Financial Advisory Partnership Agreement

At Manulife Securities, we pride ourselves on delivering excellent value to our clients and believe in communicating this value in writing. In order to provide our clients with a unique experience, we have designed this document to outline the personalized services you can expect, and communicate the objectives of our engagement.

As a team, we commit to providing the following services to you and to those you care about:

I. In-depth Review of Current Circumstance and Future Goals

In order to understand your financial needs, we need to know more about you, your family and your plans for the future. Through our initial conversations, we hope to learn about your current lifestyle and aspirations. This will help us determine the financial strategies you may require to meet your short and long term goals. As an outcome to this exercise, we will present you with a customized Personal Financial Blueprint, outlining your stated goals and providing new perspective on how to measure your financial wellbeing.

II. Personal Blueprint to your Financial Goals

Now that we have a Blueprint, we will need to work together to build a plan to achieve these goals. The plan will cover several key aspects of your financial situation and may include:

- Net Worth Statement, Cash Flow Summary, Retirement Analysis
- Insurance and Estate Planning
- Wealth Transfer Planning
- Business Succession and Investment Strategies
- Philanthropic and Family Requests
- Emergency Plans

While these concepts may be complex, we will strive to ensure that you understand your plan and how it can positively impact your financial wellbeing. We create these plans to be dynamic to adjust to your changing situation. The plan will act as the guiding principles we will follow in order to make appropriate investment recommendations. In order to ensure the plan remains relevant, we will review and update the document every year.

III. Understanding and Managing Risk

Your money has many purposes. Our focus is to ensure that they money is there when you need it, and growing when you don't. Taking into account your risk tolerance and your plans for your money, we will recommend investments that match your time horizons. Given our independence, we can recommend the investment that best fits your needs, rather than selecting from a proprietary product shelf.

IV. Partnerships with Other Professionals

We do not specialize in law or accounting, but we work with people who do. In order to ensure that the plan we develop makes sense, we work with your trusted advisors; including accountants, lawyers and real estate professionals to integrate your goals with their expertise. If you don't have a professional in your corner, we can recommend you one from our trusted list of partners.

V. Fees

You will be provided with a full disclosure of all of the related fees and costs associated with the on-going management of your investments. Additionally, we will also provide you a summary of the value-added services which correlate to the fees which you have paid.

VI. How would you like to hear from us?

We believe that everyone has different requirements when it comes to the type and amount of communication with their advisor. We commit to the following communication strategy:

- Face-to-face meetings each year, which will focus on:
  - Reviewing your financial plan,
  - providing a full financial update on your accounts
- Phone calls from your advisor
- E-mails pertaining to your investments or market strategy

This strategy will serve as our guideline, and should you ever feel like you are experiencing too much contact, we are open to any adjustments you request. We will strive to answer any e-mail or voicemail message within 24 hours, and request our valued clients do the same.

VII. Privacy and Confidentiality

All information provided will be kept strictly confidential as we cannot disclose any personal information without your written consent.

VIII. Help us Help you

In order to ensure comprehensive analysis, it is important that you provide complete and accurate information on a timely basis. This includes investment statements, tax returns, copies of wills and trusts, information concerning employment and retirement benefits and any relevant legal documents. If we don't have the most up-to-date information, we cannot provide you the best possible advice.

These services are designed to create tangible benefits for you and your family, and to ultimately assist you toward achieving your financial goals. We look forward to working with you!

Acknowledgement and Signatures

Understanding the complex relationship between advisor and client, both parties agree to adhere to the above commitments and believe that the terms create the foundation for the relationship.

The undersigned agree to the terms listed above and deem them to be fair and adequate. Should the agreement need to be amended based on changing circumstance, both parties will agree in writing to the changes.

___________________________ (Advisor Signature)	__________________________ (Date)
___________________________ (Advisor Signature)	__________________________ (Date)
___________________________ (Client Signature)	__________________________ (Date)
___________________________ (Joint Client Signature)	__________________________ (Date)