



## More income, less risk

With the Manulife Principal Protected Annuity™

Turn your retirement savings into more guaranteed income for life, regardless of what happens to interest rates or equity markets. And that's not all. Unlike some annuities, your principal is protected. Any principal\* not paid as income will go to beneficiaries in the event of premature death.

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 **Manulife Investments**

For your future™

\*Principal not already paid is defined as total premium less total payments paid to date. The Manufacturers Life Insurance Company is the issuer of all Manulife Annuities. Manulife, Manulife Investments, the Manulife Investments For Your Future logo, Manulife Principal Protected Annuity, the Block Design, the Four Cubes Design, and Strong Reliable Trustworthy Forward-thinking are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license. TMK1239E 07/12