

**Manulife One** brings all your banking together into a single account and allows you to manage your money *your* way.

Your main account combines your mortgage, loans, savings, and income into one, efficient account. This helps your money work harder and could save you interest.

But what if you use your account to buy a car? Or loan money to your brother? Or buy an investment? You may want to track that part of your debt separately.

With Manulife One, you can section off part of your debt into a tracking sub-account. A tracking sub-account has the same interest rate as your main account, but each month the balance and interest are reported separately.

How quickly you repay your tracking sub account is up to you. If you want to reduce the balance over time, like you would for a car loan, you can set up monthly payments from your main account. Or you can leave the balance at the original amount. This can be useful if you're investing the money and plan to pay it back all at once when you sell the investment.

A tracking sub-account is an easy way to keep track of the interest you're paying on a portion of your debt.

You can set up a tracking sub-account using online banking or by calling us at 1-877-765-2265.