



Some investors see turmoil, some see opportunity

Now may be a great time to try an investment loan

Investment fundamentals have not changed. Astute long-term investors always have a “buy low and sell high” philosophy. If you think that our investment markets will bounce back over the next decade, Manulife Bank is making it easier to invest today.

With the help of investment loans from Manulife Bank, you can increase your Manulife mutual fund or segregated fund holdings.

Loan features

- 100% financing for amounts of \$10,000 to \$100,000.
- 3:1, 2:1 and 1:1 financing for amounts of \$10,000 to \$1,000,000.
- No margin calls due to investment value fluctuations.
- Interest-only or Principal and Interest payments.

Investments available

You can use the loan to purchase Manulife Mutual Funds, Manulife Segregated Funds or Manulife PensionBuilder™ contracts.

Manulife Bank of Canada solely acts in the capacity of lender and loan administrator and does not provide investment advice of any nature to individuals or advisors. The dealer and advisor are responsible for determining the appropriateness of investments for their clients and informing them of the risks associated with borrowing to invest.

Understanding investment leverage

One of the keys to a successful investment program is ensuring you have a solid understanding of how the strategy works. To learn more about investment loans, ask your financial advisor about the Manulife Bank Flash presentation and companion brochure entitled “Understanding Investment Leverage.”

Things you should know

Borrowing to invest may be appropriate only for investors with higher risk tolerance. You should be fully aware of the risks and benefits associated with investment loans since losses as well as gains may be magnified. Preferred candidates are those willing to invest for the long term and not averse to increased risk. The value of your investment will vary and is not guaranteed however you must meet your loan and income tax obligations and repay the loan in full. Please ensure you read the terms of your loan agreement and the investment details for important information.