

**OFFERING 1 - RRSPS ONLY**

# Market Growth GIC Account

## GUARANTEED RETURNS PLUS HIGHER GROWTH POTENTIAL

The Market Growth GIC Account offers a guaranteed minimum return, plus an interest rate bonus linked to the performance of the Manulife Growth Asset Allocation Fund\*. This investment is designed for those who desire the guarantees offered by GICs, plus the higher growth potential of equity-based investments – without the downside risk.

100%  
principal  
guarantee



2.9%  
annual compound  
guaranteed return



Interest bonus equal to half the  
increase of the Manulife Growth  
Asset Allocation fund\*

## INVESTMENT OVERVIEW

### ■ Sales period

Deposits accepted until December 12th, 2003.

Deposits are collected in the Manulife Investments GIC Daily Interest Account until the purchase date. Total deposits during this sales period will be limited to \$30 million.

### ■ Purchase date

December 15th, 2003.

Deposits made during the sales period will be applied to the purchase of the Market Growth GIC Account.

### ■ Investment term

10 years, non-cashable, maturing December 15th, 2013.

### ■ Minimum guaranteed rate of return

2.9% annually compounded over 10 years.  
(Equal to a total return of 33%)

### ■ Total investment return

The minimum guaranteed return plus an interest bonus equal to half of the increase of the Manulife Growth Asset Allocation Fund\* during the 10-year investment term. There is no performance cap on investment returns.

### ■ Death benefit guarantee

100% of the initial investment is guaranteed, plus the accumulated minimum guaranteed rate of return to the date of death.

### ■ Minimum investment

\$5,000

### ■ Registration types

RRSP, LIRA, and locked-in RRSP, 100% RRSP eligible. Not available for non-registered or RRIF/LIF/LRIF contracts.

### ■ Maximum purchase age

59 years of age at December 31st, 2003.



## INVESTOR BENEFITS

- capital preservation
- guaranteed growth
- unlimited growth potential
- investment diversification
- potential creditor protection
- ability to bypass probate and other estate fees



## HOW IS THE TOTAL INVESTMENT RETURN CALCULATED?

For a \$10,000 investment, the Market Growth GIC Account return would be as follows.

Manulife Growth Asset Allocation fund return over 10 years* (annually compounded)	Market Growth GIC Account return over 10 years (annually compounded)	Maturity Value
0% or less	2.9%	\$13,309
5%	5.1%	\$16,453
8%	6.7% <sup>†</sup>	\$19,103 <sup>†</sup>
10%	7.8%	\$21,277

<sup>†</sup> Maturity Value = Principal + Guaranteed Return + 1/2 Fund Growth = \$10,000 + \$10,000 x (1.029<sup>10</sup> - 1) + 50% x \$10,000 x (1.08<sup>10</sup> - 1) = \$19,103 (which equals a 6.7% annual compound return over 10 years)

## Associated Investment

### THE MANULIFE GROWTH ASSET ALLOCATION FUND\*

#### ■ Investment strategy

Manulife's asset allocation investment strategy focuses on dividing investments among different kinds of assets – stocks, bonds and cash – to optimize the risk/reward trade-off.

#### ■ Fund objective

The Manulife Growth Asset Allocation Fund investment objective is to provide long-term growth, with some consideration also given to current income. Typically, this fund will maintain an asset mix of approximately 20% fixed-income investments and 80% equities.

#### ■ Managed by

MFC Global Investment Management; Sub-Advisors: Alliance Bernstein Investment Management, Franklin Templeton Investments, Howson Tattersall Investment Counsel, J. Zechner Associates, McLean Budden Limited, TAL Global Asset Management Inc.

#### ■ Inception date

January 1999

#### ■ Total assets

\$94 million at June 30th, 2003.

\*The Market Growth GIC Account invests in the Manulife GIF *encore* Growth Asset Allocation segregated fund (Series 1). However, investors do not own a segregated fund contract or any units of a segregated fund. Investment returns of the segregated fund will fluctuate, are for illustration purposes only and are not guaranteed. An additional interest bonus will only be credited if there is a positive segregated fund return over the 10-year term.

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#### FOR MORE INFORMATION

about the Manulife Investments Market Growth GIC Account, contact your financial advisor.

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With you every step of the way.™