



The cash you need, when you need it

One of the keys to financial security is the ability to access funds quickly and cost-effectively when the need arises. A line of credit can be a flexible, low-cost way to access cash or reduce the cost of existing loans.

Access Line of Credit is available exclusively to clients of Manulife and is secured by your Manulife investments, such as segregated funds, mutual funds, GICs or permanent life insurance policies.

Sell investments on your schedule

When the market is down, you may not want to sell investments to access funds. Furthermore, there may be tax consequences to selling investments. With Access Line, you can access funds immediately, without affecting your portfolio.

Borrow when you need it

Want to take advantage of an investment opportunity? Take that dream vacation? Renovate your home or cottage? You can with Access Line. Set up an Access Line of Credit to ensure you have the cash you need, when you need it. And, when the need arises, simply write a cheque, use an ABM or transfer money online or over the phone. Access Line costs you nothing until you use it.

Choose the line of credit that's right for you

With Access Line of Credit, you can borrow up to \$100,000. You're only required to make monthly interest payments¹ on the portion borrowed. There will be no margin calls if the value of the security you've provided declines.

Access Line Plus allows you to borrow more than \$100,000². Once again, you're only required to make interest payments on the portion borrowed. There are no margin calls unless the account is secured by life insurance policies which still require premium payments.

Both accounts feature an attractive floating interest rate and allow you easy access to cash through ABM withdrawals, chequing, debit purchases³, Internet and telephone transfers and Interac[®] e-Transfers.

TAKE ADVANTAGE OF ACCESS LINE TODAY

Whether you want to reduce your existing cost of borrowing, fund a current purchase or simply establish some security for a rainy day, Access Line can help. Talk to your advisor about whether an Access Line of Credit is right for you.

¹ Access Line rate of interest is variable and subject to change. Interest is calculated daily and charged monthly. ² Maximum loan is based on the value of the investments or insurance policy securing the loan. Ask your advisor for details. ³ Corporate lines of credit do not offer ABM or debit privileges.

For more information, please visit manulifebank.ca

 **Manulife Bank**

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