

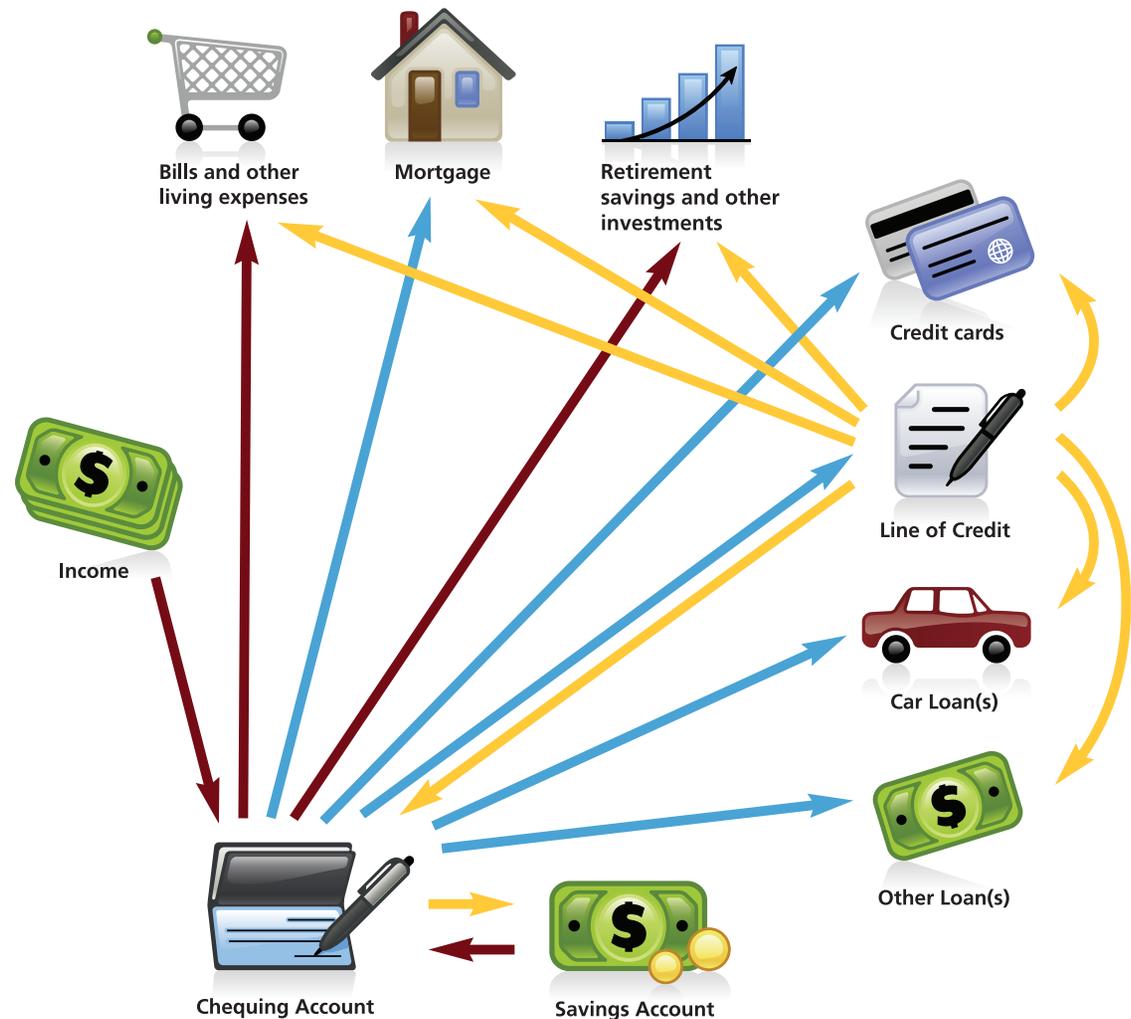


Today's banking: complicated and expensive

The traditional approach to money management means that each month, millions of people across Canada go through financial hoops to meet all their expenses, pay their bills, cover borrowing costs and (try to) put something away into savings accounts and investments.

Does your month look something like this?

Traditional banking has you managing daily finances by depositing your income into chequing and savings accounts while borrowing through mortgages, lines of credit, loans and credit cards. Unfortunately, you usually receive little or no interest on the money you deposit and pay higher interest on the money you borrow.



Manulife One: simple and sensible

With a non-traditional flexible account like Manulife One, things are different. You have an all-in-one borrowing and chequing account with a borrowing limit that is based on the value of your home.



All of your debt, or as much as possible, is consolidated into this account at a competitive low rate(s). Your income and savings are deposited into your account.

When that happens, your balance immediately drops – and you pay interest on that lower amount until you spend your money.

Live out of the account. Pay your living expenses with cheques, a debit card, through *Interac*® e-Transfer, or via Internet and telephone banking. Make your investment deposits through cheques, through *Interac* e-Transfer or pre-authorized withdrawals. Your account is a consolidation of your debts so there are no multiple loan payments. No “tight” times in the month. You can access the money in your account at any time (up to your borrowing limit).

Interest is calculated daily. At the end of each month, you are charged the accumulated interest for the month – you only pay interest on what you owe on any given day.

**That’s it. Manulife One saves you thousands by putting your money to work...for you.
Can it get any simpler?**

Ask your financial advisor for a Manulife One referral today.

For more information, please visit manulifebank.ca.

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