

Manulife Bank Select

[Animation of a house and a car appear on screen]

If you're like most Canadians your mortgage is likely the biggest debt you'll ever have and paying it off is high on your list of financial priorities.

Wouldn't it be great if you could customize your mortgage to fit your financial situation and help you become debt-free sooner?

Welcome to smarter banking.

The Manulife Bank Select Mortgage offers all of the great features you expect from your mortgage plus you can divide your debt into portions, each with its own term and interest rate to meet your individual needs.

Here's how it works.

There are two basic things that everyone looks for in a traditional mortgage: interest rate and pre-payment privileges.

Here Manulife Bank has you covered.

Our rates are among the most competitive in the market and we offer some of the most generous pre-payment privileges available.

But let's focus on what really sets Manulife Bank Select apart; how it can be customized to meet your specific needs.

Manulife Bank Select lets you divide your debt into up to five different portions each with its own features that you can choose.

Can't choose between a fixed-rate or variable rate?

With Select you could put half of your debt in a fixed-rate term and half in a variable rate term.

Not sure how long you should lock in for?

With select, why not lock in half of your debt for one year, a quarter for three years and a quarter for five years.

What about pre-payments?

Select gives you the flexibility to make pre-payments on one portion and stick with your regular payments on another.

It's up to you.

Customizing your mortgage can help you meet your needs today and down the road.

[Animation showing various icons of banking features]

Manulife Bank Select also gives you a high interest chequing account that pays a great interest rate and offers all the features you expect.

You can write a cheque, bank online or by phone, use your debit card or withdraw cash from an ABM.

[Animation of a house and a car appear on screen]

With Manulife Bank Select you can customize your mortgage, enjoy great interest rates and take advantage of prepayment privileges to help you become debt-free sooner.

That's smarter banking.

If you'd like to see how Manulife Bank Select could work for you, contact a Manulife banking consultant near you.

[\[http://www.manulifebankmortgages.ca\]](http://www.manulifebankmortgages.ca)