

Manulife's products of Product Allocation

INCOME-GENERATING OPTIONS

Coping with risks that influence a sustainable income in retirement requires astute financial planning and sound investment products. Product Allocation can provide a solid strategy for addressing the many risks an investor faces in retirement. Manulife Financial offers the optimal mix of income-generating products to help meet these risks head on.

PRODUCT CATEGORY	MANULIFE PRODUCT	DESCRIPTION
Systematic Withdrawal Plans	Manulife Mutual Funds	Manulife Mutual Funds' complete suite of investment mandates range from long-term growth to income generation and feature a number of award-winning portfolio managers who have distinguished themselves by providing our investors with highly competitive, risk-adjusted returns. Learn more at manulifemutualfunds.ca
	Manulife Simplicity Portfolios	Strategic asset allocation is a long-term investment strategy that helps determine the optimal asset mix based on an investor's risk tolerance level. Manulife Simplicity Portfolios are a comprehensive investment solution based on the principles of strategic asset allocation. Learn more about Simplicity at manulifemutualfunds.ca
	Manulife Corporate Class	Manulife Corporate Class funds offer the flexibility to transfer non-registered assets between corporate class funds without triggering immediate taxable gains. Learn more about Manulife Corporate Class at manulifemutualfunds.ca
	Manulife Series T	Series T may be ideal for investors with non-registered investments who are seeking regular, tax-efficient income and potential investment growth. Learn more about Series T at manulifemutualfunds.ca
	Elite Series and Elite T Series	Manulife Mutual Funds provides high-net-worth investors with attractive options that reward their commitment to our firm. Ranging from complete portfolio solutions to our specialty funds, we can provide exposure to best-in-class asset managers across multiple investment mandates with access to lower fees. Learn about Elite Series and Elite T Series at manulifemutualfunds.ca
	GIF Select InvestmentPlus	InvestmentPlus offers investors looking to accumulate wealth access to award-winning funds and top Canadian fund managers with the added benefit of protection features only available through a segregated fund contract. Learn more about InvestmentPlus at manulifegifselect.ca
	Manulife GICs	GICs are an easy to understand, straightforward investment option for a specific period of time. GICs can be suitable for conservative investors because they provide security and peace of mind through guaranteed interest rates that reduce overall investment risk. Manulife Financial has two GIC investment options available: 1) Manulife Investments Guaranteed Interest Contract (GIC), and 2) Manulife Bank Guaranteed Investment Certificates (GIC).
Guaranteed Minimum Withdrawal Benefits	GIF Select IncomePlus [†]	<p>Manulife Investments' IncomePlus offers a Guaranteed Minimum Withdrawal Benefit (GMWB) that can provide:</p> <ul style="list-style-type: none"> ■ Predictable income guaranteed not to decrease no matter how investments perform ■ Sustainable income that will last for life of the annuitant and their spouse ■ Guaranteed lifetime income available as early as age 55 with higher payout percentages at older ages if income is deferred ■ Potentially increasing guaranteed income to help keep pace with inflation ■ The flexibility to change your investment or access your savings at any time* ■ Tax-efficient income when held in a non-registered account ■ Benefits that help ensure the smooth transition of your estate ■ Potential creditor protection <p>Learn more about IncomePlus at manulifegifselect.ca</p>

*Fees may apply. Any fund switch or withdrawal may result in tax consequences.

[†] Exceeding the withdrawal thresholds may have a negative impact on future income payments. The Lifetime Withdrawal Amount is available after January 1st of the year the annuitant or the younger of the annuitant and the Joint Life (if applicable) turns age 55. The Joint Life must be the spouse (as defined by the Income Tax Act (Canada)). Other conditions may apply.

PRODUCT CATEGORY	MANULIFE PRODUCT	DESCRIPTION
Annuities	Immediate Annuities	Provide consistent and tax efficient income solutions at a higher income rate than many other guaranteed income products. Manulife Investments offers several types of annuity income solutions that can be tailored to meet individual needs. Learn more about Manulife's annuity options at manulifeannuities.ca
	Single Life Annuities	Provide guaranteed income for the life of an individual to mitigate longevity and market risk, and ensure that essential expenses can be covered in retirement.
	Joint and Survivor Life Annuities	Provide guaranteed income for the life of two individuals (usually husband and wife). Upon death of the first annuitant income can remain level or be reduced by a designated percentage as chosen at issue by the investor.
	Term Certain Annuities	Provide investors with guaranteed, regular income for a specific period of time. They can be the perfect solution for temporary income needs or to bridge a gap until other sources of guaranteed income commence.
Banking Products	Manulife One	If your clients' RSQ isn't 100%, they likely need a backup plan. Manulife One, an all-in-one banking solution that is secured by your clients' home, can provide a valuable buffer in the event that additional income is needed. Learn more or find your local Banking Consultant at manulifeone.ca
	Advantage Account	Canada's best high-interest chequing account provides a safe place to help retired clients grow their money while still providing immediate access to cash at any time through telephone and internet banking services, debit and chequing privileges. Learn more at manulifebank.ca
	Investment Savings Account	An on-book alternative to low yield money market funds and short-term deposits, Manulife Bank and Manulife Trust's Investment Savings Account (ISA) offers clients a good rate of return and a secure place to invest their cash. ISA (MIP 510 & 710) and ISA F-Class (MIP 610 & 810) are available on FundSERV. Learn more at manulife.ca/repsource
Life Insurance		Term Life is a non-participating insurance plan with competitive, guaranteed rates and a guaranteed death benefit making it a great choice for estate planning.
	Term Life (T-100)	<ul style="list-style-type: none"> ■ Coverage option within our Family Term term life insurance ■ Issue ages 60-85 ■ No paid-up values or cash values ■ Able to convert to any of our permanent products

**FOR MORE INFORMATION, PLEASE CONTACT YOUR MANULIFE INVESTMENTS SALES TEAM
OR VISIT OUR WEBSITE AT PRODUCTALLOCATION.CA**

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