



# Give yourself some financial flexibility

Manulife ONE is a revolutionary way of banking that allows you to combine your loans, savings and income into a single all-in-one chequing account. Manulife ONE makes every dollar work harder and provides you with unprecedented financial flexibility.

## Consider the case of Samantha and Martin

Prior to switching to Manulife ONE, Samantha and Martin used a traditional method of banking. They had:

- Debts totaling \$201,100, which required \$2,430 in monthly payments.
- \$3,500 in a chequing account and \$8,000 in a savings account.
- \$386 left over at the end of each month.

Samantha and Martin switched to Manulife ONE. They consolidated their debt, used their savings to reduce their debt and had their income automatically deposited to the account each month.

## The results:

- Because no principal payments are required<sup>1</sup>, their monthly debt-servicing cost is now \$553. This increased their excess cash-flow by more than \$1,800 each month.
- If they don't change their spending habits, the switch to Manulife ONE could save them \$33,442 and have them debt-free five years and seven months sooner.
- Their excess cash-flow provides flexibility to meet other financial needs, such as retirement savings, home renovations, vacation etc.
- If an unexpected need arises, they can access their home equity, up to their borrowing limit.

Manulife ONE is offered through Manulife Bank of Canada.

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## The old way

Debt	Balance	Interest rate	Monthly payment
Mortgage	\$180,000	4.50%	\$1,630
Car loan	\$12,000	6.00%	\$350
Credit card	\$2,600	20.00%	\$250
Line of credit	\$6,500	7.00%	\$200
<b>Total</b>			<b>\$2,430</b>
Net monthly income			\$6,391
Less non-debt expenses			(\$3,575)
Less debt-servicing expenses			(\$2,430)
<b>Excess cash-flow</b>			<b>\$386</b>

## The way<sup>2</sup>

Debt	Balance	Interest rate	Monthly payment
Manulife ONE	\$189,600	3.50%	\$553
Net monthly income			\$6,391
Less non-debt expenses			(\$3,575)
Less debt-servicing expenses			(\$553)
<b>Excess cash-flow</b>			<b>\$2,263</b>
<b>Difference</b>			<b>\$1,877</b>

Manulife ONE can make your money work harder and help you achieve your financial goals. Switch to Manulife ONE today, and give yourself some financial flexibility.

Visit [manulifeone.ca](http://manulifeone.ca) for more information.

<sup>1</sup>No principal payments are required so long as you do not exceed your borrowing limit.

<sup>2</sup>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 (\$7 for seniors). Rates and fees are subject to change and are not guaranteed. For current rates and fees, visit [manulifeone.ca](http://manulifeone.ca).

