



A Manulife Bank Select mortgage delivers the kind of security and flexibility home buyers want, and need.

Whether they're buying their first home or renewing a mortgage, Manulife Bank Select offers the terms, rates and features they want to create a customized mortgage that suits their financial needs. Clients can borrow up to 95% of the value of their home for the mortgage – ideal for first-time homebuyers who may have less than 20% for a down payment. Plus, with a Manulife Bank Select mortgage, clients also get a high interest chequing account they can use for all their daily banking needs.

Fixed or variable rate? Your clients can have both

Your clients don't have to choose between the security of a fixed rate mortgage and the lower cost of a variable rate mortgage. With Manulife Bank Select, they can divide their mortgage into two portions, each with its own structure. They have the option of choosing a 5 year fixed rate closed term or a 5 year variable rate closed term, or both. So your clients can always be prepared no matter where interest rates go in the future.

Flexible repayment options

Clients can choose the repayment schedule that best suits their income and monthly cash flow needs. Options include:

- Weekly
- Weekly accelerated

- Bi-weekly
- Bi-weekly accelerated
- Monthly

When clients choose to split their mortgage into portions, they also have the option to select different repayment options for each mortgage portion. Now that's flexibility!

Your clients can save money and be mortgage-free sooner with some of the most flexible annual prepayment privileges in Canada. These include:

- Make lump-sum payments up to 20% of the original mortgage portion amount.
- Increase regular mortgage portion payment by up to 25%.

If your client chooses to split their mortgage into portions, the prepayment privileges still apply to any and all of the portions. A prepayment charge would apply for prepayments greater than the privileges noted above.

Clients earn high interest on chequing account

The Manulife Bank Select high-interest chequing account allows your clients to maximize their savings with a high rate of interest on every dollar in their account. With Manulife Bank, your clients can earn more and pay less — that's smarter banking.

Contact your local Business Development Consultant at 1-855-518-7546 or email banksales@manulife.com.



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