



# 1.55%\* | Tax-free growth for your savings

## TAX-FREE SAVINGS ACCOUNTS

### Earn a high rate of interest and keep it for yourself

Tax-Free Savings Accounts give Canadian residents aged 18 years and older another great place to build a secure nest egg – and keep all the growth for themselves! You'll be allotted new contribution room each year and any unused portions will be carried forward to future years.

### Saving for short-term goals

The Tax-Free Advantage Account is one of Manulife Bank's Tax-Free Savings Accounts. A Tax-Free Advantage Account is a perfect way to save for short-term goals such as a new car or a down-payment for a home. The money will grow in the account tax-free and then can be accessed at any time for any purpose without incurring fees or taxes.

And contribution room is never lost. The full amount of any withdrawal will be added back to your available contribution room for the following year – so you can continue saving for your next goal.

### A flexible alternative to registered savings

Now you have another option for tax-sheltering your money. You will earn a great rate of interest on every dollar in the account, tax-free. And the interest will not impact government benefits such as Old Age Security or Employment Insurance Benefits.

Whether you use it for the short term or long, the Tax-Free Advantage Account provides a flexible, high-interest alternative for your savings.

Manulife Bank is a wholly owned subsidiary of Manulife Financial.

## Contact your financial advisor to open a Tax-Free Advantage Account today.

\*As at April 3, 2013, the variable annual interest rate of 1.55% is applied to all funds in the account(s). Interest is calculated daily on the total daily closing balance and paid monthly. Rate is subject to change without notice.

**For more information, please visit [manulifebank.ca](http://manulifebank.ca).**

Tax-Free Advantage Account is offered through Manulife Bank of Canada.

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