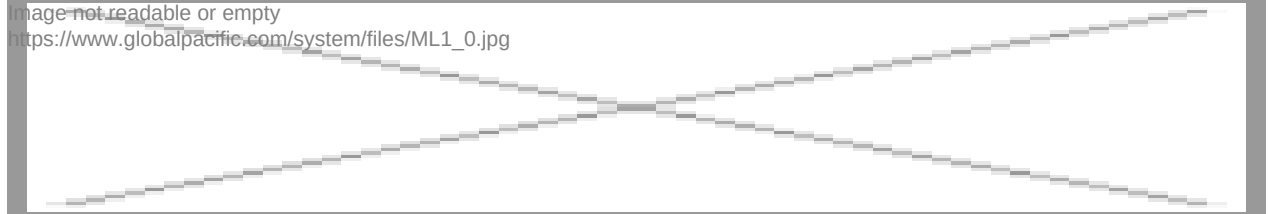


ADVANCE NOTICE

Submitted by Josh on June 10, 2014 - 5:07pm

Pricing review program for adjustable life insurance products



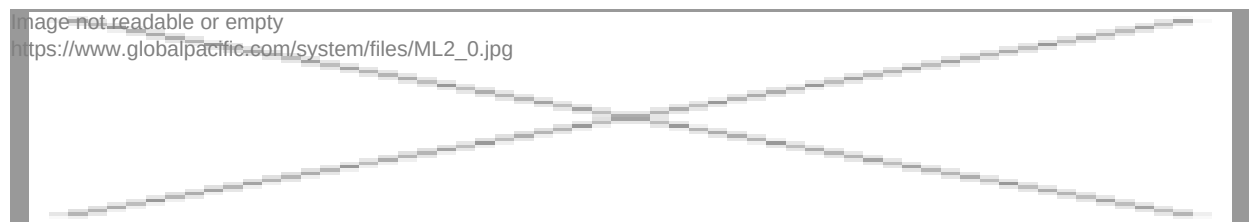
Pricing review program for adjustable life insurance products

On an on-going basis, they will be reviewing pricing for their adjustable life insurance products including Whole Life, Interest Sensitive Life, Universal Life and Term life policies. Reviews will take place every five years or as otherwise specified in the contract. This is part of an industry-wide effort to meet regulatory and contractual requirements for adjustable life insurance products. These pricing reviews are important for Manulife to continue delivering effective value and protection to your clients. It is also important for you to be aware of the changes that may impact your clients as a result of the reprices, since they may have questions and need help to understand available options.

For you to effectively support this effort, we will be implementing a standardized approach to communicating when a reprice is announced. Here is what you need to know:

- For each reprice, your office will receive an email outlining key details in advance of client communications.
- Announcements will also be posted to Repsource and to Manulife eNewsletters.
- Reprice communications will include access to an overview template that captures at-a-glance top line information such as product details, key dates, when the product was sold, messages to help manage any changes with clients, how we are communicating with clients as well as additional background/context.
- You will also receive copies of the notices your client receives in advance of any impacts.
- Your Manulife wholesaler will be informed of each reprice and the communications to advisors.
- Here is a [list](#) of some of the inforce insurance products.

You are encouraged to take the pricing announcements as an opportunity to remind your clients that their policy holds excellent value and provides important coverage as part of their overall financial plan. It also provides a chance to review your client's portfolio and see if they have any other financial needs.



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