

Guaranteed income solutions



Why guaranteed income is important in retirement

Retirement in Canada has changed. Canadians are healthier and living longer than ever. For some of your clients this means that their retirement years could last as long as their working years.

As an advisor, you need to ensure that your clients will have a predictable, guaranteed source of retirement income that will last for the rest of their life. This guaranteed income can serve as the foundation of a sustainable retirement income plan, allowing them to adapt to unforeseen expenses, without the worry of running out of money.

Currently, 75 percent of working Canadians do not have a Defined Benefit pension plan, and with nearly three and half million Canadians reaching the retiring age in the next 5 years, many may run into shortfalls funding their retirement. They may need to either dramatically change their lifestyle, or run the risk of outliving their retirement savings.

BENEFITS OF GUARANTEED LIFETIME INCOME

Without a source of guaranteed income as part of your client's retirement income strategy, they may always be worried about their money and spending. What if they live for another ten years? Or an additional twenty years, or more? Will they have enough money to last?

Guaranteed income solutions can offer clients:

- Predictable and sustainable income that lasts for life
- Certainty and peace of mind that they will never outlive their income
- Dependable income to help them plan and manage their expenses
- Protection from market volatility

Source: Statistics Canada, Pensions Plans in Canada and Labour Force Survey, April 2009

MANULIFE GUARANTEED INCOME SOLUTIONS

Retirement today looks different than retirement in the past; however, the need for a dependable income to last for life is as important as ever. Company pension plans may no longer be an option for many Canadians but fortunately, there are a number of new and innovative income solutions available for your clients.

This table shows a relative comparison of IncomePlus, Manulife PensionBuilder and the Manulife Principal Protected Annuity option based on a variety of key client needs. Choosing which product or combination of products best addresses your clients' needs will depend on their specific situation.

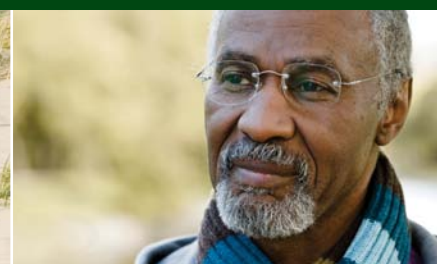
IMMEDIATE GUARANTEED INCOME	Manulife Principal Protected Annuity Manulife PensionBuilder IncomePlus	
My client is ready to retire and needs to maximize their retirement income with the highest immediate payout percentage.		
DEFERRAL BENEFIT	Manulife Principal Protected Annuity Manulife PensionBuilder IncomePlus	
My client wants to know that the longer they wait to withdraw income the higher that income will be. ¹		
INCOME FLEXIBILITY	Manulife Principal Protected Annuity Manulife PensionBuilder IncomePlus	
My client is not sure when they want to retire. When the time is right they want to be able to start taking income and if the need arises they want the ability to make adjustments.		
MARKET VALUE STABILITY	Manulife Principal Protected Annuity Manulife PensionBuilder IncomePlus ²	
My client wants the peace of mind of knowing that their underlying investment/value is not subject to volatility.		
MARKET PARTICIPATION	Manulife Principal Protected Annuity Manulife PensionBuilder IncomePlus	
My client is interested in market growth potential, and would like their underlying investment to participate in the market.		
LIQUIDITY	Manulife Principal Protected Annuity Manulife PensionBuilder IncomePlus	
In case my client needs it, having the ability to access additional money is important to them. ³		

¹Market growth is not a factor in this example. Assume all deposits are the same to each product. ²If funds with an equity component are selected. ³Fees may apply. For illustration purposes only

WHICH GUARANTEED INCOME SOLUTION IS RIGHT FOR YOUR CLIENT?

	MANULIFE PRINCIPAL PROTECTED ANNUITY	MANULIFE PENSIONBUILDER	INCOMEPLUS
When to invest	At retirement	Approaching retirement or at retirement	Approaching retirement or at retirement
Income needs	Seeking the highest immediate income with limited benefits in deferral	Attractive immediate income with the greatest guaranteed benefits in deferral	Moderate immediate income with attractive minimum benefits in deferral and the ability to capture market growth
Income flexibility	At purchase, income payments are set and cannot be changed	31 payout percentages offer greater flexibility to start income, as early as age 50	Five payout percentages offer some flexibility when deciding to start income, as early as age 55
Investment risk	Low risk tolerance	Low risk tolerance	Low to moderate risk tolerance (depending on fund selection)
Liquidity	No access to investment after purchase	Full access to market value if needed ¹	Full access to market value if needed ¹
Overall, my client wants to	...maximize lifetime income from specific assets	...generate an attractive income immediately or several years in the future with absolute certainty	...grow their portfolio, pre-retirement, with the potential to capture market gains, and convert these assets into a guaranteed income stream in the future

¹Fees may apply. For illustration purposes only



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strong reliable trustworthy forward-thinking

For your future™