



## Integrated mortgages and banking for all your clients

More than 100,000 Canadians have a Manulife Bank mortgage – and this number is growing every day. This equals tremendous mortgage referral opportunities for advisors.

### EXPAND YOUR BUSINESS THROUGH MORTGAGE REFERRALS

Why have more than 5,000 advisors across Canada referred Manulife One? Because doing so is good for business. By referring Manulife One and Manulife Bank Select you could:

- Strengthen client relationships.
- Reduce contact between your clients and other financial institutions.
- Facilitate other sales by helping your clients address other financial needs.

Manulife Bank offers two unique combined mortgage and banking products: Manulife One and Manulife Bank Select.

### TWO COMPLEMENTARY MORTGAGE AND BANKING SOLUTIONS

**Manulife One** is an *innovative, all-in-one account* that allows your clients to combine their mortgage, personal loans and lines of credit with their income and short-term savings. By combining their debt and savings in a single account with a competitive low interest rate(s), your clients could save thousands of dollars in interest costs while gaining more control over their finances.

**Manulife Bank Select** provides clients with an *integrated banking solution* that combines a traditional amortizing mortgage with a high-interest\*, full feature chequing account.

\* Interest earned is calculated on the daily closing balance and added to your account monthly. Visit [manulifebankselect.ca](http://manulifebankselect.ca) for a full list of account features and, where applicable, fees.

## **INTEGRATED BANKING IS SMARTER BANKING**

Flexibility, simplicity, convenience – integrated mortgage and banking solutions from Manulife Bank offer these features and more. Whether your clients are first-time homebuyers, are looking to get out of debt more quickly or want to simplify their finances, Manulife Bank could help them reach their financial goals sooner.

Integrated solutions from Manulife Bank offer smarter banking for clients who:

### **Are first-time homebuyers**

Did you know that first-time homebuyers were behind roughly 1 of every 2 home sales in recent years?<sup>1</sup> With Manulife Bank Select you can access the “next generation” of clients and begin developing long-term relationships today. Clients can borrow up to 95% of the value of the home for the mortgage – making Manulife Bank Select ideal for first-time homebuyers who may have less than 20% for a down payment.

### **Want more from their traditional mortgage**

Clients looking to renew their existing mortgage may appreciate what Manulife Bank Select could do for them. It’s a traditional mortgage – with competitive fixed or variable rates – combined with a bank account that earns a high rate of interest and provides full chequing features. A Manulife Bank Select referral can open the door to more bank product sales and reduce contact between your clients and other financial institutions.

### **Want to be debt-free sooner**

Manulife One makes it easy for your clients to consolidate their debt at a competitive low interest rate(s) and use their savings and income to reduce their debt more quickly. Because their monthly interest costs are typically reduced, more of your clients’ monthly cash flow can go toward reducing their principal. This could save them thousands of dollars in interest over the life of their mortgage.

### **Are self-employed or earn a variable income**

With Manulife One, your clients are their own banker. They decide how much to borrow, up to their borrowing limit,

and how quickly to repay their principal. It’s a great solution for people whose income varies from month to month. Manulife One can help your self-employed clients even out their income stream and reduce the hands-on account management necessary each month.

### **Have paid off their mortgage**

Manulife One can be an effective financial tool for mortgage-free homeowners. It can provide these clients with convenient access to their home equity, up to their borrowing limit, when a need arises. With a consolidated account, it’s easy for clients to know exactly where they stand financially. And when a client’s Manulife One account is in a positive balance, they earn a competitive rate of interest on every dollar.

### **Want flexibility in retirement**

Retirement can come with a lot of “what ifs?” that can cause your clients undue anxiety, such as unexpected medical expenses or home repairs. It can also present great opportunities, such as for travel or starting a small business. Manulife One can provide clients who are at or near retirement with the added benefit of knowing that they have access to their home equity, up to their borrowing limit.

## **WE MAKE IT EASY FOR YOU**

If you feel your clients could benefit from one of these products, simply refer them to your local Manulife Bank representative. They’re local mortgage and banking experts who can explain these products in full detail, illustrate the benefits to your client and manage the entire application process. All you need to do is introduce the concept and refer your client. We look after the rest.

### **How to get started**

1. When you meet with a client, ask them about their mortgage and banking needs.
2. Introduce the concept of an integrated banking solution.
3. Where appropriate, refer them to your local Manulife Bank representative.

<sup>1</sup> Altus Group. Housing Report March 2011.

For more information visit  
[manulifebank.ca](http://manulifebank.ca)

