



GIF Select
InvestmentPlus™



With you for Maximum
Growth Potential

Overview of GIF Select

GIF Select is unlike any other investment product currently offered in Canada. With GIF Select, you can customize your investments to include the protection features that best suit your needs now and in the future.

- InvestmentPlus offers flexibility, the maximum growth potential of the markets, plus basic protection benefits, all at a low cost

- IncomePlus can help provide predictable, sustainable, and potentially increasing retirement income for life
- EstatePlus helps investors protect their legacy for beneficiaries

GIF SELECT: WITH YOU FOR A LIFETIME OF PROTECTION

	Wealth Builders (34-44)	Wealth Accumulators/ Accelerators (45-64)	Wealth Preservers (65+)
Accumulation	Maximum Growth Potential 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, and does not apply to GIF Select IncomePlus contracts sold prior to October 5, 2009

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

InvestmentPlus is an attractive option for investors seeking flexibility, the maximum growth potential of leading investment funds, plus the basic protection benefits of a segregated fund contract – all at a low cost.

InvestmentPlus has numerous Features and Benefits

INVESTMENT FLEXIBILITY

As your needs change, you have the ability to move into the IncomePlus Series to help meet your retirement income needs, or the EstatePlus Series to help protect your legacy for beneficiaries.¹

LOW-COST PROTECTION

The fund Management Expense Ratios (MERs) within the InvestmentPlus Series are competitive with most mutual funds, but InvestmentPlus offers basic protection benefits.

LIQUIDITY AND FLEXIBILITY

Investors can access their savings at any time.² Multiple sales charge options are available: Front-end load (FEL), Low-load (LL), Deferred Sales Charge (DSC).

CREDITOR PROTECTION

As an option under GIF Select, 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.

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.

¹When moving to a new Series, new product information, forms and signatures are required.

²Fees may apply.

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.

FUND SELECTION AND INVESTMENT MANAGEMENT

Investment Management Services (IMS) manages Manulife's common investment platform – a broad array of best-of-class investment options that span every major asset class and investment style. Chosen from the world's leading asset managers, our investment platform gives you access to an elite and diversified set of investment tools.

i-Watch® can be a valuable resource for you and your clients when making investment decisions. To ensure our funds are best of class, we use a stringent selection and review process called i-Watch. It's our commitment to you that we are managing our managers on your behalf.

¹In 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.



Fund Selection and Investment Management

Because the opportunity for growth is also important, InvestmentPlus offers you a choice of investment funds from a select group of top fund managers. You can access a broad choice of investment funds from

well-known fund managers, covering a wide variety of asset classes. And you benefit from free fund switching between funds and fund managers.¹

FUND MANAGERS AVAILABLE WITH GIF SELECT



What are you doing after work?



M A W E R
INVESTMENT MANAGEMENT LTD



BUY. HOLD. AND PROSPER.®



MFC Global
Investment Management®

AB
ALLIANCEBERNSTEIN
Institutional Investments



TD **Mutual Funds**

Capital Guardian™

Mackenzie
INVESTMENTS

PICTET
1805

CI Investments™

Manulife Bank



RBC Asset Management®

CIBC CIBC
Asset Management

Templeton

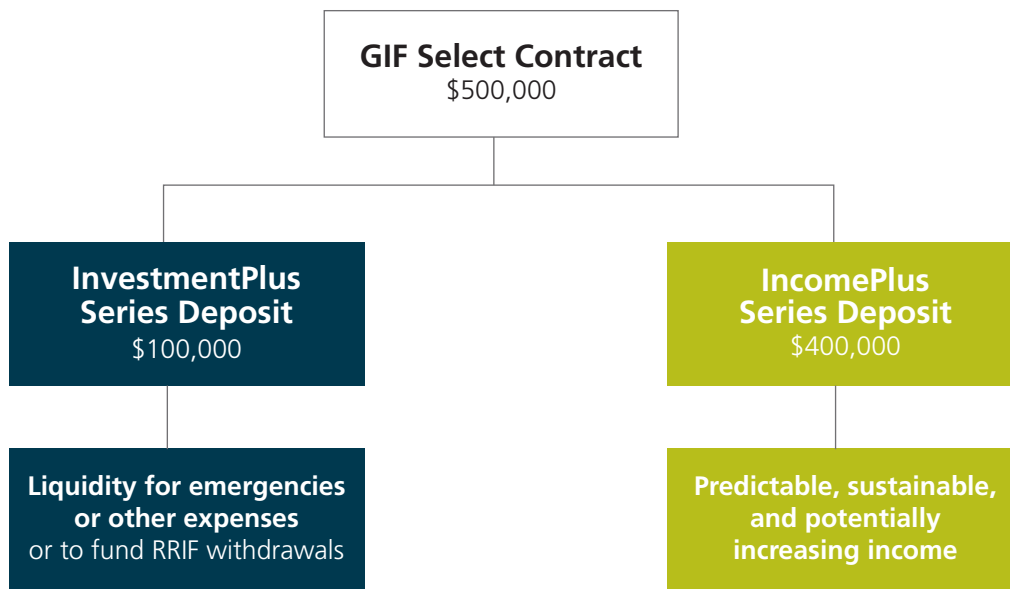
¹Any fund switch may result in tax consequences.

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.



Exceeding the withdrawal thresholds in IncomePlus may have a negative impact on future income payments. Age restrictions and other conditions may apply.



Why Manulife

Manulife Investments, a division of Manulife Financial, is a leading provider of personal wealth management solutions to Canadians. With over \$30.3 billion in funds under management,¹ Manulife Investments benefits from strong Canadian roots and the growing global presence of Manulife Financial.

Today 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.

FINANCIAL STRENGTH

- Funds under management by Manulife Financial and its subsidiaries are over Cdn\$405 billion¹
- Helping Canadians and investors around the world achieve their financial objectives through sound corporate investing
- Strong presence in the international financial community

HIGHLY REGARDED

- Manulife was incorporated in 1887 with Sir John A. Macdonald, Canada's first Prime Minister, as President
- 120 year history in Canada
- Track record of growth, leading corporate governance practices and strong management teams
 - Exceptional performance over time, led by continued focus on organic growth and opportunistic acquisitions
 - Corporate governance practices have ranked #1 in Canada in 4 of the last 7 years²
- Holds among the highest ratings of all rating agencies
- Is the largest insurance company in Canada

¹At December 31st, 2008

²Source: Report on Business November 10, 2008



For more information please contact
your advisor or visit our website at
www.manulife.gifselect.ca

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

Any amount that is allocated to a segregated fund is invested at the risk of the contract holder 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 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. InvestmentPlus and EstatePlus are trademarks and i-Watch, GIF Select IncomePlus, 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.