

Use online banking to make segregated fund contract and GIA deposits

Saving time and managing your segregated fund and guaranteed interest account (GIA) investments just got easier with the ability to make deposits directly from your bank account to your contract.

Benefits:

- Fast and easy
- No signatures or void cheques required for existing contracts
- No risk of NSF charges

How does it work?

Step 1: Contact your advisor

Contact your advisor first to let them know you would like to make a deposit. Let your advisor know how much money you want to deposit along with investment instructions. Your advisor will need to submit the deposit to Manulife and you will have to complete the online bill payment by 4:00 p.m. ET on the same business day. Make sure you have the correct contract number. You can get this from your advisor or a recent statement.

Step 2: Open your online banking app or site

Simply follow your usual “add a payee” process. Select **Manulife Investments Seg-GIA** as a bill payee, enter your Manulife Investment Management contract number, and the amount you want to deposit. Note that there may be fees levied by your bank for their online banking service.

Step 3: Retain your confirmation number

Be sure to retain any confirmation information you receive from your bank. If Manulife Investment Management does not receive the payment, you will need to track your payment with this number. Due to privacy reasons, Manulife Investment Management is unable to track payments on our clients’ behalf.



Tips

- Discuss the process, amount, and timing with your advisor.
- Make sure the contract number is correct. You can get the contract number(s) from your advisor or statement. Note that you will need a separate payment for each contract number.
- Select **Manulife Investments Seg-GIA** as the bill payee. Ensure that the payee name is correct.
- Always work with your advisor when submitting an online bill payment as your advisor also needs to submit your investment instructions by 4:00 p.m. ET same day.

Acceptable source of funds

Under anti-money laundering legislation, Manulife Investment Management is required to monitor the source of funds being deposited into client contracts and must identify any potential third party(ies) demonstrating a financial interest in a client's contract (i.e., making a deposit on behalf of the registered contract owner, from an account in another person's name). To comply with this requirement, electronic deposits can only be made from a bank account belonging to the registered holder of the Manulife Investment Management contract. Manulife Investment Management does not permit third party deposits to client contracts electronically.

Frequently asked questions

Are there any restrictions?

Depending on your bank, there may be restrictions to the maximum amount you can deposit into your Manulife Investment Management segregated fund or GIA through online banking. Your bank may also have restrictions set-up specifically on your account for these types of transactions. To find out more about payment restrictions, please contact your bank directly. Payments are received in Canadian dollars only.

How can I track my payments?

When processing your payment via online banking, you will receive a confirmation or reference number from your bank which you should retain for tracking purposes. If Manulife Investment Management does not receive your payment, you will need to track it through your bank with the confirmation or reference number. To facilitate seamless payment processing, ensure that your bank account is in the same name as your Manulife Investment Management contract.

For more information, please contact your advisor.

How long does it take to process my deposit(s)?

Deposits typically take one to three business days to arrive at Manulife Investment Management.

Do I need to tell my advisor that I am going to make a deposit by online banking?

Yes. Contact your advisor **before** making the deposit as your advisor will also need to submit your investment instructions on the same day.

Participating banks and financial institutions

This service is currently supported by a wide group of financial institutions. If you have any questions when setting up an online bank payment, please check with your bank.

Manulife Investment Management is a trade name of The Manufacturers Life Insurance Company. The Manufacturers Life Insurance Company (Manulife) is the issuer of insurance contracts containing Manulife segregated funds and the guarantor of any guarantee provisions therein. Manulife, Manulife Investment Management, the Stylized M Design, and Manulife Investment Management & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.