

## How to pay off your mortgage faster —Manulife One from Manulife Bank

### Introduction

This video shares the top 3 steps taken by Manulife One customers to help reduce their mortgage debt more quickly.

### Transcript

#### On screen

The Manulife bank logo appears on a white background and upbeat music plays. The logo transitions to a scene with a blue sky with white fluffy clouds. The question "How can I pay off my Manulife One account more quickly?" is displayed along the bottom of the screen.

#### Voice over

How can I pay off my Manulife One account more quickly?

#### On screen

The scene changes and an animated woman appears on the left side of the screen holding a smartphone while walking by a park bench.

#### Voice over

Most of us dream of the day we become debt-free.

#### On screen

The scene changes to an enlarged version of the woman's smartphone screen. The smartphone screen displays an image of a young man in a green graduation cap and gown, and a man standing behind him with his hand on the young man's shoulder. With her thumb, the woman scrolls the smartphone screen up to reveal a new picture – an airplane flying toward a pink sunset. Her thumb then scrolls up again to a picture of an older couple standing on the deck of a large boat, floating in calm, blue water set against a sky with white clouds. The woman's thumb scrolls up one last time.

#### Voice over

We think of it as a time of reduced stress, freedom to travel, or even an important step towards retirement. We want to help you get there sooner.

#### On screen

A new image appears on the woman's smartphone screen. It's a white background with the Manulife Bank logo in the centre.

#### Voice over

You've taken a great first step by switching to Manulife One.

#### On screen

The image changes back to a full view of the animated woman holding her smartphone and walking by a park bench. As she walks, a large, revolving gold coin appears on the right side of the screen, with the text, "3 steps" underneath it.

#### Voice over

Now take these three steps used by our most successful Manulife One customers.

**On screen**

The scene changes to a purple background with a large, white number “1” in the centre. The scene changes again to the animated woman sitting in a chair in front of a desk in an office. She looks to the right of the screen where 5 rectangular boxes appear, one on top of the other. The top box is green and represents the woman’s pay, while the other 4 are red and represent her debt. As the top green box fades away, the bottom red box does also, indicating that her debt is reduced when her pay is deposited to her Manulife One account. When a new green box appears, indicating the woman has been paid again, the bottom red box fades away again. The woman pushes her chair back from the desk in excitement at paying down her debt.

**Voice over**

One. Have your income automatically deposited into your Manulife One account. Every time you get paid, your debt goes down and you’ll pay less interest.

**On screen**

The scene changes to a blue background with a large, white number “2” in the centre. The scene changes again to the animated woman standing on the left side of a platform. A white box, representing her Manulife One account is in the middle of the platform. The Manulife One account shows red rectangles indicating debt. The woman pulls on a decorative cord on the left of the Manulife One account, and coins fall from the top of the screen into the account causing a green bar to appear that reduces the number of red debt bars, indicating paying down debt. The woman moves to the right side of the platform to pull on another decorative cord releasing more coins from the top of the screen, reducing the red debt bars once again.

**Voice over**

Two. Use the money from your other chequing and savings accounts to pay down your Manulife One balance. Remember, you pay more interest on your debt than you earn on your savings.

**On screen**

The scene changes to a black background with a large, white number “3” in the centre. The scene changes again to show the animated woman standing in front of a large two-sided scale. One side of the scale holds piles of green dollar bills and some gold coins, representing the woman’s income. The other side of the scale holds a shopping bag, electronics, a piece of pizza, a pair of shoes, and groceries, representing her expenses. An indicator in the middle of the scale shows three white exclamation marks against a red background, indicating the scale is tipped in the wrong direction; toward expenses. The woman crouches and looks at her expenses as the electronics and pizza come flying off the scale. Then more money drops onto the side of the scale indicating income. Both sides of the scale become even. As the scale tips toward expenses once again, the pair of running shoes flies off the scale and the scale becomes weighted in favor of her income. The indicator in the middle changes to three exclamation marks against a green background, indicating the scale is tipped in the right direction; toward her income. The woman jumps in excitement.

**Voice over**

Three. Spend less than you earn. This is key. Keeping your extra money in the account reduces your debt and the amount of interest you pay. Want to find some extra money in your budget? Review your expenses and see if there’s somewhere you can cut back.

**On screen**

The scene changes and an enlarged version of the woman’s smartphone screen appears, displaying the word “debt” in the top left corner and a rectangular bar in the centre of the screen. The bar is red and green. The number displayed in the bar represents her debt and quickly starts decreasing, as the green overtakes the red in the bar. Eventually, the entire bar is green and the number showing is “\$0”, indicating she has paid back all of her debt. A cash register “cha-ching” noise is heard as the text “debt free” appears in the green bar. The screen changes back to the animated woman walking, holding her smartphone.

**Voice over**

Take these three simple steps and you'll be on your way to becoming debt-free.

**On screen**

The Manulife Bank logo appears. 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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