

Why IncomePlus?



As part of the GIF Select segregated fund contract, IncomePlus can help meet the needs of investors approaching or in retirement with guaranteed income for life, the growth potential of the market, and income that is protected from market downturns.

INCOMEPLUS OFFERS:

Unlimited income bonus period — An income bonus is added to the benefit base amount (one of the factors used to calculate the guaranteed lifetime income amount) in any year where withdrawals are not taken from the IncomePlus Series.

Guaranteed lifetime income — Available as early as January 1st the year the annuitant turns 55 (for the Joint Life Payout Option, the younger spouse's age is used) with higher payout percentages at older ages if income is deferred.

Bonuses in the year of reset — Clients are eligible for bonuses if no withdrawals have been taken—in non-reset years AND in reset years.

Reset calculation — In years that IncomePlus growth may not be strong enough to reset the Guaranteed Withdrawal Benefit (GWB) Benefit Base, the GWB Bonus Base may still be reset which can further increase the amount of guaranteed income.

Manulife DCA Advantage GIF Select — Particularly in times of increased volatility in the markets, the dollar cost averaging fund allows your clients to ease into their desired funds over a six to 12 month period. While their money is invested in this fund, it earns a competitive rate of interest.

Unique LIF payout option — Opportunities available to access the full Lifetime Withdrawal Amount (LWA) in situations where the regulated LIF maximum available is lower than the LWA.

Special LIF to RRIF transfers — The ability to unlock LIF assets and move to an IncomePlus RRIF contract while maintaining guarantees and bonus opportunities. This can be done without incurring Deferred Sales Charges or impacting income streams.

Family of award-winning funds — With a broad choice of over 40 investment funds from quality fund managers, the fund selection offers a range of asset classes with a variety of fixed income and balanced funds. The ability to move between funds and fund managers should needs or preferences change is available.*

* Moving across sales charge options may incur charges. Withdrawals, fund switches or switching investment Series may result in tax consequences.

**FOR MORE INFORMATION, PLEASE CONTACT YOUR MANULIFE INVESTMENTS SALES TEAM
AND VISIT MANULIFEGIFSELECT.CA**



 **Manulife Investments**

For your future™

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Income bonuses are not cash deposits, they increase the basis for calculating guaranteed income. The income bonus is available each year following the initial deposit to the IncomePlus Series, provided no withdrawals are taken. Exceeding the withdrawal thresholds and/or withdrawals taken prior to Election of LWA (Lifetime Withdrawal Amount) may have a negative impact on future income payments. The LWA becomes available for election on January 1st of the year the annuitant or the younger of the annuitant and the Joint Life (if applicable) turns age 55. The Joint Life must be the spouse or common-law partner (as defined by the *Income Tax Act (Canada)*) of the annuitant. Other conditions may apply. The Manufacturers Life Insurance Company is the issuer of the Manulife GIF Select insurance contract which offers the IncomePlus Series and the guarantor of any guarantee provisions therein. Manulife, Manulife Investments, the Manulife Investments For Your Future logo, the Block Design, the Four Cubes Design, Strong Reliable Trustworthy Forward-thinking and GIF Select IncomePlus are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.