

## INVEST WITH CERTAINTY

- **Guaranteed income** — for life or a chosen period of time
- **Higher income rate** — you can receive a higher income rate than many other guaranteed income products
- **Optional protection for your spouse** — income can be based on two lives to guarantee future income for you and your spouse
- **Payment guarantees** — ensure a specific amount is paid to you or your beneficiaries, no matter what happens
- **Tax advantages** — for non-registered funds, practical tax deferral is available for your income
- **Simplicity** — a single lump-sum investment can provide security and peace of mind while reducing ongoing investment decisions
- **Confidence** — you'll rest assured knowing that your income source will not be exposed to volatile financial markets

## Annuities



FOR MORE INFORMATION,  
PLEASE CONTACT YOUR ADVISOR OR  
VISIT [MANULIFE.CA/INVESTMENTS](http://MANULIFE.CA/INVESTMENTS)



This brochure describes immediate annuities that are used for income purposes. Deferred annuities, such as guaranteed interest contracts and segregated fund contracts, are also available from insurance companies for wealth accumulation purposes. Manulife, Manulife Investments, the Four Cubes Design, Strong Reliable Trustworthy Forward-thinking, the Manulife Investments For Your Future logo and the block design are trademarks of The Manufacturers Life Insurance Company, and are used by it, and by its affiliates under license.

# Manulife Annuities for income you can count on

How you turn your savings into retirement income is a significant financial decision. An annuity from Manulife Investments can form an important part of your income portfolio by taking the guesswork out of investing for income. Manulife offers a selection of annuity income solutions to choose from. Your particular income needs will determine which solution is right for you.

## WHAT IS AN ANNUITY?

For those who want a guaranteed income, annuities are a popular choice. In exchange for a single lump sum investment, an insurer makes guaranteed regular income payments to a client that contain both interest and a return of principal. Annuity payments can continue for a chosen period of time or for the lifetime(s) of one or two people.

## GUARANTEED RETIREMENT INCOME FOR LIFE

If you are interested in securing guaranteed income for your retirement, you'll want to consider a **Life Annuity**. With a single up-front investment, a Life Annuity can guarantee a stable and predictable income for life regardless of market conditions or interest rate fluctuations.

## INCOME FOR A SPECIFIC TIME PERIOD

For those who need a guaranteed income for a specific period of time, Manulife offers **Term Certain Annuities**. Once the specific period of time ends, income payments cease. If you happen to die before your payments end, Manulife will continue to make payments to your named beneficiaries until the chosen period is complete\*.

## PAYMENT GUARANTEES

You can ensure a specific amount of income is paid from your annuity investment to you or your named beneficiaries, no matter what happens.

## TAX ADVANTAGES

Many non-registered annuities may meet specific Income Tax Act (Canada) requirements and can qualify for "Prescribed" taxation. Prescribed Annuities offer tax advantages, including level taxation throughout the duration of the contract. Non-prescribed

annuity taxation is higher in the early years and decreases over time as principal is reduced. With prescribed taxation, the recipient receives an element of tax deferral and also pays less tax over the life of the contract.

Further, for those 65 or older, income from an annuity will qualify for the pension income tax credit and pension income splitting, which offer additional tax relief.

## GRADUAL INHERITANCE TRANSFERS

If you want to transfer an inheritance to your spouse or children gradually, as opposed to one lump-sum payment after your death, an **Annuity Settlement Option** should be considered. Upon death, the proceeds of a Manulife insurance or investment plan can automatically transfer into a Manulife Annuity that will make payments to your named beneficiaries over a specific time period, or their lifetime.

\*May be commuted in certain circumstances.