



GIF Select

INVESTMENTPLUS®

Why choose GIF Select InvestmentPlus®?

GIF Select InvestmentPlus is a simple yet robust solution that helps your clients accumulate wealth by providing access to a robust lineup of investment funds. It offers potential creditor protection, estate planning advantages, plus the death benefit and maturity guarantees that are key to every segregated fund contract.

GIF Select InvestmentPlus offers

Comprehensive selection of investment funds.

Investors can choose from among a wide selection of carefully selected funds in various asset classes ranging from fixed income to specialty equity funds. Your clients also benefit from access to Manulife Asset Management and third-party managers with complementary management styles that could increase portfolio diversification and help manage risk in all types of markets.

Flexibility. Investors can move between funds and fund managers, should their needs or preferences change¹ and access their money at any time (fees may apply). Multiple sales charge options are available: Front-end (FE), No-load, Low-load (LL), Back-end (BE), and F-class.

Reasonable fees. Management Expense Ratios (MERs) for GIF Select InvestmentPlus funds are competitive with most mutual funds.

Creditor protection. GIF Select InvestmentPlus has the potential to protect an investor's assets from creditors. This feature can be ideal for professionals and small business owners looking to help protect their personal assets from professional liabilities.

Estate benefits. At death, the proceeds of the contract have the ability to pass quickly and privately² to designated beneficiaries (other than an estate), without legal, estate administration and probate fees.

Annuity settlement option. Manulife offers an Annuity Settlement Option that can automatically transfer InvestmentPlus proceeds at death, into an annuity. The resulting annuity will then make gradual income payments to beneficiaries as specified by your client.

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

¹Moving across sales charge options may incur charges. Withdrawals or fund switches may result in tax consequences.

²In 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.

Fund Managers available with GIF Select InvestmentPlus

Your clients can benefit from access to Manulife Asset Management and third-party managers with complementary management styles that could increase portfolio diversification and help manage risk in all types of markets.



For more information, please contact your Manulife Investments Sales Team or visit Repsource.ca



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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 decrease 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 Investments, the Block Design, the Four Cube Design, Strong Reliable Trustworthy Forward-thinking, and GIF Select InvestmentPlus are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.