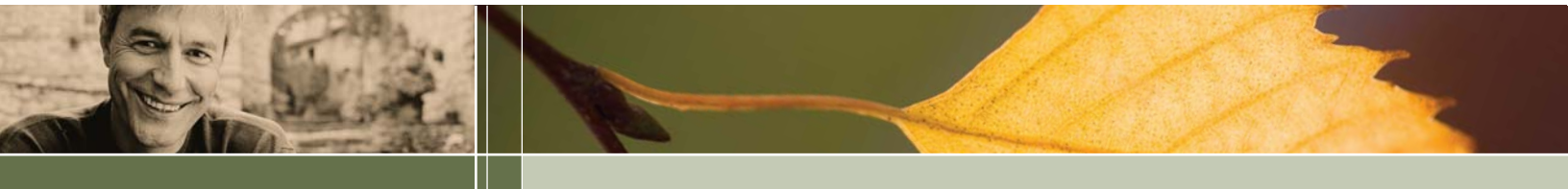


TAX-FREE SAVINGS ACCOUNT

With you for tax-free savings



On January 1, 2009, a new savings vehicle called a Tax-Free Savings Account (TFSA), becomes available to Canadians.

Whether you are saving for the short term (0-5 years) or for the longer term (6 years and beyond) a TFSA can be a valuable addition to your financial plan.

TOP 10 THINGS TO KNOW ABOUT THE TAX-FREE SAVINGS ACCOUNT FROM MANULIFE INVESTMENTS

- 1** The Tax-free Savings Account (TFSA) is available in Canada on January 1, 2009.
- 2** You can open a TFSA if you're 18 years of age and are a Canadian resident.
- 3** The TFSA lets you invest while not being taxed on interest or any investment earnings.
- 4** In 2009, you are able to contribute up to \$5,000.
- 5** When you file your tax return, the Government will determine the amount remaining for you to contribute to your TFSA the following year. Any unused contribution room gets carried over to the next year.
- 6** If you make a withdrawal, the amount withdrawn will be added to the contribution room available for the following year.
- 7** You can have more than one TFSA, including TFSAs with other financial institutions. The important thing is to remember how much you've contributed. You can only contribute a total of \$5,000 between all TFSA accounts.
- 8** Unlike an RRSP, you don't pay tax on any money you withdraw from the TFSA. Withdrawals also don't affect your ability to qualify for Federal Benefits such as the Child Tax Benefit or Old-age Security.
- 9** With Manulife Investments, you'll be able to invest in Segregated Fund contracts*, Guaranteed Interest Contracts** and Mutual Funds.
- 10** Money invested in a TFSA cannot be deducted from your income on your tax return; only contributions to a RRSP qualify as a deduction.

*The GIF Manulife Investment Account (MLIA) will not be eligible for TFSA until later in 2009.

**Manulife Investments GIC Basic non-cashable account is not eligible.

For more information on the Tax-free Savings Account available from Manulife Investments, contact your Advisor.

 **Manulife Investments**
With you every step of the way®