Title Slide: 100% ALL SET TO PROVE WE'RE DIFFERENT.

Valerie: Do I want the public to know this. Really….OK.

Title: Valerie Ottino, District Vice President, Wealth Sales, Manulife investments.

Question: Is there a backstory on why you became a wholesaler?

Valerie's Response: I became a wholesaler because I am passionate about building business. Am passionate about understanding an advisor's practice and bringing solutions, particularly from Manulife because we have so many.

Question: What challenges do you see advisors facing today?

Valerie's Response: Investors out there are focused completely on the bottom fee. And really, fees are an issue in the absence of value. I think advisors really have to go back and focus on where they add value. Are they talking about other challenges besides just the investment return.

Question: Is there anything truly unique about your approach?

Valerie's Response: What I feel is unique about my approach is that I am not focused on product. I am truly passionate about an advisor building their business. I think clients right now are intimated about numbers, about concepts, about risk.

Question: Okay Valerie, tell us something we'd be surprised to learn about you?

Valerie's Response: I think people would be very surprised to find out that I am an artist at heart. I went to art school. I can paint you a picture and if you took a photograph it would be very difficult to tell the difference between the two.

I took that passion into my job, I create playbooks where I take complex information and I create an easy way of understanding that information so that advisors can turn around and that they can use that to explain complex ideas like what's happening in the market.

Question: So, how do you think Manulife does investing different?

Valerie's Response: Manulife absolutely does it different. One of the things that we do well is we don't have to focus on product primarily because we have specialty teams like the tax retirement estate planning team, our capital strategists. They bring information that is number, not easily accessible to advisors but really, when we bring it to their forefront, it really makes a difference in their practice and how they offer solutions to their clients.

Investing. Do it different.