

**MARKET GROWTH ACCOUNT  
FOR A LIMITED TIME ONLY****A principal guarantee at maturity and the growth potential of the S&P/TSX 60 Index****AVAILABLE FOR RRSPS UNTIL MARCH 12, 2010**

The Manulife Investments Guaranteed Interest Contract (GIC) Market Growth Account offers a principal guarantee at maturity, plus an interest rate bonus linked to the performance of the S&P/TSX 60 Index. This investment is designed for those who desire the benefits of a Manulife Investments GIC and additional growth potential.

**100% principal guarantee + interest bonus  
equal to 50% of the increase of the  
S&P/TSX 60 Index over the term**

**SALES PERIOD**

Deposits will be accepted until March 12, 2010. Deposits are collected in a short-term holding account, in the form of a Basic Non-cashable Account, until the purchase date. An attractive interest rate of 2% compounded annually will apply to deposits held in the short-term holding account.

**PURCHASE DATE**

The purchase date is March 15, 2010. Deposits made during the sales period (February 1- March 12, 2010) to the short-term holding account will be applied to the purchase of the Market Growth Account on March 15, 2010.

**MARKET GROWTH ACCOUNT  
INVESTMENT TERM**

The investment term is five years (non-cashable), maturing March 15, 2015.

**INVESTMENT RETURN**

The Market Growth Account offers a return of principal at maturity, plus an interest rate bonus linked to the performance of the S&P/TSX 60 Index. To maximize the participation in the S&P/TSX 60 Index for the bonus, the guaranteed rate of interest payable at maturity is 0%. An interest rate bonus will only be credited if there is an increase of the S&P/TSX 60 Index over the term.

## DEATH BENEFIT GUARANTEE

100% of the initial investment is guaranteed at the date of death.

## MINIMUM INVESTMENT

The minimum investment is \$5,000.

## REGISTRATION TYPES

RRSP, LIRA, RLSP, and locked-in RRSP registration types are eligible. The offering is not available for non-registered, TFSA, or RRIF/LIF/LRIF contracts.

## MAXIMUM PURCHASE AGE

The maximum age to purchase is 66 years at December 31, 2010.

## INVESTOR BENEFITS

- Capital preservation
- Potential creditor protection
- The ability to bypass probate and other estate fees, plus
- Additional growth potential
- Investment diversification

## HOW IS THE TOTAL INVESTMENT RETURN CALCULATED?

For a \$10,000 investment into the Market Growth Account, the return would be calculated as follows:

Starting index value	# of units (principal ÷ index value)	Closing index value (after 5 years)	Index growth over 5 years	Index growth over 5 years based on Market Growth Account participation Rate	Interest rate bonus amount (# of units x change in index value**) (\$)	Maturity value on March 15, 2015 (\$)	Market Growth Account return over five years (compounded annually) (%)
1000	10	900	-100	-50 **	0	10,000	0
1000	10	1200	200	100**	1,000	11,000*	1.9245
1000	10	1400	400	200**	2,000	12,000	3.7137
1000	10	1800	800	400**	4,000	14,000	6.9610

\* Maturity Value = Principal + 1/2 Index Growth = \$10,000 + 50% x \$2000 = \$11,000  
Where index growth is negative, return will be equal to principal

## ASSOCIATED INVESTMENT: S&P/TSX 60 INDEX

The S&P/TSX 60 Index is composed of 60 leading Canadian corporations in 10 industry sectors, as measured by market capitalization.

For more information about the Manulife Investments Market Growth GIC Account, please contact your financial advisor.

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

Manulife Investments reserves the right to discontinue this offer at anytime. The Market Growth GIC Account invests in the S&P/TSX 60 Index. Investment returns of the S&P/TSX 60 Index will fluctuate and are not guaranteed. The Manufacturers Life Insurance Company is the issuer of the Manulife Investments Guaranteed Interest Contract (GIC). Manulife Investments is the brand name identifying the personal wealth management lines of business offered by The Manufacturers Life Insurance Company (Manulife Financial) and its subsidiaries in Canada. 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.