

## Manulife Bank mortgage in retirement

### **Introduction**

This video explains how a low-interest line of credit can help unlock equity in your home to help pay for expenses today and prepare for retirement in the future.

### **Transcript**

#### **On screen:**

Upbeat music plays and the Manulife Bank logo appears on a white background. The scene changes and the background is green with an animated house in the centre of the screen.

#### **Voice over:**

Your home is a lot more than just a place to live.

#### **On screen:**

The background changes again to purple and green. A slot appears in the roof of the house and coins begin dropping in, resembling a piggy bank.

#### **Voice over:**

It's also a good investment—one that provides you with more options than you might realize, especially in retirement.

#### **On screen:**

The background changes to purple and light blue, and a man and woman with grey hair appears on the right side of the screen. The background changes again to light blue and dark blue, and the house gets cut in half. The front of the house disappears, leaving an open cross section of the house on the left side of the screen.

#### **Voice over:**

The challenge is that you can't simply sell off a room or two when you need more cash.

#### **On screen:**

The background changes to dark blue and green. The house is whole again. A real estate agent in a dark suit appears with the couple and hammers a "For Sale" sign into the ground.

#### **Voice over:**

You'd have to sell the whole house, and maybe you don't want to move.

#### **On screen:**

The scene changes and the background is green and purple. The characters disappear and money is flowing out of the house. The text "More income" appear over the house.

#### **Voice over:**

But what if you could use your home to improve your retirement income?

**On screen:**

The scene changes and the background is purple and blue. Scissors cut through a piece of paper with the word “Tax” written across it. The text “Less tax” appears above the paper being cut in half.

**Voice over:**

And what if it was tax-free?

**On screen:**

The scene changes and the background is green and dark blue. The phrase “More options” appears from the left of the screen, and the phrase “More flexibility” appears from the right. Then the phrase “No need to sell” appears from the left.

**Voice over:**

You’d have a lot more options and flexibility than you have today, and you wouldn’t have to sell your home.

**On screen:**

The scene changes and the background is dark blue and light blue, and the house appears on the right of the screen with a padlock on the left. The roof of the house lifts up to display money inside and the padlock opens, demonstrating unlocking home equity.

**Voice over:**

So how do you unlock your home equity?

**On screen:**

The scene changes and the background is light blue and purple. The house and padlock move to the right side of the screen and two sheets of paper appear on the left with the text “Line Of Credit” written on the top sheet. The phrase “Line Of Credit secured by value of your home” appears across the top of the screen.

**Voice over:**

With a low-interest line of credit secured by the value of your home.

**On screen:**

The scene changes and the background is purple. Three stacks of money of differing amounts appears and then the phrase “Cash for whatever you need” appears over the money.

**Voice over:**

You can free up cash for whatever you need.

**On screen:**

The phrase “Cash for whatever you need” slides off the screen and the background changes to purple and light blue. The phrase “whenever you need it” appears along with a small calendar on the right side of the screen.

**Voice over:**

Whenever you need it.

**On screen:**

The phrase “Cash for whatever you need” slides off the screen and the background changes to light blue and dark blue. The phrase “Pay interest only on what you borrow” appears and the calendar is replaced by a percent symbol and a downward-pointing arrow.

**Voice over:**

You pay interest only on what you use.

**On screen:**

The scene changes and the background is dark blue and green. In the green area, two hands from different characters appear. One hand drops a gold coin into the other hand. The phrase "Pay back anytime" appears at the top of the screen.

**Voice over:**

And you can pay it back at any time.

**On screen:**

The scene changes and the background is light blue and dark blue. The house appears, and the roof lifts up the house to display money inside, demonstrating home equity. The word "Tax" appears in the left and then a no symbol appears over the word.

**Voice over:**

And unlike traditional investments, a home equity withdrawal is tax-free.

**On screen:**

The scene changes and the background is dark blue and green. The grey-haired couple are standing with a financial professional wearing a white shirt and red tie. The woman crosses her arms, and the man shakes hands with the financial professional. The woman lowers her hands to her sides and appears more comfortable.

**Voice over:**

That's a benefit worth investigating with the help of a financial professional.

**On screen:**

The scene changes and the background is green and purple. The phrase "More benefits" appears in the middle of the screen.

**Voice over:**

There are many more benefits to adding your home equity to your retirement income options.

**On screen:**

The scene changes and the background is purple and blue. The couple stands in the centre of the screen with men and women of differing ages, and a child stand around them, representing their family and friends. The text "Do more" moves across the top of the screen.

**Voice over:**

You can feel more comfortable about doing more with your family and friends.

**On screen:**

The characters remain but scene changes to a beach theme with sand, medium blue water, and a light blue sky. There's an island and sailboat in the water. The word "Travel" appears above the characters.

**Voice over:**

Like travelling.

**On screen:**

The scene changes and the background is dark blue and green. A car appears with its hood up and smoke coming from its engine. The phrase “Car repairs” appears above the car.

**Voice over:**

And have less stress if a large, unexpected expense comes your way, like car repairs.

**On screen:**

The scene changes and the background is green and light blue. The phrase “A new furnace” appears above a gray furnace.

**Voice over:**

Or a new furnace.

**On screen:**

The scene changes to a home setting with purple walls and green stairs. A man with white hair goes up the stairs using a stair lift. The phrase “In-home care” appears.

**Voice over:**

It can also come in handy for potential costs down the road, like retrofitting your home for in-home care.

**On screen:**

The scene changes quickly, and the background is green and dark blue. A stethoscope with a dollar sign over it appears along with the phrase “Medical costs”.

**Voice over:**

Medical costs.

**On screen:**

The scene changes and the background is dark blue and blue and a woman with white hair appears. She’s using a walker and being assisted by a healthcare worker.

**Voice over:**

Or even assisted living.

**On screen:**

The scene changes and the background is light blue and dark blue. A woman with brown hair and a man with black hair stand together on the left side of the screen, representing the grey-haired couple when they were younger. The house is on the right side of the screen. Money flies from the young couple to the house.

**Voice over:**

You worked hard to create real estate savings through your home.

**On screen:**

The couple ages until they have grey hair and money flies from the house back to them.

**Voice over:**

Now those savings can work hard for you.

**On screen:**

The Manulife Bank logo appears over a white background. There's text at the bottom of the screen that reads, "Manulife Bank, Manulife Bank & Stylized M Design, and Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by its affiliates under license." The upbeat music slowly fades away.



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