

Invest with Confidence

Your annuity is backed by the strength of Manulife Financial.

Annuity Options

- **Single Life Annuity** - provides an income for the lifetime of one annuitant.
- **Joint and Survivor Life Annuity** - provides an income for the lifetimes of two annuitants (usually husband and wife).
- **Term Certain Annuity** - provides income for a specified period of time. Once the last payment is made, the contract expires and no further payments are made.

Guarantee Options

Return of Premium

The original premium will be returned if the annuitant(s) dies before the first payment date. (some restrictions apply)

Payment Guarantees

- **Guarantee Period** - payments will be paid for the selected period. If the last surviving annuitant dies before the end of the period, payments will continue to a beneficiary.
- **Cash Refund (Single Life, non-registered only)** - a beneficiary will receive a lump sum equal to the difference between the original premium paid and the total payments received.
- **Installment Refund (Single Life, non-registered only)** - payments will continue to the beneficiary until the total of payments received equals the original premium paid.

Tax Advantages

- For those age 65 and over, income from an annuity qualifies for the Pension Income Tax Credit
- For annuities purchased with non-registered funds, only the interest component of each payment is taxable.

Immediate Annuity Competitive Rate Survey

Monthly income based on a premium of \$100,000 non-registered funds. Payments start in one month.

Rates Effective: **November 18, 2008**

	Manulife Financial	Canada Life	Great-West Life	Standard Life	Sun Life
Life Annuity (10 year guarantee)					
Gender / Age					
Male / 65	661.85	667.66	666.92	640.22	623.91
Male / 70	728.44	730.30	729.64	712.73	693.69
Male / 75	808.88	795.28	794.61	797.00	772.11
Male / 80	874.57	860.86	860.25	880.63	849.51
Female / 65	607.59	615.89	615.20	597.79	583.53
Female / 70	668.76	669.70	668.99	666.94	645.21
Female / 75	747.54	738.44	737.76	753.71	720.85
Female / 80	825.10	814.55	813.96	848.95	806.07
Term Certain (Age 65)					
3 years	2,868.15	2,817.65	2,869.60	2,817.68	2,808.46
5 years	1,767.52	1,756.91	1,774.36	1,779.60	1,740.67
10 years	989.08	982.23	970.80	1,037.17	975.66
15 years	734.61	740.33	740.04	780.96	740.05
20 years	611.68	633.48	633.18	657.62	614.22

Source: CANNEX

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