

# GIF Select InvestmentPlus

Featuring Segregated Funds and  
Guaranteed Interest Accounts

# Looking for an attractively priced wealth-building and wealth-protection solution with potential creditor protection?

GIF Select InvestmentPlus provides access to a wide range of investment options, including fixed income, balanced, and equity solutions, along with Guaranteed Interest Accounts (GIAs).

- 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)

## **Comprehensive selection of segregated funds**

You have access to a number of Canada's quality fund managers through a full spectrum of funds in various asset classes from fixed income to specialty equity.

With i-Watch<sup>®</sup>, 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.

## **Choice of guaranteed interest accounts**

With no exposure to the markets, the GIAs and DIA can safeguard your investment with competitive 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>

<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. You can transfer from GIAs to a DIA only at maturity. Transfers between GIAs are not permitted.



## Additional features and benefits

**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.

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

**Reasonable costs.** Segregated fund management expense ratios (MERs) are competitive with most mutual funds.

**Annuity settlement option.** You can automatically transfer GIF Select InvestmentPlus proceeds upon death, into an annuity that makes gradual income payments to your beneficiaries.

This gives you full control over the manner in which your assets are distributed to your beneficiaries and eliminates the need and cost associated with setting up a formal trust.

<sup>2</sup> In Saskatchewan, jointly held property and insurance policies with a named beneficiary are included on the application for probate despite the fact that these assets do not flow through the estate and are not subject to probate fees.



## The strength of Manulife

- *130+ years of history*
- *CAN\$1.2 trillion in funds under management<sup>3</sup>*
- *More than 35,000 employees and 30 million customers worldwide<sup>3</sup>*
- *CAN\$46 million 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>4</sup>*

<sup>3</sup> As at June 30, 2020.

<sup>4</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.

## Assuris

The Manufacturers Life Insurance Company is a member of Assuris. Assuris is the not for profit organization that protects Canadian policyholders in the event 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**.

For more information,  
please contact your advisor  
or visit **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 proportionally reduce maturity and death benefit guarantees.

The Manufacturers Life Insurance Company is the issuer of the Manulife GIF Select insurance contract which offers the GIF Select InvestmentPlus Series and is the guarantor of any guarantee provisions therein. Manulife, Manulife Investment Management, the Stylized M Design, and Manulife Investment Management & Stylized M Design, GIF Select InvestmentPlus and i-Watch are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

To speak with Manulife Investment Management about segregated funds, call 1-888-790-4387.