



Would you like to give more to your family and less to the government?

If your answer is “yes,” you might want to consider an Estate Bond®.

HERE'S THE PROBLEM

Like many Canadians, your financial plan may include an element of savings that you never plan to spend. You have invested some money that you intend to pass on to those you care about most.

The problem is this strategy's success is largely based on the investment's rate of return. And, unfortunately, the higher the return, the more tax you pay. This means your estate may end up smaller than you're anticipating.

WHAT ARE YOUR OPTIONS?

You can continue to pay tax on the income earned from your savings or you can invest the funds using a financial planning strategy known as **Estate Bond**.

This attractive alternative to taxable investments offers:

- a large, immediate estate value
- tax-sheltered growth of cash values
- a tax-free maturity value at death

- reduced estate settlement costs, if you've named a beneficiary
- potential for creditor protection, if you've made an appropriate beneficiary designation
- liquidity, if you require it.

THE ESTATE BOND SOLUTION

The **Estate Bond** moves savings from a tax-exposed investment to an exempt life insurance policy. InnoVision, Manulife's premier universal life insurance policy, provides immediate life insurance protection and an investment within the policy that accumulates on a tax-deferred basis. When you die, your heirs receive the proceeds tax-free.

When you take advantage of the **Estate Bond** financial planning strategy, you not only increase the size of your estate, you also reduce the amount of tax you pay.

Here's an example of how the Estate Bond financial planning strategy uses InnoVision to provide a larger estate for your heirs.

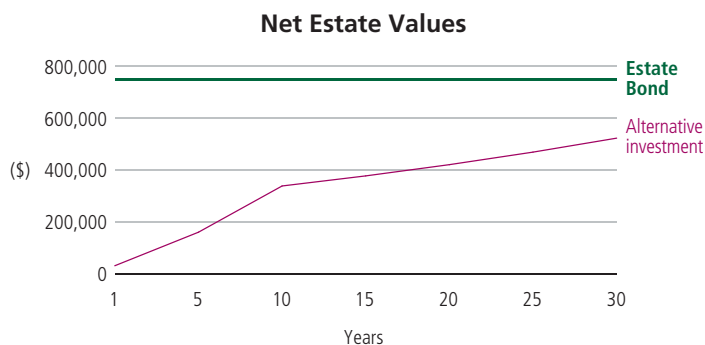
Personal information	Female, age 60, non-smoker	Before tax investment rate for alternative investment	4%
InnoVision rate of return	1.50%	After tax investment rate for alternative investment	2.20%
Initial death benefit	\$750,000		
Deposits	\$30,000 per year for 10 years		
Personal tax rate	45%		

ESTATE BOND				ALTERNATIVE INVESTMENT		
Accumulated value (\$)	Before tax redemption value (\$)	Net estate value (\$)	Year	Annual interest (\$)	Tax payable (\$)	Net estate value (\$)
25,053	0	750,000	1	1,200	540	30,660
127,339	90,874	750,000	5	6,270	2,821	160,195
263,536	263,536	750,000	10	13,260	5,967	338,805
243,132	243,132	750,000	15	14,785	6,653	377,749
182,360	182,360	750,000	20	16,484	7,418	421,171
22,258	22,258	750,000	25	18,379	8,271	469,583
25,532	25,532	750,000	30	20,492	9,221	523,561

Estate Bond can increase the amount of cash that will go to your client's heirs by over \$225,000!

INNOVISION – THE BETTER CHOICE!

- A life insurance solution that combines insurance protection and tax-sheltered investments in one policy.
- Protection flexibility – you design the protection to meet your needs. You can choose either a simple single coverage solution or you can add riders like the Protection Indexor Rider to automatically increase your protection to match a growing insurance need.
- Investment flexibility – additional deposits above the minimum amount required grow within the policy on a tax sheltered basis to provide part of your protection solution. Choose from a wide range of investment options including fixed interest, equity options and managed accounts.



- You receive regular statements, including rates of return, that let you monitor your policy's performance.
- You can track the performance of your investment daily on our Web site – www.manulife.ca/ul.
- You decide the amount and number of deposits to suit your needs and cash flows.
- Your solution is backed by the strength of Manulife, one of the largest life insurance companies in Canada.



Insurance

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