

SEGREGATED FUND SOLUTIONS

Manulife

RetirementPLUS®

Retire sooner than you'd expect

THE MANUFACTURERS LIFE INSURANCE COMPANY

 **Manulife**
| Investments



Today more than half of Canadians surveyed¹ admit to not being financially prepared for retirement. Some think they'll catch up, while others don't know if they can.

It's time for this thinking to change.

¹ Source: Manulife Investor Sentiment Index, November 2013. Online survey of 2,000 respondents (Canadians 25 yrs +), interviewed between November 12–22, 2013.

How confident are you about your retirement plan?

The countdown is on



more pay cheques

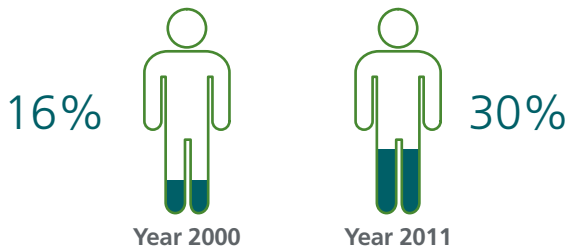
If you're ten years away from retirement, you only have 260 more pay cheques to help build your retirement savings.

And, the number of income payments you'll need for living out your retirement years may be as many as the regular pay cheques you received throughout your entire working career.

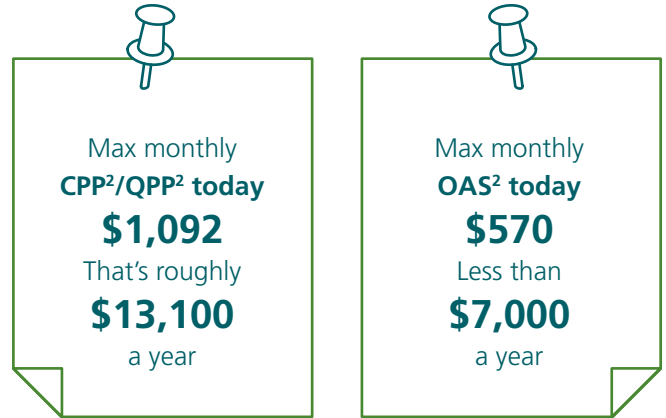
Off to work we go...and keep going

Based on labour force participation rates, many potential retirees are still working in retirement⁴.

MEN AGE 65-69



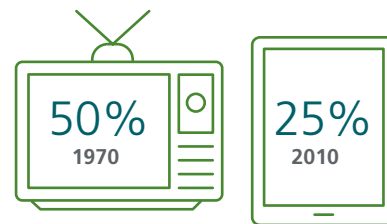
WOMEN AGE 65-69



You can't solely rely on the safety nets of the past

Defined Benefit pensions have been on the decline for years³. And, government plans likely aren't enough to support the lifestyles retirees expect.

WORKING CANADIANS WITH DEFINED BENEFIT PENSIONS³



Here's to a long life!

Advancements in health care and medicine mean Canadians can expect to live much longer than past generations. Having a source of lifetime income is more important than ever before.

CHANCE OF LIVING TO AGE 90⁵

24% ▶ Male age 50

37% ▶ Female age 50

² Source: Service Canada, servicecanada.gc.ca/services/pensions/isp-card_jan_mar_2016 ³Source: Advisor.ca, June 2010 ⁴Adapted from Statistics Canada, Table 282-0001 – Labour force survey estimates (LFS), by sex and detailed age group, unadjusted for seasonality, monthly (persons unless otherwise noted), CANSIM (database), (accessed: 2014-04-16). This does not constitute an endorsement by Statistics Canada of this product. ⁵ Adapted from Statistics Canada, Life Tables, Canada, Provinces and Territories, 2009 to 2011, Catalogue no 84-537-X – No. 005, Mar 2014. This does not constitute an endorsement by Statistics Canada of this product.

Refocus your retirement thinking with Manulife RetirementPlus

Catch up on your goals, and retire sooner with guaranteed income for life

PREPARING FOR RETIREMENT

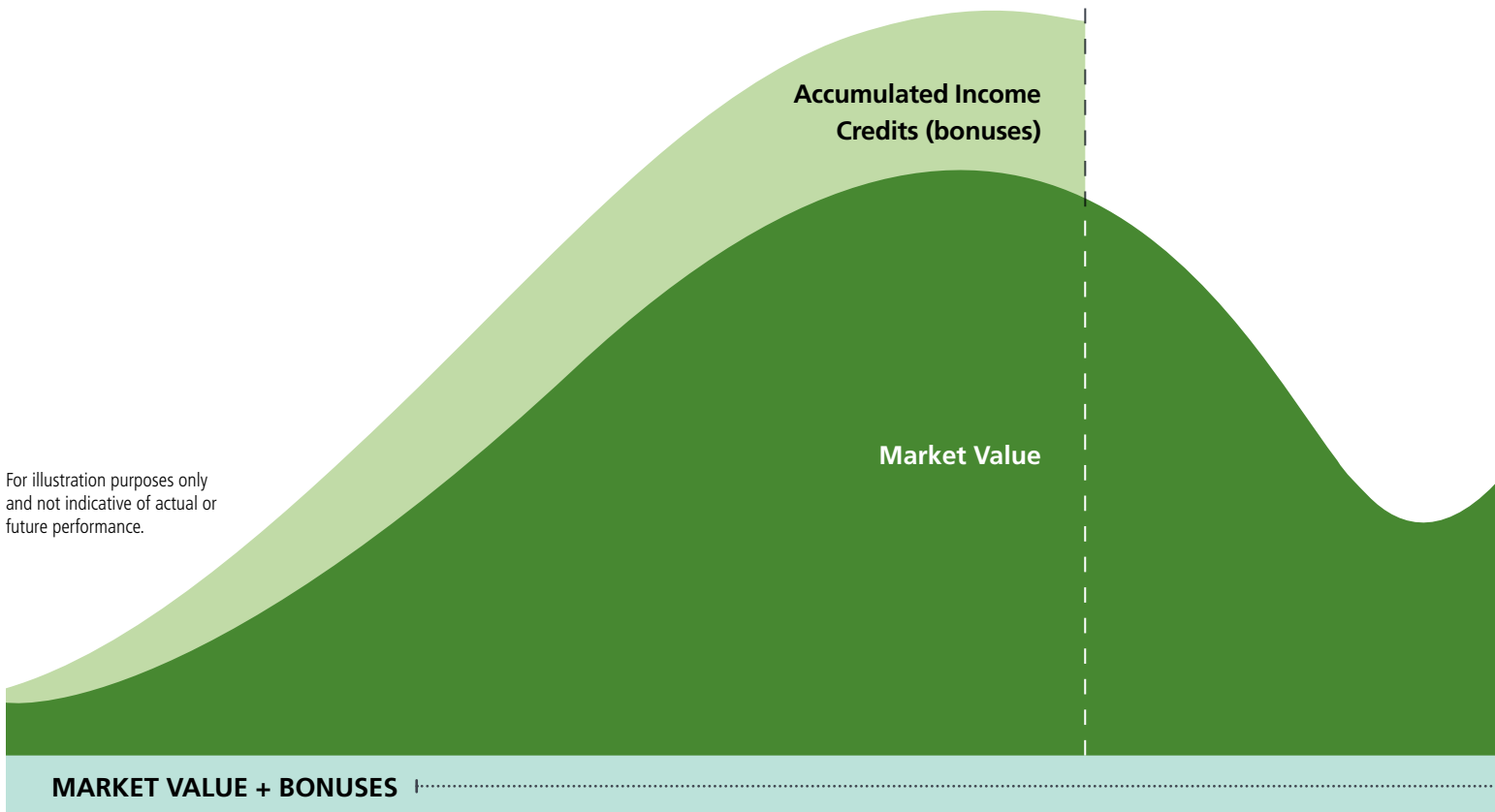
Bonuses turn your savings into more income

Manulife RetirementPlus gives you added help with getting to retirement sooner.

Each month you accumulate Income Credits (bonuses). The combination of these bonuses and any market growth on your investment helps to produce a bigger guaranteed income in retirement compared to the market growth alone.

Bonuses can help you catch up to your savings goals if you're behind. Plus, when interest rates increase, so does the bonus you earn.

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

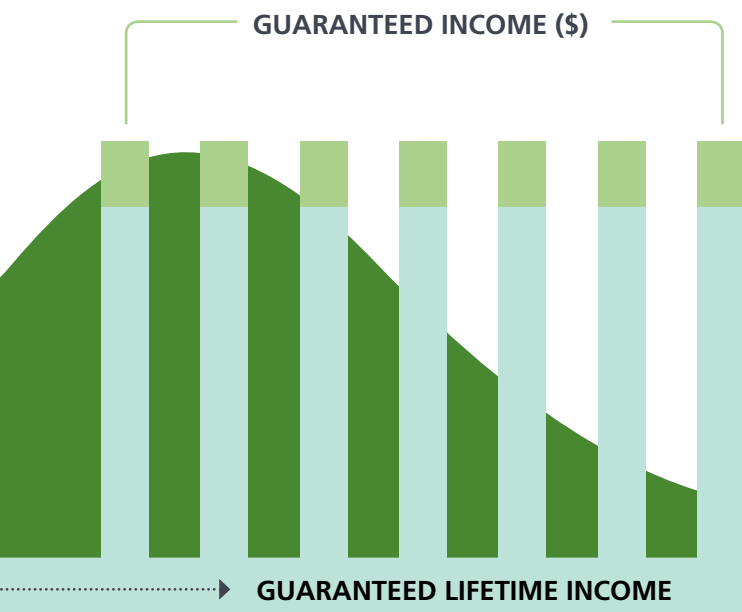


ENJOYING RETIREMENT

Turn your savings into guaranteed income for life

After helping you get caught up, Manulife RetirementPlus provides the option of a guaranteed stream of income when the time is right for you. Your income amount is guaranteed for life, helping ensure you won't outlive your money.

Whether you plan to enjoy a full or partial retirement, you can count on income payments for as long as you need.



Get where you need to go with Manulife RetirementPlus

With Manulife RetirementPlus, you get an all-in-one retirement solution that includes wealth accumulation with an added bonus, and the option to take income.

SAVE FOR RETIREMENT

- Tailor your solution – choice of more than 40 funds to build a portfolio that meets your personal financial goals
- Flexible investment options – choice of conservative investments to help preserve wealth and equity investments that provide opportunities to grow your savings

CATCH UP ON GOALS

- Accumulate bonuses to help accelerate retirement planning and increase retirement income beyond what investments can earn in the markets

GUARANTEED INCOME FOR LIFE⁶

- Be financially ready to enjoy a long retirement
- Retire when you want, with the option to take income early if you move into semi-retirement, or retire early
- Lifetime income you can never outlive

ADDED BENEFITS

- Access your investment's market value, if needed⁷
- Potential protection of personal assets from creditors; ideal for professionals and small business owners
- Leave a legacy for family members, with potential to bypass legal, estate administration, and probate fees
- Initial or subsequent deposits equal to or exceeding \$1,000,000 will be invested into the Elite option and qualify for a reduced management expense ratio.

⁶ Exceeding withdrawal thresholds may have a negative impact on future income payments. Age restrictions and other conditions may apply. ⁷ Fees may apply.

Put your trust in Manulife

For more than 125 years, Canadians have turned to Manulife for their biggest financial decisions. Today, we provide financial products and services to one in every five Canadians.

The strength of Manulife

With Manulife, investors can feel confident that their trust is well placed.



125+
years of history



\$977 billion
in funds under management¹⁰



Ranked in the
top 15%
of the world's 500 largest
asset managers⁸



35,000+
employees worldwide¹¹



\$47.2 billion
market capitalization⁹



\$38.4 million
in charitable donations (2016)





For more information, please contact your advisor or visit manulife.ca/retirementplus today.



Any amount allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value. Exceeding the withdrawal thresholds may have a negative impact on future income payments. Income Credits are not cash deposits, they increase the basis for calculating guaranteed income. Age restrictions and other conditions may apply. The Manufacturers Life Insurance Company is the issuer of the Manulife RetirementPlus insurance contract and the guarantor of any guarantee provisions therein. 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.