

Efficient ways to manage your investment properties



Investing in real estate can be an attractive and effective way to build wealth but it takes a lot of time and energy to manage the financial aspect of your investment. Manulife Bank now has two innovative mortgage and banking solutions that could help you manage your investment properties.

1. Manulife One could simplify your banking and provide you with easy access to the equity you've accumulated.
2. Manulife Bank Select could streamline your banking and provide you with options to help you more actively manage your investment income.

Our mortgage solutions could help you:

	Manulife One	Manulife Bank Select
Track expenses	Because Manulife One combines your mortgage with your chequing account, all of your rental expenses and income can be managed from a single account. This makes it easy to track interest and maintenance costs for taxation purposes.	Manulife Bank Select combines your mortgage and high-interest chequing account in one convenient product, you could manage all of your rental expenses and income from one account. This makes it easy to track interest and maintenance costs for taxation purposes.
Manage your investment	You can use the equity accumulated in your investment properties, up to your borrowing limit, to finance repairs, purchase additional properties or address other financial needs.	Put your investment income to work for you by splitting your mortgage across up to five different terms. Doing this allows you to combine the benefits of variable and fixed rates, short and long terms, all in the same mortgage.
Accelerate debt repayment	By having rental income flow directly into your Manulife One account, you could potentially pay down your debts faster and save interest.	You could also be debt-free sooner by taking advantage of one or both of the annual prepayment privileges available to you.

What properties qualify?

Manulife One and Manulife Bank Select are available for a broad range of investment properties.

Eligible properties include: a single-detached home, townhouse, duplex, triplex, fourplex or condominium.

Owner occupied properties: available across Canada, excluding the territories.

Non-owner occupied properties: available in certain eligible communities in Canada.¹

To learn more about how our innovative mortgage solutions could help you manage your investment property, visit manulifebankmortgages.ca or ask your financial advisor for a referral to your local Manulife Bank Representative.

¹ Visit manulifebankmortgages.ca for complete list of eligible communities.

For more information, please visit
manulifebankmortgages.ca



Manulife One and Manulife Bank Select are offered through Manulife Bank of Canada.

Manulife, Manulife Insurance, the Block Design, the Four Cube Design, and Strong Reliable Trustworthy Forward-thinking are trademarks of the Manufacturers Life Insurance Company and are used by it, and by its affiliates under licence.

WM3025E 05/16