

SEGREGATED FUND SOLUTIONS

GIF Select

INVESTMENTPLUS®

Building wealth

THE MANUFACTURERS LIFE INSURANCE COMPANY

 **Manulife**
| Investments

GIF Select InvestmentPlus: **An attractively-priced savings solution with potential capital protection**

GIF Select InvestmentPlus helps you accumulate wealth by giving you access to more than 90 investment funds. It also provides potential creditor protection, estate planning advantages, plus death benefit and maturity guarantees only available through a segregated funds contract.

- Comprehensive selection of funds
- Flexibility
- Potential creditor protection
- Estate planning advantages
- Death benefit and maturity guarantees

WHO SHOULD INVEST IN GIF SELECT INVESTMENTPLUS?



Wealth Builders
34-44



**Wealth Accumulators/
Accelerators**
45+

InvestmentPlus combines these key features and benefits to help build and protect your wealth

COMPREHENSIVE SELECTION OF INVESTMENT FUNDS

You can choose from more than 90 carefully selected funds in various asset classes, from fixed income to specialty equity. Plus you have access to many of Canada's quality fund managers.

FLEXIBILITY

You have the ability to move between funds and fund managers, should your needs or preferences change.¹ You can also access your savings at any time (fees may apply). In addition there are multiple sales charge options available: Front-end (FE), Low-load (LL), Back-end (BE) and F-class.

CREDITOR PROTECTION

GIF Select InvestmentPlus has the potential to protect your assets from creditors. This feature can be ideal for professionals and small business owners looking to help protect their personal assets from professional liability.

GUARANTEES AND FEES

Maturity Benefit Guarantee. On the Series Maturity Date, you are guaranteed to receive 75% of all deposits made (reduced proportionally by withdrawals) even after market downturns.

Death Benefit Guarantee. Upon the death of the last surviving Annuitant, your beneficiaries or the estate are guaranteed to receive the greater of the market value or the Death Benefit Guarantee (75% of all deposits made, reduced proportionally by withdrawals).

No annual fee outside of the fund MER.

¹ Moving across sales charge options may incur charges. Withdrawals or fund switches may result in tax consequences.



ESTATE BENEFITS

At death, the proceeds of your contract have the ability to pass quickly and privately² to designated beneficiaries (other than an estate), without legal, estate administration, and probate fees.

Ensuring the smooth transfer of investment proceeds to beneficiaries can be a challenge for a number of reasons:

- Time – the process of obtaining probate can be lengthy, frequently taking months or even years if the will is challenged
- Legal, estate administration and probate fees may significantly erode the value of an estate, diminishing the amount of money beneficiaries receive
- The probate process leaves the details of an estate open to public scrutiny
- Finally, it can be a very emotional process

However, GIF Select InvestmentPlus offers the ability to name a beneficiary(ies). When a beneficiary other than your estate is named, the proceeds of the contract bypass your estate, and therefore probate, and are paid directly to the beneficiary, helping to eliminate some of the mentioned challenges. In addition, any Deferred Sales Charges outstanding upon death will be waived.

ANNUITY SETTLEMENT OPTION

Manulife offers an Annuity Settlement Option that can automatically transfer InvestmentPlus proceeds upon death, into an annuity. The resulting annuity will then make gradual income payments to your beneficiaries.

It gives you full control over the manner in which your assets are distributed to your beneficiaries and eliminates the need and cost associated with setting up a formal trust.

INVESTMENT MANAGEMENT

Investment Management Services (IMS) is staffed by a uniquely qualified global team of professionals dedicated to constructing best-in-class investment platforms. Using a stringent selection and review process called **i-Watch®**, the IMS team seeks to identify funds and fund managers that have potential over the long-run to:

- Deliver strong results through the entirety of a market cycle
- Adhere to their value proposition

With **i-Watch®** a process exclusive to Manulife, we ‘manage the fund managers’ for you to make sure each fund stays true to its style and mandate over time.

² In Saskatchewan, jointly held property and insurance policies with a named beneficiary are included on the application for probate despite the fact that these assets do not flow through the estate and are not subject to probate fees.

PUT YOUR TRUST IN MANULIFE

For more than 125 years, Canadians have turned to Manulife for their biggest financial decisions. Today, we provide financial products and services to **one in every five Canadians**.



³ Source: P&I/Towers Watson, year-end 2014

⁴ Source: Manulife Financial Strength fact sheet. As at December 31, 2015

⁵ Source: Manulife Financial Global Company fact sheet. As at December 31, 2015

⁶ Source: Manulife.ca. As at September 30, 2015

⁷ Source: Manulife.ca. As at December 31, 2014

ASSURIS

The Manufacturers Life Insurance Company is a member of Assuris. Assuris is the not for profit organization that protects Canadian policyholders in the event their life insurance company fails. Details about Assuris' protection are available at www.assuris.ca or by calling the Assuris Information Centre at 1-866-878-1225.

For more information please contact your advisor

THE MANUFACTURERS LIFE INSURANCE COMPANY



Any amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value. Withdrawals proportionally decrease Maturity and Death Benefit Guarantees. The Manufacturers Life Insurance Company is the issuer of the Manulife GIF Select insurance contract which offers the InvestmentPlus Series and is the guarantor of any guarantee provisions therein. Manulife, Manulife Investments, the Manulife Investments For Your Future logo, the Block Design, the Four Cube Design, Strong Reliable Trustworthy Forward-thinking, GIF Select, InvestmentPlus, Investment Watch and i-Watch are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under licence.