

## About Manulife Bank

Manulife Bank is a wholly owned subsidiary of Manulife Financial, one of Canada's largest and most respected financial institutions. Established in 1993, Manulife Bank offers a broad range of innovative banking solutions and competitive rates across Canada.

We believe that effective management of savings and debt is essential to long-term financial success. By working with a financial advisor and incorporating our innovative, integrated banking solutions into your financial plan, you could make your money work harder, enjoy financial flexibility and become debt-free sooner.

## Accessing your account is easy

There are a number of convenient ways you can access your Manulife One account:

- Make debit card purchases.
- Withdraw money at any ABM and make deposits at more than 2,400 ABMs<sup>4</sup> across Canada.
- Write cheques.
- Transfer money online or over the phone.
- Pay bills and transfer funds to other accounts at your convenience.
- Make deposits in person at any branch of the Royal Bank.
- Send and receive Interac<sup>®</sup> e-Transfers.

<sup>4</sup> Manulife Bank is a member of THE EXCHANGE<sup>®</sup> Network of ABMs.

## How to get started

Manulife One is most effective when integrated into your broader financial plan.

**To get started, ask your financial advisor for a Manulife One referral.**

If you don't have an advisor, visit [manulifebankmortgages.ca](http://manulifebankmortgages.ca) or call 1-877-765-2265 to find a Manulife Bank Banking Consultant in your area. Our professional consultants will answer any questions you have and manage the entire application process.

## Locked into your current mortgage?

If you currently have a fixed-payment mortgage, Manulife One could be opened as a second mortgage and operate as a "line of credit/chequing account" until your mortgage term ends. Some conditions apply. Visit [manulifebankmortgages.ca](http://manulifebankmortgages.ca) for more information.



Just One change could save you thousands



For more information, please visit [manulifebankmortgages.ca](http://manulifebankmortgages.ca)



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## How you bank is as important as where you bank

If you're like most Canadians, you manage your daily finances with a variety of chequing accounts, savings accounts, a mortgage, lines of credit, loans and credit cards. It's also likely you pay much more interest on your debts than you earn on your savings.

Wouldn't it make more sense if you combined all of your banking needs into a single account, so that your savings and income automatically reduce your debt and save you interest?

Manulife One does just that. It brings all your banking together to save you time and money.

## How Manulife One works

Manulife One can simplify your banking, save you money and help you become debt-free years sooner. Here's how it works:

### 1. Consolidate your debts

When you open a Manulife One account, you can borrow up to 80% of the appraised value of your home. Use this money to pay off the balance of your existing mortgage and any other outstanding loans you may have and lower your interest costs at the same time.

If you set up a new Manulife One account and request a credit limit between 65% and 80% of the value of your home, the amount above 65% must be allocated to a term sub-account in which the credit limit of your overall account decreases by the amount of the principal payment.

### 2. Put your savings to work

Instead of earning little or no interest on your chequing and savings accounts, with Manulife One you can use that money to reduce your debt. Manulife One applies those balances against your borrowings, instantly reducing your total debt – and saving you much more in interest costs than you'd likely make in interest earnings. And, you can use that money whenever you need it (up to your borrowing limit).

### 3. Put your income to work

By adding your regular income to your Manulife One account, you further reduce your debt the instant the deposit is made. Your income is immediately working for you to help reduce loan interest costs until you need it for your monthly expenses. With even one extra dollar of your income in your account, you reduce your debt faster, so you pay less interest.

### 4. Enjoy the freedom and flexibility

Manulife One can save you time and money and it also offers unprecedented flexibility. If you have excess income, you can leave it in the Main Account to automatically reduce your debt or use it to take advantage of prepayment privileges for sub-account debt. If your needs change, you can always access money from the Main Account again, up to your Main Account borrowing limit.

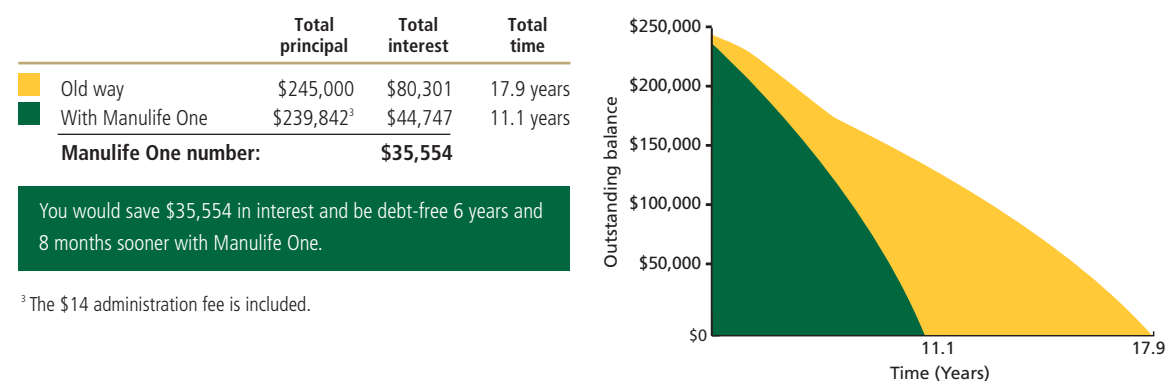
When the debt is gone, you'll receive one of the highest chequing account interest rates in Canada. Manulife One is truly an account for life. You may never need to apply for another loan.

Welcome to the future of banking.

## Manulife One could save you thousands

What could Manulife One do for you? Here's a typical example:

THE OLD WAY OF BANKING:				BANKING WITH MANULIFE ONE:			
<b>SAVINGS</b>				Cash savings are used to reduce debt, saving you more in interest costs than you'd be likely to earn in a savings account.			
	Savings		\$6,000				
	Chequing		\$3,000				
	<b>Total</b>		<b>\$9,000</b>				
<b>DEBTS</b>				<b>DEBTS</b>			
	<b>Amount</b>	<b>Rate</b>	<b>Monthly payment</b>		<b>Amount</b>	<b>Rate</b>	<b>Monthly payment</b>
Mortgage	\$220,000	3.60%	\$1,400	Manulife One			
Car loan	\$15,000	6.00%	\$350	Main Account balance	\$185,480	3.35%	\$518 <sup>1</sup>
Credit card	\$2,000	18.00%	\$100	Sub-account balance	\$52,500	3.00%	\$506
Line of credit	\$8,000	7.00%	\$250	<b>Total</b>	<b>\$237,980</b>		<b>\$1,024</b>
<b>Total</b>	<b>\$245,000</b>		<b>\$2,100</b>				
<b>MONTHLY CASH FLOW</b>				<b>MONTHLY CASH FLOW</b>			
	Net income		\$4,500		Net income		\$4,500
	Less debt servicing cost		(\$2,100)		Less debt servicing cost		\$1,024
	Less non-debt expenses		(\$2,350)		Less non-debt expenses		\$2,350
	<b>Income less all expenses</b>		<b>\$50</b>		<b>Income less all expenses<sup>2</sup></b>		<b>\$1,126</b>
				The excess income you leave in the account automatically reduces your debt. And you can access this money at any time, up to your borrowing limit. <sup>2</sup> Assumes all excess cash remains in the account, reducing the loan balance.			



<sup>3</sup> The \$14 administration fee is included.

For illustrative purposes only. Assumes all values remain the same throughout the time illustrated. A rate of 3.35% is used in this illustration for the Manulife One account and a rate of 3.00% for the 5-year fixed rate sub-account with a defined amortization period of ten years. The rate applied to a Manulife One account is variable and charged monthly based on the daily closing balance. Main Account balance includes an estimated three-month interest penalty associated with breaking your current mortgage (may vary or may not be applicable). The monthly administration fee is \$14.00 (\$7.00 for seniors). Rates and fees are subject to change and are not guaranteed. The results that you may achieve with Manulife One will differ and will depend on your specific situation. For current rates and fees, visit [manulifebankmortgages.ca](http://manulifebankmortgages.ca).