

We can't tell you how much you could save with Manulife ONE . . . but our calculator can!

Run your own numbers at manulifeone.ca or contact your local Banking Consultant to discover how Manulife ONE could save you thousands, help you be debt-free years sooner and simplify your finances. It all adds up to ONE.

Ask your financial advisor for a Manulife ONE referral or for more information, visit manulifeone.ca or call 1-877-765-2265.

Banking, the way it *should* be®

Banking products are an essential part of a successful financial plan. That's why we offer our banking products through financial advisors. Since every client has unique financial needs, their advisor can recommend banking products to help them achieve their goals sooner.

Manulife Bank is wholly owned by Manulife Financial, one of Canada's largest and most respected financial institutions. Our innovative products and great rates help Canadians make their money work harder and give them access to cash for their financial needs. Make a break from traditional banking and discover Banking, the way it *should* be.

Manulife ONE is offered through Manulife Bank of Canada.

Manulife Bank is an authorized user of the trademark "THE EXCHANGE" owned by EDS/TransAlliance L.P. Visit manulifebank.ca for a listing of THE EXCHANGE bank machine locations.

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Simplified banking at your fingertips

Whether it's through the Internet, over the telephone or talking to a helpful bank service representative, moving money in and out of your account is simple. With Manulife ONE you can:

- Make debit card purchases.
- Withdraw money at any ABM and make deposits at over 2,000 ABMs* across Canada.
- Write cheques.
- Pay bills and transfer funds to other accounts at your convenience.

*Manulife Bank is a member of THE EXCHANGE® Network of ABMs.



Helping you get started

Manulife ONE Banking Consultants:

Our professional consultants explain the account in full detail, illustrate how much you could save and manage the entire application process.

Save while you wait for renewal:

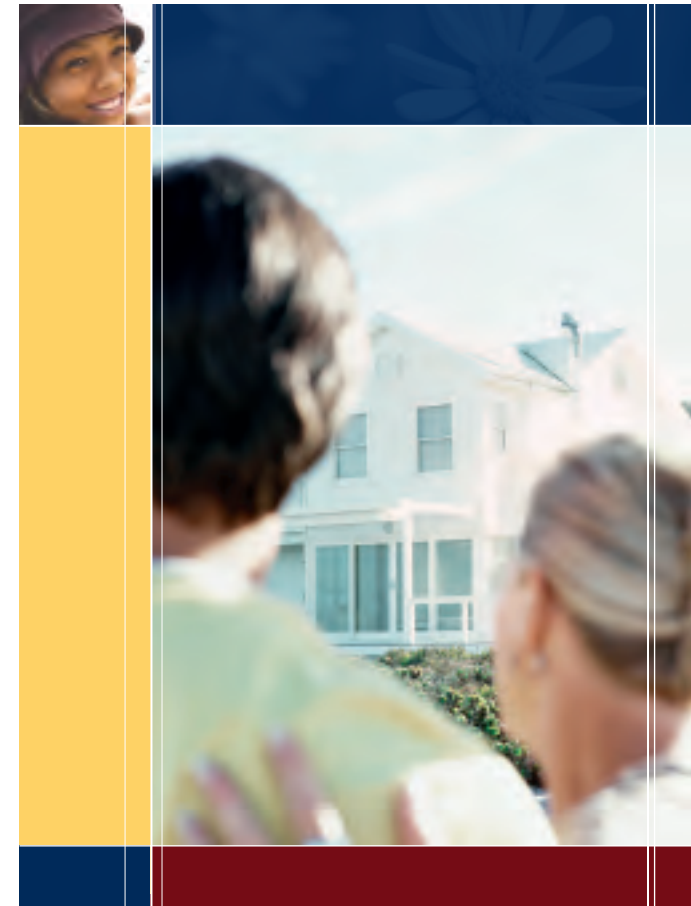
If you currently have a fixed-payment mortgage, Manulife ONE can be opened as a second mortgage and operate as a "line of credit/chequing account" until your mortgage term ends. Some conditions apply.

Free appraisal... Free title insurance:

Your first appraisal costs and use of our title insurance program is free. If you are purchasing a home, we pay up to \$500 of your legal costs.



Just one change... could save you thousands



How you bank is as important as where you bank.

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 brings it all together to save you time and money – two key components of your life that are always in high demand.

How Manulife one works

Manulife ONE brings the three basic elements of your banking into a single account:

- 1) You deposit your income and other short term assets.
- 2) You use cash or borrow to make purchases throughout the month.
- 3) You save whatever's left over.

Rather than having six or eight separate accounts to manage these three actions, ONE account makes banking easier and more cost effective.



Consolidate your debts

When you open a Manulife ONE account, you can access up to 80% of the appraised value of your home (up to 90% if you pay a high ratio insurance premium*). You use this money to pay off the balance of your existing mortgage and any other outstanding loans you may have. Now you pay one low interest rate on every dollar you borrow.

Put your savings to work

Instead of earning little or no interest on your chequing account, savings balances and short-term investments, Manulife ONE applies those balances against your borrowings. You will save more in loan interest costs than you'd ever likely make in investment earnings! And, since Manulife ONE acts as your chequing account you can take the money back out whenever you need to.

Put your income to work

Adding your regular income to your Manulife ONE account further reduces your debt. Your income is immediately working for you to reduce loan interest costs until you need it for your monthly expenses.

When the debt is gone you receive one of the highest chequing account interest rates in Canada and the ability to re-borrow is always there if you need it. Manulife ONE is truly an account for life.

*CMHC and Genworth Financial Canada provide insurance protection for lenders called loan default insurance. The premium is paid by the borrower.

one account could save you thousands

By having your mortgage, loans, savings and income together in one “borrowing and chequing” account, every single dollar you earn immediately pays down your debt. As you pay bills and other expenses the amount you owe will increase but you should still be much further ahead. With Manulife ONE, every day that even one dollar of your income stays in your account, you have less debt so you pay less interest.

All-in-one banking – the ONE way to savings

Consider this example.

The cost of banking the old way:

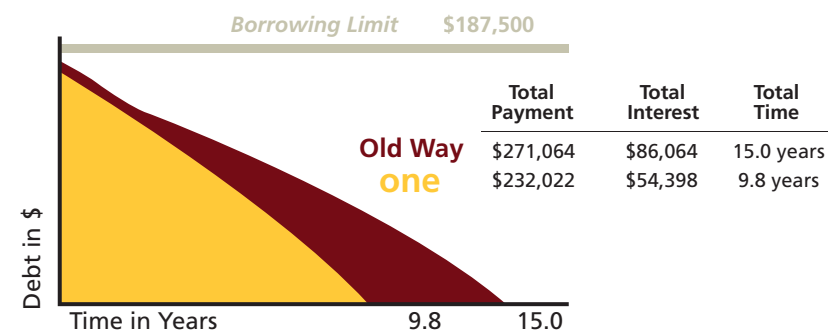
Mortgage	\$160,000	(@ 6.25%)	\$1,365
Car loan	\$15,000	(@ 9.00%)	\$375
Credit cards	\$2,000	(@ 18.0%)	\$100
Line of credit	\$8,000	(@ 7.00%)	\$250
Expenses – not including debt payments			\$2,200
Total costs of borrowing			\$271,064
Total interest costs			\$86,064

The ONE way to savings:

Consolidate all debt, apply idle savings accounts of \$9,000 and include a combined income of \$4,200. The results:

Total costs of borrowing	\$232,022
Total interest costs	\$54,398
The ONE difference: saved over five years	\$31,666

Debt vs Time



Assumes all values remain the same throughout the time illustrated, including the Manulife ONE account rate of 6.00% (as of March 10, 2007). Rates are subject to change and are not guaranteed.

Five years and almost \$32,000 saved in interest costs could mean that dream vacation, home renovations, supporting your kids' education or it could mean your long-term financial plan is further enhanced.