



 **Manulife** Investment Management

Investor brochure

# GIF Select InvestmentPlus

Featuring Segregated Funds and  
Guaranteed Interest Accounts

The Manufacturers Life Insurance Company



## GIF Select InvestmentPlus: A complete wealth management solution providing access to a wide range of investment options, including money market, fixed income, balanced, and equity solutions, along with Guaranteed Interest Accounts (GIAs).

GIF Select InvestmentPlus can help you accumulate wealth by giving you access to a broad range of segregated funds, and offers additional peace of mind with an investment option that lets you lock in a guaranteed interest rate.

- Comprehensive selection of competitively priced segregated funds and asset allocation portfolios
- Choice of Guaranteed Interest Accounts (GIAs) and a Daily Interest Account (DIA)
- Estate planning advantages
- Death benefit and maturity guarantees (segregated funds only)

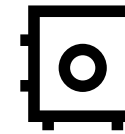
### Who should invest in GIF Select InvestmentPlus?



**Wealth Builders**



**Wealth  
Accumulators/  
Accelerators**



**Wealth  
protectors**

**Plus:** Anyone interested in potential creditor protection and estate planning advantages

# InvestmentPlus combines these key features and benefits to help *build and protect your wealth*

## **Comprehensive selection of segregated funds**

You can choose from carefully selected funds in various asset classes, from fixed income to specialty equity. Plus, you have access to many of Canada's quality fund managers.

## **Choice of guaranteed interest accounts**

With no exposure to the markets, the GIAs and DIA can safeguard your investment with guaranteed interest rates. Select from a range of terms to meet your needs.

## **Flexibility**

You can move between segregated funds and fund managers, should your needs or preferences change. You can also access your segregated fund, GIA or DIA savings at any time. Finally, you can easily move between segregated funds and GIAs or DIA.<sup>1</sup>

## **Exclusive segregated fund advantages**

**Maturity benefit guarantee.** On the series maturity date, you are guaranteed to receive 75% of all deposits made to funds (reduced proportionally by withdrawals from funds and transfers to other investment options) even after market downturns.

**Death benefit guarantee.** Upon the death of the last surviving annuitant, your beneficiaries are guaranteed to receive the greater of the market value of funds held or the death benefit guarantee (75% of all deposits made to funds, reduced proportionally by withdrawals from funds and transfers to other investment options).

**No annual fee** outside of the fund MER.

## **Investment Management**

**Global Manager Research (GMR)** is staffed by a uniquely qualified global team of professionals dedicated to constructing best-in-class investment platforms. Using a stringent selection and review process called **i-Watch®**, the GMR team seeks to identify funds and fund managers that have potential over the long-run to:

- Deliver strong results through the entirety of a market cycle
- Adhere to their value proposition

With **i-Watch®** a process exclusive to Manulife, we 'manage the fund managers' for you to make sure each fund stays true to its style and mandate over time.

<sup>1</sup> Moving across sales charge options may incur charges. Withdrawals, fund switches, and/or transfers between investment options may be subject to fees and charges, result in tax consequences, and impact segregated fund guarantees.

## Estate benefits

### Applies to segregated funds, GIAs and DIA

At death, the proceeds of your contract have the ability to pass quickly and privately<sup>2</sup> to designated beneficiaries (other than an estate), without legal, estate administration, and probate fees.<sup>3</sup>

Making sure investment proceeds transfer smoothly to beneficiaries can be a challenge for a number of reasons:

- The process of obtaining probate can be lengthy, frequently taking months or even years if the will is challenged.
- Legal, estate administration, and probate fees may significantly erode the value of an estate, diminishing the amount of money beneficiaries receive.
- The probate process leaves the details of an estate open to public scrutiny.
- It can be a very emotional process.

However, GIF Select InvestmentPlus offers the ability to name a beneficiary(ies). When a beneficiary other than your estate is named, the proceeds of the contract bypass your estate, and are paid directly to the beneficiary, helping to eliminate some of the challenges mentioned. In addition, any deferred sales charges outstanding upon death and/or surrender charges will be waived.

## Annuity settlement option

Manulife Investment Management offers an annuity settlement option that, upon death, can automatically transfer InvestmentPlus proceeds into an annuity. The resulting annuity will then make gradual income payments to your beneficiaries. It gives you full control over how your assets are distributed to your beneficiaries, and eliminates the need and cost associated with setting up a formal trust.

## Creditor protection

GIF Select InvestmentPlus has the potential to protect your assets from creditors. This feature can be ideal for professionals and small business owners looking to help protect their personal assets from professional liability.

<sup>2</sup> 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.

<sup>3</sup> The probate process and fees do not apply in Quebec. There is a verification process for non-notarial wills but not for notarial wills.



## The strength of Manulife

- *130+ years* of history
- *CAN\$1.2 trillion* in funds under management<sup>5</sup>
- More than *35,000 employees* and *30 million customers* worldwide<sup>4</sup>
- *CAN\$46* in corporate *donations* and *fundraising* generated for our communities in 2019
- *Leading provider* of investment solutions in Canada. *Top 10* in terms of assets under management<sup>5</sup>

## Assuris

The Manufacturers Life Insurance Company is a member of Assuris, the not-for-profit organization that protects Canadian policyholders if their life insurance company fails. Details about Assuris' protection are available at **[www.assuris.ca](http://www.assuris.ca)** or by calling the Assuris Information Centre at **1-866-878-1225**.

<sup>4</sup> Source: Manulife Global Company Fact Sheet. As at June 30, 2020.

<sup>5</sup> Source: 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.



For more information please contact your advisor  
or visit **[manulifeim.ca](http://manulifeim.ca)**

Any amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value. Withdrawals and transfers between investment options may proportionally decrease maturity and death benefit guarantees. Manulife Investment Management is a division of The Manufacturers Life Insurance Company. The Manufacturers Life Insurance Company (Manulife) is the issuer of the GIF Select InvestmentPlus contract and the guarantor of any guarantee provisions therein. Manulife Investment Management is a trade name of Manulife. Manulife, Stylized M Design, and Manulife Investment Management & Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and its affiliates under license.