

Will your retirement income be predictable, sustainable and potentially increasing?

Analysis shows that the 5 to 10 years before and after retirement are the most critical phase for an investor's retirement nest egg. We call this window of time the **Retirement Risk Zone**. To help you navigate the Retirement Risk Zone successfully, you may want an investment that can offer the following:

- Predictable income guaranteed not to decrease no matter how investments perform*
- Sustainable income that will last for life or at least until the principal is completely repaid*

- Potentially increasing guaranteed income to help offset inflation
- The flexibility to change your investment or access your savings at any time
- Tax-efficient income when held in a non-registered account
- Benefits that ensure the smooth transition of your estate

Unique in Canada, Manulife Investments has created GIF Select featuring IncomePlus, the ideal retirement planning tool for clients looking to navigate the Retirement Risk Zone with confidence.

SEE THE BENEFITS OF INCOMEPLUS FOR YOURSELF

● = Yes ◐ = Possibly ○ = No

NEED	BANK GICS	ANNUITIES	MUTUAL FUNDS (Includes Income & Bond Funds)	TRADITIONAL SEGREGATED FUNDS	INCOMEPLUS*
Predictable income guaranteed to not decrease no matter how the investment performs	○	●	○	○	●
Sustainable income guaranteed to last for your life	◐	●	○	○	●
Potentially increasing guaranteed income	◐	◐	○	○	●
Flexibility to change your investment or access your savings	◐	○	●	●	●
Tax efficient non-registered income	○	◐	●	●	●
Unique estate planning advantages	○	◐	○	●	●

*Exceeding the withdrawal thresholds may have a negative impact on future payments. The Lifetime Withdrawal Amount is available after December 31st of the year the annuitant turns age 65. Payments can continue until the contract reaches maturity or upon death of the last surviving annuitant.

IncomePlus from Manulife Investments – CHOOSE A STRONG PARTNER FOR YOUR FINANCIAL SUCCESS

Our company is built on more than a century of prudent investing and conservative growth. Manulife Financial is one of the largest life insurance companies in Canada and a leading financial services company in North America. We consistently earn superior ratings from acknowledged industry experts including Standard & Poor's, A.M. Best, Duff and Phelps and Dominion Bond Rating Services.

Manulife Investments is a leading provider of financial and investment solutions to Canadians. With over \$32.2 billion* in assets under management, Manulife Investments benefits from strong Canadian roots and the growing global presence of Manulife Financial. For more than a century, Manulife Financial has been

helping Canadians and investors around the world achieve their financial objectives. We know the markets in which to invest. We do business there. We have strong presence in the international financial community with offices in 19 countries and territories, employing 20,000 worldwide.

THE RESULT

The features and benefits offered by IncomePlus work together to allow you to invest for continued growth while helping assure that your savings can provide a predictable stream of retirement income for life.

Manulife Investments is with you every step of the way.

*As at June 30, 2007.

The use of IncomePlus refers to the benefits provided by the IncomePlus Series within the Manulife GIF Select Contract. The Manufacturers Life Insurance Company is the sole issuer and guarantor of the Manulife GIF Select Contract. Manulife Investments is the brand name identifying the personal wealth management lines of business offered by Manulife Financial and its subsidiaries in Canada. GIF Select, Manulife and the block design are registered service marks and trademarks of The Manufacturers Life Insurance Company and are used by it and its affiliates including Manulife Financial Corporation.

To find out more about IncomePlus or other products available from Manulife Investments, please contact your Advisor.

www.manulifeincomeplus.ca

 **Manulife Investments**
With you every step of the way®