

IncomePlus Features

GIF Select with IncomePlus is a long term investment, providing guaranteed income now or in the future, regardless how the markets perform. IncomePlus is ideal for clients seeking predictable, sustainable and potentially increasing income that can last for life.

FEATURE

WHAT YOU NEED TO KNOW

<input type="checkbox"/> GUARANTEED INCOME FOR LIFE	<ul style="list-style-type: none">■ Lifetime guaranteed income is available after December 31st of the year the annuitant turns age 65■ Initially the annual guaranteed income is set at five per cent of the first deposit to the IncomePlus Series and is recalculated each calendar year■ Annual guaranteed income can increase with additional deposits and bonuses, plus resets that occur every three years when the market value is greater than the current guarantee value■ Annual guaranteed income may decrease if withdrawals exceed annual guaranteed withdrawal amounts stated on your annual year-end statement■ For RRIF/LIF/LRIF/PRIF contracts, investors will be able to withdraw the legislated minimum (if higher) without impacting guaranteed income■ Under certain pension jurisdictions there may be legislated maximum income thresholds applied
<input type="checkbox"/> INCOME BONUSES	<ul style="list-style-type: none">■ Bonuses are not cash bonuses or deposits and are not added to the death benefit guarantee■ A five per cent bonus is added to your guaranteed income in any year withdrawals are not taken■ Bonuses are available in any of the first 15 calendar years (from initial deposit to the IncomePlus Series)■ All deposits to the IncomePlus Series are eligible for a full five per cent bonus in the year of deposit – the bonus is not pro-rated
<input type="checkbox"/> GUARANTEE AT DEATH	<ul style="list-style-type: none">■ The contract provides for payment of at least 100 per cent of deposits to IncomePlus, on the last annuitant's death■ This guarantee can potentially increase with resets that occur every three years, up to age 80, when the market value is higher than the guarantee value■ Withdrawals from the IncomePlus Series reduce the death benefit guarantee on a proportionate basis



FEATURE

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<input type="checkbox"/> ACCESS TO YOUR INVESTMENT	<ul style="list-style-type: none">■ The market value of the investment is available at any time■ Any withdrawals from the contract will reduce death benefit and maturity guarantees on a proportionate basis. Withdrawals exceeding the annual thresholds for guaranteed income may result in a reduction to the guaranteed income applicable to future years■ Withdrawals may be subject to Deferred Sales Charges (of up to 5.5% of the original deposit) and withholding taxes (where applicable)
<input type="checkbox"/> INCOMEPLUS FEE	<ul style="list-style-type: none">■ A separate IncomePlus fee is charged to the contract annually and is identified on annual year-end statements; no IncomePlus fee is charged in the first calendar year■ Regular fund management expenses (MER) are charged in addition to this fee■ The fee is not pro-rated for the deposits made part-way through the year■ The fee is based on the value of the income guarantee at year-end and the risk level of the funds invested over the previous year; it is not calculated based on the contract market value■ The fee can range from 0.25% to 0.75% annually and is subject to change with prior notice
<input type="checkbox"/> SPOUSAL CONTINUATION	<ul style="list-style-type: none">■ Investors may have the ability to transfer guarantee balances to a spouse upon death■ When continuing guaranteed withdrawal benefits, the amount of the lifetime income guarantee is recalculated and may be lower■ Contract continuation depends on how the contract is set-up■ Investors may be able to name a successor annuitant to allow the contract to continue upon their death

* This summary of IncomePlus features is intended for information purposes only and can be used as a supplement to other product materials. This is not a substitute for point of sale materials which include the GIF Select Information Folder and Contract. Please see the GIF Select Information Folder and Contract for a more complete summary of guarantees, including those offered under the 75 Series.

For more information, speak to your Advisor
or visit:

www.manulifeincomeplus.ca

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With you every step of the way®

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