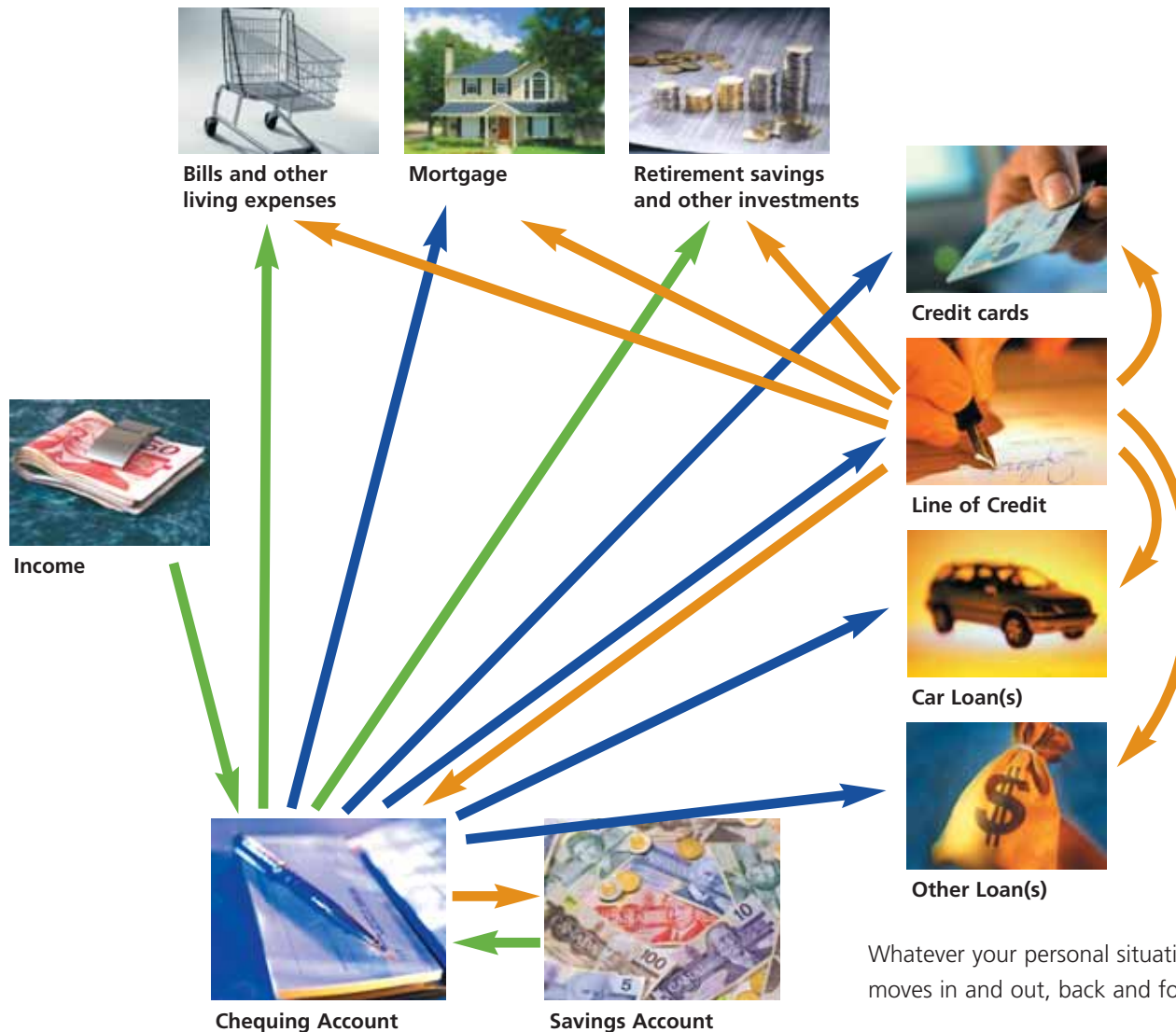


Today's banking: **complicated and expensive**

The traditional approach to money management means that each month, thousands of people across Canada go through financial hoops to meet all their expenses, pay their bills, cover borrowing costs and (try to) put something away into savings accounts and investments. **Does your month look something like this?**



Your income goes into a chequing account each month. From there, you funnel it off to pay bills, cover living expenses and to meet any investment plans. When there's money left, you move some to savings.

There are so many ways to borrow money, and most people have at least one – and usually many more – debt vehicles. So, each month you make payments – principal and interest – on a mortgage. Maybe you have a line of credit (secured or unsecured) that requires a payment. Plus, you likely have car and other loans to cover. And – just like most Canadians – you'll probably have **at least** one credit card balance to pay.

During the month, you pay some expenses with credit cards or a line of credit. Plus, you may try to stretch your investment dollars with that line of credit or even a loan. Like many people, you might have to use one debt vehicle to pay down another. You may even have to pull money back out of your savings to provide for an unexpected expense or to cover all your bills in a month.

Whatever your personal situation, with the traditional approach, your money moves in and out, back and forth and around and around.

Does this really make sense? ➔

Manulife ONE: simple and sensible

With a non-traditional flexible mortgage account like Manulife ONE, things are different. You have an all-in-one borrowing account with a borrowing limit that is based on the value of your home.



Your income is deposited into your account. When that happens, your balance immediately drops – and you pay interest on that lower amount until you spend your money.

Live out of the account. Pay your living expenses with cheques, a debit card, or via Internet and telephone banking. Make your investment deposits through cheques or pre-authorized cheques. Your account is your mortgage, your line of credit and all your loans. No multiple loan payments. No “tight” times in the month. Every dollar you put into the account you can take back out again if you ever need it up to your borrowing limit.

Interest is calculated daily. At the end of each month, you are charged the accumulated interest for the month – you only pay interest on what you owe on any given day.

That’s it. Manulife ONE saves you thousands by putting your money to work...for **you**. Can it get any simpler?

For more information about Manulife ONE, call **1-877-765-2265**.

Banking, the way it *should* be.

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