



## Manulife One – the “What if?” account

Manulife One is an innovative way of banking that allows you to combine your loans, savings and income into a single all-in-one account. This innovative way of banking is ideal for homeowners who wish to save interest or pay off their mortgage more quickly.

But what if your mortgage is mostly or completely paid off? What if you're already retired or plan to retire within the next 10 years? If you're in this position, you have even more reason to switch to Manulife One.

### Retirement – preparing for the “What ifs?”

Even the best retirement planning may not address the unexpected twists that life throws your way. Without a reliable backup plan in place, these “What ifs?” may become an undue source of stress:

- What if I've underestimated my retirement expenses?
- What if I have unexpected medical costs?
- What if I need to help out the kids?
- What if the house needs repairs?

### Put a backup plan in place

Even if you're confident that you're financially prepared for retirement, it never hurts to have a backup plan. Manulife One gives you access to the equity you've built in your home, up to your borrowing limit, whenever a need arises.

Because Manulife One acts as your day-to-day chequing account, accessing your home equity is as easy as writing a cheque, transferring money to another account or even using your bank card. What makes Manulife One such an effective backup plan?

- No withdrawals are required, and there's no minimum withdrawal amount.
- You're free to pay back variable rate debt in your Main Account at any time and without penalties.
- When your account has a positive balance, you earn a high rate of interest on every dollar.

### When is the best time to get a Manulife One?

As with any backup plan, the best time to get a Manulife One account is before you need it. You never know what life will throw your way. By putting a Manulife One account in place today, you could be better prepared to handle any unexpected financial needs that arise in the future. In the meantime, you'll enjoy the simplicity of managing all of your major banking needs through a single, easy-to-use account.

Don't spend your golden years worrying about the “What ifs?” of life. Put Manulife One in place today and you can feel confident that you're prepared for whatever unexpected twists life brings in the future.

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**For more information, please visit [manulifeone.ca](http://manulifeone.ca)**

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