

**3.05%***

Your chequing account deserves to grow

Security, easy access and growth

Most Canadians have a chequing account that provides security and easy access to their cash. However, in exchange for security and access, most of us have given up the potential for growth by accepting a very low rate of interest. With Manulife Bank's Advantage Account, you no longer need to make this compromise.

Get more for your money with Advantage Account

Advantage Account provides you with the security and access you expect from a chequing account and also includes the growth you normally only get from a GIC or Money Market fund. With Advantage Account you can:

- Access your cash by cheque, ABM withdrawal and debit payments.
- Pay bills, transfer funds and make account inquiries 24-hours-a-day through internet or automated telephone banking services.
- Make deposits at a Royal Bank branch or at any Canadian deposit-taking ABM with THE EXCHANGE¹ symbol.
- Maintain easy access to your money since it is never locked-in and there are no withdrawal restrictions or penalties.²

Be confident that your money is safe. Manulife Bank³ is a wholly-owned subsidiary of Manulife Financial, one of Canada's largest and most respected financial institutions.

You can have it all with Advantage Account.

* As at March 5, 2008, variable annual interest of 3.05% is applied to all funds in the account. Interest is calculated on the total daily closing balance and paid monthly. Rate is subject to change.

1 Manulife Bank is an authorized user of the trademark "THE EXCHANGE" which is owned by EDS/TransAlliance L.P. Visit manulifebank.ca for a listing of THE EXCHANGE bank machine locations.

2 No monthly maintenance fee. No fee for phone or online transfers. \$0.50 fee for online bill payment or direct payment (debit). ABM withdrawal fee is \$1.25 in Canada. Cheques not returned. Ask your financial advisor for a complete schedule of service charges and fees.

3 Manulife Bank of Canada, member of Canada Deposit Insurance Corporation. Visit cdic.ca or call 1-800-461-2342 for details.