




Investor brochure

# GIF Select InvestmentPlus

Featuring  
**Segregated Funds and Guaranteed Interest Accounts**

**The Manufacturers Life Insurance Company**



## GIF Select InvestmentPlus: A complete wealth management solution providing access to a wide range of investment options, including fixed income, balanced, and equity solutions, ETF segregated funds, and Guaranteed Interest Accounts (GIAs).

GIF Select InvestmentPlus can help you accumulate wealth by giving you access to a broad range of segregated funds, and offers additional peace of mind with an investment option that lets you lock in a guaranteed interest rate.

- Comprehensive selection of competitively priced segregated funds and asset allocation portfolios
- Choice of Guaranteed Interest Accounts (GIAs) and a Daily Interest Account (DIA)
- Estate planning advantages
- Death benefit and maturity guarantees (segregated funds only)

### Who should invest in GIF Select InvestmentPlus?

75/75 might be right for you if:

- you're more focused on growing your wealth
- and value simplicity and lower costs

75/100 might be right for you if:

- you're more focused on wealth preservation, and
- you're looking to transfer your wealth to your beneficiaries

Regardless of your priorities, both series' offer potential creditor protection<sup>1</sup> and estate planning advantages. Talk to your advisor about which options are right for you.

**Tip:** If you have more than \$100,000 to invest, ask your advisor about Manulife Private Investment Pools – MPIP Segregated Pools

<sup>1</sup> There are important limitations with respect to this protection and this summary does not include all possible considerations. You should consult your tax or legal advisor about your individual circumstances.

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

### **Comprehensive selection of segregated funds**

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

### **Choice of guaranteed interest accounts**

With no exposure to the markets, the GIAs and DIA can safeguard your investment with guaranteed interest rates. Select from a range of terms to meet your needs.

### **Flexibility**

If your needs or investment goals change, you have options:

- Move between segregated funds and fund managers
- Move from 75/75 to 75/100, which may be non-taxable if moving to/from the same fund (subject to limitations)
- Access your segregated fund, GIA or DIA savings at any time
- Easily move between segregated funds and GIAs or DIA<sup>2</sup>

### **Exclusive segregated fund advantages**

**Maturity benefit guarantee.** On the series maturity date, you are guaranteed to receive 75% of all deposits, reduced proportionally by withdrawals and transfers to other investment options, even after market downturns.

**Death benefit guarantee.** Upon the death of the last surviving annuitant, your beneficiaries are guaranteed to receive the greater of the market value or the death benefit guarantee (DBG). Depending on the series chosen, the DBG will be 75% or 100% of all deposits, reduced proportionally by withdrawals and transfers to other investment options. In InvestmentPlus 75/100, automatic annual resets of the DBG to the market value, if higher, on the series anniversary date allow you to lock in market gains to be passed on to your beneficiaries. The last DBG reset occurs on the series anniversary date prior to the annuitant's 80th birthday.

**No annual fee** outside of the fund MER.

### **Investment Management**

#### **Global Manager Research (GMR): i-Watch®**

To help ensure effective oversight of our investment line-up, Manulife developed the **i-Watch®** Investment Watch program. Using careful investment research and analysis to select and monitor fund managers, i-Watch® provides rigorous oversight of the fund management process. Our Global Manager Research (GMR) team is staffed by a uniquely qualified international team of professionals. Using i-Watch®, the GMR team works as consultants to help identify funds and fund managers that, over the long term, have potential to:

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

The **i-Watch®** process is designed with regular reviews to help ensure that funds offered continue to meet Manulife's standards. Once managers and funds are selected for Manulife's platforms, they're regularly monitored on an ongoing basis.

<sup>2</sup> Moving across sales charge options may incur charges. Withdrawals, fund switches, and/or transfers between investment options may be subject to fees and charges, result in tax consequences, and impact segregated fund guarantees.

## Estate benefits

### Applies to segregated funds, GIAs, and DIA

With GIF Select InvestmentPlus, investment proceeds transfer smoothly to beneficiaries, because:

- Transferring from a segregated fund, GIA or DIA to a beneficiary is fast and straightforward
- These contracts can help avoid probate and legal fees, and estate administration charges, protecting the amount of money the beneficiaries receive
- 75/100 is eligible for automatic annual resets to the market value, if higher, every series anniversary date up to age 80, enabling the death benefit to grow over time and lock-in estate gains for loved ones
- You can name your own beneficiary(ies), and when a beneficiary other than your estate is named, the proceeds of the contract bypass your estate, and are quickly and privately<sup>3</sup> paid directly to the beneficiary without legal, estate administration and/or probate fees<sup>4</sup>
- Any deferred sales charges outstanding upon death and/or surrender charges will be waived
- An estate is protected from public scrutiny during a very emotional time

## Annuity settlement option

Manulife offers an annuity settlement option that, upon death, can automatically transfer InvestmentPlus proceeds into an annuity.

The resulting annuity will then make gradual income payments to your beneficiaries. It gives you full control over how your assets are distributed to your beneficiaries, and eliminates the need and cost associated with setting up a formal trust.

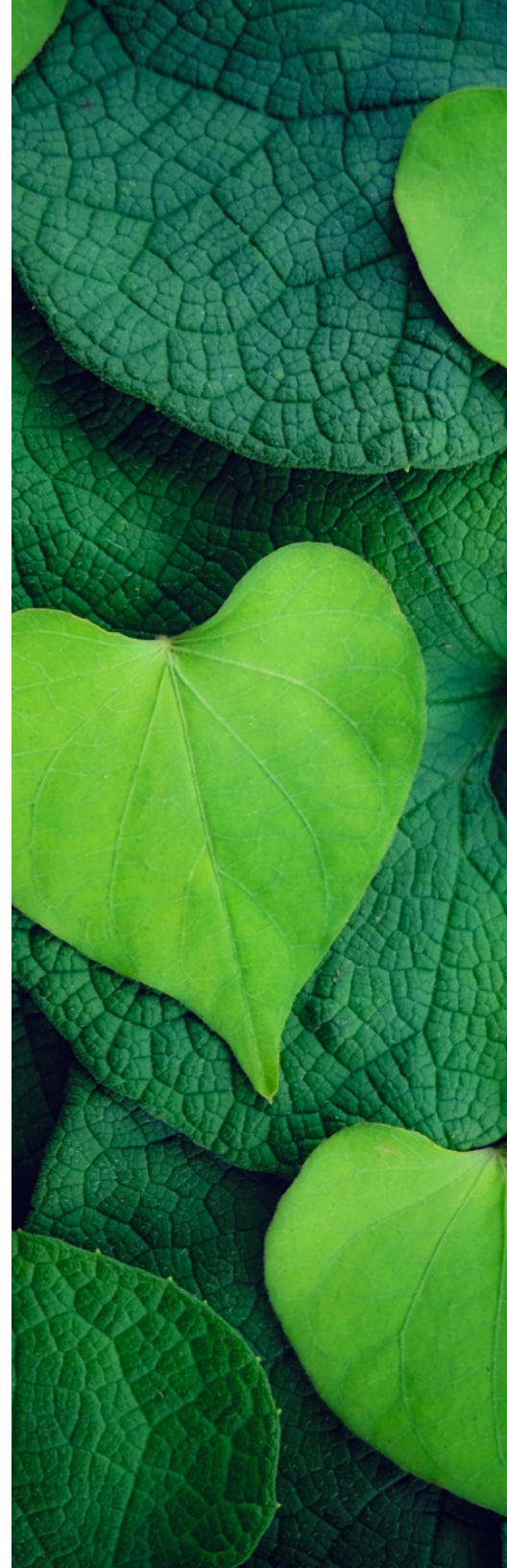
## Creditor protection<sup>5</sup>

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.

<sup>3</sup> In Saskatchewan, assets are identified on the application for probate despite the fact that they do not flow through the estate and are not subject to probate fees.

<sup>4</sup> The probate process and fees do not apply in Quebec. There is a verification process for non-notarial wills but not for notarial wills.

<sup>5</sup> There are important limitations with respect to this protection and this summary does not include all possible considerations. You should consult your tax or legal advisor about your individual circumstances.



## The strength of Manulife

We're a leader<sup>6</sup> in financial solutions drawing on over 130 years of experience and the full resources of our parent company, Manulife Financial Corporation. We pride ourselves on a specialist investment approach, a commitment to sustainable asset management, and access to a network of specialized unaffiliated asset managers from around the world.

- Top 10 in assets under management<sup>6</sup>
- \$954.6B in assets under management and administered globally across Manulife Investment Management<sup>7</sup>
- Manulife Investment Management is ranked #45 of Top 50 global money managers.<sup>8</sup>
- 19 regions globally; 700+ investment professionals

## Assuris

The Manufacturers Life Insurance Company is a member of Assuris, the not-for-profit organization that protects Canadian policyholders if their life insurance company fails. Details about Assuris' protection are available at **[www.assuris.ca](http://www.assuris.ca)** or by calling the Assuris Information Centre at **1-866-878-1225**.

<sup>6</sup> Mutual funds: Ranked #9 in the retail industry for net assets in mutual funds, with net sales of \$79.3 billion in retail mutual fund assets under management. Segregated funds: assets under management \$35.8 billion CAD- Ranked #1 in the industry, Investor Economics, Canada, February 28, 2023

<sup>7</sup> Source: MFC Statistical Information Package. Manulife Investment Management is the unified global brand for Manulife's global wealth and asset management business, which serves individual investors and institutional clients in three businesses: retirement, retail and institutional asset management (public and private markets). Global Wealth and Asset Management managed AUMA on June 30, 2024 is \$1,123 Billion and includes \$212 Billion of assets managed on behalf of other segments.

<sup>8</sup> Mutual funds: Ranked #9 in the retail industry for net assets in mutual funds, with net sales of \$79.3 billion in retail mutual fund assets under management. Segregated funds: assets under management \$35.8 billion CAD- Ranked #1 in the industry, Investor Economics, Canada, February 28, 2023.



For more information, please contact your advisor  
or visit **manulife.ca**

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 and transfers between investment options may proportionally decrease maturity and death benefit guarantees.

The Manufacturers Life Insurance Company (Manulife) is the issuer of the GIF Select InvestmentPlus contract and the guarantor of any guarantee provisions therein. Manulife, Stylized M Design, and Manulife & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

To speak with Manulife about segregated funds, call 1-888-790-4387.