

GIF Select InvestmentPlus

Featuring Segregated Funds and
Guaranteed Interest Accounts

**The Manufacturers Life
Insurance Company**

Looking for an attractively priced wealth-building and wealth-protection solution with potential creditor protection?

GIF Select InvestmentPlus provides access to a wide range of investment options, including fixed income, balanced, and equity solutions, ETF segregated funds, and Guaranteed Interest Accounts (GIAs).

- 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)

Comprehensive selection of segregated funds

You have access to a number of Canada's quality fund managers through a full spectrum of funds in various asset classes from fixed income to specialty equity.

With i-Watch®, a process exclusive to Manulife, we “manage the fund managers” for you to provide rigorous oversight of the fund management process.

Choice of guaranteed interest accounts

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

Flexibility

You can move between segregated funds and fund managers, should your needs or preferences change. You can also access your segregated fund, GIA, or DIA savings at any time. Finally, you can easily move between segregated funds and GIAs or DIA.¹

¹ 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. You can transfer from GIAs to a DIA only at maturity. Transfers between GIAs are not permitted.



Additional features and benefits

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.

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

Reasonable costs. Segregated fund management expense ratios (MERs) are competitive with most mutual funds.

Annuity settlement option. You can automatically transfer GIF Select InvestmentPlus proceeds upon death, into an annuity that makes gradual income payments to your beneficiaries.

This 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.

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.



The strength of Manulife Investment Management

We're a leader³ 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 management³
- \$1.1 trillion (CAD) in global assets under management⁴
- Top 40 Global Money Manager⁵
- 18 regions globally; 600+ investment professionals
- Named to **PRI Leaders' Group 2020** for excellence in climate reporting⁶
- A+ top scores from the Principles for Responsible Investment (PRI) for strategy and governance, for equity integration, and for SSA fixed income (sovereign, supranational, and agency debt)⁶

³ Mutual funds: Ranked eighth in the retail Industry (third among independent firms) in terms of long-term mutual fund net sales for December 2021, with net sales of \$95 million and net assets of \$94.25 billion. Segregated funds: assets under management = \$40.9 million CAD—ranked #1 in the industry, Investor Economics, Canada, December 2021.

⁴ 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 AUMA at December 31, 2021, which includes \$246.8 billion of assets managed on behalf of other segments and \$187.6 billion of assets under administration. Assets shown in Canadian dollars.

⁵ Source: Pro-forma ranking, 2021 Pensions & Investments (P&I) Money Managers Survey.

⁶ Principles for Responsible Investment's PRI Leaders' Group 2020 press release, October 19, 2020.

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
or visit **manulifeim.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 proportionally reduce maturity and death benefit guarantees. The Manufacturers Life Insurance Company (Manulife) is the issuer of the Manulife GIF Select insurance contract which offers the GIF Select InvestmentPlus Series and is the guarantor of any guarantee provisions therein. Manulife Investment Management is a trade name of The Manufacturers Life Insurance Company. Manulife, Manulife Investment Management, the Stylized M Design, and Manulife Investment Management & Stylized M Design, GIF Select InvestmentPlus and i-Watch are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

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