

CHOOSE A STRONG PARTNER FOR YOUR FINANCIAL SUCCESS

Manulife Financial is one of the largest life insurance companies in Canada and a leading financial services company in North America. Manulife Investments is a leading provider of financial and investment solutions to Canadians. With more than \$43.9 billion in funds under management⁵ Manulife Investments leverages its strong Canadian roots and the growing global presence of Manulife Financial to provide financial services products designed to ensure you are prepared for your future.

We will be there when you need us.

For more than a century, Manulife Financial has been helping Canadians and investors around the world achieve their financial objectives.

We know the markets in which to invest.

We do business there. We have a strong presence in the international financial community with offices in 21 countries and territories, employing 20,000 worldwide.

¹Only the spouse or common-law partner (as defined by the *Income Tax Act* (Canada)) of the annuitant can be named as the Joint Life and may not be changed.

²Fees and other charges may apply. Any fund switch or withdrawal may result in tax consequences.

³In Saskatchewan, jointly held property and insurance policies with a named beneficiary are included on the application for probate but they do not flow through the estate and are not subject to probate fees.

⁴Probate is not applicable in Quebec.

⁵At September 30th, 2011.

**FOR MORE INFORMATION, PLEASE
CONTACT YOUR ADVISOR OR VISIT
MANULIFEGIFSELECT.CA**

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. Any amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value. 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. 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, 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.

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Manulife Investments
For your future™

strong reliable trustworthy forward-thinking

Manulife Investments
For your future™

Income protection



GIF Select
IncomePlus®

THE MANUFACTURERS LIFE INSURANCE COMPANY

Do you want an investment that can offer predictable, sustainable and potentially increasing retirement income for life?

Then IncomePlus may be the right financial planning solution for you. If you are in retirement or approaching retirement, IncomePlus as part of the GIF Select segregated fund contract provides guaranteed income for life, the growth potential of the market and income that is protected from market downturns.

INCOMEPLUS IS AN INVESTMENT THAT:

Provides income for life – Guaranteed income, which will last for your life, or the lives of you and your spouse¹, even if the market value of your investment reduces to zero.

Offers payout percentage options – Because not everyone retires at age 65, IncomePlus gives you the option of having guaranteed income sooner, as early as age 55 or benefitting from higher payout percentages at older ages if income is deferred. The amount of guaranteed annual income you'll receive will vary depending on your age at the time you decide to start withdrawing your income.

Provides increasing income - With income bonuses and resets, your guaranteed income can increase.

Gives you flexibility - You can switch among a broad selection of award-winning funds and top Canadian fund managers or access your savings at any time, should your needs or preferences change.²

Provides a tax-efficient income stream - When held in a non-registered account, IncomePlus offers the potential for tax efficient income.

INCOMEPLUS ALSO OFFERS OTHER PROTECTION FEATURES WHICH INCLUDE:

Creditor protection – IncomePlus has the potential to protect your assets from creditors and is ideal for professionals and small business owners looking to help protect their personal assets from professional liability.

Estate benefits – In the event of your death, the proceeds of your contract have the ability to pass privately³ and directly to your designated beneficiaries, without the time delay and expense of probate⁴.

IncomePlus provides predictable, sustainable and potentially increasing retirement income for life, to help you achieve and maintain the retirement lifestyle you want!

This information applies to GIF Select contracts sold on or after October 5, 2009.

