



Are you living on a limited income in a world of unlimited surprises?

Discover a great new approach to managing retirement income with Advantage Account

Now that you're retired you probably don't receive just one "paycheque." Now, you draw income from a variety of sources such as government pensions, company pensions or investments. Juggling all these payments means you must carefully watch expenses and try not to exceed your monthly income. But we all know monthly expenses vary (home repairs, health care costs, gifts, travel, etc.). What do you do when expenses outpace your income?

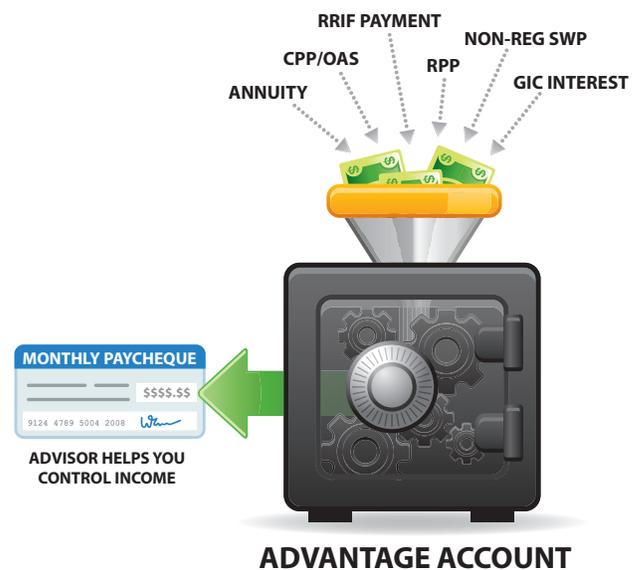
Consider an Advantage Account

There's a better way to manage your income and to meet unexpected expenses. You start by opening a high-interest savings account and placing enough cash in the account (from an existing investment) to equal a few months of your income. Then you direct all your regular income sources (payments from RRIFs, annuities, GICs, CPP, etc.) into the account. By combining these payments with a cash buffer, you can reduce financial stress in the months when your expenses outpace your income

A monthly or weekly "paycheque" can be established from your Advantage Account to an existing chequing account.

When you need more income, you simply go to your Advantage Account and transfer an additional "paycheque."

At any time, your financial advisor can help determine if you have a sufficient buffer in the account. If the buffer is too large (you constantly have excess income), you can redirect a portion of that cash towards longer-term investments. If the buffer is too low (you have insufficient income), you may consider making a withdrawal from an investment to increase your buffer amount.



Advantage Account can help create a stable retirement income

With Advantage Account you will have:

- Simplicity of consolidating multiple investment payments into one account with regular income "paycheques," making it easier to budget.
- High-interest on your savings (growth similar to short-term GICs or money market funds).
- Access to your cash by cheque, ABM withdrawals, Interac® e-Transfer, online transfers and debit payments. Plus, the ability to pay bills and make account inquiries 24-hours-a-day through Internet and telephone banking services.

Simplify your finances, grow your money and reduce financial stress with Advantage Account.

For more information, please visit manulifebank.ca

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