

The following educational email is provided as a service by:

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Will your retirement income be predictable, sustainable and potentially increasing?

Saving for your retirement involves a lot of careful planning. Not only do you have to ensure your savings will be sufficient to fund your future need for income, you also have to ensure that your nest egg will last as long as you'll need it.

As you may know, there are a number of investment options currently available, such as GICs, annuities, mutual funds and segregated funds. But do any of these investments guarantee that your retirement income will be predictable, sustainable, and potentially increasing? Now there's an investment that can.

Manulife Investments has designed GIF Select featuring IncomePlus.

Unique in Canada, IncomePlus can provide you with:

- Predictable income guaranteed not to decrease no matter how investments perform
- Sustainable income that will last at least until the principal is completely repaid
- Potentially increasing guaranteed income to help offset inflation
- The flexibility to change your investment or access your savings at any time
- Tax-efficient income when held in a non-registered account
- Benefits that ensure the smooth transition of your estate

The features and benefits work together to allow you to invest for continued growth while being assured that your savings can provide a predictable stream of income to help fund your retirement.

Next Steps?

If you have you questions or would like to see a quote please contact me and I'd be glad to set up a time to discuss this program.

Do you know someone that might have an interest in Gif Select? Please forward this newsletter to a friend or relative that would benefit from this information. I would be happy to answer any questions they may have and add them to my regular distribution. Thanks for your time!

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