

Who says you have to drive  
in the slow lane to be safe?

**3.85%\***

Just because your clients need a secure place to invest their cash doesn't mean that they should accept a low rate of return.

With Manulife Bank's Investment Savings Account, you can offer your on-book (Nominee Name) clients security, convenience and growth for their cash investment.

#### Security

Investment Savings Account provides the security of a bank account. Manulife Bank is a Schedule I bank that is wholly owned by Manulife Financial, one of Canada's largest and most respected financial institutions.

#### Convenience

Investment Savings Account can be accessed on FundSERV through code MIP 510. This allows you to integrate your client's cash investment with their broader on-book portfolio. There are no maturity dates to manage and the money is not locked in.

#### Growth

The account features a premium interest rate that applies to every dollar in the account. When you place your client's cash investment in Investment Savings Account, you can assure them it will be earning one of the best returns offered by a secure, liquid investment.

Show your clients how Investment Savings Account can keep the secure portion of their portfolio growing and accessible. Product details are included on the reverse of this sheet. For more information on Investment Savings Account or Manulife Bank, please call our advisor sales support line at 1-800-567-9170.

**S e c u r i t y . C o n v e n i e n c e . G r o w t h .**



\* As at May 29, 2006, variable annual interest rate of 3.85% is applied to all funds in the account. Interest is calculated on the total daily balance and paid monthly. Rate is subject to change.

## Product details

<b>Investment type:</b>	High-interest savings account.
<b>Security:</b>	Manulife Bank is wholly-owned by Manulife Financial.
<b>Availability:</b>	Deposits to this account can be made through FundSERV and held in cash, margin and registered accounts. Available for Canadian residents only.
<b>Eligible registered plans:</b>	Nominee Name RRSP, RRIF, DPSP, LIF, LRIF, PRIF and RESP – 100% Canadian content property.
<b>Compensation:</b>	25 bps per year paid monthly to the dealer based on the average monthly balance in the account.
<b>Investment returns:</b>	Interest is calculated daily at the posted rate and is credited to the investor's account monthly or at the time of withdrawal (full redemption).
<b>Transactions:</b>	Transactions are allowed only through FundSERV. Transactions are restricted to deposits (purchases) and withdrawals (redemptions).  Chequing, ABM withdrawals etc. are not available on this account.
<b>Investment code:</b>	Investment Savings Account is listed under code MIP 510 on FundSERV.
<b>Maximum deposit:</b>	\$2,000,000
<b>Sales support:</b>	A client flyer (AB0402E) describing this account is available. Call the Manulife Bank advisor sales support line at 1-800-567-9170 for more information on this product or to order the client flyer.

Manulife Bank, member of Canada Deposit Insurance Corporation. Visit [www.cdic.ca](http://www.cdic.ca) or call 1-800-461-2342 for details.

Investment Savings Account is offered through Manulife Bank of Canada.

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