

Banking, the way it *should* be.®

Banking products are an essential part of a successful financial plan. That's why we offer our banking products through financial advisors. Since every client has unique financial needs, their advisor can recommend banking products to help them achieve their goals sooner.

Manulife Bank is wholly owned by Manulife Financial, one of Canada's largest and most respected financial institutions. Our innovative products and great rates help Canadians make their money work harder and give them access to cash for their financial needs. Make a break from traditional banking and discover Banking, the way it *should* be.

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 2,000 ABMs¹ 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.

¹ Manulife Bank is a member of THE EXCHANGE® 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.**

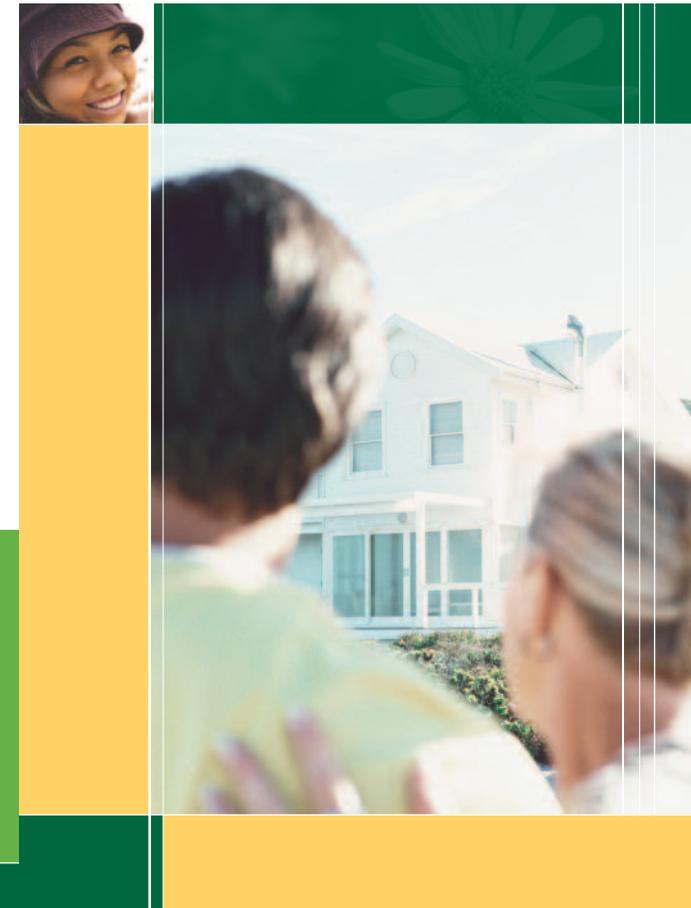
If you don't have an advisor, visit manulifeone.ca or call 1-877-765-2265 to find a Manulife One Banking Consultant in your area. Our professional consultants will answer any questions you have and manage the entire application process.

Locked into your current mortgage?

If you currently have a fixed-payment mortgage, Manulife One can be opened as a second mortgage and operate as a "line of credit/chequing account" until your mortgage term ends. Some conditions apply.

 **Manulife Bank**

Just One change could save you thousands



Manulife One is offered through Manulife Bank of Canada.

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 **Manulife Bank**

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, mortgages, lines of credit, loans and credit cards. This method of banking can be time-consuming and costly but, until recently, you simply didn't have a choice. Now you do. Manulife One brings it all together to save you time and money.

How Manulife One works

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

1. Consolidate your debts

When you open a Manulife One account, you can access up to 80% of the appraised value of your home. You use this money to pay off the balance of your existing mortgage and any other outstanding loans you may have. Now you pay one low interest rate on every dollar you borrow.



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. This is smart, because you will save more in loan interest costs than you'd likely earn in a savings account. And, since Manulife One acts as your chequing account, you can take the money back out whenever you need it.

3. Put your income to work

Having your income deposited to your Manulife One account automatically reduces your debt each time you get paid, which saves you interest. Through the month, you withdraw money to pay for your expenses and the money that's left over remains in the account. Over time, using your "extra" money to automatically lower your debt may allow you to be debt-free years sooner.

4. Enjoy the freedom and flexibility

Manulife One can save you time and money and it also offers unprecedented flexibility. You're free to pay down your mortgage as quickly as you like and, if your needs change, you can always access your money again, up to your 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:			
SAVINGS				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				
	Total		\$9,000				
DEBTS				Payment represents interest-only. So long as you do not exceed your borrowing limit, you can deposit as much or as little as you would like each month.			
	Amount	Rate	Monthly payment	Amount	Rate	Monthly payment	
Mortgage	\$160,000	4.50%	\$1,300	Manulife One balance	\$176,000	3.50%	\$513
Car loan	\$15,000	5.00%	\$350				
Credit card	\$2,000	18.00%	\$100				
Line of credit	\$8,000	7.00%	\$250				
Total	\$185,000		\$2,000				
MONTHLY CASH FLOW							
	Net income		\$4,500	Net income		\$4,500	
	Less debt servicing cost		(\$2,000)	Less debt servicing cost		(\$513)	
	Less non-debt expenses		(\$2,350)	Less non-debt expenses		(\$2,350)	
	Income less all expenses		\$150	Income less all expenses		\$1,637	
				The excess income you leave in the account automatically reduces your debt. But you can always access this money if a need arises.			

In this example, by using Manulife One, the borrower saved \$32,571 in interest costs and was debt-free five years and eleven months sooner. Calculate how much *you* could save at manulifeone.ca.

	Total Payment	Total Interest	Total Time
■ Current Way	\$242,073	\$57,073	13.8 years
■ One Way	\$201,804	\$24,502	7.8 years

For illustrative purposes only. Assumes all values remain the same throughout the time illustrated. A rate of 3.50% is used in this illustration for the Manulife One account. The rate applied to a Manulife One account is variable and charged monthly based on the daily closing balance. Note that the rate may change at any time without prior notice. The monthly administration fee is \$14.00 (\$7.00 for seniors). Rates and fees are subject to change and are not guaranteed. For current rates and fees, visit manulifeone.ca.

