

CHANGE IN PLANS? CHANGE YOUR COVERAGE

You may have heard your advisor talk about flexible insurance. This means a policy can be changed to suit your particular needs – it's not a one-stop solution for everyone.

You can update your coverages* as your lifestyle or business needs change. Performax Gold allows you to:

- Have up to 20 coverages on one policy
- Combine both single (insuring one person) and joint coverages (insuring two or more people) in one policy
- Increase or decrease existing coverage or even add new coverage as your needs change

PUT YOUR TRUST IN MANULIFE

Manulife is a leading Canada-based financial services company with principal operations in Canada, Asia, and the United States. Since welcoming our first customers in 1887, we have built a significant global presence by providing our customers with Strong, Reliable, Trustworthy and Forward-thinking solutions for their most significant financial decisions.

For more information, please contact your advisor or visit manulife.ca

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| Insurance

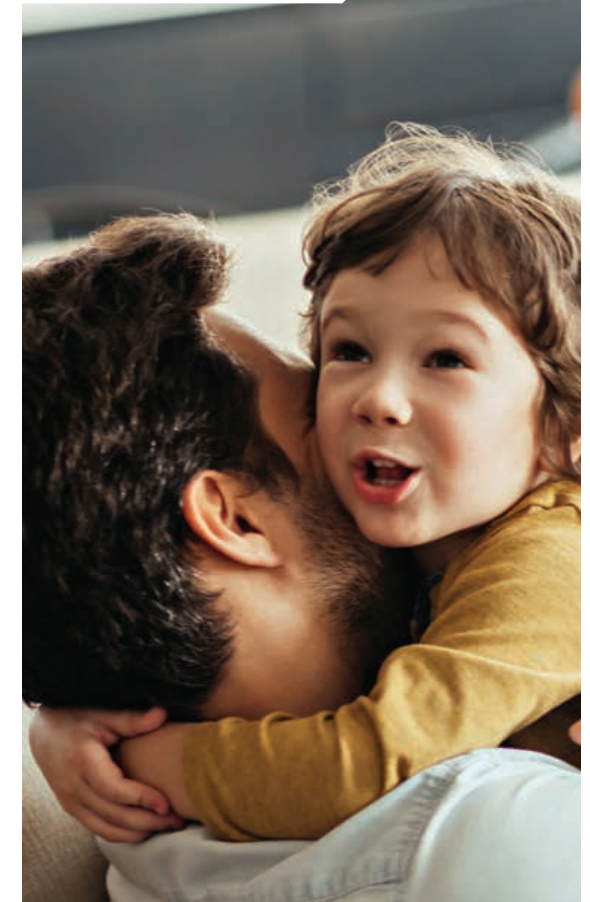


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PERFORMAX GOLD®

Live your whole life

THE MANUFACTURERS
LIFE INSURANCE COMPANY

* All coverage changes are subject to underwriting approval.

What do you want from your life insurance? Insurance protection? Wealth accumulation? Hands-off management? If you answered “all of the above” then Performax Gold may be the perfect choice.



Performax Gold gives you permanent lifetime protection with guaranteed cash values. Its unique product features help you increase your plan's values and maximize your wealth on a tax-deferred basis. And with Performax Gold, you can leave the policy management to us.

With all of this, it's easy to see that Performax Gold is about much more than life insurance – it's a powerful tool to help you reach your long-term financial goals.

START WITH A BASE AND THE SKY'S THE LIMIT

When you choose Performax Gold, your policy starts with your base insurance coverage which provides lifetime coverage for the insured(s). And, as long as there is enough value in the policy to cover the costs, this amount is guaranteed.

You can also increase your insurance coverage (subject to underwriting) or add additional layers of insurance coverage onto the amount you purchase originally.

With Performax Gold there are several ways to increase the value in your policy. Take advantage of the Deposit Option which lets you make additional payments into your policy to build up your policy values. Term Option is an additional amount of insurance coverage supported by your annual Performance Credit (see below). Your advisor can provide more details on these options.

GIVING CREDIT WHEN CREDIT'S DUE

How often in life do you get paid just for owning something? With Performax Gold, your policy earns a yearly Performance Credit that helps increase your policy's cash value.

At Manulife, we take great pride in our ability to provide flexible insurance solutions and for Performax Gold, flexibility is key.

The amount of the Performance Credit varies by the amount and coverage type and by the performance of the Performax Gold Investment Fund. Your contract provides details on how we calculate the credit. We guarantee the Performance Credit will always be greater than zero.

You select the way we apply the Performance Credit to your policy. You can choose from:

Paid-up Insurance – additional insurance on your policy that also receives a Performance Credit

Term Option – a mix of temporary Term Insurance and Paid-up Insurance

Accumulation Account – an investment account where the money grows on a tax-deferred basis. You can also choose to make additional payments into this account