

Manulife One

[Animation of note pad with to-do list and calendar]

For many Canadians becoming debt-free is a top priority, but often that goal can seem years if not decades away.

[Animation of a stack of dollar bills, a home, car, credit cards and a school graduation cap]

What if you could save thousands of dollars in interest costs, repay your mortgage years sooner and have the flexibility to meet financial needs as they arise?

Welcome to smarter banking.

[Animation of the Manulife One logo surrounded by images of regular expenses such as home, bills, car, cheques and piggy bank deposit]

Manulife One is an innovative all-in-one banking solution from Manulife Bank that combines your mortgage and other debts, your savings and your income into one easy-to-use chequing account that will change the way you think about banking.

Here's how it works.

[Animation of a home, car, credit cards and a school graduation cap]

If you're like many Canadians, you likely have a variety of debts with different interest rates, payment schedules and maturity dates.

This can be expensive and confusing.

[Animation of Manulife One logo consolidating all debts]

Manulife One combines your mortgage with your other debts up to your borrowing limit within one account.

This can reduce your interest cost and make it easier to track how much you owe.

[Animation of stacks of dollar bills, coins, a safe and a piggy bank]

You likely also have several chequing accounts, savings accounts and GICs.

Not a bad idea except that you're almost certainly paying more interest on your debts than you're earning on your savings.

Why not make this money work harder?

With Manulife One you can have your savings and even your income deposited directly into your account.

Each dollar you deposit immediately lowers your debt. It's like making automatic pre-payments but the difference is that you still have access to your money when you need to pay bills, replace the roof or take a vacation.

Over time, using your extra money to pay down your debt could reduce the amount of interest you pay and help you become debt-free years sooner.

[Animation of automated bank machine, a wallet, a laptop computer and a smart phone]

Manulife One works just like a chequing account with unlimited banking transactions for one low monthly fee you can write a cheque bank online or by phone, use your debit card or withdraw cash from an ABM. And every month you get a detailed statement that lets you know where you stand financially.

That's smarter banking.

If you'd like to see how Manulife One could work for you, contact a Manulife Banking consultant near you.

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