

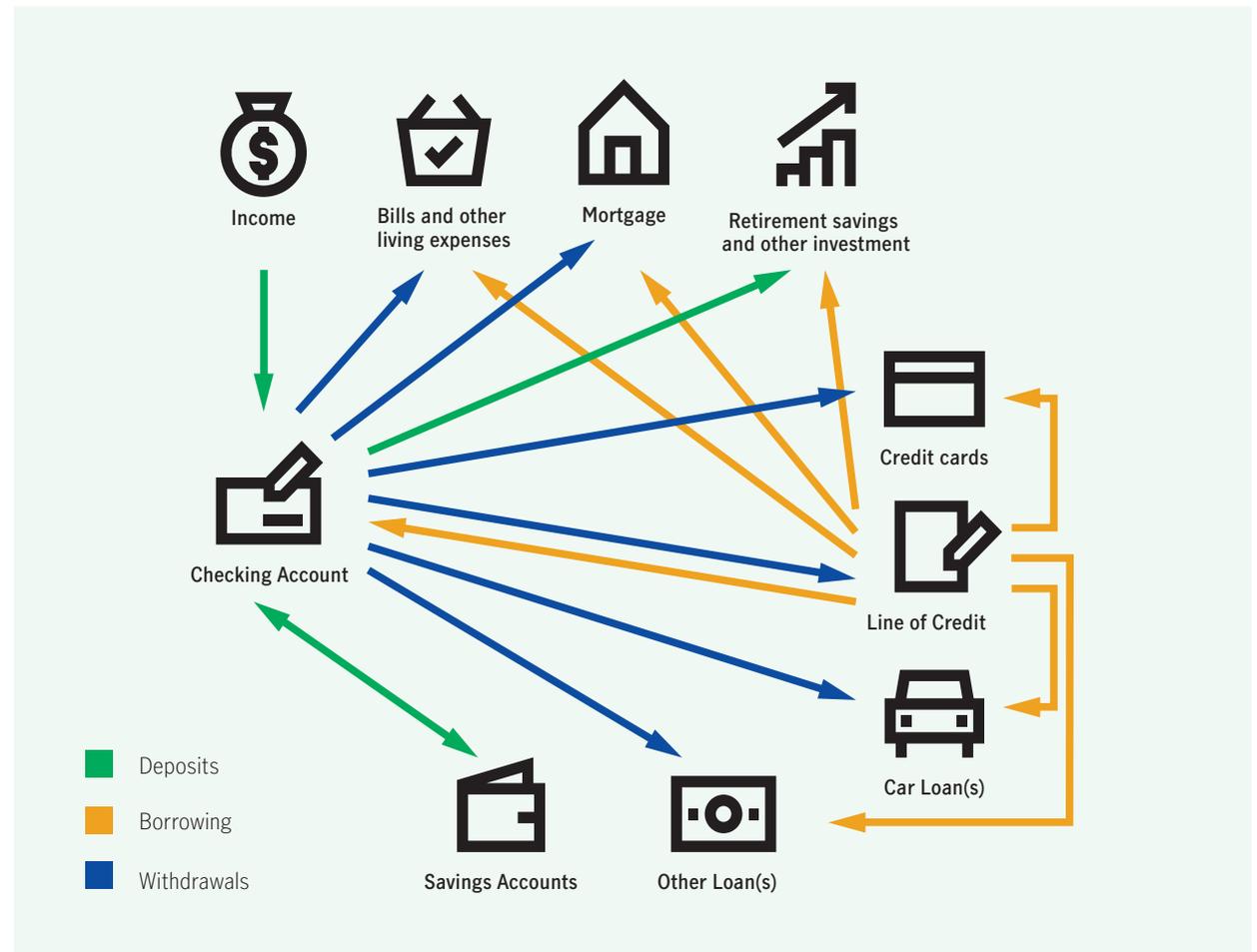
## Traditional banking:

complicated and expensive

The traditional approach to money management means that each month millions of Canadians jump through financial hoops to meet their expenses, pay their bills, cover borrowing costs and (try to) put something away into savings 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.



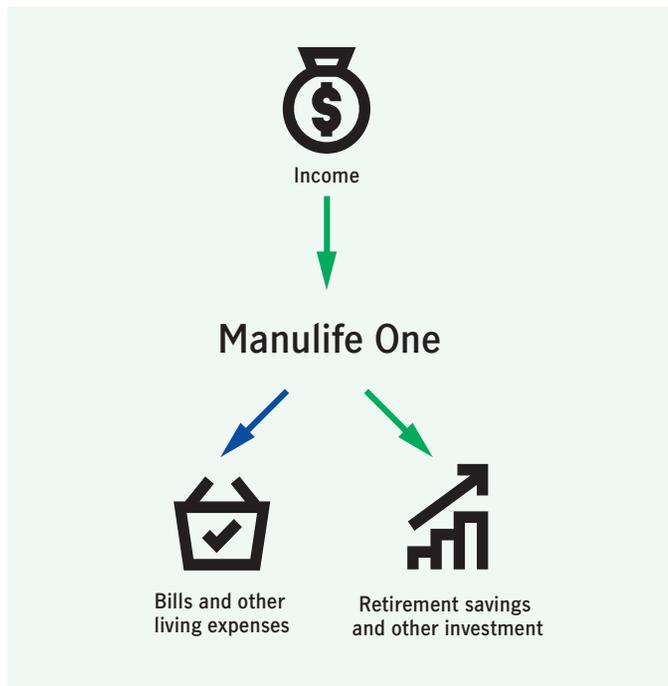
# Manulife One

What if your deposits and your borrowing were combined into a single account so that every dollar you earned automatically went towards paying down your debt?

That's exactly what Manulife One does, and more! It brings your mortgage, savings and income together to help you:

- save thousands in interest;
- be debt-free years sooner;
- enjoy financial flexibility; and
- simplify your everyday banking.

That's because with Manulife One every dollar you deposit goes towards paying off your debt, every day.



## Reduce your borrowing costs

When you transfer your savings and/or short-term investments into your Manulife One account, they go immediately towards paying down your debt. The same applies to your income. Every deposit you make into your account reduces your debt, saving you interest costs until you need to withdraw funds to pay for monthly living expenses.

Manulife One also allows you to consolidate all of your debt (loans, credit cards, etc.) up to your borrowing limit at a competitive low interest rate. By repaying all your higher-interest debt from your Manulife One account, you could reduce your interest costs and become debt-free sooner.

## Live out of one account

Manulife One allows you to do all your banking from a single account. By bringing your banking together, you no longer need to worry about moving money between accounts.

## Access your money

A Manulife One account simplifies your banking and allows you to easily access your money using online, mobile and telephone banking. Not to mention, you'll have access to one of the largest ABM networks in Canada.\*

## Interest is calculated daily

At the end of each month, you're charged the accumulated interest for the month – you only pay interest on what you owe on any given day.

## Create a plan

When you become a Manulife One customer, we'll structure your account to meet your needs and create a debt freedom plan to help reduce interest costs and provide financial flexibility. For example, to help reduce stress about rising interest rates, your plan can include locking in a portion of your debt at a fixed rate. You'll sleep better at night knowing you have a plan in place!

## Put your money to work

With Manulife One, your money is always working for you. Either by reducing debt or providing high daily interest on savings when your debt is gone.

Discover what Manulife One can do or you. Then join the thousands of Canadians who have chosen Manulife One, saved millions in interest and gained financial flexibility.

For more information, please visit [manulifebank.ca](http://manulifebank.ca)