

SEGREGATED FUND SOLUTIONS

GIF Select

INVESTMENT PLUS[®]

Building wealth

THE MANUFACTURERS LIFE INSURANCE COMPANY

 **Manulife**
| Investments

Looking for an attractively-priced savings solution with potential capital protection?

GIF Select InvestmentPlus helps you accumulate wealth by providing access to more than 90 investment funds. It offers potential creditor protection, and estate planning advantages plus capital guarantees that are key to every segregated fund contract.

COMPREHENSIVE SELECTION OF 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[®], 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.



FLEXIBILITY

You have the ability to move between funds and fund managers should your needs or preferences change.¹ You can also access your savings at any time (fees may apply). In addition, there are multiple sales charge options available: Front-end (FE), Low-load (LL), Back-end (BE) and F-Class.

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 privately² to designated beneficiaries (other than your estate), without legal, estate administration, and probate fees.



Reasonable costs. 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.

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

² 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.

PUT YOUR TRUST IN MANULIFE

For more than 125 years, Canadians have turned to Manulife for their biggest financial decisions. Today, we provide financial products and services to **one in every five Canadians**.



³ Source: P&I/Towers Watson, year-end 2014

⁴ Source: Manulife Financial Strength fact sheet. As at December 31, 2015

⁵ Source: Manulife Financial Global Company fact sheet. As at December 31, 2015

⁶ Source: Manulife Financial Global Company fact sheet. As at December 31, 2015

⁷ Source: Manulife.ca. As at December 31, 2014

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** or by calling the Assuris Information Centre at **1-866-878-1225**.

For more information,
please contact your advisor



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 Investments, the Manulife Investments For Your Future logo, the Block Design, the Four Cube Design, Strong Reliable Trustworthy Forward-thinking, GIF Select InvestmentPlus, and i-Watch are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under licence.