

Your Manulife One number is:

\$56,613

Based on the information you provided, with Manulife One you could save **\$56,613.11** in interest costs and be debt-free in **8 years, 6 months**.

That is **13 years, 2 months** earlier than with your current way of managing your finances.



\$1,000,000
Home value

\$300,469

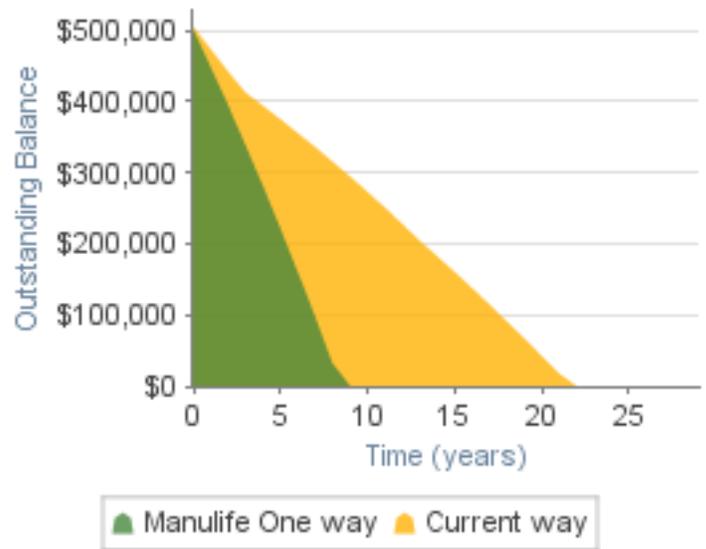
Borrowing room

\$52,300

Consolidated debts

\$447,231

Mortgage balance



CURRENT WAY vs **WITH MANULIFE ONE**

Total interest paid
\$125,846

Projected time to be debt-free
21 years, 8 months

Total interest paid
\$69,233

You could be debt-free in
8 years, 6 months

If you would like to speak with someone about your personal situation, or if you are interested in applying for a Manulife One account, please contact your Manulife Bank Representative or call us toll-free at: **1-877-765-2265**

How the Manulife One account works

1 Deposit your savings

Adding any chequing and savings account balances to your Manulife One account immediately reduces your debt and saves you interest.

Account type	Balance
Chequing account	\$604
Savings account	\$5,422
Other short-term savings	\$0
Total	\$6,026

2 Consolidate your debt

Pay off the balance of your existing mortgage, personal lines of credit and any other outstanding debts you may have, and lower your interest costs at the same time.

Debt type	Interest rate	Payment	Balance
Current mortgage	1.95%	\$2,134	\$453,257
Credit card	19.99%	\$223	\$12,300
Car loan	4.99%	\$700	\$20,000
Car loan	1.99%	\$558	\$20,000
Total		\$3,615	\$505,557

3 Redirect your income

Adding any chequing and savings account balances to your Manulife One account immediately reduces your debt and saves you interest.

Cash flow	Balance
Net Monthly Household Income	\$7,632
Monthly Household Living Expense	\$2,000
Total	\$5,632

4 Enjoy more flexibility

Manulife One gives you the flexibility to divide your debt into sub-accounts if you'd like to track some of your debt separately or lock-in a portion of your debt at a fixed rate. Use the edit sub-accounts button to see how.

5 Enjoy simplified banking

Manulife One acts as your everyday chequing account, combining all of your regular banking into one easy-to-use account.

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Year by year cash flow comparison

The following table shows the potential year-by-year breakdown of your cash flow for each of two strategies – your current way of banking and managing your banking with Manulife One. The table shows what your principal and interest payments would be each year. It also shows your outstanding debt at the end of each year.

Current way

Year	Principal	Interest	Ending Balance
1	\$31,136.52	\$12,245.48	\$474,420.48
2	\$32,035.63	\$11,346.37	\$442,384.85
3	\$29,074.22	\$10,443.84	\$413,310.63
4	\$18,965.16	\$9,868.97	\$394,345.47
5	\$18,865.10	\$9,420.90	\$375,480.37
6	\$19,339.88	\$8,946.12	\$356,140.49
7	\$19,847.06	\$8,438.94	\$336,293.43
8	\$20,392.27	\$7,893.73	\$315,901.16
9	\$20,982.50	\$7,303.50	\$294,918.66
10	\$21,626.03	\$6,659.97	\$273,292.63
11	\$22,333.12	\$5,952.88	\$250,959.51
12	\$23,116.21	\$5,169.79	\$227,843.30
13	\$23,074.84	\$4,318.20	\$204,768.46
14	\$21,838.00	\$3,772.00	\$182,930.46
15	\$22,265.94	\$3,344.06	\$160,664.52
16	\$22,702.21	\$2,907.79	\$137,962.31
17	\$23,147.08	\$2,462.92	\$114,815.23
18	\$23,600.65	\$2,009.35	\$91,214.58
19	\$24,063.08	\$1,546.92	\$67,151.50
20	\$24,534.64	\$1,075.36	\$42,616.86
21	\$25,015.35	\$594.65	\$17,601.51
22	\$17,601.51	\$125.09	\$0.00
Total	\$505,557.00	\$125,846.83	

Current rate on mortgage*: 1.95%

*For "Current way", non-mortgage debt remains at the interest rate entered in the calculator.

This table is based on the information you entered in the calculator. The table is for illustrative purposes only and is not a guarantee.

Manulife One way

Year	Principal	Interest	Ending Balance
1	\$52,680.80	\$14,903.20	\$449,263.23
2	\$54,361.25	\$13,222.75	\$395,105.38
3	\$56,095.50	\$11,488.50	\$339,213.28
4	\$57,885.30	\$9,698.70	\$281,531.38
5	\$59,732.40	\$7,851.60	\$222,002.38
6	\$61,638.63	\$5,945.37	\$160,567.15
7	\$63,605.95	\$3,978.05	\$97,164.60
8	\$65,636.22	\$1,947.78	\$31,731.78
9	\$31,816.53	\$196.97	\$0.00
Total	\$503,452.58	\$69,232.92	

Rate on Manulife One Main Account: 3.20%

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One way vs. the Current way

In the illustration, we have referred to the “Current way” and the “One way.” The “Current way” assumes that each current liability will continue to be repaid at the same rate and frequency as it has been and that no additional lump-sum payments will be made. The “One way” assumes that your savings and the entire difference between your income and your expenses will be applied to your borrowings.

If you would like to have some of the difference in money between your expenses and income go to other needs, such as other programs with your financial advisor or other future/planned living expenses, instead of this money going entirely to repaying the debt within Manulife One, please increase your expenses in the calculator. Please note this will increase the time it takes to be debt free.

Your initial balance and costs

The “One way” initial balance is your total liabilities less your savings plus an estimated 3-month interest penalty associated with breaking your current mortgage (may vary or may not be applicable). Manulife One account holders pay a monthly administration fee – which is currently \$16.95 (clients 60 years of age and older pay \$9.95 per month) – to cover the costs of all regular banking transactions. This fee is included in the illustration of the “One way”. For a complete listing of all fees and services visit manulifeone.ca.

Rate

The illustration is based on current interest rates for the Manulife One Main Account and any sub-account(s). These rates may change at any time without prior notice. Interest on the Main Account balance is calculated on the daily closing balance. When the Main Account is in a negative balance, interest is compounded monthly, not in advance. Interest on variable rate term sub-account balances is compounded monthly, not in advance. Interest on fixed- rate term sub-account balances is compounded semi-annually, not in advance. Interest is posted to your account monthly. For current interest rate information, call 1-877-765-2265 or visit our web site at manulifeone.ca.

Results

This report and all calculations within it are based on the assumptions you provided, are for illustrative purposes only and do not guarantee future results. Since your results will differ from this illustration, it is important that you review your account on a regular basis to ensure you are still meeting your financial goals. This report is a calculation of potential Manulife One benefits, assuming you were able to open this account today. However, to get started with Manulife One, you must first apply, have Manulife Bank review your application and, if approved, move your banking into the Manulife One account.

For more information go to manulifeone.ca



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