Manulife Investment Management

Advisor guide

Manulife RetirementPlus®

Segregated fund solutions

The Manufacturers Life Insurance Company

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Have your clients saved enough for retirement?

Do they have a flexible savings and guaranteed income solution to support their retirement goals?

The definition of retirement today isn't what it used to be. Not everyone wants to stop working completely at the age of 65. Many retirees wish to remain active, work part-time, or even start the small business they've always dreamed of. The new reality of retirement is about funding a lifestyle that's unique to the individual's goals and dreams. However, some clients may not believe they will be able to do so.

For those in this situation, Manulife Investment Management now offers an innovative investment solution to help them catch up financially in order to hold onto their retirement goals.

For clients that already have a solid start towards achieving what they want out of their retirement, the same solution can enhance their future guaranteed income and flexibly support their lifestyle, including partial retirement if desired.

The solution is Manulife RetirementPlus.

Manulife RetirementPlus

The first retirement management solution of its kind, Manulife RetirementPlus is an innovative, flexible savings product that can support your clients through the key phases of preparing for retirement – from saving to enjoying income.

Manulife RetirementPlus adapts to changing market conditions and allows clients to take advantage of potentially rising interest rates. Manulife RetirementPlus can also adapt to your clients' unique retirement needs and provide future guaranteed lifetime income when they choose.

Benefits for clients

Growth potential

- A broad selection of industry-leading investment funds, up to 100% equity, to help build retirement savings
- Increased future guaranteed income through the accumulation of income credits[1]
- A competitive all-in cost with no guarantee fees outside of the management expense ratio (MER)

Flexibility and control

- An opportunity to take advantage of potentially rising interest rates[2]
- The ability to choose when to secure income rates that will determine future guaranteed income
- A choice in how and when to retire, with either a partial or full income stream from the investment when the time is right
- Increased income if income payments are delayed

Guaranteed lifetime income

- Optional guaranteed lifetime income is available to help manage longevity risk

Liquidity

- Access to their market value if the need arises (fees may apply)

Your opportunity

- Offer your clients an innovative, flexible retirement savings and income solution that helps them realize their retirement goals
- Personalize your clients' retirement income plans to their specific needs
- A simplified rate change process makes it easier to do business with us

Who should invest in manulife RetirementPlus?

Manulife RetirementPlus is a retirement savings solution. It will appeal to clients who have an optimistic economic outlook and who are also willing to share some of the associated risk of market uncertainty in exchange for potentially greater rewards.

In addition, it may be a good choice for clients:

- Five or more years away from retirement
- Seeking flexibility in an investment, for example, to support a partial retirement strategy
- Who are prepared for retirement, but would like to augment their existing savings
- Who may not feel they are where they should be and need to catch up financially towards achieving their retirement goals

[1] Income credits are not cash deposits, they increase the basis for calculating guaranteed income.

[2] Interest rates are one of a number of factors in determining income rates.

Manulife RetirementPlus at a glance

1. Savings phase	**The first phase of the investment in which clients can build savings through:** • The growth potential of the markets • Accumulating income credits **Income credits:** • Accumulate in the savings phase only • Are calculated using the 10-year Canada Benchmark Bond Yield, plus a 0.50% rate enhancement • Are calculated based on the month-end market value of the savings phase • Are not cashable, but instead enhance future guaranteed income in the income phase • Are proportionally reduced for withdrawals from the savings phase
2. Transition	• The process of moving market value and accumulated income credits from the savings phase into the preservation or income phases • Involves a fund switch from funds in the savings phase to the Guaranteed Income Fund • Transitioning secures a set of transition income rates (income rates) applicable to current and future income ages; these rates determine the future guaranteed income for the amount transitioned • Transitioning is a taxable disposition for non-registered contracts
3. Preservation phase	**The second phase of the investment in which:** • Clients can establish their future guaranteed income by choosing to transition all or part of their market value, plus proportional accumulated income credits • Clients can defer taking income, which also increases the value of their future guaranteed income
4. Election of income	• The act of turning on guaranteed lifetime income by electing an eligible total income amount • Once income is elected, clients leave the preservation phase and enter the income phase
5. Income phase	**The final phase of the investment in which:** • Clients elect to receive a guaranteed income stream for life, starting as early as age 50, based on their current income age and the corresponding income rate(s) established at the time of transitioning • Subsequent transitions from the savings phase automatically increase the guaranteed income amount at the then current income rate(s)

Please note: An appendix of additional information, terms and definitions appears on page 19.

More reasons to offer your clients Manulife RetirementPlus

We've made it easier for you to do business with us

Manulife RetirementPlus can seamlessly adjust to market conditions and interest rates. This simplified rate change process means fewer administrative changes, so it's easier for you to do business with us. The future income credit rate and future income rates can change as often as daily and will be posted to Repsource and manulifeim.ca**.**

Joint life income option

Manulife RetirementPlus offers a joint life income option, which is available for two lives: the annuitant and his or her spouse. This option is ideal for couples looking to plan ahead and it can help ensure that in the event of one spouse's death, the surviving spouse will continue to receive income at the same level for the balance of his or her life. Clients who choose the joint life income option can be assured that the income continues to the surviving spouse uninterrupted.

Creditor protection

As an insurance contract, Manulife RetirementPlus has the potential to protect a client's assets from creditors. This feature can be ideal for professionals and small business owners looking to help protect their personal assets from professional liability.

The ability to bypass the estate

In the event of death, the proceeds of the contract have the ability to pass quickly and privately[3] to designated beneficiaries (other than an estate), without legal, estate administration, and probate fees.[4]

Death benefit guarantee

At death, beneficiaries are guaranteed to receive the greater of the market value or the death benefit guarantee, which is equal to 75% of all deposits, reduced proportionally for withdrawals.

Maturity guarantee

On December 31st of a client's 100th year (or earlier where required by legislation), he or she is guaranteed to receive the greater of the market value or the maturity guarantee, which is equal to 75% of all deposits, reduced proportionally for withdrawals.

[3] In Saskatchewan, assets are identified on the application for probate despite the fact that they do not flow through the estate and are not subject to probate fees.

[4] The probate process and fees do not apply in Quebec. There is a verification process for non-notarial wills but not for notarial wills.

Manulife RetirementPlus overview

Manulife RetirementPlus is a flexible investment solution comprised of three phases all within one investment. Each phase is important in preparing clients for retirement:

Savings phase

- A broad selection of industry-leading investment funds, with up to 100% equity, is available to provide growth potential
- Clients can benefit from rising interest rates, which can improve the value of income credits
- Income credits are accumulated monthly and help provide higher future guaranteed income if the client chooses to transition

Benefits:

- Income credits can help grow future guaranteed income beyond what's possible through market participation alone
- Clients have the ability to catch up financially towards their retirement goals

Preservation phase

- Clients can choose to transition all or part of their market value and proportional accumulated income credits into this phase to preserve income rates and guarantee a future income level
- With each transition, a set of income rates is secured and these do not change for the remainder of the contract
- If transitioning, savings can be moved to preservation all at once or over time
- Income deferral during preservation can increase the value of future guaranteed income

Benefits:

- Clients have the ability to capture potentially rising income rates
- Not all assets need to be transitioned into this phase at once, offering the flexibility to continue saving and earning income credits in the savings phase.

Income phase

- A predictable, guaranteed lifetime income stream begins when clients enter this phase by electing income (starting as early as age 50)
- Income is based on the income rates secured in the preservation phase with each transition

Benefits:

- Clients have the flexibility to continue saving and earning income credits in the savings
- The above capability aligns with the need for only partial income – assets left in the savings phase can be transitioned into the income phase later, when and if, more income is needed

Notes

- Clients do not have to commit to any one phase and can be invested in the savings and preservation phases at the same time or the savings and income phases at the same time
- Clients cannot be in the preservation and income phases at the same time, nor can they switch from the preservation or income phases back to the savings phase
- If transitioning, not all assets need to be transitioned at once, but instead can be moved over months or years. This capability provides a tremendous amount of flexibility for clients to structure their finances to suit their unique retirement lifestyle goals, for example partial retirement
- Transitioning assets over time also allows clients the ability to benefit from any market growth and capture potentially rising income rates, while at the same time helping to mitigate the risk of falling rates and equity markets

The savings phase

During the savings phase, clients have the opportunity to grow their savings and catch up financially towards achieving their retirement goals. To help accomplish this, Manulife RetirementPlus offers access to a broad selection of quality investment funds from both Manulife Mutual funds and industry-leading third-party fund providers. The funds offered appeal to all types of investors with varying risk tolerance.

Income credits provide higher future guaranteed income

In addition to the potential for market growth, during the savings phase, Manulife RetirementPlus allows clients to accumulate income credits.[5] Income credits enhance the value available for future income beyond what's possible through market participation alone. Should clients need access to their market value, it is available to them at any time.[6] Even if the market value in the savings phase declines, income credits are still accumulated and enhance future guaranteed income.

Income credits are calculated using a variable rate linked to a published benchmark (the 10-year Canada Benchmark Bond Yield) and current market values over the course of the contract. A rate enhancement of 0.50% is added to the benchmark rate to further increase income credits.

The income credit rate is subject to an overall maximum of 8%. If interest rates and/or the market value in the investment rise, the income credits become richer and continue to accumulate in the savings phase as long as the client has market value in this phase. Accumulated income credits are proportionally reduced for withdrawals from the savings phase.

Together, the market value and income credits determine the eligible total income amount(s) and total income amount, if the client chooses to transition.

[5] Income credits are not cash deposits, they increase the basis for calculating guaranteed income.

[6] Fees may apply.

Here is the formula for calculating income credits:

Month-end market value of funds in the savings phase x (income credit rate ÷12 months)

Where the income credit rate = benchmark rate + enhancement of 0.50%

Example:

Month-end market value of funds in the savings phase = $350,000

Benchmark rate = 1.75%

Rate enhancement = 0.50%

= $350,000 x [(1.75% + 0.50%) ÷ 12]

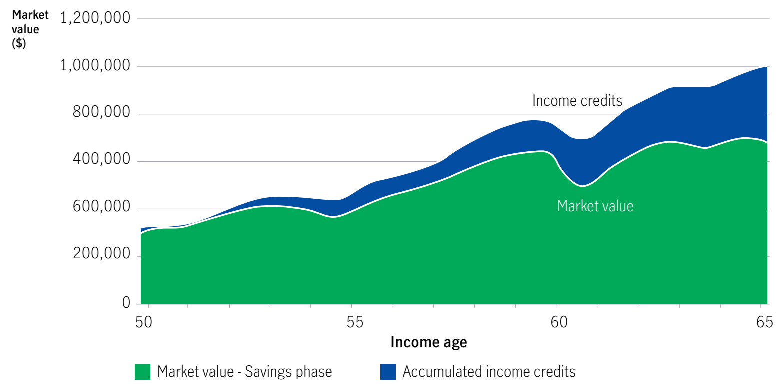
= $350,000 x [(2.25%) ÷ 12]

= $350,000 x 0.187%

= $656

For illustration purposes only.

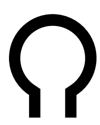
See the value of income credits in the chart below. Income credits (the light blue area) accumulate in the savings phase and if markets perform well, become richer, thereby increasing future lifetime guaranteed income if the client chooses to transition.



At age 64 this investor's market value is $730,000. The income credit value is $270,000, which provides a 37% improvement towards the investor's future income, beyond what would have been received through market participation alone.

For illustration purposes only. Performance histories are not indicative of future performance. Based on a male, single life, with a deposit of $350,000. This hypothetical portfolio in the savings phase is comprised of 70% Globe Canadian Equity Peer Index and 30% Globe Canadian Bond Peer Index between 1998 and 2012 and assumes the income credit rate trends upward throughout the savings phase, starting at 2.50% and ending at 4.00%. Income credits are not cash deposits, they increase the basis for calculating guaranteed income. Assumes no withdrawals or transitions.

It's important to note that clients only secure their income rates if and when they transition. This means that if the markets are down and interest rates are perceived to be low, they have the option to stay in the savings phase and not transition in order to wait for interest rates to improve.



Tip:
An income guarantee is established if and when savings are moved into the preservation phase, not upon contract set-up.

The preservation phase

The preservation phase gives clients nearing retirement the choice in how much of their assets to transition.

When the market value and proportional accumulated income credits are transitioned, the market value is invested in the Guaranteed Income Fund. The amount of income credits transitioned is in direct proportion to the amount of market value that is transitioned. For example, if a client transitions 50% of the market value in the savings phase to the Guaranteed Income Fund, 50% of the accumulated income credits will also transition.

Each transition to this phase secures **a set** of income rates that determine future guaranteed income when the client elects to take income.

- Income rates are sex-distinct for the single life income option
- Joint life rates apply to the joint life income option

For current income rates, please log into Repsource and follow this path: **Products** > **Investments** > **Manulife RetirementPlus** > **Rates tab.** Each transition into the preservation phase uses the following formula to calculate the transition income amount:

(Market value + proportional income credits) X then current transition income rate(s)
= Transition income amount(s)

Clients have flexibility and control in terms of choosing if, when, and how much of their investment they wish to transition. Transitioning assets gradually at different times offer multiple benefits:

- Interest rate risk can be mitigated as the client avoids securing only one set of income rates; instead, a set of income rates can be secured at different points in time
- Leaving some market value in the savings phase allows ongoing market participation and the continued accumulation of income credits
- If rates improve in the future, higher income rates can be secured

Tip: A transition

- Is the process of moving market value and proportional accumulated income credits from the savings phase into the preservation phase
- Involves a fund switch from funds in the savings phase to the guaranteed income fund in the preservation phase
- Is a taxable disposition for non-registered contracts

The chart below shows an investor gradually transitioning assets from the savings phase at three separate intervals: ages 55, 60, and 65. The effect is similar to that of dollar-cost-averaging in that regular and periodic transitioning can take advantage of potentially rising income rates, which in turn would improve future guaranteed income.

This investor transitioned $174,165 of market value and income credits of $16,282 at age 55, thereby securing a future guaranteed income at age 55 of $5,574 annually from the amount transitioned. At age 60, the investor transitioned $170,957 and $31,963 in income credits, securing additional future guaranteed income at age 60 of $7,669 annually from the amount transitioned. Finally, $497,597 was transitioned and $146,754 in income credits to secure additional guaranteed income of $28,334 annually at age 65.

The eligible total income amount at age 65 from the combined transitions is $41,577.

For illustration purposes only. Performance histories are not indicative of future performance.
Based on a male, single life, with a deposit of $350,000. The returns in the savings phase are calculated based on the performance of a hypothetical portfolio composed of fixed income investments averaging an annual return of 6.04% Between 1998 and 2013. This scenario assumes a 1% annual return in the Guaranteed Income Fund and that the income credit rate trends upward throughout the savings phase, starting at 2.14% And ending at 3.53%. Accumulated income credits decrease by the amount of proportional income credits transitioned. Assumes no withdrawals are made. The income rates for the starting income ages are 2.93%, 3.78%, and 4.40% for each transition respectively. For current income rates, see the rates tab on repsource.

In the preservation phase, it pays to wait

When in the preservation phase, there is a benefit in delaying income. A longer deferral of income means higher future guaranteed income.

In the above example, a client invested in Manulife RetirementPlus would have achieved 23% more income by deferring until age 70, versus beginning income at age 65.

Start income age	**65**	**66**	**67**	**68**	**69**	**70**
Annual guaranteed lifetime income ($) (Total income amount)	41,577	43,636	45,545	47,167	48,844	51,246

For illustration purposes only.

The income phase

This phase provides clients with a guaranteed lifetime income. They move into this phase by making the choice to do so, called election of income. Clients elect to receive a guaranteed income stream for life, based on their current income age and the corresponding income rate(s) established at the time of transitioning.

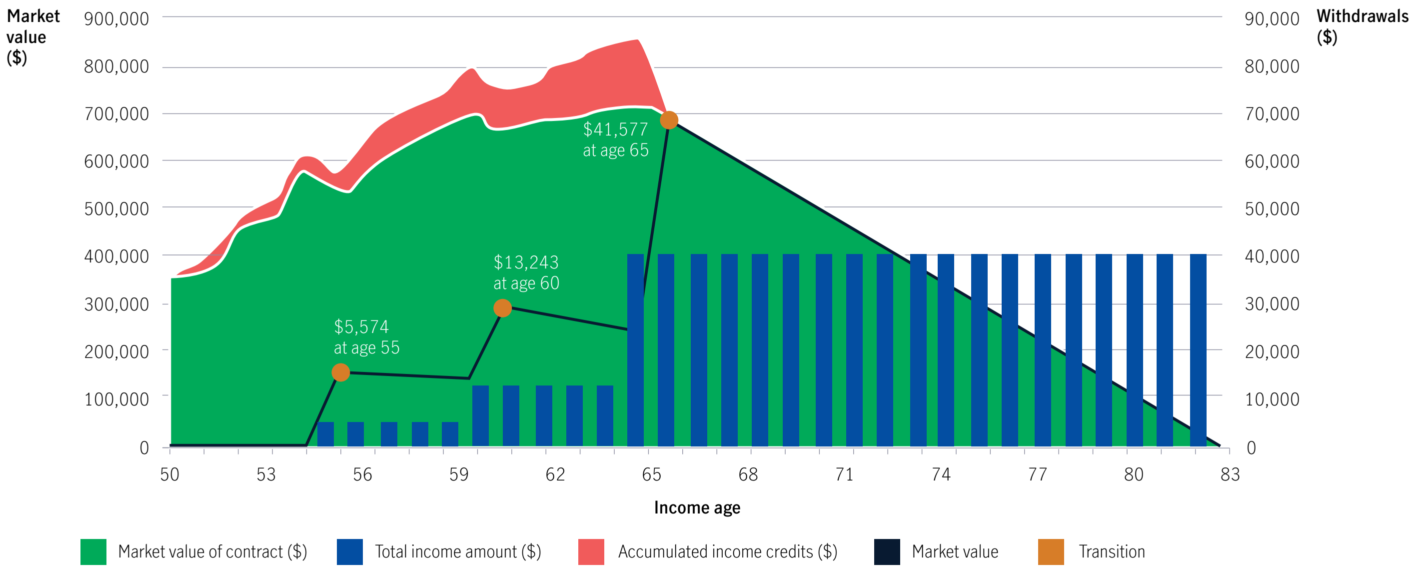
Once clients elect income, withdrawals reduce the market value of the assets in the Guaranteed Income Fund. Keep in mind that it's possible for clients to be in both the savings and income phases at the same time. This means they can be drawing an income, but also continuing to participate in the growth potential of the markets and accumulating income credits to enhance future guaranteed income if subsequent transitions are made.

	Election of income					
Start income age	**65**	**66**	**67**	**68**	**69**	**70**
Annual guaranteed lifetime income ($) (Total income amount)	41,577	43,636	45,545	47,167	48,844	51,246

For illustration purposes only.

This chart provides an overview of how all three phases in Manulife RetirementPlus can work together to provide guaranteed lifetime retirement income when markets perform well.

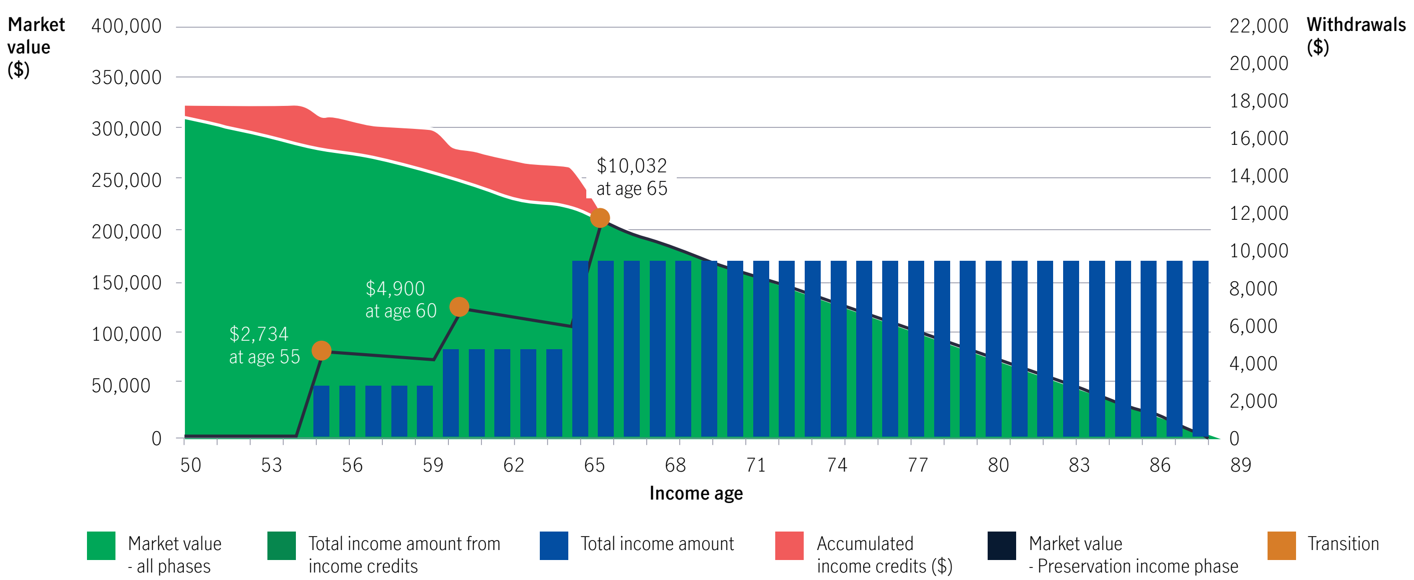
This investor will receive an annual Total Income Amount of $41,577.



For illustration purposes only. Performance histories are not indicative of future performance.
Based on a male, single life, with a deposit of $350,000. This hypothetical portfolio assumes that the income credit rate trends upward throughout the savings phase, starting at 2.14% and ending at 3.53%. Accumulated income credits decrease by the amount of proportional income credits transitioned. The returns in the savings phase are calculated based on the performance of a hypothetical portfolio composed of fixed income investments averaging an annual return of 6.04% between 1998 and 2013. Further, this scenario assumes a 6.04% annual return in the Guaranteed Income Fund. Assumes no withdrawals are made prior to taking income and that there are no excess withdrawals. The income rates for the starting income ages are 2.93%, 3.78%, and 4.40% for each transition respectively. For current income rates, see the rates tab on Repsource.

This chart provides an overview of how all three phases in Manulife RetirementPlus can work together to provide guaranteed lifetime retirement income – even when markets are not performing well.

The total income credits earned of $63,464 mitigated this investor's losses by increasing their guaranteed lifetime income.



For illustration purposes only. Based on a male, single life, with a $350,000 deposit. In the savings phase, this hypothetical portfolio assumes a -2% annual return and that the income credit rate trends downward starting at 2.14% and ending at 1.46%. This scenario also assumes that there is a 0% annual return in the Guaranteed Income Fund. The income rates for the starting income ages are 2.60%, 2.97%, and 3.07% for each transition respectively. For current income rates, see the rates tab on Repsource.

Manulife RetirementPlus RRIF– guaranteed income that lasts for life

A Registered Retirement Income Fund (RRIF) is designed to provide retirement income for life, but few RRIF investments are able to ensure that security.

With a Manulife RetirementPlus RRIF contract, clients have the unique option and the flexibility to withdraw the higher of the total income amount or the required RRIF minimum amount each year without affecting their future guaranteed stream of income payments.

For a Manulife RetirementPlus RRIF contract with market value in both the savings and income phases, the RRIF minimum amount is proportionally allocated between these phases and an adjusted RRIF minimum amount is calculated.

Exceeding the withdrawal threshold (or RRIF minimum amount or adjusted RRIF minimum amount, if applicable) and/or withdrawals from the Guaranteed Income Fund taken prior to the election of Income may have a negative impact on future income payments.

Manulife RetirementPlus illustration system

The Manulife RetirementPlus illustration system is a web-based tool that helps you and your clients understand how the features and benefits of the product work together to build savings and provide flexible lifetime guaranteed retirement income.

With the illustration system, you can:

- Create personalized reports for clients that include the illustration and an overview of Manulife RetirementPlus
- Choose from a variety of pre-populated sequences of returns
- Save illustrations for access at a later time
- Illustrate up to 60 years
- Illustrate the joint life income option

Manulife RetirementPlus compensation details

A sales commission of 1% is paid on the market value of any amount Transitioned to the Guaranteed Income Fund.

Sales charge option	Savings phase: Money market fund (%)		Savings phase: Fixed funds (%)		Savings phase: All others (%)		Preservation and income phases
	Sales commission	Trailer	Sales commission	Trailer	Sales commission	Trailer	Guaranteed Income Sales Fund Trailer (%)
Back-end (BE)	0	0.10	4.00	0.25	5.00	0.50	0.50
BE Elite	N/A	N/A	4.00	0.13	5.00	0.38	0.38
Low load (LL)	0	0.10	2.00	0.50	2.00	1.00	0.50
LL Elite	N/A	N/A	2.00	0.38	2.00	0.75	0.38
Front-end (FE)	0	0.10	0-5.00	0.50	0-5.00	1.00	0.50
FE Elite	N/A	N/A	0-3.00	0.38	0-3.00	0.75	0.38
F-class	0	0	0	0	0	0	0

Notes:

- Moving money between sales charge options is a withdrawal/deposit and must be considered carefully. For the savings phase, the withdrawal will result in a proportional reduction of accumulated income credits. For the preservation and income phases, the withdrawal may exceed the annual total income amount, which will result in a proportional reduction of the guarantees and may impact future income.
- Front-end sales charges can be negotiated from 0% to a 5% (3% for front-end Elite) maximum sales charge. If the front-end percentage is not specified, the default will be 0%.
- A prorated claw back of commission will apply if the annuitant dies within 90 days of the contract start date.
- Switches from money market funds will not generate additional compensation.
- F-class is only available for fee-based programs where contracts are held in nominee or intermediary name.
- Initial or subsequent deposits equal to or exceeding $1,000,000 will be invested into the elite option and receive a reduced management expense ratio. Minimum investment amounts for elite pricing can be met by combining investments in certain situations.
- Elite pricing not available for money market funds.
- The Manulife Dollar-Cost Averaging Program Fund pays the same compensation as "All others".

Manulife RetirementPlus deferred sales charge schedule

The deferred sales charge schedule carries over from each fund in the savings phase to the Guaranteed Income Fund upon transition.

Fund category	BE and BE Elite %	LL and LL Elite %	FE, FE Elite, and F-Class
Money Market Fund (excluding the Dollar-Cost Averaging Program Fund)	All years = 0	All years = 0	N/A
All other funds (Bond, Dividend, Asset Allocation, Balanced, Equity funds, and/or the Dollar-Cost Averaging Program Fund)	Y1 = 5.50 Y2 = 5.00 Y3 = 5.00 Y4 = 4.00 Y5 = 4.00 Y6 = 3.00 Y7 = 2.00 Y8 and after = 0	Y1 = 2.50 Y2 = 2.00 Y3 = 1.50 Y4 and after = 0	N/A

Appendix: additional information, terms and definitions

The following are terms and definitions in addition to those that appear in the "at a glance" section. These terms and definitions are used in this advisor guide and may also appear in other marketing materials for Manulife RetirementPlus. For a complete list of terms and full definitions, please refer to the Manulife RetirementPlus information folder and contract (MK2790).

Guaranteed income options	**Single life income option with sex-distinct rates** • Guaranteed lifetime income based on one life **Joint life income option**[7] • Guaranteed lifetime income based on two lives
Minimum deposits	• Contract minimum $25,000[8] or $1,000,000 for Elite pricing • Monthly PAC minimum $100 (upon meeting minimum deposit requirements and under eligible registration types)
Fund and subsequent deposit minimums[9]	• $500 minimum per fund, per sales charge option • Initial or subsequent deposits equal to or exceeding $1,000,000 will be invested into the Elite option and qualify for a reduced management expense ratio[10]
Maximum deposit age[11]	**Non-registered and Tax-Free Savings Account (TFSA) contracts** • No deposits after December 31 in the year the annuitant, or older spouse, if applicable, turns age 90 • Deposits after December 31 in the year the annuitant, or older spouse, if applicable, turns age 80 will be restricted to FE, LL, and F-class sales charge options **Registered contracts** • No deposits after December 31 in the year the annuitant, or older spouse, if applicable, turns age 80
Withdrawal minimum[12]	• Ad hoc: $500 • Scheduled: $100
Funds available	**In the savings phase** • A broad selection of funds from quality fund managers – see funds at a glance (MK2784) • A range of asset classes with a variety of fixed-income and balanced funds, asset allocation portfolios, and equity funds • Multiple sales charge options are available: FE, LL, BE, and F-class • Full fund switching capability **In the preservation and income phases** • A single fixed-income fund called the Guaranteed Income Fund
Guarantee fees	A single, all-in fee that is included in the MER – see funds at a glance (MK2784).
Death benefit guarantee	75% of all deposits or current market value, if greater, reduced proportionally by withdrawals.
Maturity guarantee	75% of all deposits or current market value, if greater, reduced proportionally by withdrawals.
Accumulated income credits	The total or sum of all income credits earned in the savings phase.
Income age	• The age used to determine the eligible total income amount(s) and the total income amount • Prior to election of income, income age is any age when election of income can occur. Once election of income has occurred, income age is the age on the valuation date of a subsequent transition. Income age is based on the age of the younger of the annuitant and joint life (if applicable) as of December 31 of a calendar year

Transition income rate(s) [income rate(s)]	• A set of rates based on a number of factors determined by Manulife, including age and sex of the annuitant for the single life income option and age of the younger of the annuitant and joint life for the joint life Income option • These rates are used to calculate the eligible total income amount(s) and total income amount, as applicable
Eligible total income amount(s)	The amount the client is guaranteed to receive as their total income amount if they were to elect income at that income age.
Total income amount	The annual amount of income in dollars that is guaranteed to be available to the client after electing income.[13]

[7] The joint life must be the spouse or common-law partner (as defined in the *Income Tax Act* (Canada)) of the annuitant. Once named, the joint life cannot be changed.

[8] An annual fee of up to $100 may be applied to contracts if the greater of the sum of all deposits and the market value of the contract is below the initial minimum listed above.

[9] We have the right to refuse to accept any deposit and to establish maximum and minimum deposit amounts from time to time.

[10] Minimum investment amounts for Elite pricing can be met by combining investments in certain situations.

[11] Age 71 for locked-in plans in jurisdictions that require annuitization at age 80 or latest age to own under the *Income Tax Act* (Canada) for RRSPs, RLSP, LIRA.

[12] There may be an additional 2% fee charged if the client takes an unscheduled withdrawal from Manulife RetirementPlus within one year of a deposit.

[13] Exceeding withdrawal thresholds may have a negative impact on future income payments. Age restrictions and other conditions may apply.

Why Manulife

Broad product shelf

Manulife has a broad product shelf that can help you bring some of the industry's best investment and insurance solutions to your clients to prepare them for the future and help them reach their financial goals.

Marketing support

Our marketing materials are designed to quickly educate your clients about our product solutions and provide straightforward answers to commonly asked questions. These materials are available on manulifeim.ca

Business development

Our experienced regional wholesalers and inside salesrepresentatives can provide you with a full range of product and industry information, as well as support to help you develop your business.

Tax, retirement, and estate planning services

With extensive experience in retirement planning and wealth accumulation strategies, our team of accountants, lawyers, and other specialists is skilled in proactively identifying opportunities for clients, based on changing regulatory environments and market conditions.

Assuris

Assuris is a non-profit corporation, funded by the life insurance industry, that protects Canadian policyholders against the loss of benefits due to the financial failure of a member company.

Details about the extent of Assuris' protection are available at assuris.ca or in their brochure, which can be obtained from your advisor, life insurance company, or Assuris from **info@assuris.ca** or by calling **1 866 878 1225.**

Put your trust in Manulife

For more than 130 years, Canadians have turned to Manulife for their biggest financial decisions.

- *130+ years* of history
- *C$1.2 trillion* in funds under management[14]
- *35,000 employees and 30 million* customers worldwide[14]
- *C$46 million* in corporate *donations and fundraising* generated for our communities in 2019[15]
- A *leading provider* of investment solutions in Canada. *Top 10* in terms of assets under management[16]

[14] Source: Manulife Global Company Fact Sheet. As at August 31, 2020.

[15] Source: 2019 Sustainability Report and Public Accountability Statement.

[16] Source: Segregated Funds – assets under management $33.4 billion CAD – Rank #1 in the industry, Investor Economics– Canada, April 2020. Mutual funds - $61.2 billion CAD - Rank #9 in the Industry, IFIC, March 2020.

Manulife Investment Management

For more information, please contact your
Manulife Investment Management sales team or visit **manulifeim.ca**

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