



Building wealth



THE MANUFACTURERS LIFE INSURANCE COMPANY

Overview of GIF Select

GIF Select is unlike any other investment product currently offered in Canada. With GIF Select, we've bundled together the best features to address your key financial needs into three unique Series, all within one contract. You also have access to an industry-leading selection of award-winning investment funds from many of Canada's top fund managers.

- InvestmentPlus offers the most robust fund line up of the three Series for investment flexibility through a broad selection of funds
- IncomePlus can help provide predictable, sustainable, and potentially increasing retirement income for life as early as age 55
- EstatePlus helps investors protect their legacy for beneficiaries

GIF Select: offering a lifetime of protection for your future

| | Wealth Builders (34-44) | Wealth Accumulators/ Accelerators (45-64) | Wealth Preservers (65+) |
|-------------------|--|---|---|
| Accumulation | Industry-leading Fund Selection InvestmentPlus | | |
| Income Protection | | Lifetime Income Protection IncomePlus | |
| Estate Protection | | | 100% Death Benefit Guarantee EstatePlus |

This information applies to GIF Select contracts sold on or after October 5, 2009.

Are you looking for an investment that can offer long-term growth potential and protection?

InvestmentPlus is an attractive solution for investors seeking an industry-leading selection of award winning investment funds from top fund managers with the added benefit of protection features only available through a segregated fund contract.

InvestmentPlus combines these key features and benefits to help build and protect your wealth

FAMILY OF AWARD-WINNING FUNDS

Investors can choose from among more than 80 carefully selected funds – many with top industry awards. InvestmentPlus offers a full spectrum of funds in various asset classes, from fixed income to specialty equity. Plus you have access to many of Canada's top fund managers.

FLEXIBILITY

You have the ability to move between funds and fund managers, should your needs or preferences change¹. You can also access your savings at any time (fees may apply). In addition there are multiple sales charge options available: Front-end (FE), Low-load (LL), Back-end (BE) and F-class.

CREDITOR PROTECTION

InvestmentPlus has the potential to protect your assets from creditors. This feature is ideal for professionals and small business owners looking to help protect their personal assets from professional liability.

ACCESS TO OTHER SERIES

As you move closer to retirement, you have the ability to move into the IncomePlus Series in order to help achieve the retirement lifestyle you want, or the EstatePlus Series to help protect your legacy for loved ones².

GUARANTEES AND FEES

Maturity Guarantee – on December 31st of your 100th year (or earlier where required by legislation) you are guaranteed 75% of all deposits made (reduced proportionally by withdrawals) even after market downturns.

Death Benefit Guarantee – in the event of death, your beneficiaries are guaranteed to receive the greater of the market value or the Death Benefit Guarantee (75% of all deposits made, reduced proportionally by withdrawals).

No annual fee outside of the fund MER.

¹ Moving across sales charge options may incur charges. Withdrawals, fund switches or switching investment Series may result in tax consequences. ² When moving to a new Series, new product information, forms and signatures are required.

ABILITY TO BYPASS PROBATE

In the event of death, the proceeds of your contract can privately¹ pass directly to your designated beneficiaries, without the delay and expense of probate.

Ensuring the smooth transfer of investment proceeds to beneficiaries can be a challenge for a number of reasons:

- Time – the process of obtaining probate can be lengthy, frequently taking months or even years if the will is challenged
- Probate and estate fees may significantly erode the value of an estate, diminishing the amount of money beneficiaries receive
- The probate process leaves the details of an estate open to public scrutiny
- Finally, it can be a very emotional process

GIF Select offers the ability to name a beneficiary(ies). When a beneficiary other than your estate is named,

the proceeds of the contract bypass your estate, and therefore probate, and are paid directly to the beneficiary, helping to eliminate some of the mentioned challenges. In addition, any Deferred Sales Charges outstanding upon death will be waived.

INVESTMENT MANAGEMENT

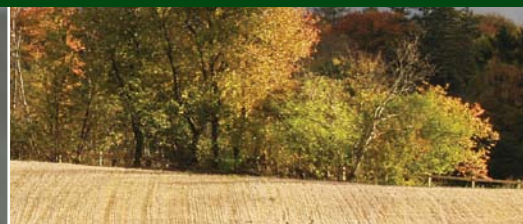
Investment Management Services (IMS) is staffed by a uniquely qualified global team of professionals dedicated to constructing best-in-class investment platforms. Using a stringent selection and review process called i-Watch®, the IMS team seeks to identify funds and fund managers that have potential over the long-run to:

- Deliver strong results through a variety of market cycles
- Adhere to their value proposition

With **i-Watch®** a process exclusive to Manulife, we ‘manage the fund managers’ for you to make sure each fund stays true to its style and mandate over time.

Probate does not apply in Quebec. For investors in Quebec, the term probate is intended to refer to the administrative process and expense of settling your estate

¹ In Saskatchewan, jointly held property and insurance policies with a named beneficiary are included on the application for probate despite the fact that these assets do not flow through the estate and are not subject to probate fees.



Top Canadian fund managers and award-winning funds

Because the opportunity for growth is so important, we've made the InvestmentPlus fund line up the most robust within GIF Select. More than just choice, you also benefit from quality – many funds have an underlying investment boasting top Morningstar Star Ratings or

the prestigious Lipper Fund Award. From the unique Manulife Advantage GIF Select Fund to specialty equity funds, InvestmentPlus offers what you need to build your wealth.

Fund managers available with GIF Select InvestmentPlus



What are you doing after work?

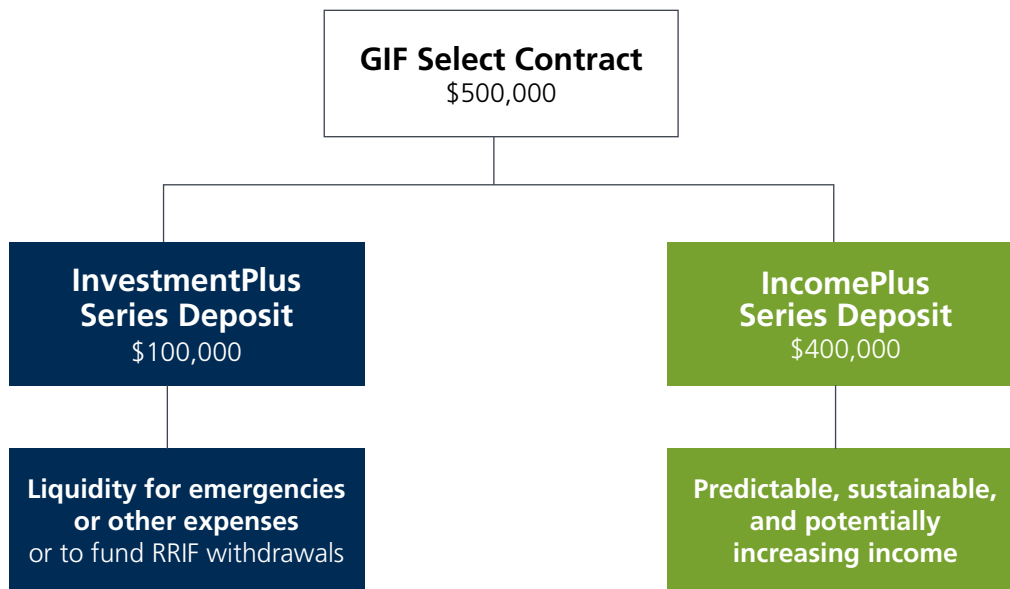


The InvestmentPlus opportunity

Investors can take advantage of other benefits available within their GIF Select contract by combining the InvestmentPlus Series with other Series.

For example, by combining InvestmentPlus and IncomePlus within one contract, investors benefit

from the liquidity offered by InvestmentPlus and the predictable, sustainable, and potentially increasing income available from IncomePlus. When accessing savings from InvestmentPlus, perhaps for an emergency or for an unforeseen expense, the income stream from IncomePlus is not negatively impacted.*



* Age restrictions and other conditions may apply.



You can trust in Manulife's financial strength and stability

Strong – Funds under management by Manulife Financial and its subsidiaries are Cdn\$492 billion¹.

Reliable – More than one in five Canadians are served by Manulife's leading businesses that provide individual life and health insurance, wealth management, banking, group benefits, group savings plans, plus services to alumni and professional associations across the country.

Trustworthy – Manulife has stood solidly behind our promises for over 120 years.

Forward-thinking – Manulife Financial is a market leader in both financial protection and wealth management businesses. We provide a full suite of products and services to meet the current and future needs of individual and group customers.

Highly regarded

- Track record of growth, leading corporate governance practices and strong management teams
- Manulife has strong claims paying ability and financial strength ratings from all of its credit rating agencies
- Is the largest insurance company in Canada and one of the top five in the world
- Manulife was first incorporated in 1887 with Sir John A. Macdonald, Canada's first Prime Minister, as President

¹As at September 30th, 2011



FOR MORE INFORMATION, PLEASE CONTACT YOUR ADVISOR OR VISIT MANULIFEGIFSELECT.CA

Any amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value. Withdrawals proportionally decrease Maturity and Death Benefit Guarantees. The Manufacturers Life Insurance Company is the issuer of the Manulife GIF Select insurance contract which offers the IncomePlus, EstatePlus and InvestmentPlus Series and the guarantor of any guarantee provisions therein. Manulife, Manulife Investments, the Manulife Investments For Your Future logo, the Block Design, Strong Reliable Trustworthy Forward-thinking, IncomePlus, EstatePlus, InvestmentPlus and i-Watch are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

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 **Manulife Investments**

strong reliable trustworthy forward-thinking

| For your future™