

Dreaming of a secure, carefree retirement?

Our Registered Retirement Savings Plans can help turn dreams into reality.

Registered Retirement Savings Plans (RRSPs) were created specifically to help Canadians set aside the funds they need to live comfortably in retirement. Every year, you're eligible to contribute up to a specified maximum of your employment earnings.

Key benefits include:

- Contributions are tax-deductible, which may reduce your income taxes in the year you contribute.
- Earnings within the plan are tax-deferred. You don't pay taxes on the growth until you take the money out.
- Unused contribution room is carried forward automatically.
- You can "borrow" from your plan to make a down payment on your first home or cover the cost of full-time education for yourself or your spouse.

Manulife Bank offers two RRSP options that provide security, growth, flexibility — and great rates.

1. Registered Advantage Account

- Earn one of the highest variable rates available in Canada.
- Get interest on every dollar, every day, paid monthly.*
- There's no minimum contribution required.
- Pay no fees for set-up or maintenance.

2. Registered Guaranteed Investment Certificates (GICs)

- Lock in your money at a competitive guaranteed rate, with interest compounded annually.
- Choose short term (30 to 364 days) or longer term (one to five years).
- Minimum investment is just \$2,500 for longer-term GICs.
- Pay no fees for set-up or maintenance.

An investment in your future

Contributing to an RRSP is an easy, convenient way to help ensure your financial security in retirement. Even small amounts can add up quickly thanks to the combined power of tax-deferred compound growth and high interest.



RRSP options:

- Registered Advantage Account
- Registered Guaranteed Investment Certificates (GICs)



**To learn more, reach out to your advisor
or visit manulifebank.ca**

* The variable annual interest rate is applied to all funds in the account. Interest is calculated daily on the total daily balance and paid monthly. Rate is subject to change without notice.
For the current rate, visit manulifebank.ca/rates.

Registered Advantage Account is offered through Manulife Bank of Canada, member of the Canada Deposit Insurance Corporation (CDIC). Manulife, Manulife Bank & Stylized M Design, and Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it and by its affiliates under license.