

## **PlanRight® – What you need to know**

### **Q. What is PlanRight?**

A. PlanRight is a Manulife program that gives you access to personalized advice from a financial advisor to help you with your biggest financial decisions. A PlanRight Advisor can help you see your broader financial picture, offer recommendations to optimize your savings, and support your financial well-being. Watch this [video](#) to learn more.

### **Q. How much does it cost to meet with a PlanRight Advisor?**

A. There is no cost, it's free! However, if you decide to purchase additional financial products from a PlanRight Advisor, you are responsible for any account fees and/or premiums.

### **Q. How are PlanRight Advisors compensated?**

A. PlanRight Advisors are salaried Manulife employees, and do not get sales commissions.

### **Q. How can I set up a meeting with a PlanRight Advisor?**

A. Email or call them and set up a time that's convenient for you. They're available Monday to Friday, between 9 a.m. and 5 p.m. ET.

Email: [planright@manulife.com](mailto:planright@manulife.com)

Call: 1-877-371-6268

### **Q. How long is the first meeting?**

A. It's completely up to you! We recommend you start with 45 minutes.

### **Q. Can I meet with a PlanRight Advisor more than once?**

A. Yes, you can meet as often as you need to.

### **Q. Can I bring my spouse to my meeting with a PlanRight Advisor?**

A. Absolutely!

### **Q. What can I expect from my first meeting?**

A. That's completely up to you. You set the agenda for what you want to discuss. During your first meeting the PlanRight Advisor can answer any questions or concerns you have about your finances. They'll discuss your financial goals and work with you to create a plan you are confident in.

**Q. What should I bring to my first meeting?**

A. It depends what you want to discuss. We recommend bringing your financial statements (e.g. bank accounts, mortgage, retirement savings plans) and any questions you have.

**Q. What qualifications does a PlanRight Advisor have?**

A. All PlanRight Advisors hold the necessary mutual fund and life insurance licenses and, has obtained or is working towards a Certified Financial Planner (CFP) designation.

**Q. Will my employer know what I talked about with the PlanRight Advisor.**

A. No. Your participation in this program is completely confidential. Anything you share with a PlanRight Advisor will not be shared unless you say it's okay, or unless the law says we have to.

**Q. What if I need to cancel my meeting?**

A. Just email or call your PlanRight Advisor and reschedule at your convenience.

**Q. If I leave my employer, will I still have access to a PlanRight Advisor?**

A. Yes. As long as you remain a Manulife customer, you'll continue to have access to your PlanRight Advisor.