new equipment to make their installations safer and more efficient. We look forward to getting this financing complete for both 's and 's policies and introducing them to Manulife Bank for their financing needs. Sincerely, , CIM, CLU President and Chief Financial Advisor

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Date: To: From: RE: # Dear Underwriting, We want to introduce you to . is and a healthy individual. The purpose of this insurance is for estate preservation and income replacement. is the founder and Senior Portfolio Manager for the . With over two decades of experience and an MBA in Global Asset Wealth Management, 's expertise lies in recognizing market patterns and delivering exceptional investment results to clients; both have won him industry-wide recognition. Since its inception, has been recognized as one of the Global Top Advisors with . Managing risk and preserving capital are two important objectives for investors, and in today's global economy, they can be more challenging than ever before. Over the years, and his team have had the privilege of helping clients manage the complexities of their wealth through a careful consideration of suitable investments and a strategic combination of both traditional investment solutions and sophisticated alternatives. Understanding each client's tolerance for risk, has developed a proactive investment management framework for his clients to ensure their investment capital remains safe and generates maximum achievable returns. This framework includes the development of a multi-faceted, long-term approach to each client's financial needs, while executing it in a measured, consistent, and efficient manner. The future business and income plans include growth and profitability. is a voting member of the Investment Advisory Strategy Group, which is responsible for setting the long-term strategic view on both capital markets and asset allocation for . More personally, stays busy with many charitable endeavors. He is the Director for , an advisory board member for the , a mentor and an active contributor to several charities and foundations including , , and . When away from his office, enjoys , and travel with his wife . has a net worth of + which consists of investments and as a portfolio manager, his net worth also includes his book of clients ( ). As part of the estate and risk management planning process, we are applying for of insurance, which consists of whole life, of term coverage. wishes to tax effectively preserve their assets through permanent insurance. The amount comes from preserving the value of his book



of business at and growing and replacing his income should he pass away. He earns consistently + per annum so would like to tax effectively preserve his wealth and income should he pass away. He also wishes to use the insurance for future gains and to diversify his portfolio. We ran through several scenarios showing different benefits requiring different funding amounts and was most comfortable with this structure. He may take a lesser amount but wished to apply for while he continues to plan during the underwriting period with ourselves and his accountant. is a very healthy individual that works out with a personal trainer. He has put on a lot of muscle over the past few years working out and focuses on having a healthy mindset by doing and taking downtime with his wife and dogs. Two elements that we wish to get ahead of with underwriting as we are applying and striving for a standard rating for are: His BMI may come off as skewed due to the fact that he has put on quite a bit of muscle. So, in respect of height/weight **???** he is quite healthy but a simple glance at just seeing the numbers won't reveal body fat percentage etc. His biceps are as an example. He had a driving infraction whereby he blew over the limit in ( years ago). Other than that, he had a -year clean driving record. He explained the situation to me in detail where he was going through a divorce and went for drinks with a friend. Had a short sleep. When he woke, thought he would have been fine to drive but still blew over the limit. No other issues with this incident regarding alcohol and is one of the most responsible people I personally know. If you have any more questions regarding would be happy to discuss directly. pays for private health and has no real health concerns **???** he takes great care of himself and has a disciplined routine in his life. I hope this information will help you in underwriting this application for and I 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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Client Bio: Date: To: Manulife Bank From: Re: **???** IFA and , born in , parents of three, successful business family. has been involved

and partnered with before they were sold in the recent years and they are both now retired. has had a very successful working career in the industry.

They carry no debt, with their mortgage paid off they own real estate, investment assets, cash holdings and private mortgages that they lend out on and are looking at a solution to make their insurance more efficient to increase coverage and decrease cost.


Current Net worth is approximately . We have worked with the family for a number of years initially setting up a Permanent policy that will be paid up in a few years that they will use as collateral for the loan as it holds significant cash values. The family has a holding company called and this is where much of their wealth is held. By utilizing this IFA strategy they will be able to transfer wealth very tax efficiently to their children on death as well have it replace some of their retirement spending to create a larger more tax efficient estate on second death with a joint last to die policy. Currently we are underwriting the insurance with both and to ascertain whom has the best offer for the insurance. We are applying to for the lending on the policy. In retirement they plan to travel and enjoy the fruits of their hard-earned labour. With much of the investing they currently do they are looking for safer, more tax efficient ways of managing the wealth and preserving capital. We are working with their accountant - , CPA, CA to gather the information for the bank to underwrite the loan as well structure the strategy to meet the family's needs. With the policy the client currently has they desire to merge this policy into the financing to free up cash flow and reduce the annual out of pocket cost of the current policy as well. We look forward to working with Manulife with these reputable clients.

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Client Bio Date: To: Manulife Bank From: RE: , is a successful business owner and founder of many companies, one of them being , advises many startup companies and founders. Over in mergers, acquisitions and divestitures have been facilitated by . 's responsibilities include Overseeing operations; Creating proposals; Developing analyses; Creating a business strategy; Financial

modeling; Project planning and management; and Managing corporate finances. ""

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Client Bio: Date: To: Manulife Bank From: Re:  IFA , born in , father of two, successful business owner and founder of many companies. Particularly , which is a year old second generation family business that operates out of . He is an incredibly detail orientated businessman with an ability to grow his business steadily over the decades into a large success. The family has built an excellent reputation in the community. "" The business is run by sons and as well as whom is still active in the business, helps with large job quotes and business strategy. The family has a holding company called . Which holds their portfolios at and , valued at about . It also holds their commercial real estate portfolio. The family continues to grow their wealth in a diversified manner, saving and investing more when they are able and knowing where to cut costs when the economy slows down. They are through and through an entrepreneurial family, with newer ventures as well in and . has a family trust. His intent is to transfer the wealth he doesn't require to live off to his sons as tax effectively as possible. We are using the IFA strategy for them to take advantage of the tax effectiveness of having corporately owned life insurance pass down wealth via intergenerational wealth transfer by creating both tax sheltered growth of the policy and tax-free dividends via the CDA created from the structure. has also completed an estate freeze in recent years to lock in the value of his shares and pass the growth on to his boys. Because much of the assets are owned corporately, they are looking for effective ways to transfer wealth using the tools available to them within Canada. We have worked with Chartered Accountant, to ascertain the amount of insurance required for the family and based on total assets, insurance currently held and historical cash flow we came up with the proposed IFA. The dialogue started with son and then continued on to the family over the last year. We have since gotten them approved for the insurance and are now awaiting the financing approval as being proposed for here. More about the main

operating company: "" More on : "" is a very active member of the local community, he contributes by sponsoring the local hockey league and the company has their own hockey team in . He is married to and they travel when they are not working to /.