

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

Run your own numbers at [manulifeone.ca](http://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 Real Estate Agent for a Manulife ONE referral or, for more information, visit [manulifeone.ca](http://manulifeone.ca) or call 1-877-765-2265.

## Manulife ONE, the key to home ownership

- Flexible monthly payments.
- Ability to be debt-free years sooner.
- Access to equity up to an approved limit.
- Most efficient use of your money.
- All-in-one convenience.

## Banking, the way it *should* be.®

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.

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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.

### Opening costs

Manulife Bank will pay for up to \$300 of the legal costs on home purchase and may cover the appraisal costs.



# The one way to pay for your home



## 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. 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.

## one account could save you thousands

By combining your mortgage, loans, savings and income into a single, efficient all-in-one account, you could save thousands in interest and be debt-free years sooner. Consider the following example:

## Manulife ONE could save you thousands

What could Manulife ONE do for you? Here's a typical example:

The old way of banking:				Banking with Manulife ONE:			
<b>SAVINGS</b>				Cash savings are used to reduce debt, saving you more in interest costs than you'd be likely to earn in a savings account.			
	Savings		\$6,000				
	Chequing		\$3,000				
	<b>Total</b>		<b>\$9,000</b>				
<b>DEBTS</b>				Manulife ONE balance \$176,000 3.50% \$513			
	<b>Amount</b>	<b>Rate</b>	<b>Monthly payment</b>	<b>Amount</b>	<b>Rate</b>	<b>Monthly payment</b>	
Mortgage	\$160,000	4.50%	\$1,300				
Car loan	\$15,000	5.00%	\$350				
Credit card	\$2,000	18.00%	\$100				
Line of credit	\$8,000	7.00%	\$250				
<b>Total</b>	<b>\$185,000</b>		<b>\$2,000</b>				
<b>MONTHLY CASH FLOW</b>				Payment represents interest-only. So long as you do not exceed your borrowing limit, you can deposit as much or as little as you would like each month.			
			Net income				Net income
			\$4,500				\$4,500
			Less debt servicing cost				Less debt servicing cost
			(\$2,000)				(\$513)
			Less non-debt expenses				Less non-debt expenses
			(\$2,350)				(\$2,350)
			<b>Income less all expenses</b>				<b>Income less all expenses</b>
			<b>\$150</b>				<b>\$1,637</b>
				The excess income you leave in the account automatically reduces your debt. But you can always access this money if a need arises.			

In this example, by using Manulife ONE, the borrower saved \$32,571 in interest costs and was debt-free five years and eleven months sooner. Calculate how much you could save at [manulifeone.ca](http://manulifeone.ca).

	Total Payment	Total Interest	Total Time
<span style="color: yellow;">■</span> <b>Current Way</b>	\$242,073	\$57,073	13.8 years
<span style="color: green;">■</span> <b>one Way</b>	\$201,804	\$24,502	7.8 years

*For illustrative purposes only. Assumes all values remain the same throughout the time illustrated. A rate of 3.50% is used in this illustration for the Manulife ONE account. The rate applied to a Manulife ONE account is variable and charged monthly based on the daily closing balance. Note that the rate may change at any time without prior notice. The monthly administration fee is \$14.00 (\$7.00 for seniors). Rates and fees are subject to change and are not guaranteed. For current rates and fees, visit [manulifeone.ca](http://manulifeone.ca).*

