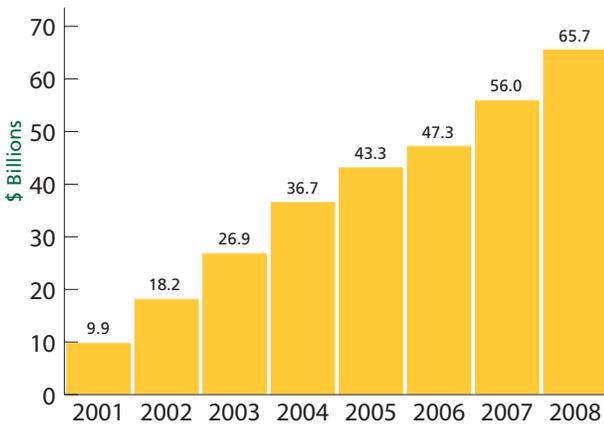




Make your cash work harder

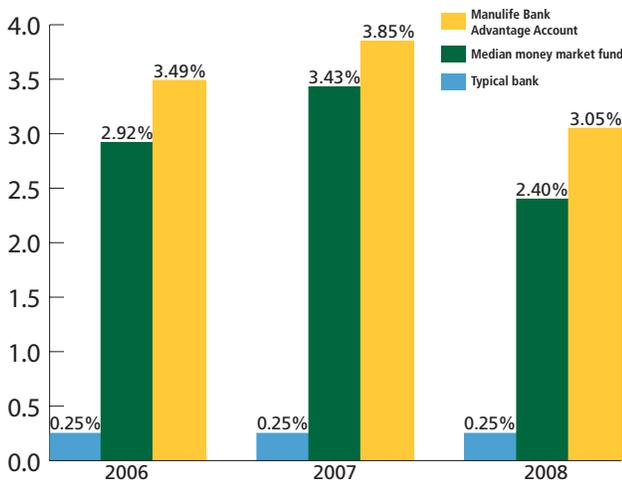
Many Canadians have been busy trading in their low-interest bank savings accounts and money market funds in favour of a new place to park their money – high-interest savings accounts. In fact, over the past nine years, Canadians have increased their deposits in high-interest accounts from \$10 billion to \$65 billion.

Canadian deposits in high-interest accounts



Source: Investor Economics, June 2008

How much are you earning?



Source: Manulife Bank, Globefund.com. Assumes a typical interest rate of 0.25% for traditional bank accounts. Advantage Accounts held for full calendar year with monthly compound returns, interest calculated on the daily closing balance and paid monthly. Interest rate is variable and subject to change. Past results do not indicate future results.

Advantage Accounts is offered through Manulife Bank of Canada.

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How do high-interest accounts compare?

Higher returns – High-interest accounts have historically offered Canadians more attractive returns compared to bank savings accounts and money market funds. For example, in 2008, Manulife Bank’s Advantage Account had an annual return of 3.05% compared to 0.25% for a typical bank account or 2.40% for a median money market fund.

Convenient features – With Manulife Bank’s Advantage Account, accessing money can be as simple as taking a trip to a bank machine or using a debit card. With money market funds, accessing cash involves a sale of securities and possible delays in obtaining a cheque.

Invest with Confidence – With more than \$12 billion in assets, the strength of Manulife Bank has been confirmed by Standard & Poor’s who has given Manulife Bank (short-term) ratings of A-1+ (as at January 12, 2009; A-1+ is the highest of 9 ratings in this category and indicates the capacity to meet its financial commitment on these obligations as extremely strong). The ratings are similar or better than the ratings received by Canada’s major banks.

\$US deposits

Manulife Bank also offers a \$US Advantage Account¹ to help \$US cash deposits work harder.

If you want to move your cash savings into high gear, please speak with your financial advisor to ensure you’re taking full advantage of this opportunity.