

## Manulife Investment Management

### **Manulife Investment Management Series-T Mutual funds. Generating tax efficient income.**

For investors seeking a steady and tax efficient monthly income, options can be limited.

With GIC's and other fixed income options facing persistently low interest rates coupled with the eroding effects of inflation, some investors are barely breaking even.

Investors looking for tax efficient monthly income without adding to their tax burden may want to consider Series-T Mutual funds from Manulife Investment Management.

Series-T funds are designed to offer a steady and tax efficient monthly income for the investor. Most of the monthly distributions are paid via the return of capital. Classed as part of the investor's principal, they are paid out tax free.

As mutual funds, Series-T funds offer diversification and exposure to market growth. They are fully liquid, allowing access to capital when needed.

The funds available in Series-T have been carefully selected with a strong track record of providing a stable income stream. This means that investors may be able to draw income for a significant period of time.

When the full amount of the initial investment has been paid out tax free, the remainder is taxed as capital gains. This is still a tax efficient form of income, with only 50% of capital gains taxed, whereas interest income is taxed at a 100% inclusion rate.

Talk to your advisor about Series-T funds if you have assets in non-registered accounts, are approaching retirement, or you are interested in reducing the clawback of income tested government benefits such as OAS.

As we'll see in the next video, there are some different ways of handling the taxable portion of Series-T funds that can lower the overall tax bill for investors.

To learn more about how Series-T funds work, or to learn about different ways that investors can lower their overall tax bill, watch the other two videos in this series. (insert the video titles on screen)

Speak to your advisor to learn more.

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