



Catch up financially towards your retirement goals
and enjoy income for life



Manulife
RetirementPLUS™

THE MANUFACTURERS LIFE INSURANCE COMPANY

Catch up financially towards your retirement goals and enjoy income for life

Retirement isn't what it used to be. Today, there are more lifestyle opportunities available to you than ever before. You don't have to retire completely at age 65. You may wish to continue working part-time or pursue a hobby or the small business that you've always dreamed of.

The new reality of retirement is about funding a lifestyle that's unique to your goals and dreams.

Manulife RetirementPlus is an innovative, flexible retirement savings and income solution that can help support you through the key phases in saving for retirement – so that your goals and dreams are more attainable.



Manulife RetirementPlus provides the following important benefits:

GROWTH POTENTIAL

- A wide range of investment funds to suit your investment style
- The ability to catch up financially towards achieving your retirement goals
- The opportunity to benefit from potentially rising interest rates

FLEXIBILITY AND CONTROL

- Choose the amount of income, with either a partial or full income stream
- You can access your market value if the need arises (fees may apply)

GUARANTEED LIFETIME INCOME

- Optional guaranteed, lifetime income when the time is right for you

MANULIFE RETIREMENTPLUS MAY BE THE RIGHT CHOICE FOR YOU IF YOU ARE:

- Five or more years away from retirement
- Seeking flexibility in your retirement plan
- Looking for lifetime, guaranteed retirement income
- Willing to assume some of the associated risk of market uncertainty in exchange for greater income potential

Exceeding withdrawal thresholds may have a negative impact on future income payments. Age restrictions and other conditions may apply.

Key phases in saving for retirement

THE SAVINGS PHASE

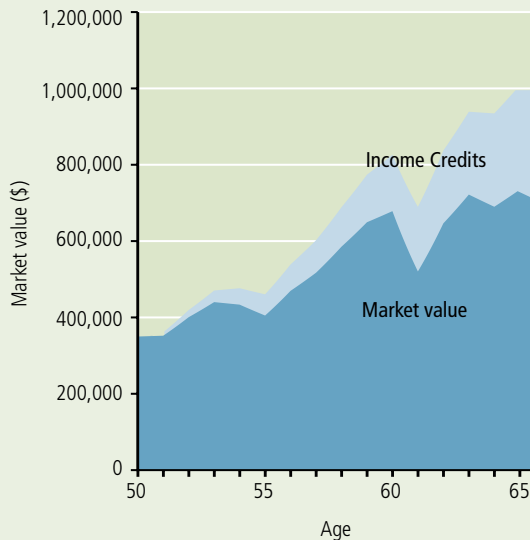
Helps grow savings and enhance future income potential

- Choose from a broad selection of industry-leading investment funds, with up to 100% equity

- Benefit from a unique product feature called Income Credits to increase the value of your future guaranteed income beyond what's possible through market participation alone¹
- Benefit from potentially rising interest rates, which can increase your Income Credits

How Income Credits work

Income Credits accumulate in the Savings Phase and, if markets perform well, can improve, thereby increasing future lifetime, guaranteed income.



At age 64, this investor's market value is \$730,000. The Income Credits have accumulated to \$270,000, which provides a 37 per cent improvement towards the investor's future income, beyond what would have been received through market participation alone.

For illustration purposes only. Performance histories are not indicative of future performance. Based on a male, Single Life, with a deposit of \$350,000. This hypothetical portfolio in the Savings Phase is comprised of 70% Globe Canadian Equity Peer Index and 30% Globe Canadian Bond Peer Index between 1998 and 2012 and assumes the Income Credit Rate trends upward throughout the Savings Phase, starting at 2.50% and ending at 4.00%. Assumes no withdrawals or movement of market value to the Preservation Phase. For the current Income Credit Rate, please visit manulife.ca/investments or speak with your advisor.

¹Income Credits are not cash deposits, they increase the basis for calculating future guaranteed income.

THE PRESERVATION PHASE

Determines future guaranteed income

- When you're ready, secure Income Rates to determine your future guaranteed income²
- This is done by transitioning market value out of the Savings Phase and into a single fixed income fund
- Not all assets need to be moved at once, but can be transitioned over months or years; this allows you to:
 - continue accumulating Income Credits in the Savings Phase
 - capture potentially rising Income Rates for future transitions if interest rates rise³
- You can increase your future guaranteed income by delaying income payments

THE INCOME PHASE

Offers flexibility to help support your retirement lifestyle

- You can elect to receive lifetime, guaranteed retirement income from the assets that you've moved out of the Savings Phase
- You have the flexibility to continue making deposits and accumulating Income Credits in the Savings Phase while taking income, so your future income can continue to grow
- This flexibility allows you to choose either a partial or full income stream to support your unique retirement lifestyle – for example partial retirement

For complete details about securing your future guaranteed income, please consult with your advisor.

²Income Rates used to determine future guaranteed income are based on a number of factors and are subject to change daily. For current rates, please visit Manulife.ca/investments or speak with your advisor. ³Interest rates are one of a number of factors in determining Income Rates. Once Income Rates are secured for each transition, they do not change for the remainder of the contract.



Additional features and benefits of Manulife RetirementPlus

THE ABILITY TO BYPASS YOUR ESTATE

In the event of death, the proceeds of your Manulife RetirementPlus contract may have the ability to pass quickly and privately⁴ to your designated beneficiaries (other than an estate), without legal, estate administration, and probate fees.

LEAVE A LEGACY WITH A DEATH BENEFIT GUARANTEE

At death, your beneficiaries are guaranteed to receive the greater of the market value or the Death Benefit Guarantee, which is equal to 75 per cent of all deposits, reduced proportionally for withdrawals.

RECEIVE MARKET VALUE AT MATURITY WITH A MATURITY GUARANTEE

At contract maturity (on December 31st of your 100th year, or earlier where required by legislation), you are guaranteed to receive the greater of the market value or

the Maturity Guarantee, which is equal to 75 per cent of all deposits, reduced proportionally for withdrawals.

CREDITOR PROTECTION FOR YOUR PERSONAL ASSETS

Manulife RetirementPlus has the potential to protect your personal assets from creditors. This feature is ideal for professionals and small business owners looking to help protect their personal assets from professional liability.

LIFETIME INCOME FOR A SURVIVING SPOUSE⁵

Manulife RetirementPlus offers a Joint Life Income Option. If selected, this option ensures that upon the death of one spouse, the surviving spouse continues to receive the same level of income, without interruption, for the rest of his or her life.

⁴In 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. ⁵Spouse or common-law partner as defined by the *Income Tax Act* (Canada).

You can trust in Manulife's financial strength and stability

Strong – Funds under management by Manulife Financial and its subsidiaries are Cdn\$555 billion.⁶

Reliable – More than one in five Canadians is served by Manulife Financial's leading businesses that provide individual life and health insurance, wealth management, banking, group benefits, group savings plans, plus services to alumni and professional associations across the country.

Trustworthy – Manulife has stood solidly behind our promises for more than 125 years.

Forward-thinking – Manulife Financial is one of the market leaders in both financial protection and wealth management businesses. We provide a full suite of products and services to meet the current and future needs of individual and group customers.

Highly Regarded

- Track record of growth, leading corporate governance practices and strong management teams
- Manulife Financial has strong claims paying ability and financial strength ratings from all of its credit rating agencies
- One of the largest insurance companies in Canada and one of the top five in the world
- Manulife was first incorporated in 1887, with Sir John A. Macdonald, Canada's first Prime Minister, as President

For the most recent corporate information about Manulife Financial, please visit manulife.com

Assuris

Assuris is a not for profit corporation, funded by the life insurance industry, that protects Canadian policyholders against the loss of benefits due to the financial failure of a member company. Details about the extent of Assuris' protection are available at assuris.ca or in their brochure, which can be obtained from your advisor, life insurance company, or Assuris from info@assuris.ca or by calling 1 866 878 1225.

⁶As of March 31, 2013.



FOR MORE INFORMATION, PLEASE CONTACT YOUR ADVISOR OR VISIT MANULIFE.CA



 **Manulife Investments**

For your future™

Any amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value. The Manufacturers Life Insurance Company is the issuer of the Manulife RetirementPlus insurance contract and the guarantor of any guarantee provisions therein. Exceeding withdrawal thresholds and/or withdrawals taken prior to the Election of Income may have a negative impact on future income payments. Income Credits are not cash deposits, they increase the basis for calculating future guaranteed income. The Income Credit Rate is subject to change. Income Rates used to determine future guaranteed income are subject to change daily. Interest rates are one of a number of factors in determining Income Rates. An interest rate movement may not mean that Income Rates will move at the same time or by the same amount. For the current Income Credit Rate and Income Rates, please visit manulife.ca/investments. The Joint Life must be the spouse or common-law partner (as defined by the *Income Tax Act* (Canada)) of the annuitant. Only one person can be named as the Joint Life and may not be changed. Age restrictions and other conditions may apply. Manulife, Manulife Investments, the Manulife Investments For Your Future logo, the Block Design, the Four Cubes Design, Strong Reliable Trustworthy Forward-thinking and Manulife RetirementPlus are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.