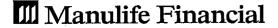
CARRIERS REQUIRE ALL
PAGES OF THE LICENSING
PACKET BE SUBMITTED IN
ORDER TO COMPLETE YOUR
CONTRACTING - THEY NEED
THE ENTIRE
CONTRACT/AGREEMENT AND
ALL RELATED DOCUMENTS.

EVERY PAGE NEEDS TO BE REVIEWED, COMPLETED, OR SIGNED - THANK YOU FOR MAKING SURE TO RETURN EVERY PAGE OF THE PACKET WE SEND TO YOU, BACK TO US AT CPS.



### Agent License/Appointment Data Sheet

The Manufacturers Life Insurance Company (U.S.A.)

(hereinafter referred to as The Company)

To sell The Company's products, an agent/broker must:

· be properly licensed and then appointed by The Company

• be an NASD Registered Representative (if selling variable products)

• have Errors and Omissions insurance coverage - minimum \$1 Million (required in order to be appointed with The Company)

Note: The Company will NOT accept any business until licensing and appointment procedures have been completed and approved by The Company's licensing department. This application for Licensing/Appointment will only be processed if the Firm and/or Broker-Dealer with whom you are affiliated has executed a Selling Agreement with The Company.

irm /					
Firm / General Agent Affiliation	CPS INS	URANCE SERVICE	\$		Wholesaling/Admin.
Section A - Personal Data					
lame Last, First, Middle Initial	A THE RESIDENCE AND THE RESIDE	ACCURATE STATE OF THE STATE OF			
Date of Birth Month	Day Year	Social Security Number			
Corporate Name, applicable	- 4			x Identification mber	
Ome Street No. and Name, A	lpt No.				
City			State		Zip Code
Susiness Street No. and Name, S	Suite No.				<u> </u>
City			State		Zip Code
E-Mail Address		de y de Nove e per de Par		-tolks of	
Home Telephone No.			Business Telephone No.		
Cell No.			Fax No.		
Professional Designation(s)	CLU ChFC	C CFP Oth	ner		
Do you have Errors & Omiss		•			** - **
		• •	pecifications page for your poli rm's E & O policy (minimum \$1		□No
		The state of the s			AND DESCRIPTION OF THE PERSON
Section B - Current Licens	se Status - Please atta	ch current copies of a	ill applicable /corporate licen	ses and letter(s) of	certification.
States in which you will mak	se Status - Please atta	ch current copies of a	Ill applicable /corporate licen State Appointment form		certification. Letter of Certification
A TRUMBUL AND SERVICE STREET, SERVICE STREET, SERVICE	se Status - Please atta	ch current copies of a			THE MINISTER PERSONS AND ADDRESS OF THE PERSON ADDRESS OF THE PE
States in which you will mak	se Status - Please atta	ch current copies of a	State Appointment form	ble Yes	Letter of Certification
States in which you will mak	se Status - Please atta	Variable	State Appointment form  Yes Not Applica	ble Yes	Letter of Certification  Not Applicable
States in which you will mak Manulife Sales	Se Status - Please atta  Ke Life  Yes  Yes  Yes  Yes	Ch current copies of a  Variable  Yes  Yes  Yes  Yes  Yes	State Appointment form  Yes Not Applica  Yes Not Applica  Yes Not Applica	ble Yes ble Yes ble Yes	Letter of Certification  Not Applicable  Not Applicable
States in which you will mak Manulife Sales  13220000000000000000000000000000000000	Se Status - Please atta  Ke Life  Yes  Yes  Yes  The Yes	Ch current copies of a Variable  Variable  Yes  Yes  Yes  Yes  Yes  Your additional and the copy of your most in the	State Appointment form  Yes Not Applica  Yes Not Applica  Yes Not Applica  Not Applica  Not Applica  State Appointment form  Yes Not Applica  State Appointment form	ble Yes ble Yes ble Yes	Letter of Certification  Not Applicable  Not Applicable
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States in which you will make Manulife Sales  Section C - Broker / Deale Province of the Sales o	See Status - Please attal  Ke Life  Yes  Yes  Yes  Yes  No Yes  No Yes  Yes  Yes  No Yes	Ch current copies of a  Variable  Yes  Yes  Yes  Yes  Yes  Yes  Accopy of your most i	State Appointment form  Yes Not Applicate No	ble Yes ble Yes ble Yes ble Yes ble Yes critical Control of the Co	Letter of Certification  Not Applicable  Not Applicable  Not Applicable  Not Applicable
States in which you will make Manulife Sales  Section C - Broker / Deale Are you NASD registered?  Broker-Dealer Name	See Status - Please atta  Ke Life  Yes  Yes  Yes  TOTAL - Please attach  No Yes  Street No. and Name	Ch current copies of a  Variable  Yes  Yes  Yes  Yes  Yes  Yes  Accopy of your most i	State Appointment form  Yes Not Applicate No	ble Yes ble Yes ble Yes ble Yes ble Yes critical Control of the Co	Letter of Certification  Not Applicable  Not Applicable  Not Applicable  Not Applicable

## Manulife Financial

### **Traditional Products Commission Schedule**

Manulife 10 (2002) Manulife 15 (2002) Manulife 20 (2002)

The Manufacturers Life Insurance Company (U.S.A.) (hereinafter referred to as The Company)

**Basic Commissions** 

First year commission is 50% of first year premium.

	Renewal) Weyears and
Manulife 10 (2002)	N/A
Manulife 15 (2002)	N/A
Manulife 20 (2002)	N/A

Total Disability Waiver (where available)

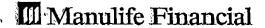
First year commissions are the same rate as on the basic policy.

**Production Credits** 

Production credits (PCs) are 100% of the annualized first year commissions released upon payment of the first full modal premium. If a policy is lapsed or surrendered within the first year, all PCs are lost.

Replacements

Commission restrictions on internal replacements will be determined based on the age and the product of the policy(ies) being replaced.



## Universal Life Products Commission Schedule Survivorship Universal Life '02 (SUL02)

The Manufacturers Life Insurance Company (U.S.A.) (hereinafter referred to as The Company)

### **Basic Commissions**

First year commissions equal 50% of premiums received up to the Target Commissionable Premium. If the premium received in the first year is less than the target, the "extra" target is lost in subsequent years. First year commission on that portion cannot be earned even if the premium is increased later.

In addition, for premiums received within the last 23 days of the first year (i.e. early premium), first year commission will be paid on premiums that are cumulatively less than the lower of target and planned first year premium.

Renewal commission is 3%.

#### **Production Credits**

Production Credits are advanced based on the lesser of the annualized planned premium or target premium. If the Production Credits are advanced on a lesser annualized planned premium, and additional premiums are paid within the first year only, additional Production Credits will be earned up to target premium; otherwise, these additional Production Credits will be lost. If the total commissionable premium has not been paid by the first anniversary, then any unearned Production Credits are clawed back as of the first anniversary (anniversary date).

### Commissions on Increases

Any increase in the face amount will result in a revised target premium. The amount of this new target premium above the previous highest target premium will be fully commissionable at 50%, if additional premium is received at the time of increase.

If at the time of the increase, the NCV is below \$0, first year commission will be paid as additional premiums are received. The rules are as follows:

- 50% of premiums allocated to the increase up to the commissionable premium for the increase.
- · Premiums are allocated to coverages proportionately based on commissionable premiums.
- If the premium allocated to the increase in the first year of increase is less than the target premium for the increase,
   the "extra" target is lost. Commission on that portion cannot be earned even if the premium is increased later.

If the full first year commission was paid at the time of the increase, premiums will still be allocated to the increase as above, but will only earn excess commission once the allocated premiums exceed the commissionable premium for the increase

### **Supplementary Benefits**

First year commission is based on the first year cost of the following Supplementary Benefits (where applicable):

- · Accidental Death Benefit (ADB)
- · Waiver of Monthly Deductions (WMD)
- Policy Protection Rider (PPR)
- · Estate Preservation Rider (EPR)

First year commissions receive full production credit.

### Replacements

Internal replacements will have the same commission restrictions as on traditional policies.

Note: Regardless of how long the old policy has been in force, no commission is payable on the rollover amount in excess of the target premium.

## Manulife Financial

## Universal Life Products Commission Schedule Manulife Universal Life '02 (MUL02)

The Manufacturers Life Insurance Company (U.S.A.) (hereinafter referred to as The Company)

### **Basic Commissions**

First year commissions equal 50% of premiums received up to the Target Commissionable Premium. If the premium received in the first year is less than the target, the "extra" target is lost in subsequent years. First year commission on that portion cannot be earned even if the premium is increased later.

In addition, for premiums received within the last 23 days of the first year (i.e. early premium), first year commission will be paid on premiums that are cumulatively less than the lower of target and planned first year premium.

Renewal commission is 1%

# Basic Commissions on Cash Value Enhancement Option (where applicable)

First year commissions will be spread over four years as follows, as long as the policy is in force as of the anniversary date:

- Year 1 14% of the first year premium up to the Target Commissionable Premium (TCP).
- Year 2 14% of the first year premium up to the Target Commissionable Premium (TCP) provided the policy is inforce as of the first anniversary.
- Year 3 14% of the first year premium up to the Target Commissionable Premium (TCP) provided the policy is inforce as of the 2nd anniversary.
- Year 4 14% of the first year premium up to the Target Commissionable Premium (TCP) provided the policy is inforce as of the 3rd anniversary.

If the premium received in the first year is less than the target, the "extra" target is lost in subsequent years. First year commission on that portion cannot be earned even if the premium is increased later.

In addition, for premiums received within the last 23 days of the first year (i.e. early premium), first year commission will be paid on premiums that are cumulatively less than the lower of target and planned first year premium.

Renewal commission is 1%

### **Production Credits**

Production Credits are advanced based on the lesser of the annualized planned premium or target premium. If the Production Credits are advanced on a lesser annualized planned premium, and additional premiums are paid within the first year only, additional Production Credits will be earned up to target premium; otherwise, these additional Production Credits will be lost. If the total commissionable premium has not been paid by the first anniversary, then any unearned Production Credits are clawed back as of the first anniversary (anniversary date).

### Commissions on Increases

Any increase in the face amount will result in a revised target premium. The amount of this new target premium above the previous highest target premium will be fully commissionable at 50%, if additional premium is received at the time of increase.

If at the time of the increase, the NCV is below \$0, first year commission will be paid as additional premiums are received. The rules are as follows:

- 50% of premiums allocated to the increase up to the commissionable premium for the increase.
- Premiums are allocated to coverages proportionately based on commissionable premiums.
- If the premium allocated to the increase in the first year of increase is less than the target premium for the increase, the "extra" target is lost. Commission on that portion cannot be earned even if the premium is increased later.

If the full first year commission was paid at the time of the increase, premiums will still be allocated to the increase as above, but will only earn excess commission once the allocated premiums exceed the commissionable premium for the increase.

### Supplementary Benefits

First year commission is based on the first year cost of the following Supplementary Benefits (where applicable):

- Accidental Death Benefit (ADB)
- · Waiver of Monthly Deductions (WMD)
- · Policy Protection Rider (PPR)
- Estate Preservation Rider (EPR)

First year commissions receive full production credit.

### Replacements

Internal replacements will have the same commission restrictions as on traditional policies.

Note: Regardless of how long the old policy has been in force, no commission is payable on the rollover amount in excess of the target premium.

### AG1985US (09/2002) 🜴

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## **M** Manulife Financial

Traditional Products Commission Schedule The Manufacturers Survivorship '97 (TMS97) Premier Whole Life '95 (PWL95)

The Manufacturers Life Insurance Company (U.S.A.) (hereinafter referred to as The Company)

**Basic Commissions** 

First year commission is 50% of first year basic premium.

Renewal commission is 2% of basic premium in years 2-10.

Extra Premiums

GROSS EXTRA Occupational extras and su

Occupational extras and substandard risks which have impairments that are considered to be of a permanent nature - i.e. the extra premium is payable for more than nine years. Commission is

payable at the rates applicable to the basic policy.

NET EXTRA

No commission is payable on aviation extras, resident extras, travel extras and substandard risks

for which the extra premium is payable for a specified period of nine years or less.

Riders (where available)

Commissions on the following rider premiums are paid at the same rate as the basic premium:

Total Disability Waiver

· Guaranteed Insurability Option

Policy Split Option

No commission is payable on the following rider premiums:

Estate Protection Rider

· Term Protection Rider

Commission on CEO rider premiums is paid as follows:

On PWL95, 3% on all premiums

. On TMS97, 3% on premiums paid within the first year only

Life Plus Rider - first year commission is 50% of premium; renewal commission is 2% of premium in years 2-10.

Life Term Rider - first year commission is 40% of premium; renewal commission is 2% of premium in years 2-10.

Interim term premiums

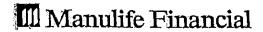
Interim term premiums are not commissionable.

**Production Credits** 

Production Credits (PC's) are 100% of the annualized first year commissions, excluding CEO rider.

Replacements

Commission restrictions on internal replacements will be determined based on the age and the product of the policy(less being replaced.



# Immediate Annuities Commission Schedule Single Premium Immediate Annuity

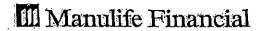
The Manufacturers Life Insurance Company (U.S.A.) (hereinafter referred to as The Company)

**Basic Commissions** 

Commissions will be paid at 4% of premium.

**Production Credits** 

Production Credits (PC's) are 56.25% of commission.



# Traditional Products Commission Schedule Survivorship Term

The Manufacturers Life Insurance Company (U.S.A.) (hereinafter referred to as The Company)

**Basic Commissions** 

First year commission is 50% of first year premium.

Renewal commission is 1% of premium received subsequent to the first year.

Renewals are payable for years 2 - 10.

Total Disability Waiver (where available)

First year and renewal commissions are the same rate as on the basic policy.

**Production Credits** 

Production credits (PCs) are 100% of the annualized first year commissions released upon payment of the first full modal premium. If a policy is lapsed or surrendered within the first year, all PCs are lost.

Replacements

Commission restrictions on internal replacements will be determined based on the age and the product of the policy(ies) being replaced.

## CPS PRODUCER PROFILE

Please complete this form, and return it to us. We must have a completed and signed version of this form on file for each CPS producer.

Agent Name	
Company/Corporation Name	
Fax Number	Email Address
Business Address	
City	State Zip
Home Address	
City	StateZip
Mail to (check one): [ ] Home	siness
Preferred method of receiving corresponder	ce (check one):
[] email [] fax [] mail	
Business Phone	Home Phone
Social Security #	Tax ID #
Insurance License Number	Date of Birth
Designations: CLU CPCU ChFC RHU C	P LUTC CIC (circle applicable)
Do you carry E&O insurance? [ ]No [ ]Ye	s, name of carrier
Are you securities licensed? [ ]No [ ]Y	es (circle applicable) 6 7 22 24 26 6
If NASD registered, what is the name of y	our broker dealer?
Page 1	
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***** Twoortant please see other side **	***

CPS INSURANCE SERVICES / CA LIC.# 0571612
9 CORPORATE PARK DRIVE, SUITE 100, IRVINE, CA 92606
PHONE 949-863-0700 / PHONE 800-326-5433 / FAX 949-863-9318 / FAX 800-436-8255
LICENSING DEPARTMENT FAX 949-225-7157

IT IS AGREED by and between CPS Insurance Services (hereinafter referred to as MGA), and the producer whose name appears on page 1 (hereinafter referred to as Producer) that in consideration of MGA's continued goodwill and patronage:

- A. MGA agrees that commission payment, if any, made by MGA to Producer shall be vested in Producer to the same extent that commissions on the same transaction are vested in MGA by applicable insurance company, with the exception of group insurance which may be subject to a Broker of Record direction.
- B. In the event that any commission, premium, or fee paid or credited to Producer must be referenced or returned by MGA to the insurer, MGA is authorized, but not obligated, to make payment on Producer's behalf and will be reimbursed for this payment in full by Producer within thirty (30) days of the date of such payment. If such payment is not made by Producer, then MGA is authorized to debit any commissions which may be due Producer until such obligation has been fulfilled. Producer will also reimburse MGA for any and all costs and expenses (including reasonable attorney's fees) incurred by MGA in collection of any such sums from Producer.
- C. Producer agrees to hold MGA harmless and indemnify MGA against any and all liability, loss, damages, judgements, costs or expenses of any nature, type or kind (including reasonable attorney's fees) incurred by MGA or imposed upon MGA as a result of any allegedly wrongful or tortious act or omission on part of the Producer.
- D. The Agent/Company consents to the transmission of information, whether personal, commercial or of an advertising nature, by way of the fax number or email address set forth herein, or other fax numbers or email addresses of the agent/company.

In the event of litigation to determine the respective rights, duties and/or obligations of the parties under this agreement, the prevailing party shall be entitled to reasonable attorney's fees.

Producer	Date

We appreciate your business.

Page 2

CPS INSURANCE SERVICES / CA LIC.# 0571612
9 CORPORATE PARK DRIVE, SUITE 100, IRVINE, CA 92606
PHONE 949-863-0700 / PHONE 800-326-5433 / FAX 949-863-9318 / FAX 800-436-8255
LICENSING DEPARTMENT FAX 949-225-7157