



Ideal Segregated Funds Signature 2.0

Fund Facts

**The Manufacturers Life Insurance Company
("Manulife Financial")**

Operations, Customer Experience

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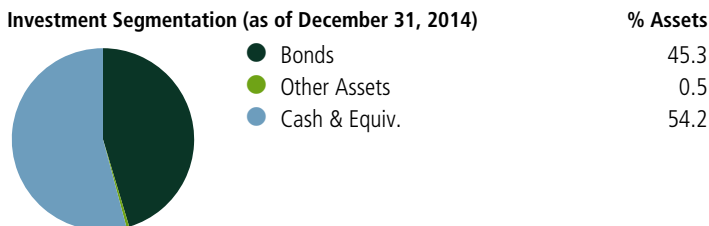
QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: December 12, 2012					
Date Fund Created: October 1, 1993	Ideal Signature 2.0 75/75	\$1,000	1.20	\$10.02	358,585
Total Fund Value: \$149.67 million	75/100	\$1,000	1.22	\$10.01	2,015,118
	100/100	\$1,000	1.22	\$10.01	1,959,304
Portfolio Turnover Rate: n/a					
Managed by: Primary advisor: The Manufacturers Life Insurance Company Sub-advisor: Manulife Asset Management Limited					

WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in money market instruments and cash. The Fund invests in Canada.

Top 10 investments (as of December 31, 2014)	%
Cash and cash equivalents	54.2
Canadian Imperial Bank of Commerce 1.64% 9/23/2015	5.4
Omers Finance Trust 1.19% 2/2/2015	4.0
Société de transport de Montréal 1.18% 1/15/2015	3.8
Bank of Nova Scotia, (The) 2.25% 5/8/2015	3.8
Honda Canada Finance Inc. 1.70% 12/3/2015	3.7
Bank of Nova Scotia, (The) 1.64% 9/18/2015	3.3
HSBC Bank Canada 1.19% 1/14/2015	3.1
Bank of Montreal 3.93% 4/27/2015	3.0
Caisse centrale Desjardins 1.62% 10/16/2015	2.4
Total	86.7
Total investments: 61	



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

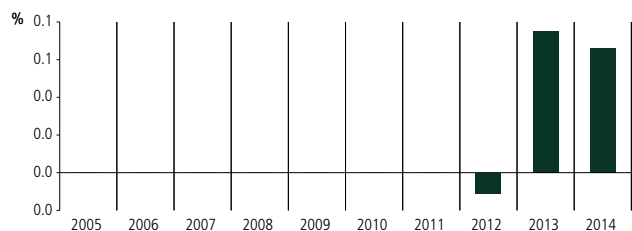
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on December 12, 2012 has \$1,001.30 on December 31, 2014. This works out to an average of 0.06% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since December 12, 2012 for a contractholder who chose the 75/100 Series option. In the last 3 years the Fund was up in value 2 years and down in value 1 year.



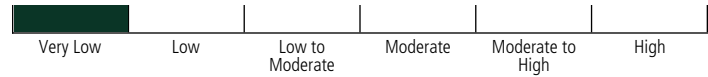
* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking the potential to preserve capital and potential income. They are also seeking access to their money in the short term.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00
		<ul style="list-style-type: none"> • When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/75	1.20
75/100	1.22
100/100	1.22
75/75 F-Class Option	1.08
75/100 F-Class Option	1.18
100/100 F-Class Option	1.29
75/75 Platinum No-Load	0.99
75/100 Platinum No-Load	1.07
100/100 Platinum No-Load	1.22

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- You have to tell your insurer in writing, by fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

FOR MORE INFORMATION

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QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: December 12, 2012	Ideal Signature 2.0				
Date Fund Created: December 12, 2012	75/100	\$1,000	1.88	\$10.17	390,435
Total Fund Value: \$11.10 million	100/100	\$1,000	1.98	\$10.15	336,929
Portfolio Turnover Rate: 78.72%					
Manager of the underlying fund: Manulife Asset Management Limited					

WHAT DOES THE FUND INVEST IN?

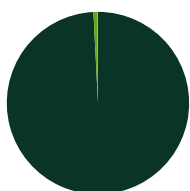
The Fund invests a large portion of its assets in Canadian short-term fixed-income securities. The Fund currently invests most of its assets in units of the Standard Life Short Term Bond Fund.

Top 10 investments (of the underlying fund as of December 31, 2014)

	%
Canada Housing Trust No. 1 2.05% 6/15/2017	9.9
Government of Canada 1.75% 9/1/2019	8.7
Canada Housing Trust No. 1 1.70% 12/15/2017	5.2
Government of Canada 1.75% 3/1/2019	5.1
Ville de Montréal 5.00% 12/1/2018	2.9
Bank of Nova Scotia, (The) 2.10% 11/8/2016	2.8
Toronto-Dominion Bank, (The) 4.78% 12/14/2016	2.5
Laurentian Bank of Canada 3.70% 11/2/2015	2.5
Royal Bank of Canada 2.36% 9/21/2017	2.3
Canadian Imperial Bank of Commerce 1.75% 6/1/2016	2.0
Total	43.9

Total investments: 72

Investment Segmentation (as of December 31, 2014)



	% Assets
Bonds	99.2
Other Assets	0.7
Cash & Equiv.	0.1

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

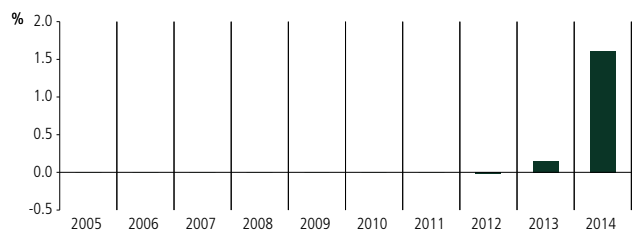
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on December 12, 2012 has \$1,017.43 on December 31, 2014. This works out to an average of 0.85% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since December 12, 2012 for a contractholder who chose the 75/100 Series option. In the last 3 years the Fund was up in value 2 years and down in value 1 year.



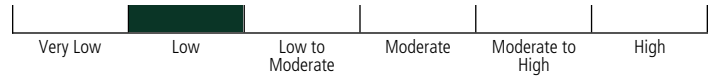
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ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential income, capital preservation and liquidity.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00
		<ul style="list-style-type: none"> • When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	1.88
100/100	1.98
75/100 Platinum No-Load	1.55
100/100 Platinum No-Load	1.64

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- You have to tell your insurer in writing, by fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

Trailing commission

Manulife pays a trailing commission of up to 0.50% of the value of your premium allocation option and/or series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

FOR MORE INFORMATION

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QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: December 12, 2012					
Date Fund Created: December 31, 1986	Ideal Signature 2.0 75/100	\$1,000	2.19	\$10.31	551,779
Total Fund Value: \$124.44 million	100/100	\$1,000	2.44	\$10.25	549,240
Portfolio Turnover Rate: 43.49%					
Managed by: Primary advisor: The Manufacturers Life Insurance Company Sub-advisor: Manulife Asset Management Limited					

WHAT DOES THE FUND INVEST IN?

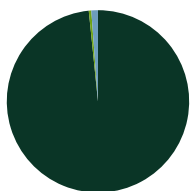
The Fund invests primarily in fixed income. The Fund invests in Canada.

Top 10 investments (as of December 31, 2014)	%
Canada Housing Trust No. 1 1.70% 12/15/2017	7.4
Government of Canada 2.75% 12/1/2048	4.6
Province of Ontario 5.85% 3/8/2033	3.4
Ville de Montréal 5.00% 12/1/2018	3.1
Province of Ontario 4.60% 6/2/2039	2.9
Financement-Québec 5.25% 6/1/2034	2.1
Toronto, City of 5.05% 7/18/2017	2.0
Province of Quebec 5.00% 12/1/2038	1.9
Province of Ontario 1.53% 11/23/2017	1.9
Province of Quebec 6.00% 10/1/2029	1.7

Total 31.0

Total investments: 99

Investment Segmentation (as of December 31, 2014)



	% Assets
Bonds	98.4
Other Assets	0.4
Cash & Equiv.	1.2

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

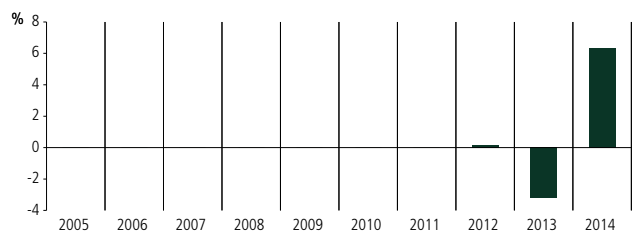
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on December 12, 2012 has \$1,030.62 on December 31, 2014. This works out to an average of 1.48% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since December 12, 2012 for a contractholder who chose the 75/100 Series option. In the last 3 years the Fund was up in value 2 years and down in value 1 year.



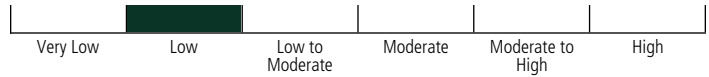
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ARE THERE ANY GUARANTEES?

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HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential income. They are also seeking fewer ups and downs in the market.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
More Than 7 years	0.00	

- When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.
- When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	2.19
100/100	2.44
75/100 Platinum No-Load	1.80
100/100 Platinum No-Load	1.89

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
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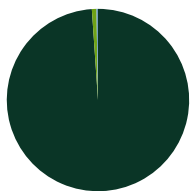
	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: December 12, 2012					
Date Fund Created: October 10, 2000	Ideal Signature 2.0 75/100	\$1,000	2.47	\$10.39	2,772,040
Total Fund Value: \$179.17 million	100/100	\$1,000	2.67	\$10.35	2,530,866
Portfolio Turnover Rate: 11.58%					
Manager of the underlying fund: Manulife Asset Management Limited					

WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in Canadian bonds. The Fund is made up primarily of corporate bonds. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Standard Life Corporate Bond Fund.

Top 10 investments (of the underlying fund as of December 31, 2014)	%
General Motors Financial Company of Canada, Ltd. 3.25% 5/30/2017	1.7
Royal Bank of Canada 3.04% 7/17/2019	1.5
Bell Canada 4.75% 9/29/2044	1.5
Toronto-Dominion Bank, (The) 4.78% 12/14/2016	1.4
TransCanada Pipelines Limited 8.05% 2/17/2039	1.3
Bank of Montreal 3.12% 9/19/2019	1.2
Government of Canada 1.75% 9/1/2019	1.2
Wells Fargo Financial Canada Corporation 2.77% 2/9/2017	1.2
IGM Financial Inc. 6.58% 3/7/2018	1.1
Citigroup Inc. 3.39% 11/18/2021	1.1
Total	13.1
Total investments: 193	

Investment Segmentation (as of December 31, 2014)	% Assets
Bonds	98.9
Other Assets	0.8
Cash & Equiv.	0.3



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

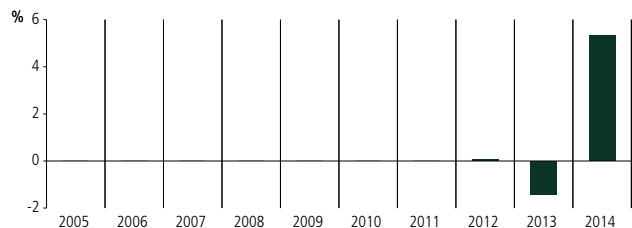
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on December 12, 2012 has \$1,039.12 on December 31, 2014. This works out to an average of 1.89% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since December 12, 2012 for a contractholder who chose the 75/100 Series option. In the last 3 years the Fund was up in value 2 years and down in value 1 year.



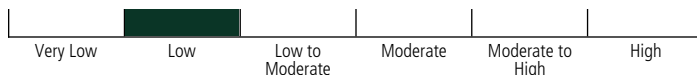
* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential higher income than traditional bonds. They are also seeking fewer ups and downs in the market.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00
		<ul style="list-style-type: none"> • When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	2.47
100/100	2.67
75/100 F-Class Option	1.34
100/100 F-Class Option	1.55
75/100 Platinum No-Load	2.02
100/100 Platinum No-Load	2.22

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- You have to tell your insurer in writing, by fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

FOR MORE INFORMATION

This summary may not contain all the information you need. Please read the Contract and the Information Folder or you may contact us at:

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QUICK FACTS

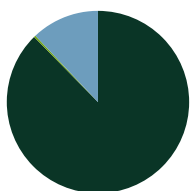
	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: November 17, 2014					
Date Fund Created: October 10, 2000	Ideal Signature 2.0 75/100	\$1,000	2.49	\$10.18	6,396
Total Fund Value: \$10.74 million	100/100	\$1,000	2.69	\$10.18	11,097
Portfolio Turnover Rate: 21.14%					
Manager of the underlying fund: Manulife Asset Management Limited					

WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in a mix of Canadian and/or foreign fixed income. The Fund invests in Canadian and/or foreign currency. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Standard Life Global Bond Fund.

Top 10 investments (of the underlying fund as of December 31, 2014)	%
Cash and cash equivalents	12.1
United States Treasury (USD) 2.63% 11/15/2020	6.3
Province of Ontario (USD) 2.00% 9/27/2018	5.7
Bundesrepublik Deutschland (EUR) 1.50% 5/15/2024	5.3
Bundesrepublik Deutschland (EUR) 3.25% 7/4/2015	4.5
United States Treasury (USD) 2.00% 11/15/2021	4.1
Province of Ontario (EUR) 4.00% 12/3/2019	4.0
Government of Japan (JPY) 0.10% 12/15/2016	3.7
United Kingdom Treasury (GBP) 3.75% 9/7/2021	3.6
Province of Ontario (USD) 4.00% 10/7/2019	3.5
Total	53.0
Total investments: 41	

Investment Segmentation (as of December 31, 2014)



● Bonds	88.2
● Other Assets	-0.3
● Cash & Equiv.	12.1

HOW HAS THE FUND PERFORMED? ¹

This section tells you how the Fund has performed for a contractholder who has chosen the Back-end load option. Returns are after the MER has been deducted.

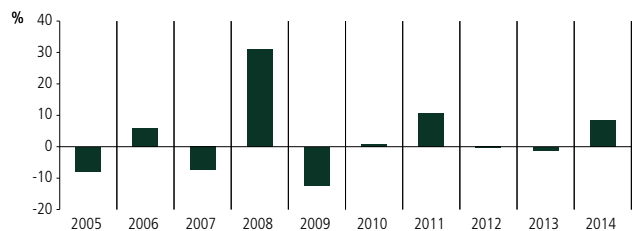
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Back-end load option 10 years ago has \$1,233.42 on December 31, 2014. This works out to an average of 2.12% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed in each of the past 10 years for a contractholder who chose the Back-end load option. In the last 10 years the Fund was up in value 5 years and down in value 5 years.



¹ The Fund has been offered for less than one year under the Ideal Segregated Funds Signature 2.0. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds — Back-end load option. The performance presented is therefore based on a different MER and may not be representative of actual performance.

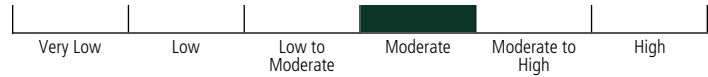
* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential income. They are also seeking fewer ups and downs in the worldwide market.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
More Than 7 years	0.00	

- When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.
- When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	2.49
100/100	2.69
75/100 Platinum No-Load	2.04
100/100 Platinum No-Load	2.25

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
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 Montréal, Quebec H3C 5S5

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 Toll Free Fax: 1 877 882-4892

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: November 17, 2014					
Date Fund Created: November 17, 2014	Ideal Signature 2.0				
	75/100	\$1,000	2.40	\$10.09	1,371
	100/100	\$1,000	2.61	\$10.09	3,948
Total Fund Value: \$74.00 thousand					
Portfolio Turnover Rate: 0.04%					
Manager of the underlying fund: Manulife Asset Management Limited					

WHAT DOES THE FUND INVEST IN?

The Fund, using a Tactical Asset Allocation approach, invests primarily in fixed-income securities of Canadian and foreign issuers. These securities may include federal and provincial government, as well as corporate bonds and debentures. The Fund currently invest most of its assets in units of the Standard Life Tactical Bond Fund.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Top 10 investments (of the underlying fund as of December 31, 2014)

	%
Cash and cash equivalents	16.8
Canada Housing Trust No. 1 3.15% 9/15/2023	9.2
Province of Quebec 3.75% 9/1/2024	9.0
Government of Canada 2.75% 12/1/2048	8.5
United States Treasury (USD) 3.13% 8/15/2044	3.6
Bell Canada 3.54% 6/12/2020	3.0
JPMorgan Chase & Co. 2.92% 9/19/2017	2.9
Royal Bank of Canada 3.04% 7/17/2019	2.9
Goldman Sachs Group, Inc., (The) 3.38% 2/1/2018	2.9
Daimler Canada Finance Inc. 1.76% 11/18/2015	2.9
Total	61.7

Average return

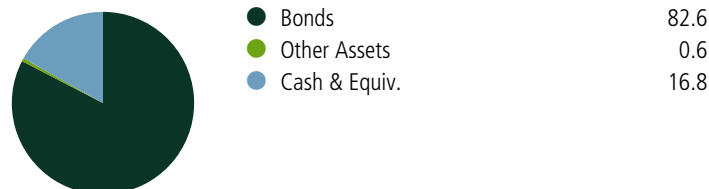
The average return for the Fund cannot be shown because the Fund has been offered for less than 1 year.

Year-by-year returns Any values close to zero may not be visible.

The past performance for the Fund cannot be shown because the Fund has been offered for less than 1 year.

Total investments: 31

Investment Segmentation (as of December 31, 2014)



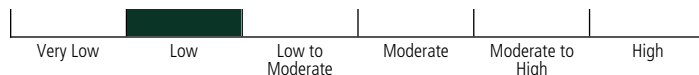
* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking income, capital growth and capital preservation. They are also seeking the benefits of a tactical mix of fixed-income instruments. They are comfortable with the risks of investing in global markets.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
More Than 7 years	0.00	

- When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.
- When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- 1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	2.40
100/100	2.61
75/100 Platinum No-Load	1.97
100/100 Platinum No-Load	2.18

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
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 Toll Free Fax: 1 877 882-4892

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: November 17, 2014					
Date Fund Created: November 17, 2014	Ideal Signature 2.0				
	75/100	\$1,000	2.51	\$9.96	4,321
	100/100	\$1,000	2.71	\$9.95	1,894
Total Fund Value: \$82.00 thousand					
Portfolio Turnover Rate: 0.11%					
Manager of the underlying fund: Primary advisor: Franklin Templeton Investments Corp. Sub-advisor: Franklin Advisers, Inc.					

WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in fixed income securities and preferred shares from around the world. The Fund currently invest most of its assets in units of the Templeton Global Bond Fund.

Top 10 investments (of the underlying fund as of December 31, 2014)	%
Government of Sweden 4.50% 8/12/2015	3.3
Government of Poland 4.75% 10/25/2016	2.4
Korea Monetary Stabilization Bond, Senior Note 2.90% 12/2/2015	2.2
Korea Monetary Stabilization Bond, Senior Note 2.74% 2/2/2015	2.0
Government of Ireland 5.90% 10/18/2019	2.0
Government of Mexico 6.00% 6/18/2015	1.7
Government of Mexico 8.00% 12/17/2015	1.7
Government of Portugal 3.88% 2/15/2030	1.5
Government of Ireland 5.00% 10/18/2020	1.5
Government of Poland, Strip 1/25/2016	1.5
Total	19.7
Total investments: 216	

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

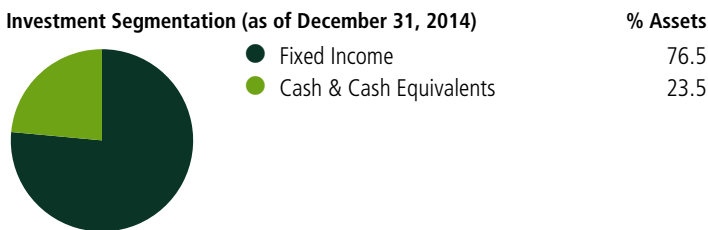
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

The average return for the Fund cannot be shown because the Fund has been offered for less than 1 year.

Year-by-year returns Any values close to zero may not be visible.

The past performance for the Fund cannot be shown because the Fund has been offered for less than 1 year.



* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

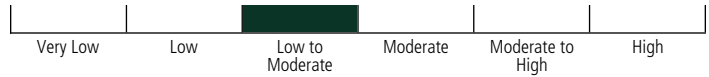
Ideal Templeton Global Bond Fund

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking income from global issuers over the medium to long term. They are comfortable with the risks associated with investing in global markets.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
More Than 7 years	0.00	

- When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.
- When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	2.51
100/100	2.71
75/100 Platinum No-Load	2.10
100/100 Platinum No-Load	2.31

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- You have to tell your insurer in writing, by fax or letter, that you want to cancel.
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 Toll Free Fax: 1 877 882-4892

QUICK FACTS

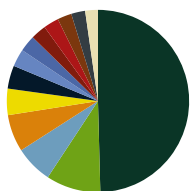
	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: November 18, 2013					
Date Fund Created: November 18, 2013	Ideal Signature 2.0 75/75	\$1,000	2.84	\$10.48	10,229,663
Total Fund Value: \$137.72 million					
Portfolio Turnover Rate: 0.94%					
Managed by: Standard Life Investments Limited (UK)					

WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in a mix of derivative contracts, fixed income securities, equities and cash on the global markets. The Fund currently invests most of its assets in shares of the Standard Life Investments Global SICAV, Global Absolute Return Strategies Fund.

Strategy weighting (as of December 31, 2014)	%
Directional	43.2
Relative Value	31.0
Market Returns	22.9
Security Selection	2.9
Total	100.0

Market exposure (as of December 31, 2014)



	% Assets
Cash + Derivatives	49.6
European equity	9.7
UK equity	6.7
Global equity	6.6
Mexican rates v EUR	4.7
Brazilian government bonds	4.1
US equity	3.1
EU corporate bonds	2.9
High yield credit	2.7
UK Corporate bonds	2.7
Global equity oil majors	2.5
Global miners v Swiss equity	2.5
Chinese equity	2.3

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/75 Series option. Returns are after the MER has been deducted.

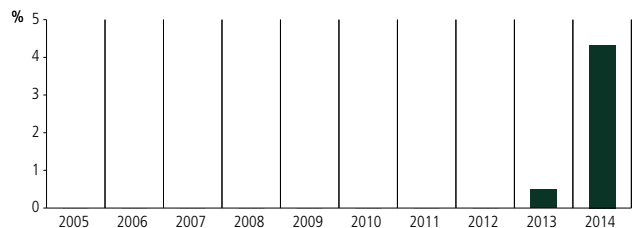
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/75 Series option on November 18, 2013 has \$1,048.48 on December 31, 2014. This works out to an average of 4.30% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since November 18, 2013 for a contractholder who chose the 75/75 Series option. In the last 2 years the Fund was up in value 2 years.



* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

Ideal Global Absolute Return Strategies Fund

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential capital growth over the medium to long term. They are looking for a fund which aims to deliver positive absolute return in all market conditions. They are comfortable with the risks of investing in equities, derivative contracts and in the global market.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
More Than 7 years	0.00	

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/75	2.84
75/75 F-Class Option	1.70
75/75 Platinum No-Load	2.38

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- You have to tell your insurer in writing, by fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

FOR MORE INFORMATION

This summary may not contain all the information you need. Please read the Contract and the Information Folder or you may contact us at:

The Manufacturers Life Insurance Company
Operations, Customer Experience
1245 Sherbrooke Street West
Montréal, Quebec, H3G 1G3

P.O. Box 11497, Stn. Centre-ville
Montréal, Quebec H3C 5S5

Toll Free: 1 888 841-6633

Toll Free Fax: 1 877 882-4892

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: December 12, 2012					
Date Fund Created: December 7, 1998	Ideal Signature 2.0				
	75/100	\$1,000	2.86	\$11.61	1,270,157
Total Fund Value: \$213.90 million	100/100	\$1,000	3.13	\$11.54	1,205,573
Portfolio Turnover Rate: 81.50%					
Managed by: Primary advisor: The Manufacturers Life Insurance Company Sub-advisor: Manulife Asset Management Limited					

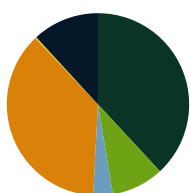
WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of equities and fixed income. The equities are both Canadian and foreign.

Top 10 investments (as of December 31, 2014)	%
Cash and cash equivalents	11.8
Toronto-Dominion Bank, (The)	2.7
Royal Bank of Canada	2.6
Bank of Nova Scotia, (The)	2.4
Canada Housing Trust No. 1 1.70% 12/15/2017	1.8
Canadian National Railway Company	1.8
Manulife Financial Corporation	1.8
Government of Canada 2.75% 12/1/2048	1.7
Alimentation Couche-Tard Inc., Subordinated Voting, B	1.5
Province of Ontario 4.60% 6/2/2039	1.5

Total 29.6
 Total investments: 165

Investment Segmentation (as of December 31, 2014)



	% Assets
Canadian Equity	38.1
U.S. Equity	9.3
International Equity	3.5
Bonds	37.1
Other Assets	0.2
Cash & Equiv.	11.8

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

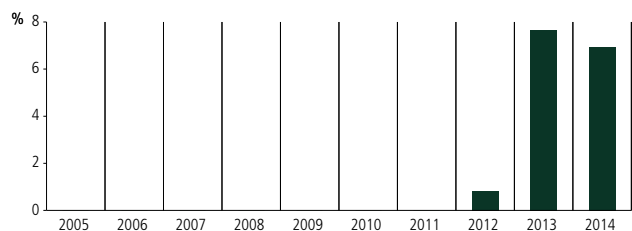
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on December 12, 2012 has \$1,160.64 on December 31, 2014. This works out to an average of 7.53% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since December 12, 2012 for a contractholder who chose the 75/100 Series option. In the last 3 years the Fund was up in value 3 years.



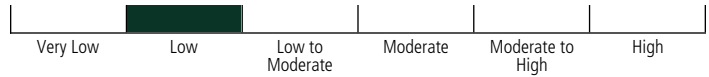
* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential income and some long term capital growth. They are comfortable with the risks of investing in equities.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
More Than 7 years	0.00	

- When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.
- When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	2.86
100/100	3.13
75/100 F-Class Option	1.61
100/100 F-Class Option	1.89
75/100 Platinum No-Load	2.18
100/100 Platinum No-Load	2.45

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- You have to tell your insurer in writing, by fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

FOR MORE INFORMATION

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The Manufacturers Life Insurance Company
 Operations, Customer Experience
 1245 Sherbrooke Street West
 Montréal, Quebec, H3G 1G3

P.O. Box 11497, Stn. Centre-ville
 Montréal, Quebec H3C 5S5

Toll Free: 1 888 841-6633
 Toll Free Fax: 1 877 882-4892

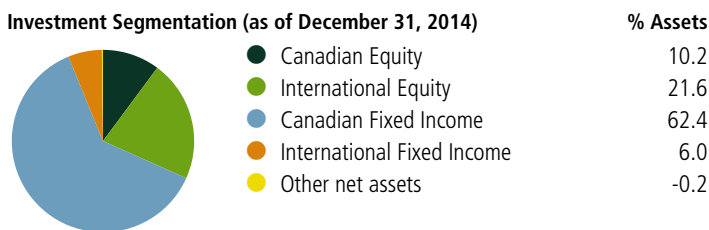
QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: December 12, 2012					
Date Fund Created: January 12, 2009	Ideal Signature 2.0 75/100	\$1,000	3.23	\$11.08	479,841
Total Fund Value: \$18.05 million	100/100	\$1,000	3.64	\$11.00	140,157
Portfolio Turnover Rate: 23.30%					
Manager of the underlying funds: Russell Investments Canada Limited					

WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of underlying funds. The Fund invests primarily in fixed income. The Fund also invests in some Canadian and foreign equities. The Fund currently invests most of its assets in units of the Russell Income Essentials Portfolio.

Top 10 investments (of the underlying fund as of December 31, 2014)	%
Russell Focused US Equity Pool	7.0
Russell Focused Global Equity Pool	6.0
Russell Canadian Dividend Pool	5.0
Russell Focused Canadian Equity Pool	5.0
Russell Overseas Equity Pool	5.0
Russell Fixed Income Pool	42.0
Russell Global Unconstrained Bond Pool	10.0
Russell Short Term Income Pool	10.0
Russell Global High Income Bond Pool	6.0
Russell Global Infrastructure Pool	2.0
Russell Global Real Estate Pool	2.0
Total	100.0



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

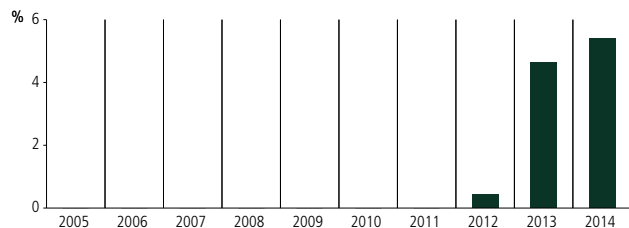
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on December 12, 2012 has \$1,107.67 on December 31, 2014. This works out to an average of 5.11% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since December 12, 2012 for a contractholder who chose the 75/100 Series option. In the last 3 years the Fund was up in value 3 years.



* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

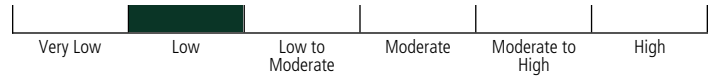
Ideal Russell Income Essentials Portfolio

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential income and some long term capital growth. They are comfortable with the risks of investing in equities.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00
		<ul style="list-style-type: none"> • When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	3.23
100/100	3.64
75/100 Platinum No-Load	2.72
100/100 Platinum No-Load	2.93

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- You have to tell your insurer in writing, by fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

Trailing commission

Manulife pays a trailing commission of up to 1.25% of the value of your premium allocation option and/or series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

FOR MORE INFORMATION

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The Manufacturers Life Insurance Company
Operations, Customer Experience
1245 Sherbrooke Street West
Montréal, Quebec, H3G 1G3

P.O. Box 11497, Stn. Centre-ville
Montréal, Quebec H3C 5S5

Toll Free: 1 888 841-6633

Toll Free Fax: 1 877 882-4892

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: November 18, 2013	Ideal Signature 2.0				
Date Fund Created: November 18, 2013	75/100	\$1,000	2.88	\$10.84	338,070
Total Fund Value: \$8.77 million	100/100	\$1,000	3.13	\$10.81	311,100
Portfolio Turnover Rate: 39.02%					
Manager of the underlying fund: Manulife Asset Management Limited					

WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in a mix of fixed income and equity securities. The fixed income and equities are of Canadian and foreign issuers. The Fund currently invests most of its assets in units of the Standard Life Diversified Income Fund.

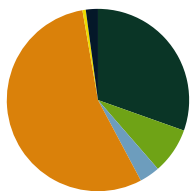
Top 10 investments (of the underlying fund as of December 31, 2014)

	%
Province of Quebec 5.00% 12/1/2041	3.5
Royal Bank of Canada	2.3
Toronto-Dominion Bank, (The)	2.3
Cash and cash equivalents	2.1
Bank of Nova Scotia, (The)	2.0
Province of Ontario 3.50% 6/2/2043	1.9
Province of Ontario 3.45% 6/2/2045	1.7
Province of Ontario 5.85% 3/8/2033	1.6
Manulife Financial Corporation	1.4
Province of Ontario 4.70% 6/2/2037	1.4
Total	20.2

Total investments: 171

Investment Segmentation (as of December 31, 2014)

	% Assets
Canadian Equity	30.4
U.S. Equity	8.2
International Equity	3.6
Bonds	55.0
Other Assets	0.6
Cash & Equiv.	2.1



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

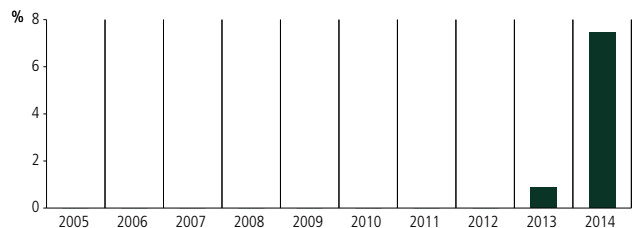
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on November 18, 2013 has \$1,083.94 on December 31, 2014. This works out to an average of 7.48% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since November 18, 2013 for a contractholder who chose the 75/100 Series option. In the last 2 years the Fund was up in value 2 years.



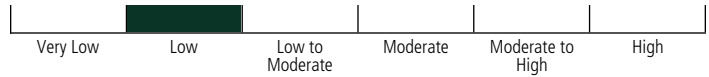
* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking regular flow of income. They are comfortable with the risks of investing in equities.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00
		<ul style="list-style-type: none"> • When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	2.88
100/100	3.13
75/100 Platinum No-Load	2.20
100/100 Platinum No-Load	2.45

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- You have to tell your insurer in writing, by fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

FOR MORE INFORMATION

This summary may not contain all the information you need. Please read the Contract and the Information Folder or you may contact us at:

The Manufacturers Life Insurance Company
 Operations, Customer Experience
 1245 Sherbrooke Street West
 Montréal, Quebec, H3G 1G3

P.O. Box 11497, Stn. Centre-ville
 Montréal, Quebec H3C 5S5

Toll Free: 1 888 841-6633
 Toll Free Fax: 1 877 882-4892

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: December 12, 2012	Ideal Signature 2.0				
Date Fund Created: October 10, 2000	75/100	\$1,000	2.82	\$12.23	17,981,197
Total Fund Value: \$1.26 billion	100/100	\$1,000	3.11	\$12.16	15,523,127
Portfolio Turnover Rate: 56.03%					
Managed by: Primary advisor: The Manufacturers Life Insurance Company Sub-advisor: Manulife Asset Management Limited					

WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in a mix of equities and fixed income. The equities and fixed income are Canadian and/or foreign.

Top 10 investments (as of December 31, 2014)

	%
Cash and cash equivalents	4.7
Toronto-Dominion Bank, (The)	3.5
Royal Bank of Canada	3.4
Bank of Nova Scotia, (The)	3.0
iShares, MSCI EAFE ETF	2.4
Canadian National Railway Company	2.3
iShares, S&P/TSX 60 Index Fund	2.3
Manulife Financial Corporation	2.2
Alimentation Couche-Tard Inc., Subordinated Voting, B	2.0
TELUS Corporation	1.9

Total 27.6

Total investments: 175

Investment Segmentation (as of December 31, 2014)

	% Assets
Canadian Equity	51.1
U.S. Equity	14.6
International Equity	4.6
Bonds	24.8
Other Assets	0.3
Cash & Equiv.	4.7



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

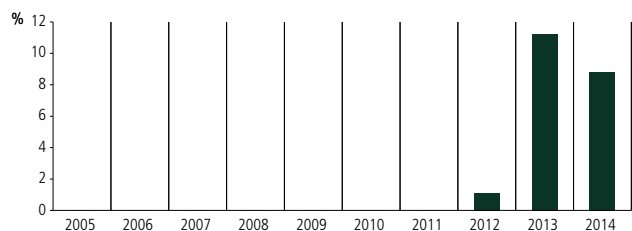
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on December 12, 2012 has \$1,222.96 on December 31, 2014. This works out to an average of 10.31% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since December 12, 2012 for a contractholder who chose the 75/100 Series option. In the last 3 years the Fund was up in value 3 years.



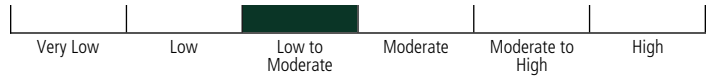
* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential for capital growth and some income. They are comfortable with the risks of investing in equities.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
More Than 7 years	0.00	

- When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.
- When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	2.82
100/100	3.11
75/100 F-Class Option	1.61
100/100 F-Class Option	1.85
75/100 Platinum No-Load	2.14
100/100 Platinum No-Load	2.42

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

Trailing commission

Manulife pays a trailing commission of up to 1.25% of the value of your premium allocation option and/or series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
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- The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

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QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: November 18, 2013	Ideal Signature 2.0				
Date Fund Created: November 18, 2013	75/100	\$1,000	3.05	\$11.80	1,423,980
Total Fund Value: \$41.71 million	100/100	\$1,000	3.30	\$11.77	1,438,779
Portfolio Turnover Rate: 2.44%					
Manager of the underlying fund: Primary advisor: Manulife Asset Management Limited Sub-advisor: Standard Life Investments (USA) Limited					

WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in a mix of fixed income and equity securities of U.S. issuers. The Fund currently invests most of its assets in units of the Standard Life U.S. Monthly Income Fund.

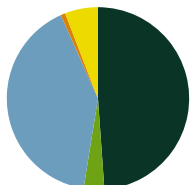
Top 10 investments (of the underlying fund as of December 31, 2014)

	%
Cash and cash equivalents	5.9
Time Warner Inc.	1.5
Alliance Data Systems Corporation	1.4
Altria Group Inc.	1.4
Charles Schwab Corporation, (The)	1.4
Western Digital Corporation	1.4
First Republic Bank	1.4
Visteon Corporation	1.4
TJX Companies Inc., (The)	1.4
Advance Auto Parts, Inc.	1.4
Total	18.6

Total investments: 110

Investment Segmentation (as of December 31, 2014)

	% Assets
U.S. Equity	48.9
International Equity	3.7
Bonds	40.8
Other Assets	0.8
Cash & Equiv.	5.9



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

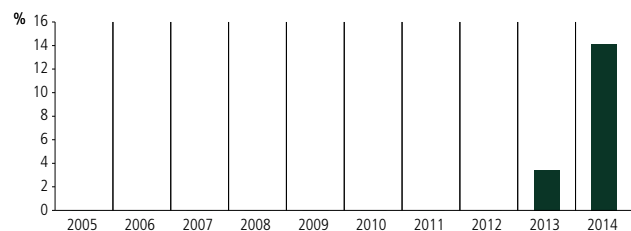
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on November 18, 2013 has \$1,180.37 on December 31, 2014. This works out to an average of 16.00% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since November 18, 2013 for a contractholder who chose the 75/100 Series option. In the last 2 years the Fund was up in value 2 years.



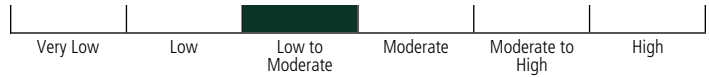
* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential income, capital preservation and liquidity. They are comfortable with the risks of investing in equities.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
More Than 7 years	0.00	

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	3.05
100/100	3.30
75/100 Platinum No-Load	2.38
100/100 Platinum No-Load	2.63

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

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QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: December 12, 2012					
Date Fund Created: May 2, 2011	Ideal Signature 2.0 75/100	\$1,000	3.21	\$11.89	4,972,050
Total Fund Value: \$283.18 million	100/100	\$1,000	3.48	\$11.83	8,190,507
Portfolio Turnover Rate: 1.62%					
Manager of the underlying fund: Fidelity Investments Canada ULC Pyramis Global Advisors, LLC					

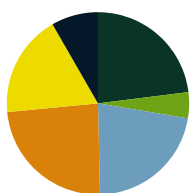
WHAT DOES THE FUND INVEST IN?

The Fund invests mostly in a mix of Canadian equities and bonds. The Fund also invests in US bonds. The Fund invests either directly or through one or more underlying funds.

Top 10 investments (of the underlying fund as of December 31, 2014)	%
Pepco Holdings	1.8
Safeway	1.8
TRW Automotive Holdings	1.4
IBM Information	1.3
Imperial Tobacco Group	1.3
Fairfax Financial Holdings	1.3
CGI	1.3
Rogers Communication	1.2
Toronto-Dominion Bank	1.2
Protective Life	1.1
Total	13.6

Total investments: 2274

Investment Segmentation (as of December 31, 2014)



	% Assets
Canadian Equity	23.0
Convertibles	4.6
Foreign Equity	22.0
Canadian Bonds	23.8
Foreign Bonds	18.2
Cash & Other	8.3

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

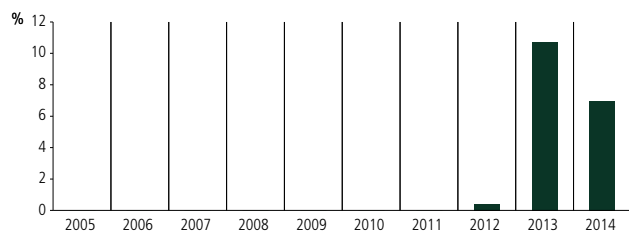
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on December 12, 2012 has \$1,189.34 on December 31, 2014. This works out to an average of 8.82% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since December 12, 2012 for a contractholder who chose the 75/100 Series option. In the last 3 years the Fund was up in value 3 years.



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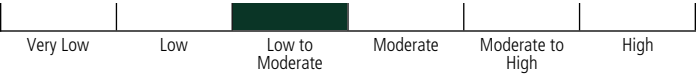
Ideal Fidelity Monthly Income Fund

ARE THERE ANY GUARANTEES?

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HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for a person seeking income and capital growth.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00
		<ul style="list-style-type: none"> • When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	3.21
100/100	3.48
75/100 Platinum No-Load	2.66
100/100 Platinum No-Load	2.82

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

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- The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

Trailing commission

Manulife pays a trailing commission of up to 1.25% of the value of your premium allocation option and/or series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

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QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: December 12, 2012					
Date Fund Created: December 31, 1986	Ideal Signature 2.0 75/100	\$1,000	2.87	\$11.62	934,387
Total Fund Value: \$221.01 million	100/100	\$1,000	3.15	\$11.56	1,102,635
Portfolio Turnover Rate: 74.07%					
Managed by: Primary advisor: The Manufacturers Life Insurance Company Sub-advisor: Manulife Asset Management Limited					

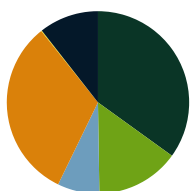
WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of equities and fixed income. The equities are Canadian and foreign.

Top 10 investments (as of December 31, 2014)	%
Cash and cash equivalents	10.6
Government of Canada 3.25% 6/1/2021	3.3
Toronto-Dominion Bank, (The)	2.6
Canada Housing Trust No. 1 1.39% 9/15/2017	2.5
Royal Bank of Canada	2.5
Bank of Nova Scotia, (The)	1.9
Alimentation Couche-Tard Inc., Subordinated Voting, B	1.9
iShares, S&P/TSX 60 Index Fund	1.8
Canadian Natural Resources Limited	1.7
Canada Housing Trust No. 1 1.70% 12/15/2017	1.6

Total 30.4
 Total investments: 181

Investment Segmentation (as of December 31, 2014)



	% Assets
Canadian Equity	34.9
U.S. Equity	14.8
International Equity	7.4
Bonds	32.1
Other Assets	0.1
Cash & Equiv.	10.6

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

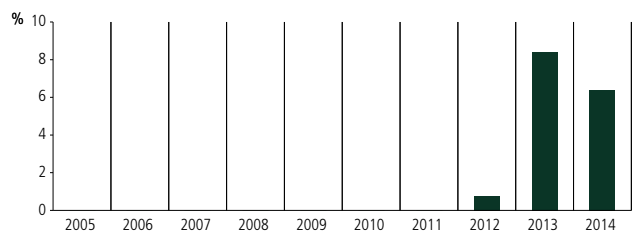
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on December 12, 2012 has \$1,161.96 on December 31, 2014. This works out to an average of 7.59% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since December 12, 2012 for a contractholder who chose the 75/100 Series option. In the last 3 years the Fund was up in value 3 years.



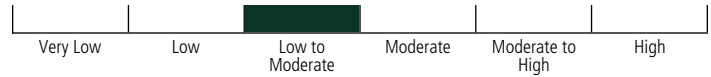
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ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential long term capital growth and income. They are comfortable with the risks of investing in equities.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00
		<ul style="list-style-type: none"> • When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	2.87
100/100	3.15
75/100 Platinum No-Load	2.12
100/100 Platinum No-Load	2.48

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- You have to tell your insurer in writing, by fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

FOR MORE INFORMATION

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 1245 Sherbrooke Street West
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 Montréal, Quebec H3C 5S5

Toll Free: 1 888 841-6633
 Toll Free Fax: 1 877 882-4892

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: December 12, 2012					
Date Fund Created: December 12, 2012	Ideal Signature 2.0 75/75	\$1,000	2.68	\$12.14	858,409
Total Fund Value: \$18.10 million					
Portfolio Turnover Rate: 28.40%					
Manager of the underlying fund: Manulife Asset Management Limited					

WHAT DOES THE FUND INVEST IN?

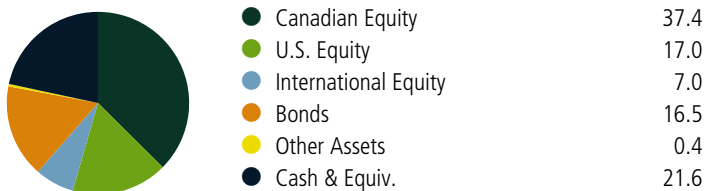
The Fund invests primarily in fixed income and equity securities. The fixed income and equities are Canadian and foreign. The Fund currently invests most of its assets in units of the Standard Life Tactical Income Fund.

Top 10 investments (of the underlying fund as of December 31, 2014)

	%
Cash and cash equivalents	21.6
Toronto-Dominion Bank, (The)	3.2
Bank of Nova Scotia, (The)	2.9
Royal Bank of Canada	2.7
TELUS Corporation	1.7
Manulife Financial Corporation	1.5
Kraft Foods Group, Inc.	1.4
Rogers Communications Inc., B	1.4
Home Depot Inc., (The)	1.4
Brookfield Infrastructure Partners L.P.	1.4
Total	39.3

Total investments: 155

Investment Segmentation (as of December 31, 2014)



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/75 Series option. Returns are after the MER has been deducted.

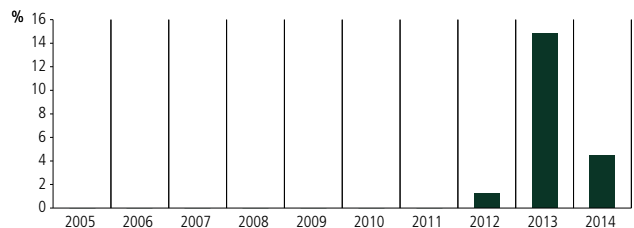
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/75 Series option on December 12, 2012 has \$1,214.01 on December 31, 2014. This works out to an average of 9.92% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since December 12, 2012 for a contractholder who chose the 75/75 Series option. In the last 3 years the Fund was up in value 3 years.



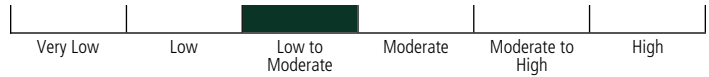
* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking a regular flow of monthly income. They are comfortable with the risks of investing in equities.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
More Than 7 years	0.00	

- When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.
- When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/75	2.68
75/75 Platinum No-Load	2.02

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
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- The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

Trailing commission

Manulife pays a trailing commission of up to 1.25% of the value of your premium allocation option and/or series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

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QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: December 12, 2012					
Date Fund Created: January 12, 2009	Ideal Signature 2.0 75/100	\$1,000	3.17	\$12.32	1,773,740
Total Fund Value: \$146.64 million	100/100	\$1,000	3.52	\$12.24	2,512,906
Portfolio Turnover Rate: 4.32%					
Manager of the underlying fund: Fidelity Investments Canada ULC Pyramis Global Advisors, LLC					

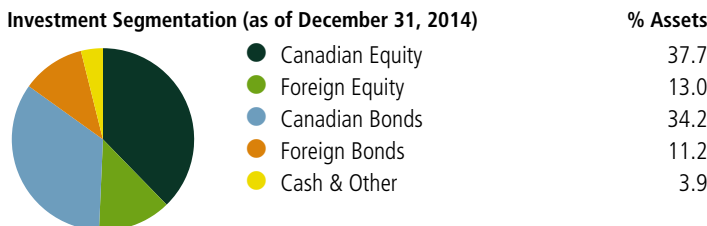
WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in a mix of fixed income, equities and money market. The Fund invests primarily in Canada. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Fidelity Canadian Balanced Fund.

Top 10 investments (of the underlying fund as of December 31, 2014)

	%
Valeant Pharmaceuticals	4.0
Royal Bank of Canada	3.5
Toronto-Dominion Bank	3.1
Canadian Pacific Railway	2.8
Magna International	2.7
Restaurant Brands International	2.4
Brookfield Asset Management	2.0
Gildan Activewear	1.9
Spirit Airlines	1.8
Loblaw	1.5

Total 25.8
 Total investments: 1027



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

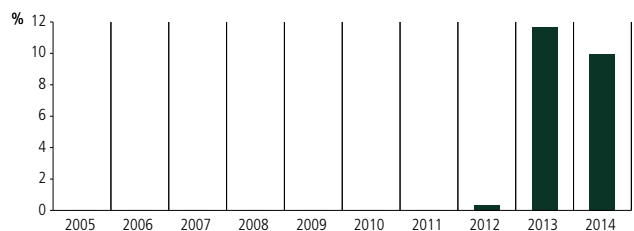
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on December 12, 2012 has \$1,232.45 on December 31, 2014. This works out to an average of 10.73% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since December 12, 2012 for a contractholder who chose the 75/100 Series option. In the last 3 years the Fund was up in value 3 years.



* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

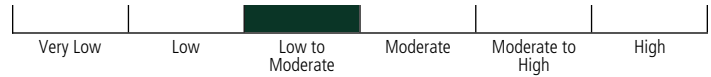
Ideal Fidelity Canadian Balanced Fund

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential long term capital growth and income. They are comfortable with the risks of investing in equities.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00
		<ul style="list-style-type: none"> • When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	3.17
100/100	3.52
75/100 Platinum No-Load	2.56
100/100 Platinum No-Load	2.80

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
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- The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

Trailing commission

Manulife pays a trailing commission of up to 1.25% of the value of your premium allocation option and/or series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

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QUICK FACTS

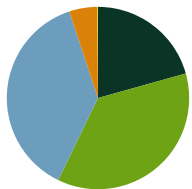
	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: December 12, 2012					
Date Fund Created: January 12, 2009	Ideal Signature 2.0 75/100	\$1,000	3.44	\$11.86	532,386
Total Fund Value: \$18.00 million	100/100	\$1,000	3.61	\$11.81	259,519
Portfolio Turnover Rate: 10.77%					
Manager of the underlying funds: Russell Investments Canada Limited					

WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of underlying funds. The Fund invests primarily in Canadian and foreign equities. The Fund also invests in some fixed income. The Fund currently invests most of its assets in units of the Russell Diversified Monthly Income Portfolio.

Top 10 investments (of the underlying fund as of December 31, 2014)	%
Russell Canadian Equity Pool	18.0
Russell US Equity Pool	10.0
Russell Overseas Equity Pool	9.0
Russell Global Equity Pool	8.0
Russell Emerging Markets Equity Pool	3.0
Russell Smaller Companies Pool	3.0
Russell Fixed Income Pool	33.0
Russell Global High Income Bond Pool	5.0
Russell Global Unconstrained Bond Pool	5.0
Russell Global Infrastructure Pool	3.0
Russell Global Real Estate Pool	3.0
Total	100.0

Investment Segmentation (as of December 31, 2014)	% Assets
Canadian Equity	20.7
International Equity	36.6
Canadian Fixed Income	37.8
International Fixed Income	5.0
Other net assets	-0.1



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

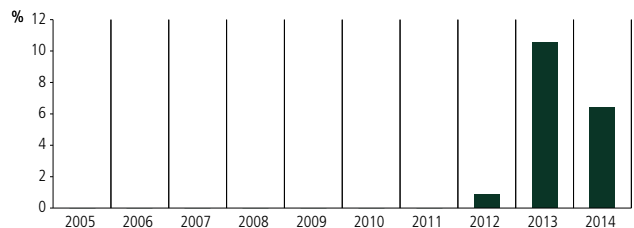
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on December 12, 2012 has \$1,186.29 on December 31, 2014. This works out to an average of 8.69% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since December 12, 2012 for a contractholder who chose the 75/100 Series option. In the last 3 years the Fund was up in value 3 years.



* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

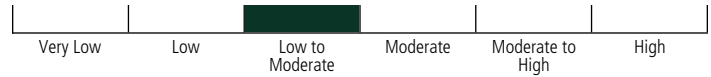
Ideal Russell Diversified Monthly Income Portfolio

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential income and long term capital growth. They are comfortable with the risks of investing in equities.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
More Than 7 years	0.00	

- When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	3.44
100/100	3.61
75/100 Platinum No-Load	2.88
100/100 Platinum No-Load	3.21

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
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Trailing commission

Manulife pays a trailing commission of up to 1.25% of the value of your premium allocation option and/or series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

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QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: November 17, 2014					
Date Fund Created: January 12, 2009	Ideal Signature 2.0 75/100	\$1,000	3.35	\$10.09	2,308
Total Fund Value: \$4.48 million	100/100	\$1,000	3.59	\$10.09	1,000
Portfolio Turnover Rate: 16.94%					
Manager of the underlying fund: Primary advisor: Franklin Templeton Investments Corp. Sub-advisors: Franklin Advisers, Inc. (fixed income) Templeton Global Advisors Limited (equity)					

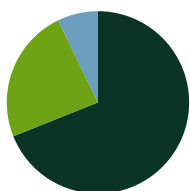
WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of equities and fixed income around the world. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Templeton Global Balanced Fund.

Top 10 investments (of the underlying fund as of December 31, 2014)	%
Government of Hungary, Senior Note 5.38% 3/25/2024	2.6
Government of Mexico 7.25% 12/15/2016	2.5
Korea Monetary Stabilization Bond, Senior Note 2.76% 6/2/2015	1.9
Samsung Electronics Co. Ltd.	1.5
Comcast Corp., Special A	1.4
Government of Serbia 7.25% 9/28/2021	1.3
Foot Locker Inc.	1.2
Macy's Inc.	1.2
Amgen Inc.	1.2
Teva Pharmaceutical Industries Ltd., American Depositary Receipt	1.1

Total **15.9**
 Total investments: 323

Investment Segmentation (as of December 31, 2014)	% Assets
Equity	68.9
Fixed Income	23.9
Cash & Cash Equivalents	7.2



HOW HAS THE FUND PERFORMED? ¹

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

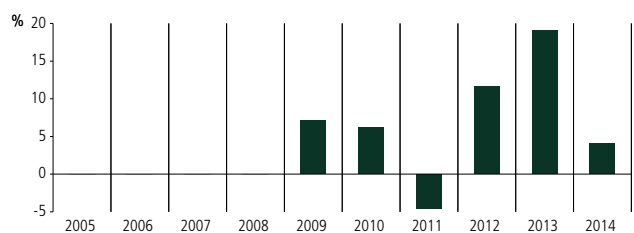
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on January 12, 2009 has \$1,503.16 on December 31, 2014. This works out to an average of 7.07% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series option. In the last 6 years the Fund was up in value 5 years and down in value 1 year.



¹ The Fund has been offered for less than one year under the Ideal Segregated Funds Signature 2.0. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds Signature Series — 75/100 Series. The performance presented is therefore based on a different MER and may not be representative of actual performance.

* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

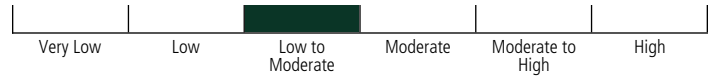
Ideal Templeton Global Balanced Fund

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential long term capital growth and income. They are comfortable with the risks of investing in global equities.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00
		<ul style="list-style-type: none"> • When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	3.35
100/100	3.59
75/100 Platinum No-Load	2.82
100/100 Platinum No-Load	3.07

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- You have to tell your insurer in writing, by fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

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QUICK FACTS

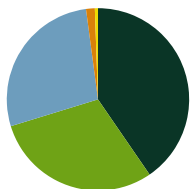
	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: November 17, 2014	Ideal Signature 2.0				
Date Fund Created: January 12, 2009	75/100	\$1,000	3.24	\$10.16	23,058
Total Fund Value: \$14.56 million	100/100	\$1,000	3.49	\$10.15	1,000
Portfolio Turnover Rate: 13.94%					
Manager of the underlying fund: Primary advisor: Invesco Canada Sub-advisor: Invesco Advisers, Inc. Invesco Asset Management Limited					

WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of equities and fixed income around the world. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Trimark Global Balanced Fund.

Top 10 investments (of the underlying fund as of December 31, 2014)	%
WellPoint, Inc.	4.2
Microsoft Corp.	4.1
Hyundai Mobis Co., Ltd.	3.5
Ross Stores, Inc.	3.3
Cisco Systems, Inc.	3.2
Medtronic, Inc.	3.2
Oracle Corp.	2.8
McGraw Hill Financial, Inc.	2.5
DCC PLC	2.3
Zimmer Holdings, Inc.	2.3
Total	31.4
Total investments: 141	

Investment Segmentation (as of December 31, 2014)	% Assets
Foreign equity	40.4
U.S. equity	29.8
Fixed income	27.7
Cash, cash equivalents and money market funds	1.6
Other net assets	0.6



HOW HAS THE FUND PERFORMED? ¹

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

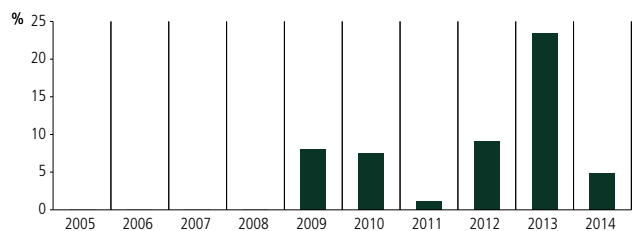
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on January 12, 2009 has \$1,656.33 on December 31, 2014. This works out to an average of 8.83% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series option. In the last 6 years the Fund was up in value 6 years.



¹ The Fund has been offered for less than one year under the Ideal Segregated Funds Signature 2.0. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds Signature Series — 75/100 Series. The performance presented is therefore based on a different MER and may not be representative of actual performance.

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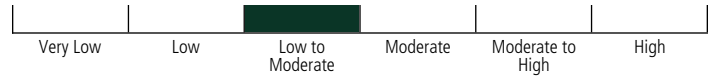
Ideal Trimark Global Balanced Fund

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential income and capital growth. They are comfortable with the risks of investing in global equities.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
More Than 7 years	0.00	

- When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.
- When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	3.24
100/100	3.49
75/100 Platinum No-Load	2.70
100/100 Platinum No-Load	2.97

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
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- The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

Trailing commission

Manulife pays a trailing commission of up to 1.25% of the value of your premium allocation option and/or series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

FOR MORE INFORMATION

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Montréal, Quebec H3C 5S5

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Toll Free Fax: 1 877 882-4892

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: November 17, 2014					
Date Fund Created: November 17, 2014	Ideal Signature 2.0				
	75/100	\$1,000	3.18	\$9.97	38,223
	100/100	\$1,000	3.44	\$9.96	2,013
Total Fund Value: \$654.00 thousand					
Portfolio Turnover Rate: 0.04%					

Manager of the underlying funds:
 Franklin Bissett Investment Management, part of Franklin Templeton Investments Corp.

WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in a portfolio of Franklin Bissett funds to achieve a balance of fixed income and equity securities from Canadian and foreign issuers. The Fund currently invests most of its assets in units of the Franklin Bissett Canadian Balanced Fund.

Top 10 investments (of the underlying fund as of December 31, 2014)	%
Franklin Bissett Canadian Equity Fund, Series O	19.9
Franklin Bissett Bond Fund, Series O	12.2
Franklin Bissett Corporate Bond Fund, Series O	11.0
Franklin Bissett Canadian Short Term Bond Fund, Series O	5.6
Franklin Bissett Microcap Fund, Series O	5.6
Franklin Bissett Small Cap Fund, Series O	5.3
Franklin Mutual Global Discovery Fund, Series O	4.6
Franklin U.S. Rising Dividends Fund, Series O	4.6
Franklin Bissett U.S. Focus Fund, Series O	4.4
Templeton EAFE Developed Markets Fund, Series O	4.3
Total	77.5

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

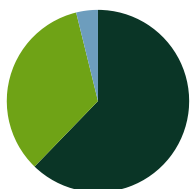
Average return

The average return for the Fund cannot be shown because the Fund has been offered for less than 1 year.

Year-by-year returns Any values close to zero may not be visible.

The past performance for the Fund cannot be shown because the Fund has been offered for less than 1 year.

Investment Segmentation (as of December 31, 2014)	% Assets
Equity	62.3
Fixed Income	33.9
Other Assets	3.9



* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

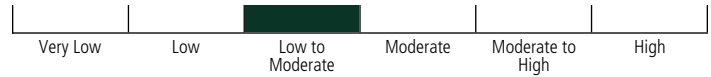
Ideal Franklin Bissett Canadian Balanced Fund

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

The Fund may be right for people seeking potential capital gains and income over the medium term. They are comfortable with the risks associated with investing in equities.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
More Than 7 years	0.00	

- When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.
- When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	3.18
100/100	3.44
75/100 Platinum No-Load	2.66
100/100 Platinum No-Load	2.91

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

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- The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

Trailing commission

Manulife pays a trailing commission of up to 1.25% of the value of your premium allocation option and/or series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

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QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: November 17, 2014					
Date Fund Created: November 17, 2014	Ideal Signature 2.0				
	75/100	\$1,000	3.24	\$10.23	667,907
Total Fund Value: \$19.15 million	100/100	\$1,000	3.49	\$10.23	1,095,911
Portfolio Turnover Rate: 1.30%					
Manager of the underlying fund: Fidelity Investments Canada ULC Pyramis Global Advisors, LLC					

WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in a mix of equity and fixed income securities from issuers around the world, either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Fidelity Global Monthly Income Fund.

Top 10 investments (of the underlying fund as of December 31, 2014)

	%
J.P. Morgan Chase	0.9
Oracle	0.9
Apple	0.9
Amgen	0.8
Johnson & Johnson	0.8
Procter & Gamble	0.7
Wells Fargo	0.7
Roche Holding	0.7
Bank of America	0.7
Shire	0.7
Total	7.7

Total investments: 2344

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

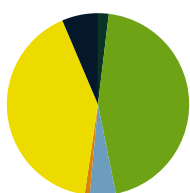
Average return

The average return for the Fund cannot be shown because the Fund has been offered for less than 1 year.

Year-by-year returns Any values close to zero may not be visible.

The past performance for the Fund cannot be shown because the Fund has been offered for less than 1 year.

Investment Segmentation (as of December 31, 2014)



	% Assets
Canadian Equity	1.9
Foreign Equity	45.0
Convertibles	4.6
Canadian Bonds	0.9
Foreign Bonds	41.3
Cash & Other	6.4

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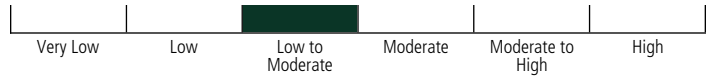
Ideal Fidelity Global Monthly Income Fund

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

The Fund may be right for people seeking potential capital gains and income over the long-term. They are comfortable with the risks associated with investing in equities and in global markets.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
More Than 7 years	0.00	

- When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.
- When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	3.24
100/100	3.49
75/100 Platinum No-Load	2.71
100/100 Platinum No-Load	2.96

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

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QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: November 17, 2014					
Date Fund Created: November 17, 2014	Ideal Signature 2.0				
	75/100	\$1,000	2.93	\$10.11	1,000
Total Fund Value: \$1.07 million	100/100	\$1,000	3.18	\$10.11	1,998
Portfolio Turnover Rate: 0.02%					
Manager of the underlying fund: Fidelity Investments Canada ULC Pyramis Global Advisors, LLC					

WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in a mix of investment grade fixed income equity securities that are expected to distribute income, either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Fidelity Income Allocation Fund.

Top 10 investments (of the underlying fund as of December 31, 2014)	%
iShares Barclays 20+ Year Treasury Bond	3.0
iShares Core S&P 500 ETF	2.7
Pepco Holdings	0.8
Toronto-Dominion Bank	0.8
Safeway	0.8
Telus	0.7
IBM	0.7
Enbridge	0.6
TRW Automotive Holdings	0.6
Rogers Communication	0.6

Total 11.3

Total investments: 2042

Investment Segmentation (as of December 31, 2014)



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

The average return for the Fund cannot be shown because the Fund has been offered for less than 1 year.

Year-by-year returns Any values close to zero may not be visible.

The past performance for the Fund cannot be shown because the Fund has been offered for less than 1 year.

* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

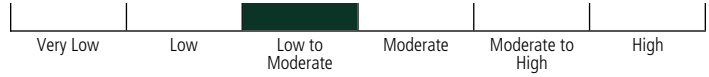
Ideal Fidelity Income Allocation Fund

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

The Fund may be right for people seeking potential capital gains and income over the long-term. They are comfortable with the risks associated with investing in equities.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
More Than 7 years	0.00	

- When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.
- When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	2.93
100/100	3.18
75/100 Platinum No-Load	2.40
100/100 Platinum No-Load	2.66

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- You have to tell your insurer in writing, by fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

Trailing commission

Manulife pays a trailing commission of up to 1.25% of the value of your premium allocation option and/or series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

FOR MORE INFORMATION

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QUICK FACTS

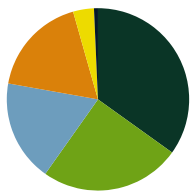
	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: November 17, 2014					
Date Fund Created: November 17, 2014	Ideal Signature 2.0				
	75/100	\$1,000	3.18	\$10.07	11,129
Total Fund Value: \$122.00 thousand	100/100	\$1,000	3.45	\$10.06	1,000
Portfolio Turnover Rate: 0.23%					
Manager of the underlying funds: SEI Investments Canada Company SEI Investments Management Corporation (SIMC)					

WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in a mix of equity and fixed income securities from Canadian and foreign issuers. The Fund invests through one or more underlying funds. The Fund currently invests most of its assets in units of the SEI Balanced 60/40 Fund.

Top 10 investments (of the underlying fund as of December 31, 2014)	%
SEI Canadian Equity Fund	23.0
SEI Canadian Fixed Income Fund	30.4
SEI Canadian Small Company Equity Fund	1.9
SEI EAFE Equity Fund	14.0
SEI Emerging Markets Equity Fund	3.9
SEI Real Return Bond Fund	6.0
SEI U.S. High Yield Bond Fund (Class O, hedged)	3.9
SEI U.S. Large Company Equity Fund	14.1
SEI U.S. Small Company Equity Fund	3.0
Total	100.0

Investment Segmentation (as of December 31, 2014)	% Assets
Canadian Fixed Income	34.9
Canadian Equity	24.9
International Equity	18.0
US Equity	17.8
Global Fixed Income	3.7
Cash and Cash Equivalents	0.7



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

The average return for the Fund cannot be shown because the Fund has been offered for less than 1 year.

Year-by-year returns Any values close to zero may not be visible.

The past performance for the Fund cannot be shown because the Fund has been offered for less than 1 year.

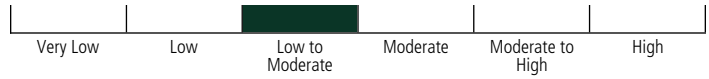
* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential capital growth and some income. They are comfortable with the risks associated with investing in equities.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
More Than 7 years	0.00	

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- When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	3.18
100/100	3.45

Trailing commission

Manulife pays a trailing commission of up to 1.25% of the value of your premium allocation option and/or series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- You have to tell your insurer in writing, by fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

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 Montréal, Quebec H3C 5S5

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 Toll Free Fax: 1 877 882-4892

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: November 17, 2014					
Date Fund Created: November 17, 2014	Ideal Signature 2.0				
	75/100	\$1,000	2.98	\$10.07	1,000
Total Fund Value: \$20.00 thousand	100/100	\$1,000	3.23	\$10.06	1,000
Portfolio Turnover Rate: 0.35%					
Manager of the underlying funds: SEI Investments Canada Company SEI Investments Management Corporation (SIMC)					

WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in fixed income and equity securities with a bias toward fixed income. The Fund invests through one or more underlying funds. The Fund currently invests most of its assets in units of the SEI Income 20/80 Fund.

Top 10 investments (of the underlying fund as of December 31, 2014)	%
SEI Canadian Equity Fund	10.2
SEI Canadian Fixed Income Fund	45.1
SEI EAFE Equity Fund	5.0
SEI Real Return Bond Fund	6.7
SEI Short Term Bond Fund	22.8
SEI U.S. High Yield Bond Fund (Class O, hedged)	4.9
SEI U.S. Large Company Equity Fund	5.3
Total	100.0



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

The average return for the Fund cannot be shown because the Fund has been offered for less than 1 year.

Year-by-year returns Any values close to zero may not be visible.

The past performance for the Fund cannot be shown because the Fund has been offered for less than 1 year.

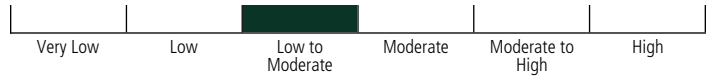
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ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking long-term capital growth and income. They are looking for a diversified portfolio of fixed income securities and some equities. They are comfortable with the risks associated with investing in equities.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
More Than 7 years	0.00	

- When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.
- When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge. **For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	2.98
100/100	3.23

Trailing commission

Manulife pays a trailing commission of up to 1.25% of the value of your premium allocation option and/or series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
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- The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

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QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: November 17, 2014					
Date Fund Created: November 17, 2014	Ideal Signature 2.0				
	75/100	\$1,000	3.23	\$9.89	12,497
Total Fund Value: \$289.00 thousand	100/100	\$1,000	3.48	\$9.89	4,702
Portfolio Turnover Rate: 0.10%					
Manager of the underlying fund: CI Investments Inc. Black Creek Investment Management Inc.					

WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in a balanced portfolio of equity and fixed income securities from governments, agencies and corporations around the world. The Fund currently invests most of its assets in units of the CI Black Creek Global Balanced Fund.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Top 10 investments (of the underlying fund as of December 31, 2014)

	%
CI Signature Corporate Bond Fund Class I	24.5
FTI Consulting Inc	3.5
Wienerberger AG	3.2
Oracle Corp	3.0
Christian Dior SA	3.0
ICICI Bank Ltd - ADR	3.0
Heidelbergcement AG	2.9
Galaxy Entertainment Group Ltd	2.8
Accor SA	2.8
Basilea Pharmaceutica AG	2.8
Total	51.4

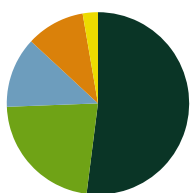
Average return

The average return for the Fund cannot be shown because the Fund has been offered for less than 1 year.

Year-by-year returns Any values close to zero may not be visible.

The past performance for the Fund cannot be shown because the Fund has been offered for less than 1 year.

Investment Segmentation (as of December 31, 2014)



	% Assets
International Equity	52.0
Bonds	22.4
United States Equity	12.5
Cash	10.4
Canadian Equity	2.7

* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

Ideal CI Black Creek Global Balanced Fund

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking reduced volatility through a diversified portfolio of global fixed income and equity securities. They are comfortable with the risks associated with investing in equities and in global markets.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
More Than 7 years	0.00	

- When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.
- When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	3.23
100/100	3.48
75/100 Platinum No-Load	2.71
100/100 Platinum No-Load	2.96

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
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Trailing commission

Manulife pays a trailing commission of up to 1.25% of the value of your premium allocation option and/or series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

FOR MORE INFORMATION

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P.O. Box 11497, Stn. Centre-ville
Montréal, Quebec H3C 5S5

Toll Free: 1 888 841-6633

Toll Free Fax: 1 877 882-4892

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: November 17, 2014					
Date Fund Created: November 17, 2014	Ideal Signature 2.0				
	75/100	\$1,000	2.98	\$9.91	62,731
Total Fund Value: \$0.99 million	100/100	\$1,000	3.23	\$9.91	13,400
Portfolio Turnover Rate: 0.01%					
Manager of the underlying fund: CI Investments Inc. CI Global Investments Inc.					

WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in fixed income, high yielding equity securities and other income producing securities from issuers around the world. The Fund currently invests most of its assets in units of the CI Cambridge High Income Fund.

Top 10 investments (of the underlying fund as of December 31, 2014)	%
Brookfield Infrastructure LP	4.1
Granite REIT	2.8
Brookfield Property Partners	2.1
Lions Gate Entertainment, 5.25%, August 1, 2018	1.6
Intact Financial	1.6
Paramount Resources, 8.25%, December 13, 2017	1.6
US Bancorp	1.5
Activia Properties	1.5
Dynagas LNG Partners	1.3
PrairieSky Royalty	1.3
Total	19.4

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

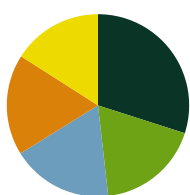
Average return

The average return for the Fund cannot be shown because the Fund has been offered for less than 1 year.

Year-by-year returns Any values close to zero may not be visible.

The past performance for the Fund cannot be shown because the Fund has been offered for less than 1 year.

Investment Segmentation (as of December 31, 2014)



	% Assets
● Cash	30.0
● International Equity	18.3
● Canadian Equity	18.0
● United States Equity	17.9
● Bonds	16.0

* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

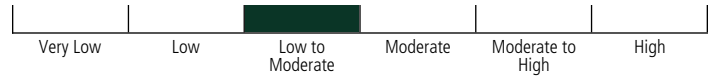
Ideal CI Cambridge High Income Fund

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking income over the medium term. They are comfortable with the risks associated with investing in equities and in global markets.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
More Than 7 years	0.00	

- When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.
- When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	2.98
100/100	3.23
75/100 Platinum No-Load	2.45
100/100 Platinum No-Load	2.70

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- You have to tell your insurer in writing, by fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

Trailing commission

Manulife pays a trailing commission of up to 1.25% of the value of your premium allocation option and/or series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

FOR MORE INFORMATION

This summary may not contain all the information you need. Please read the Contract and the Information Folder or you may contact us at:

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1245 Sherbrooke Street West
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P.O. Box 11497, Stn. Centre-ville
Montréal, Quebec H3C 5S5

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Toll Free Fax: 1 877 882-4892

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: November 17, 2014					
Date Fund Created: November 17, 2014	Ideal Signature 2.0				
	75/100	\$1,000	3.13	\$10.04	14,977
	100/100	\$1,000	3.39	\$10.04	1,000
Total Fund Value: \$230.00 thousand					
Portfolio Turnover Rate: 0.15%					
Manager of the underlying fund: CI Investments Inc.					

WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in a mix of Canadian equity and equity-related securities and fixed-income securities. The Fund currently invests most of its assets in units of the CI Signature Canadian Balanced Fund.

Top 10 investments (of the underlying fund as of December 31, 2014)	%
TD Bank	4.0
Bank of Nova Scotia	3.9
Royal Bank of Canada	3.9
JP Morgan Chase & Co.	1.8
Canadian National Railway Company	1.8
Gov't of Canada, 1.50, February 1, 2017	1.4
Province of Ontario, 4.20, June 2, 2020	1.4
Ubs Group Ag	1.2
Alimentation Couche-Tard	1.1
Apple	1.0
Total	21.4

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

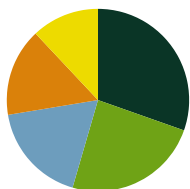
Average return

The average return for the Fund cannot be shown because the Fund has been offered for less than 1 year.

Year-by-year returns Any values close to zero may not be visible.

The past performance for the Fund cannot be shown because the Fund has been offered for less than 1 year.

Investment Segmentation (as of December 31, 2014)



	% Assets
● Bonds	30.4
● Canadian Equity	24.1
● United States Equity	17.9
● Cash	15.6
● International Equity	12.0

* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

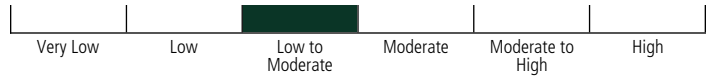
Ideal CI Signature Canadian Balanced Fund

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking capital growth and income over the medium term. They are comfortable with the risks associated with investing in equities.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
More Than 7 years	0.00	

- When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	3.13
100/100	3.39
75/100 Platinum No-Load	2.61
100/100 Platinum No-Load	2.86

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
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Trailing commission

Manulife pays a trailing commission of up to 1.25% of the value of your premium allocation option and/or series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

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QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: December 12, 2012					
Date Fund Created: October 15, 2007	Ideal Signature 2.0 75/100	\$1,000	3.03	\$13.03	6,901,641
Total Fund Value: \$357.84 million	100/100	\$1,000	3.28	\$12.96	6,850,659
Portfolio Turnover Rate: 4.78%					
Manager of the underlying fund: Manulife Asset Management Limited					

WHAT DOES THE FUND INVEST IN?

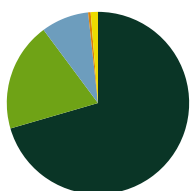
The Fund invests in a mix of Canadian and foreign equities. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Standard Life Dividend Income Fund.

Top 10 investments (of the underlying fund as of December 31, 2014)

	%
Royal Bank of Canada	5.4
Toronto-Dominion Bank, (The)	5.3
Bank of Nova Scotia, (The)	4.6
Manulife Financial Corporation	3.1
TELUS Corporation	2.9
Home Depot Inc., (The)	2.3
Enbridge Inc.	2.2
Rogers Communications Inc., B	2.2
AltaGas Ltd.	2.1
Cineplex Inc.	2.1
Total	32.4

Total investments: 50

Investment Segmentation (as of December 31, 2014)



	% Assets
Canadian Equity	70.5
U.S. Equity	19.3
International Equity	8.4
Other Assets	0.5
Cash & Equiv.	1.3

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

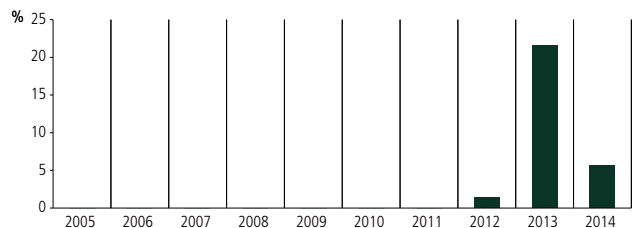
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on December 12, 2012 has \$1,302.89 on December 31, 2014. This works out to an average of 13.77% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since December 12, 2012 for a contractholder who chose the 75/100 Series option. In the last 3 years the Fund was up in value 3 years.



* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential capital growth and income. They are comfortable with the risks of investing in equities.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
More Than 7 years	0.00	

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	3.03
100/100	3.28
75/100 F-Class Option	2.03
100/100 F-Class Option	2.29
75/100 Platinum No-Load	2.48
100/100 Platinum No-Load	2.73

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
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- The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

FOR MORE INFORMATION

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QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: December 12, 2012	Ideal Signature 2.0				
Date Fund Created: May 2, 2011	75/100	\$1,000	3.39	\$12.17	489,071
Total Fund Value: \$41.17 million	100/100	\$1,000	3.71	\$12.10	880,330
Portfolio Turnover Rate: 10.06%					
Manager of the underlying fund: Fidelity Investments Canada ULC Pyramis Global Advisors, LLC					

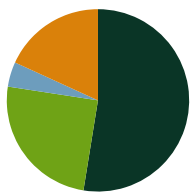
WHAT DOES THE FUND INVEST IN?

The Fund invests mostly in equities. The Fund also invests in bonds. The Fund invests either directly or through one or more underlying funds.

Top 10 investments (of the underlying fund as of December 31, 2014)	%
Toronto-Dominion Bank	6.1
Sigma-Aldrich	4.3
Pepco Holdings	3.8
Safeway	3.2
Royal Bank of Canada	3.0
Suncor Energy	2.7
Manulife	2.7
Rogers Communication	2.1
Loblaw	2.0
CVS Health	1.9

Total 31.7
 Total investments: 593

Investment Segmentation (as of December 31, 2014)



	% Assets
Canadian Equity	52.6
Foreign Equity	24.9
Canadian Bonds	4.4
Cash & Other	18.2

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

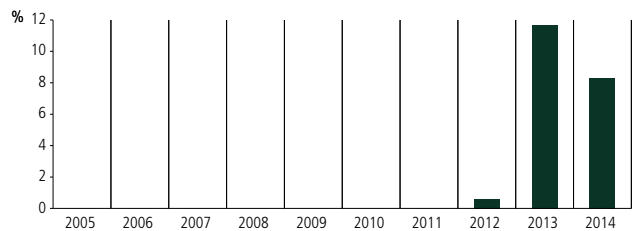
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on December 12, 2012 has \$1,216.53 on December 31, 2014. This works out to an average of 10.03% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since December 12, 2012 for a contractholder who chose the 75/100 Series option. In the last 3 years the Fund was up in value 3 years.



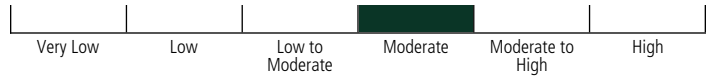
* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for a person seeking high total investment return. They are comfortable with the risks of investing in equities.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
More Than 7 years	0.00	

- When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.
- When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	3.39
100/100	3.71
75/100 Platinum No-Load	2.91
100/100 Platinum No-Load	3.00

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

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 Toll Free Fax: 1 877 882-4892

QUICK FACTS

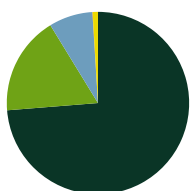
	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: December 12, 2012					
Date Fund Created: December 21, 1998	Ideal Signature 2.0 75/100	\$1,000	3.03	\$12.63	2,945,806
Total Fund Value: \$543.31 million	100/100	\$1,000	3.28	\$12.56	3,793,222
Portfolio Turnover Rate: 6.70%					
Manager of the underlying fund: Manulife Asset Management Limited Limited					

WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of Canadian equities. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Standard Life Canadian Dividend Growth Fund.

Top 10 investments (of the underlying fund as of December 31, 2014)	%
Royal Bank of Canada	5.5
Toronto-Dominion Bank, (The)	5.4
Bank of Nova Scotia, (The)	4.7
Canadian National Railway Company	3.7
TELUS Corporation	3.6
Manulife Financial Corporation	3.6
AbbVie Inc.	2.5
Enbridge Inc.	2.5
Vermilion Energy Inc.	2.4
Dollarama Inc.	2.4
Total	36.3
Total investments: 58	

Investment Segmentation (as of December 31, 2014)



	% Assets
Canadian Equity	73.7
U.S. Equity	17.5
International Equity	7.8
Other Assets	0.1
Cash & Equiv.	0.9

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

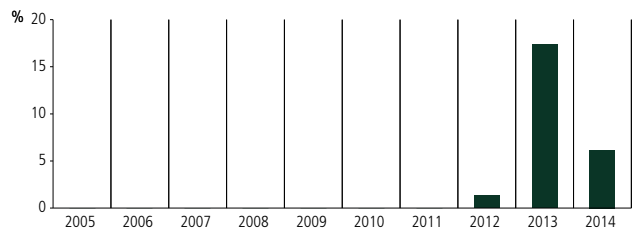
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on December 12, 2012 has \$1,262.64 on December 31, 2014. This works out to an average of 12.04% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since December 12, 2012 for a contractholder who chose the 75/100 Series option. In the last 3 years the Fund was up in value 3 years.



* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

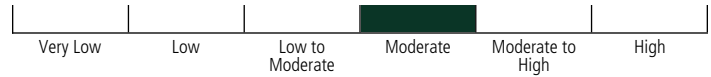
Ideal Canadian Dividend Growth Fund

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential capital growth and some income. They are comfortable with the risks of investing in equities.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
More Than 7 years	0.00	

- When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.
- When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	3.03
100/100	3.28
75/100 Platinum No-Load	2.47
100/100 Platinum No-Load	2.72

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- You have to tell your insurer in writing, by fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

FOR MORE INFORMATION

This summary may not contain all the information you need. Please read the Contract and the Information Folder or you may contact us at:

The Manufacturers Life Insurance Company
 Operations, Customer Experience
 1245 Sherbrooke Street West
 Montréal, Quebec, H3G 1G3

P.O. Box 11497, Stn. Centre-ville
 Montréal, Quebec H3C 5S5

Toll Free: 1 888 841-6633
 Toll Free Fax: 1 877 882-4892

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: December 12, 2012	Ideal Signature 2.0				
Date Fund Created: December 31, 1986	75/100	\$1,000	3.06	\$13.54	789,670
Total Fund Value: \$186.77 million	100/100	\$1,000	3.32	\$13.47	1,005,105
Portfolio Turnover Rate: 26.27%					
Managed by: Primary advisor: The Manufacturers Life Insurance Company Sub-advisor: Manulife Asset Management Limited					

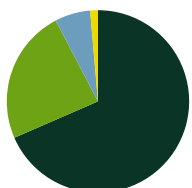
WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in a mix of equities. The Fund invests primarily in Canada.

Top 10 investments (as of December 31, 2014)	%
Toronto-Dominion Bank, (The)	5.3
Royal Bank of Canada	5.0
Bank of Nova Scotia, (The)	4.2
Canadian National Railway Company	3.9
Manulife Financial Corporation	3.6
Alimentation Couche-Tard Inc., Subordinated Voting, B	3.2
Canadian Natural Resources Limited	3.2
Suncor Energy Inc.	2.9
Valeant Pharmaceuticals International, Inc.	2.4
Enbridge Inc.	2.2
Total	35.9

Total investments: 69

Investment Segmentation (as of December 31, 2014)	% Assets
Canadian Equity	68.5
U.S. Equity	23.9
International Equity	6.3
Other Assets	0.0
Cash & Equiv.	1.4



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

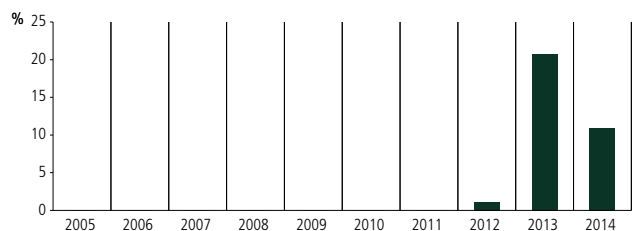
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on December 12, 2012 has \$1,353.79 on December 31, 2014. This works out to an average of 15.92% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since December 12, 2012 for a contractholder who chose the 75/100 Series option. In the last 3 years the Fund was up in value 3 years.



* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential capital growth. They are comfortable with the risks of investing in equities.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
More Than 7 years	0.00	

- When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.
- When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	3.06
100/100	3.32
75/100 Platinum No-Load	2.47
100/100 Platinum No-Load	2.76

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
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QUICK FACTS

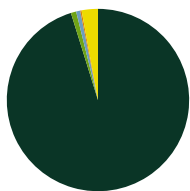
	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: December 12, 2012					
Date Fund Created: October 10, 2000	Ideal Signature 2.0 75/100	\$1,000	3.10	\$14.05	604,173
Total Fund Value: \$95.25 million	100/100	\$1,000	3.35	\$13.98	795,105
Portfolio Turnover Rate: 13.74%					
Manager of the underlying fund: Manulife Asset Management Limited					

WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of Canadian equities. The Fund invests in small companies. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Standard Life Canadian Small Cap Fund.

Top 10 investments (of the underlying fund as of December 31, 2014)	%
ATS Automation Tooling Systems Inc.	3.8
Boyd Group Income Fund	3.7
Stella-Jones Inc.	3.6
Descartes Systems Group Inc., (The)	3.6
Parkland Fuel Corporation	3.5
FirstService Corporation, Subordinated Voting	3.4
CCL Industries Inc., Non-voting, B	3.4
Equitable Group Inc.	3.3
Enghouse Systems Limited	3.3
Interfor Corporation	3.3
Total	34.6
Total investments: 50	

Investment Segmentation (as of December 31, 2014)



	% Assets
Canadian Equity	95.2
U.S. Equity	0.9
International Equity	0.7
Other Assets	0.2
Cash & Equiv.	2.9

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

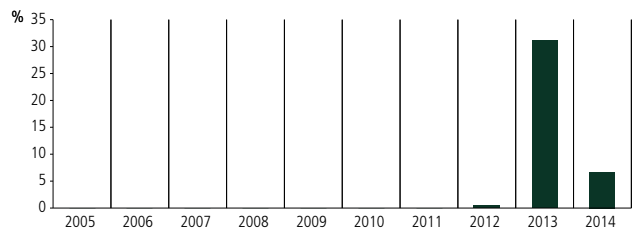
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on December 12, 2012 has \$1,405.21 on December 31, 2014. This works out to an average of 18.04% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since December 12, 2012 for a contractholder who chose the 75/100 Series option. In the last 3 years the Fund was up in value 3 years.



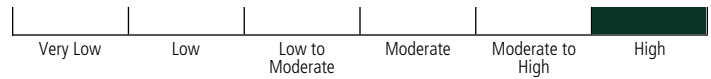
* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential capital growth. They are comfortable with the risks of investing in small cap equities.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
More Than 7 years	0.00	

- When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	3.10
100/100	3.35
75/100 Platinum No-Load	2.49
100/100 Platinum No-Load	2.74

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
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- The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

FOR MORE INFORMATION

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Toll Free: 1 888 841-6633
 Toll Free Fax: 1 877 882-4892

QUICK FACTS

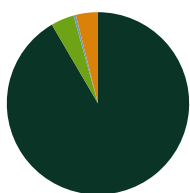
	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: December 12, 2012					
Date Fund Created: October 15, 2007	Ideal Signature 2.0 75/100	\$1,000	3.03	\$16.34	4,131,325
Total Fund Value: \$268.87 million	100/100	\$1,000	3.28	\$16.26	3,939,099
Portfolio Turnover Rate: 1.83%					
Manager of the underlying fund: Primary Advisor: Manulife Asset Management Limited Sub-advisor: Standard Life Investments (USA) Limited					

WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of U.S. equities. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Standard Life U.S. Dividend Growth Fund.

Top 10 investments (of the underlying fund as of December 31, 2014)	%
Cash and cash equivalents	3.9
Apple Inc.	3.6
Wells Fargo & Company	2.8
Microsoft Corporation	2.7
J.P. Morgan Chase & Co.	2.6
Merck & Co., Inc.	2.6
CVS Caremark Corporation	2.5
PepsiCo Inc.	2.5
AbbVie Inc.	2.5
Comcast Corporation, A	2.4
Total	28.1
Total investments: 59	

Investment Segmentation (as of December 31, 2014)



	% Assets
U.S. Equity	92.3
International Equity	4.1
Other Assets	-0.4
Cash & Equiv.	3.9

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

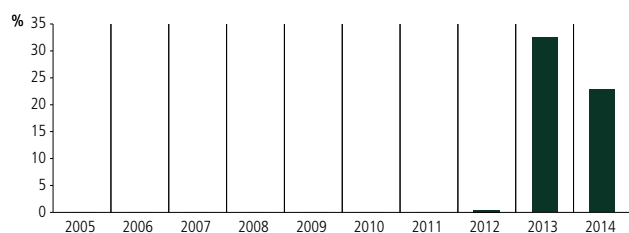
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on December 12, 2012 has \$1,634.35 on December 31, 2014. This works out to an average of 27.07% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since December 12, 2012 for a contractholder who chose the 75/100 Series option. In the last 3 years the Fund was up in value 3 years.



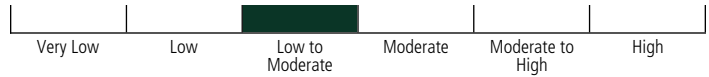
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ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential capital growth and some income. They are comfortable with the risks of investing in U.S. equities.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00
		<ul style="list-style-type: none"> • When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	3.03
100/100	3.28
75/100 Platinum No-Load	2.48
100/100 Platinum No-Load	2.73

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- You have to tell your insurer in writing, by fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

FOR MORE INFORMATION

This summary may not contain all the information you need. Please read the Contract and the Information Folder or you may contact us at:

The Manufacturers Life Insurance Company
Operations, Customer Experience
1245 Sherbrooke Street West
Montréal, Quebec, H3G 1G3

P.O. Box 11497, Stn. Centre-ville
Montréal, Quebec H3C 5S5

Toll Free: 1 888 841-6633

Toll Free Fax: 1 877 882-4892

QUICK FACTS

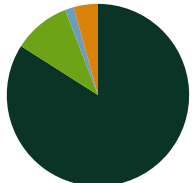
	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: December 12, 2012					
Date Fund Created: December 21, 1998	Ideal Signature 2.0 75/100	\$1,000	3.18	\$16.93	2,161,577
Total Fund Value: \$155.81 million	100/100	\$1,000	3.43	\$16.85	2,346,413
Portfolio Turnover Rate: 3.43%					
Manager of the underlying fund: Beutel, Goodman & Company Ltd.					

WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in a mix of equities on U.S. exchanges. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Standard Life U.S. Equity Value Fund.

Top 10 investments (of the underlying fund as of December 31, 2014)	%
Oracle Corporation	6.8
Baxter International Inc.	6.2
J.P. Morgan Chase & Co.	5.5
Verizon Communications Inc.	5.5
BB&T Corporation	5.4
Symantec Corporation	5.4
Eli Lilly and Company	4.7
Cash and cash equivalents	4.4
Amdocs Limited	4.2
Bemis Company Inc.	4.1
Total	52.4
Total investments: 28	

Investment Segmentation (as of December 31, 2014)	% Assets
U.S. Equity	86.7
International Equity	10.4
Other Assets	-1.6
Cash & Equiv.	4.4



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

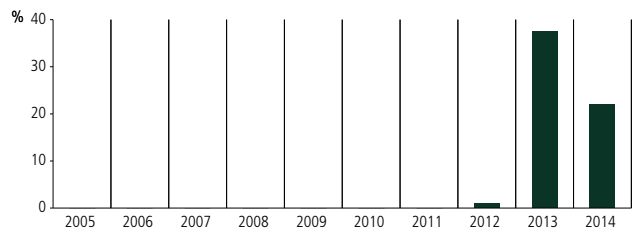
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on December 12, 2012 has \$1,693.39 on December 31, 2014. This works out to an average of 29.29% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since December 12, 2012 for a contractholder who chose the 75/100 Series option. In the last 3 years the Fund was up in value 3 years.



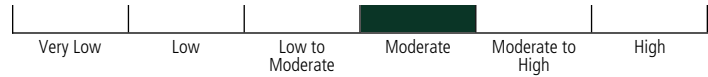
* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential long term capital growth. They are comfortable with the risks of investing in U.S. equities.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
More Than 7 years	0.00	

- When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.
- When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	3.18
100/100	3.43
75/100 F-Class Option	2.18
100/100 F-Class Option	2.44
75/100 Platinum No-Load	2.51
100/100 Platinum No-Load	2.76

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

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QUICK FACTS

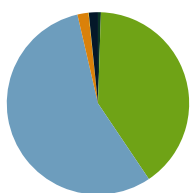
	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: December 12, 2012	Ideal Signature 2.0				
Date Fund Created: January 10, 2005	75/100	\$1,000	3.04	\$14.38	4,511,584
Total Fund Value: \$246.92 million	100/100	\$1,000	3.29	\$14.31	4,046,125
Portfolio Turnover Rate: 2.61%					
Manager of the underlying fund: Primary advisor: Manulife Asset Management Limited Sub-advisor: Standard Life Investments Limited (UK)					

WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in a mix of global equities. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Standard Life Global Dividend Growth Fund.

Top 10 investments (of the underlying fund as of December 31, 2014)	%
Eli Lilly and Company	2.4
CMS Energy Corporation	2.3
BT Group plc	2.2
Zurich Insurance Group AG	2.1
CVS Caremark Corporation	2.0
Pfizer Inc.	2.0
AbbVie Inc.	2.0
HSBC Holdings PLC	2.0
Home Depot Inc., (The)	2.0
Altria Group Inc.	2.0
Total	21.0
Total investments: 76	

Investment Segmentation (as of December 31, 2014)



	% Assets
Canadian Equity	0.5
U.S. Equity	40.1
International Equity	55.8
Bonds	2.0
Other Assets	0.1
Cash & Equiv.	1.6

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

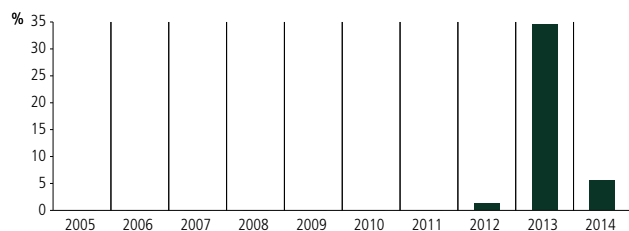
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on December 12, 2012 has \$1,437.96 on December 31, 2014. This works out to an average of 19.38% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since December 12, 2012 for a contractholder who chose the 75/100 Series option. In the last 3 years the Fund was up in value 3 years.



* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

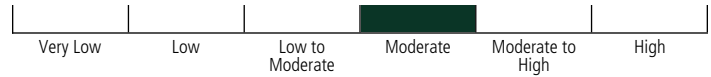
Ideal Global Dividend Growth Fund

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential capital growth. The Fund may also be right for people seeking some potential income. They are comfortable with the risks of investing in global equities.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
More Than 7 years	0.00	

- When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.
- When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	3.04
100/100	3.29
75/100 F-Class Option	2.04
100/100 F-Class Option	2.31
75/100 Platinum No-Load	2.48
100/100 Platinum No-Load	2.73

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

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- You have to tell your insurer in writing, by fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

FOR MORE INFORMATION

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 Toll Free Fax: 1 877 882-4892

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: December 12, 2012					
Date Fund Created: October 10, 2000	Ideal Signature 2.0 75/100	\$1,000	3.19	\$14.72	609,336
Total Fund Value: \$43.00 million	100/100	\$1,000	3.44	\$14.65	620,615
Portfolio Turnover Rate: 16.02%					
Manager of the underlying fund: Primary advisor: Manulife Asset Management Limited Sub-advisor: Standard Life Investments Limited (UK)					

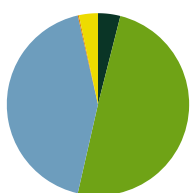
WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in a mix of equities. The equities are made up of multinational companies throughout the world. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Standard Life Global Equity Fund.

Top 10 investments (of the underlying fund as of December 31, 2014)	%
Cash and cash equivalents	3.4
Celgene Corporation	2.0
Alimentation Couche-Tard Inc., Subordinated Voting, B	2.0
Roche Holdings AG	2.0
Visteon Corporation	1.9
Charles Schwab Corporation, (The)	1.8
Illumina, Inc.	1.7
First Republic Bank	1.7
Barclays Bank PLC	1.7
Deutsche Telekom AG	1.7

Total **19.9**
 Total investments: 87

Investment Segmentation (as of December 31, 2014)



	% Assets
Canadian Equity	4.0
U.S. Equity	49.6
International Equity	42.9
Other Assets	0.2
Cash & Equiv.	3.4

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

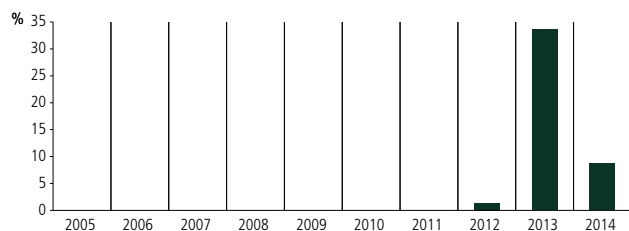
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on December 12, 2012 has \$1,472.28 on December 31, 2014. This works out to an average of 20.76% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since December 12, 2012 for a contractholder who chose the 75/100 Series option. In the last 3 years the Fund was up in value 3 years.



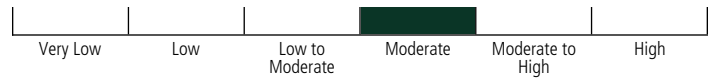
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ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential capital growth. They are comfortable with the risks of investing in global equities.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
More Than 7 years	0.00	

- When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.
- When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	3.19
100/100	3.44
75/100 Platinum No-Load	2.59
100/100 Platinum No-Load	2.84

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

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QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: December 12, 2012					
Date Fund Created: December 21, 1998	Ideal Signature 2.0				
	75/100	\$1,000	3.33	\$12.09	254,628
Total Fund Value: \$30.72 million	100/100	\$1,000	3.58	\$12.03	510,752
Portfolio Turnover Rate: 11.13%					
Manager of the underlying fund: Primary advisor: Manulife Asset Management Limited Sub-advisor: Standard Life Investments Limited (UK)					

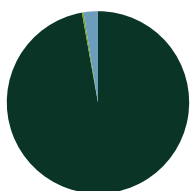
WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in a mix of equities. The Fund invests in international companies. The Fund invests either directly or through one or more underlying fund. The Fund currently invests most of its assets in units of the Standard Life International Equity Fund.

Top 10 investments (of the underlying fund as of December 31, 2014)	%
Cash and cash equivalents	2.5
Roche Holdings AG	2.2
International Consolidated Airlines Group, S.A.	2.1
HSBC Holdings PLC	2.0
Ryanair Holdings plc	1.9
BT Group plc	1.8
Mazda Motor Corporation	1.8
Danske Bank A/S	1.8
Nokia Corporation	1.7
Zurich Insurance Group AG	1.7

Total **19.5**
 Total investments: 86

Investment Segmentation (as of December 31, 2014)	% Assets
International Equity	97.2
Other Assets	0.3
Cash & Equiv.	2.5



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

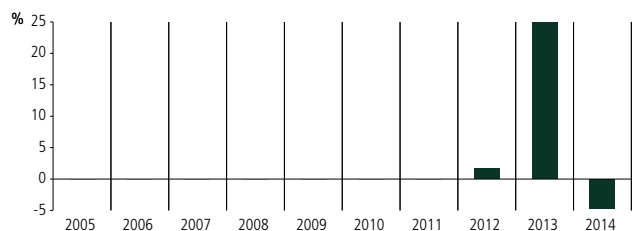
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on December 12, 2012 has \$1,209.04 on December 31, 2014. This works out to an average of 9.70% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since December 12, 2012 for a contractholder who chose the 75/100 Series option. In the last 3 years the Fund was up in value 2 years and down in value 1 year.



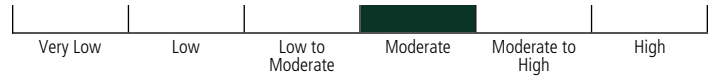
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ARE THERE ANY GUARANTEES?

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HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential long term capital growth. They are comfortable with the risks of investing in international equities.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00
		<ul style="list-style-type: none"> • When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	3.33
100/100	3.58
75/100 Platinum No-Load	2.66
100/100 Platinum No-Load	2.92

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- You have to tell your insurer in writing, by fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

FOR MORE INFORMATION

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 Montréal, Quebec H3C 5S5

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 Toll Free Fax: 1 877 882-4892

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: December 12, 2012					
Date Fund Created: January 6, 2003	Ideal Signature 2.0 75/100	\$1,000	2.79	\$11.37	6,555,783
Total Fund Value: \$374.10 million	100/100	\$1,000	3.04	\$11.32	5,003,329
Portfolio Turnover Rate: 45.04%					
Manager of the underlying funds: Manulife Asset Management Limited					

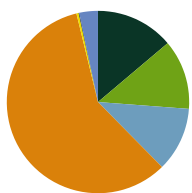
WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of underlying funds. The Fund invests a larger portion of its assets in Canadian and foreign fixed income. The Fund also invests a smaller portion of its assets in Canadian and foreign equities.

Top 10 investments (as of December 31, 2014)

	%
Standard Life Canadian Bond Fund	33.9
Standard Life Dividend Income Fund	12.3
Standard Life International Equity Fund	6.8
Standard Life Global Bond Fund	6.4
Standard Life U.S. Dividend Growth Fund	6.4
Standard Life Corporate Bond Fund	6.0
Standard Life Short Term Bond Fund	5.8
Standard Life Canadian Equity Value Fund	5.7
Standard Life Global Equity Value Fund	5.5
Standard Life High Yield Bond Fund	4.4
Total	93.3

Investment Segmentation (as of December 31, 2014)



	% Assets
Canadian Equity	13.8
U.S. Equity	12.4
International Equity	11.4
Bonds	58.6
Fund Units	0.4
Other Assets	0.1
Cash & Equiv.	3.3

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

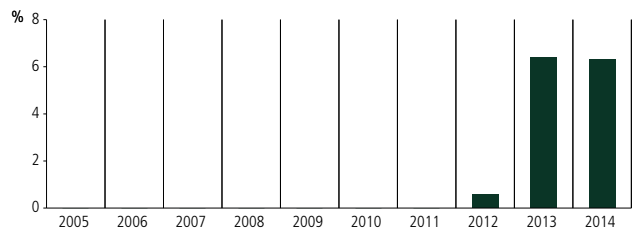
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on December 12, 2012 has \$1,137.28 on December 31, 2014. This works out to an average of 6.47% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since December 12, 2012 for a contractholder who chose the 75/100 Series option. In the last 3 years the Fund was up in value 3 years.



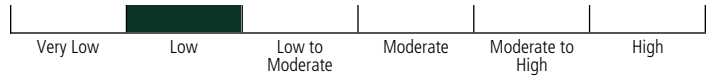
* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential to maintain their capital. They are also seeking some potential income. They are comfortable with the risks of investing in equities.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
More Than 7 years	0.00	

- When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.
- When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	2.79
100/100	3.04
75/100 F-Class Option	1.51
100/100 F-Class Option	1.77
75/100 Platinum No-Load	2.12
100/100 Platinum No-Load	2.37

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
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 Toll Free Fax: 1 877 882-4892

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: December 12, 2012					
Date Fund Created: January 6, 2003	Ideal Signature 2.0 75/100	\$1,000	2.84	\$11.73	5,886,135
Total Fund Value: \$389.04 million	100/100	\$1,000	3.09	\$11.67	4,970,108
Portfolio Turnover Rate: 55.96%					
Manager of the underlying funds: Manulife Asset Management Limited					

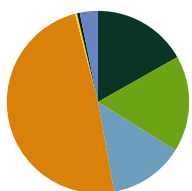
WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of underlying funds. The Fund invests a larger portion of its assets in Canadian and foreign fixed income. The Fund also invests a smaller portion of its assets in Canadian and foreign equities.

Top 10 investments (as of December 31, 2014)

	%
Standard Life Canadian Bond Fund	16.5
Standard Life Corporate Bond Fund	14.3
Standard Life Dividend Income Fund	13.1
Standard Life Global Bond Fund	6.3
Standard Life U.S. Dividend Growth Fund	5.8
Standard Life Canadian Equity Value Fund	5.2
Standard Life Global Dividend Growth Fund	5.0
Standard Life Short Term Bond Fund	4.9
Standard Life High Yield Bond Fund	4.4
Standard Life Emerging Markets Debt Fund	4.3
Total	79.9

Investment Segmentation (as of December 31, 2014)



	% Assets
Canadian Equity	16.8
U.S. Equity	17.1
International Equity	13.3
Bonds	48.8
Fund Units	0.4
Other Assets	0.5
Cash & Equiv.	3.2

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

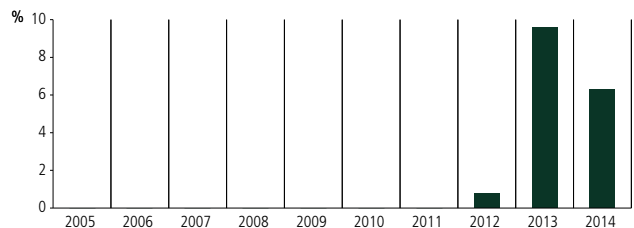
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on December 12, 2012 has \$1,173.28 on December 31, 2014. This works out to an average of 8.10% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since December 12, 2012 for a contractholder who chose the 75/100 Series option. In the last 3 years the Fund was up in value 3 years.



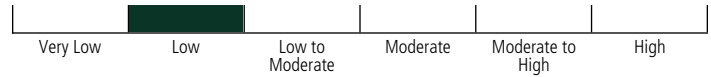
* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential income and some capital growth. They are comfortable with the risks of investing in equities.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00
		<ul style="list-style-type: none"> • When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	2.84
100/100	3.09
75/100 F-Class Option	1.53
100/100 F-Class Option	1.82
75/100 Platinum No-Load	2.17
100/100 Platinum No-Load	2.43

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- You have to tell your insurer in writing, by fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

Trailing commission

Manulife pays a trailing commission of up to 1.25% of the value of your premium allocation option and/or series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

FOR MORE INFORMATION

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QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: December 12, 2012					
Date Fund Created: January 6, 2003	Ideal Signature 2.0 75/100	\$1,000	2.93	\$12.44	1,932,154
Total Fund Value: \$232.10 million	100/100	\$1,000	3.18	\$12.38	2,330,167
Portfolio Turnover Rate: 66.81%					
Manager of the underlying funds: Manulife Asset Management Limited					

WHAT DOES THE FUND INVEST IN?

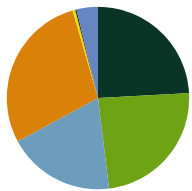
The Fund invests in a mix of underlying funds. The Fund invests a larger portion of its assets in Canadian and foreign equities. The Fund also invests a smaller portion of its assets in Canadian and foreign fixed income.

Top 10 investments (as of December 31, 2014)

	%
Standard Life Canadian Equity Fund	11.2
Standard Life Global Equity Fund	9.3
Standard Life U.S. Equity Value Fund	7.4
Standard Life Global Bond Fund	7.2
Standard Life Canadian Equity Value Fund	7.1
Standard Life Dividend Income Fund	6.5
Standard Life Corporate Bond Fund	6.0
Standard Life U.S. Dividend Growth Fund	5.3
Standard Life High Yield Bond Fund	5.2
Standard Life Emerging Markets Debt Fund	5.2
Total	70.3

Investment Segmentation (as of December 31, 2014)

	% Assets
Canadian Equity	24.1
U.S. Equity	23.9
International Equity	19.1
Bonds	28.4
Fund Units	0.5
Other Assets	0.2
Cash & Equiv.	3.8



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

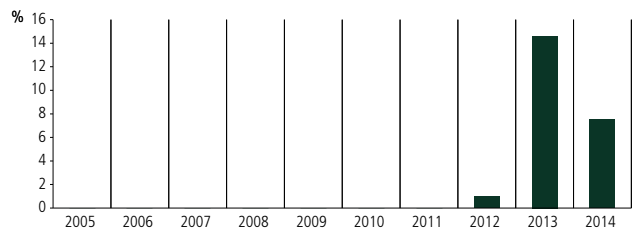
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on December 12, 2012 has \$1,243.91 on December 31, 2014. This works out to an average of 11.23% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since December 12, 2012 for a contractholder who chose the 75/100 Series option. In the last 3 years the Fund was up in value 3 years.



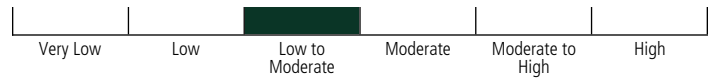
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ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential capital growth and some income. They are comfortable with the risks of investing in global equities.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00
		<ul style="list-style-type: none"> • When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	2.93
100/100	3.18
75/100 F-Class Option	1.65
100/100 F-Class Option	1.93
75/100 Platinum No-Load	2.26
100/100 Platinum No-Load	2.51

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- You have to tell your insurer in writing, by fax or letter, that you want to cancel.
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QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: December 12, 2012					
Date Fund Created: January 12, 2009	Ideal Signature 2.0 75/100	\$1,000	3.17	\$12.64	3,087,716
Total Fund Value: \$148.69 million	100/100	\$1,000	3.42	\$12.58	3,380,816
Portfolio Turnover Rate: 63.00%					
Manager of the underlying funds: Manulife Asset Management Limited					

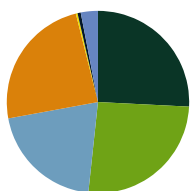
WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of dividend growth and monthly income funds. The Fund invests in Canadian and foreign equities. The Fund also invests in Canadian and foreign fixed income.

Top 10 investments (as of December 31, 2014)

	%
Standard Life Dividend Income Fund	30.9
Standard Life Global Dividend Growth Fund	23.6
Standard Life U.S. Dividend Growth Fund	6.5
Standard Life High Yield Bond Fund	5.2
Standard Life Emerging Markets Debt Fund	5.1
Standard Life Global Real Estate Fund	4.5
Standard Life Canadian Equity Value Fund	4.3
Standard Life U.S. Monthly Income Fund	4.2
Standard Life Canadian Bond Fund	3.6
Standard Life Corporate Bond Fund	3.5
Total	91.4

Investment Segmentation (as of December 31, 2014)



	% Assets
Canadian Equity	25.8
U.S. Equity	25.9
International Equity	20.4
Bonds	24.0
Fund Units	0.3
Other Assets	0.6
Cash & Equiv.	3.0

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

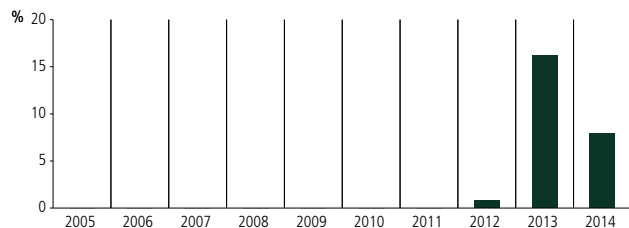
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on December 12, 2012 has \$1,264.00 on December 31, 2014. This works out to an average of 12.10% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since December 12, 2012 for a contractholder who chose the 75/100 Series option. In the last 3 years the Fund was up in value 3 years.



* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

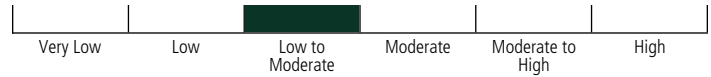
Ideal Dividend Growth & Income Portfolio

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential long term capital growth. They are comfortable with the risks of investing in global equities.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
More Than 7 years	0.00	

- When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.
- When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	3.17
100/100	3.42
75/100 Platinum No-Load	2.51
100/100 Platinum No-Load	2.76

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- You have to tell your insurer in writing, by fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

Trailing commission

Manulife pays a trailing commission of up to 1.25% of the value of your premium allocation option and/or series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

FOR MORE INFORMATION

This summary may not contain all the information you need. Please read the Contract and the Information Folder or you may contact us at:

The Manufacturers Life Insurance Company
Operations, Customer Experience
1245 Sherbrooke Street West
Montréal, Quebec, H3G 1G3

P.O. Box 11497, Stn. Centre-ville
Montréal, Quebec H3C 5S5

Toll Free: 1 888 841-6633

Toll Free Fax: 1 877 882-4892

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: December 12, 2012					
Date Fund Created: January 6, 2003	Ideal Signature 2.0 75/100	\$1,000	3.15	\$12.88	648,142
Total Fund Value: \$63.73 million	100/100	\$1,000	3.40	\$12.81	706,910
Portfolio Turnover Rate: 77.64%					
Manager of the underlying funds: Manulife Asset Management Limited					

WHAT DOES THE FUND INVEST IN?

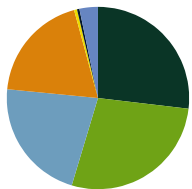
The Fund invests in a mix of underlying funds. The Fund invests a larger portion of its assets in Canadian and foreign equities. The Fund also invests a smaller portion of its assets in Canadian and foreign fixed income.

Top 10 investments (as of December 31, 2014)

	%
Standard Life Canadian Equity Fund	11.9
Standard Life U.S. Equity Value Fund	11.5
Standard Life Global Equity Fund	9.8
Standard Life Canadian Equity Value Fund	7.5
Standard Life Dividend Income Fund	6.2
Standard Life U.S. Dividend Growth Fund	5.9
Standard Life Emerging Markets Debt Fund	5.3
Standard Life High Yield Bond Fund	5.3
Standard Life Emerging Markets Dividend Fund	4.9
Standard Life Canadian Small Cap Fund	4.9
Total	73.2

Investment Segmentation (as of December 31, 2014)

	% Assets
Canadian Equity	26.9
U.S. Equity	27.8
International Equity	21.9
Bonds	19.2
Fund Units	0.5
Other Assets	0.4
Cash & Equiv.	3.3



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

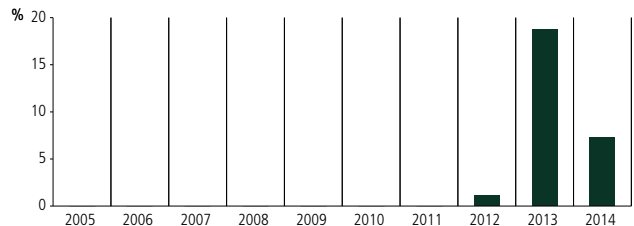
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on December 12, 2012 has \$1,287.89 on December 31, 2014. This works out to an average of 13.13% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since December 12, 2012 for a contractholder who chose the 75/100 Series option. In the last 3 years the Fund was up in value 3 years.



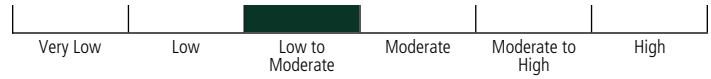
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ARE THERE ANY GUARANTEES?

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HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential long term capital growth. They are comfortable with the risks of investing in global equities.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
More Than 7 years	0.00	

- When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.
- When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	3.15
100/100	3.40
75/100 Platinum No-Load	2.48
100/100 Platinum No-Load	2.73

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

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- The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

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 Montréal, Quebec H3C 5S5

Toll Free: 1 888 841-6633
 Toll Free Fax: 1 877 882-4892

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: December 12, 2012					
Date Fund Created: January 12, 2009	Ideal Signature 2.0 75/100	\$1,000	2.92	\$11.29	530,850
Total Fund Value: \$27.10 million	100/100	\$1,000	3.15	\$11.23	426,984
Portfolio Turnover Rate: 60.72%					
Manager of the underlying funds: Multi-Managers					

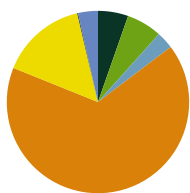
WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of underlying funds. The Fund invests a larger portion of its assets in Canadian and foreign fixed income. The Fund also invests a smaller portion of its assets in Canadian and foreign equities.

Top 10 investments (as of December 31, 2014)

	%
Standard Life Canadian Bond Fund	34.7
Standard Life Global Bond Fund	17.3
Standard Life Corporate Bond Fund	17.3
Fidelity True North® Fund, Series O	7.9
Standard Life Dividend Income Fund	7.3
Standard Life Global Equity Fund	5.0
Templeton Global Stock Trust, Series O	4.9
Standard Life U.S. Equity Value Fund	2.7
Invesco International Growth Fund	2.5
Cash and cash equivalents	0.3
Total	100.0

Investment Segmentation (as of December 31, 2014)



	% Assets
Canadian Equity	5.4
U.S. Equity	6.3
International Equity	3.1
Bonds	66.6
Fund Units	15.3
Other Assets	-0.1
Cash & Equiv.	3.5

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

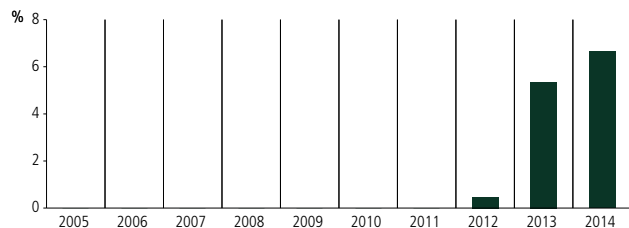
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on December 12, 2012 has \$1,128.60 on December 31, 2014. This works out to an average of 6.08% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since December 12, 2012 for a contractholder who chose the 75/100 Series option. In the last 3 years the Fund was up in value 3 years.



* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

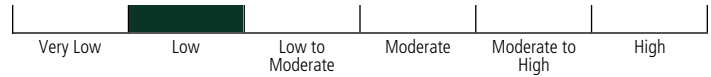
Ideal Select Conservative Portfolio

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential to maintain their capital. They are also seeking some potential income. They are comfortable with the risks of investing in equities.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00
		<ul style="list-style-type: none"> • When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	2.92
100/100	3.15
75/100 Platinum No-Load	2.34
100/100 Platinum No-Load	2.60

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
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QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: December 12, 2012					
Date Fund Created: January 12, 2009	Ideal Signature 2.0 75/100	\$1,000	3.00	\$11.71	1,093,524
Total Fund Value: \$52.90 million	100/100	\$1,000	3.26	\$11.65	744,777
Portfolio Turnover Rate: 55.75%					
Manager of the underlying funds: Multi-Managers					

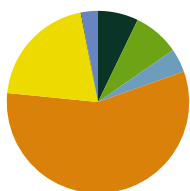
WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of underlying funds. The Fund invests a larger portion of its assets in Canadian and foreign fixed income. The Fund also invests a smaller portion of its assets in Canadian and foreign equities.

Top 10 investments (as of December 31, 2014)

	%
Standard Life Canadian Bond Fund	29.9
Standard Life Global Bond Fund	14.8
Standard Life Corporate Bond Fund	14.8
Fidelity True North® Fund, Series O	10.5
Standard Life Dividend Income Fund	9.8
Standard Life Global Equity Fund	7.1
Templeton Global Stock Trust, Series O	6.9
Standard Life U.S. Equity Value Fund	3.2
Invesco International Growth Fund	3.0
Cash and cash equivalents	0.0
Total	100.0

Investment Segmentation (as of December 31, 2014)



	% Assets
Canadian Equity	7.2
U.S. Equity	8.2
International Equity	4.2
Bonds	57.0
Fund Units	20.4
Other Assets	0.1
Cash & Equiv.	2.9

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

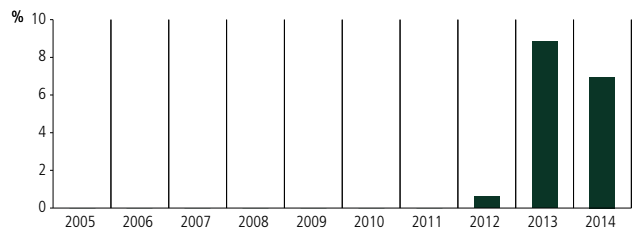
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on December 12, 2012 has \$1,170.84 on December 31, 2014. This works out to an average of 7.99% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since December 12, 2012 for a contractholder who chose the 75/100 Series option. In the last 3 years the Fund was up in value 3 years.



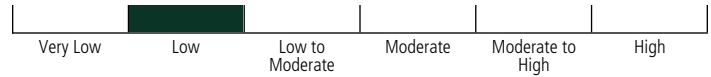
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ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential income and some capital growth. They are comfortable with the risks of investing in equities.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
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	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00
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- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	3.00
100/100	3.26
75/100 Platinum No-Load	2.46
100/100 Platinum No-Load	2.68

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
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QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: December 12, 2012					
Date Fund Created: January 12, 2009	Ideal Signature 2.0 75/100	\$1,000	3.13	\$12.61	703,970
	100/100	\$1,000	3.39	\$12.55	668,580
Total Fund Value: \$49.10 million					
Portfolio Turnover Rate: 54.58%					
Manager of the underlying funds: Multi-Managers					

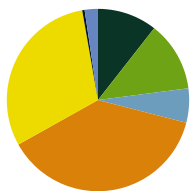
WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of underlying funds. The Fund invests a larger portion of its assets in Canadian and foreign equities. The Fund also invests a smaller portion of its assets in Canadian and foreign fixed income.

Top 10 investments (as of December 31, 2014)

	%
Standard Life Canadian Bond Fund	20.2
Fidelity True North® Fund, Series O	15.5
Standard Life Dividend Income Fund	14.4
Standard Life Global Equity Fund	10.0
Templeton Global Stock Trust, Series O	9.9
Standard Life Global Bond Fund	9.9
Standard Life Corporate Bond Fund	9.8
Standard Life U.S. Equity Value Fund	5.3
Invesco International Growth Fund	5.0
Cash and cash equivalents	0.0
Total	100.0

Investment Segmentation (as of December 31, 2014)



	% Assets
Canadian Equity	10.6
U.S. Equity	12.4
International Equity	6.1
Bonds	37.9
Fund Units	30.3
Other Assets	0.4
Cash & Equiv.	2.3

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

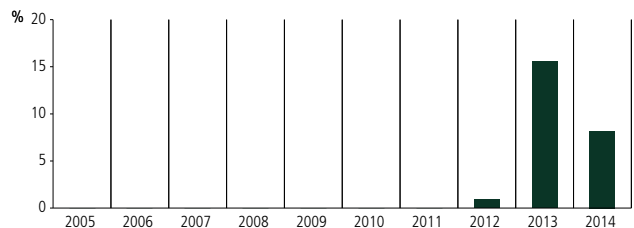
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on December 12, 2012 has \$1,261.10 on December 31, 2014. This works out to an average of 11.98% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since December 12, 2012 for a contractholder who chose the 75/100 Series option. In the last 3 years the Fund was up in value 3 years.



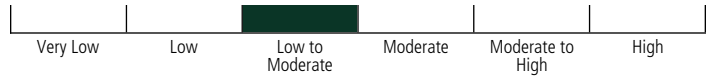
* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential capital growth and some income. They are comfortable with the risks of investing in global equities.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00
		<ul style="list-style-type: none"> • When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	3.13
100/100	3.39
75/100 Platinum No-Load	2.55
100/100 Platinum No-Load	2.80

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- You have to tell your insurer in writing, by fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

FOR MORE INFORMATION

This summary may not contain all the information you need. Please read the Contract and the Information Folder or you may contact us at:

The Manufacturers Life Insurance Company
 Operations, Customer Experience
 1245 Sherbrooke Street West
 Montréal, Quebec, H3G 1G3

P.O. Box 11497, Stn. Centre-ville
 Montréal, Quebec H3C 5S5

Toll Free: 1 888 841-6633
 Toll Free Fax: 1 877 882-4892

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: December 12, 2012	Ideal Signature 2.0				
Date Fund Created: January 12, 2009	75/100	\$1,000	3.39	\$13.15	1,287,865
Total Fund Value: \$43.99 million	100/100	\$1,000	3.64	\$13.08	590,991
Portfolio Turnover Rate: 72.04%					
Manager of the underlying funds: Multi-Managers					

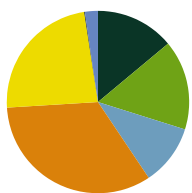
WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of dividend growth and monthly income funds. The Fund invests in Canadian and foreign equities. The Fund also invests in Canadian and foreign fixed income.

Top 10 investments (as of December 31, 2014)

	%
Standard Life Dividend Income Fund	19.3
Standard Life Canadian Bond Fund	17.4
Fidelity True North® Fund, Series O	11.6
Standard Life Global Dividend Growth Fund	9.9
Standard Life Global Bond Fund	8.6
Standard Life Corporate Bond Fund	8.6
Standard Life Global Equity Fund	7.0
Templeton Global Stock Trust, Series O	7.0
Standard Life U.S. Equity Value Fund	5.4
Invesco International Growth Fund	5.0
Total	100.0

Investment Segmentation (as of December 31, 2014)



	% Assets
Canadian Equity	13.9
U.S. Equity	15.9
International Equity	10.8
Bonds	33.4
Fund Units	23.5
Other Assets	0.1
Cash & Equiv.	2.3

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

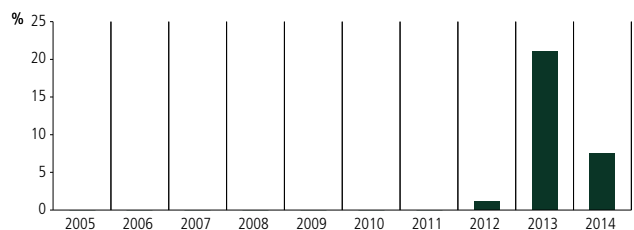
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on December 12, 2012 has \$1,315.36 on December 31, 2014. This works out to an average of 14.30% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since December 12, 2012 for a contractholder who chose the 75/100 Series option. In the last 3 years the Fund was up in value 3 years.



* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

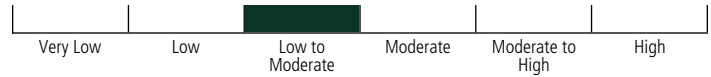
Ideal Select Dividend Growth & Income Portfolio

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential long term capital growth. They are comfortable with the risks of investing in global equities.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
More Than 7 years	0.00	

- When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.
- When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	3.39
100/100	3.64
75/100 Platinum No-Load	2.82
100/100 Platinum No-Load	3.05

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- You have to tell your insurer in writing, by fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

Trailing commission

Manulife pays a trailing commission of up to 1.25% of the value of your premium allocation option and/or series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

FOR MORE INFORMATION

This summary may not contain all the information you need. Please read the Contract and the Information Folder or you may contact us at:

The Manufacturers Life Insurance Company
Operations, Customer Experience
1245 Sherbrooke Street West
Montréal, Quebec, H3G 1G3

P.O. Box 11497, Stn. Centre-ville
Montréal, Quebec H3C 5S5

Toll Free: 1 888 841-6633

Toll Free Fax: 1 877 882-4892

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: December 12, 2012					
Date Fund Created: January 12, 2009	Ideal Signature 2.0				
	75/100	\$1,000	3.54	\$13.18	175,134
Total Fund Value: \$7.12 million	100/100	\$1,000	3.72	\$13.13	148,452
Portfolio Turnover Rate: 56.54%					
Manager of the underlying funds: Multi-Managers					

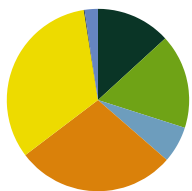
WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of underlying funds. The Fund invests a larger portion of its assets in Canadian and foreign equities. The Fund also invests a smaller portion of its assets in Canadian and foreign fixed income.

Top 10 investments (as of December 31, 2014)

	%
Standard Life Canadian Bond Fund	14.9
Fidelity True North® Fund, Series O	13.2
Standard Life Dividend Income Fund	12.1
Standard Life U.S. Equity Value Fund	10.9
Standard Life Global Equity Fund	10.0
Templeton Global Stock Trust, Series O	9.9
Invesco International Growth Fund	9.9
Standard Life Global Bond Fund	7.4
Standard Life Corporate Bond Fund	7.3
Standard Life Canadian Small Cap Fund	4.6
Total	100.0

Investment Segmentation (as of December 31, 2014)



	% Assets
Canadian Equity	13.2
U.S. Equity	16.8
International Equity	6.5
Bonds	28.4
Fund Units	32.9
Other Assets	-0.1
Cash & Equiv.	2.4

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

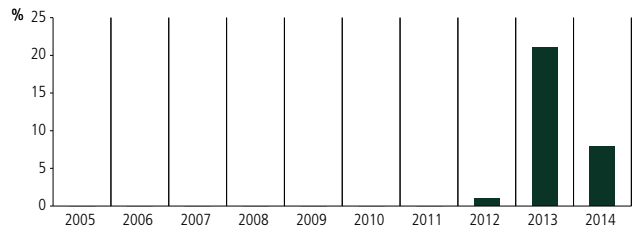
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on December 12, 2012 has \$1,317.84 on December 31, 2014. This works out to an average of 14.41% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since December 12, 2012 for a contractholder who chose the 75/100 Series option. In the last 3 years the Fund was up in value 3 years.



* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

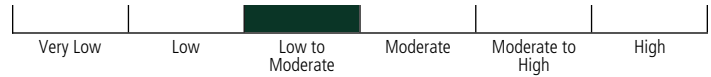
Ideal Select Aggressive Portfolio

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential long term capital growth. They are comfortable with the risks of investing in global equities.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
More Than 7 years	0.00	

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	3.54
100/100	3.72
75/100 Platinum No-Load	2.99
100/100 Platinum No-Load	3.21

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- You have to tell your insurer in writing, by fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

Trailing commission

Manulife pays a trailing commission of up to 1.25% of the value of your premium allocation option and/or series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

FOR MORE INFORMATION

This summary may not contain all the information you need. Please read the Contract and the Information Folder or you may contact us at:

The Manufacturers Life Insurance Company
Operations, Customer Experience
1245 Sherbrooke Street West
Montréal, Quebec, H3G 1G3

P.O. Box 11497, Stn. Centre-ville
Montréal, Quebec H3C 5S5

Toll Free: 1 888 841-6633

Toll Free Fax: 1 877 882-4892

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: December 12, 2012					
Date Fund Created: January 12, 2009	Ideal Signature 2.0 75/100	\$1,000	3.15	\$10.99	1,014,384
Total Fund Value: \$80.01 million	100/100	\$1,000	3.43	\$10.93	870,558
Portfolio Turnover Rate: 15.19%					
Manager of the underlying funds: Primary advisor: Fiduciary Trust Company of Canada Sub-advisor: Templeton Investment Counsel, LLC					

WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of underlying funds. The Fund invests primarily in a mix of fixed income and equities. The fixed income is primarily Canadian. The Fund currently invests most of its assets in units of the Franklin Quotential Diversified Income Portfolio.

Top 10 investments (of the underlying fund as of December 31, 2014)	%
Franklin Bissett Bond Fund, Series O	31.1
Templeton Global Bond Fund, Series O	13.1
iShares Intermediate Credit Bond ETF	7.8
Franklin Bissett Canadian Short Term Bond Fund, Series O	6.4
Franklin Strategic Income Fund, Series O	6.1
FTIF Franklin Mutual European Fund, Series I	5.4
Franklin U.S. Rising Dividends Fund, Series O	5.3
Franklin Bissett Canadian Dividend Fund, Series O	3.8
Templeton Emerging Markets Fund, Series O	3.0
Franklin Bissett Canadian High Dividend Fund, Series O	2.9
Total	84.8

Investment Segmentation (as of December 31, 2014)	% Assets
Bonds	49.8
Common Stocks	26.7
Investments in Exchange-Traded Funds	12.3
Short-term securities and all other assets, net	5.8
Other assets (of Underlying Funds)	4.8
Preferred Stocks	0.6

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

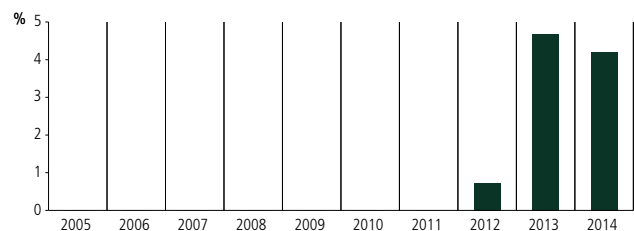
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on December 12, 2012 has \$1,098.67 on December 31, 2014. This works out to an average of 4.70% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since December 12, 2012 for a contractholder who chose the 75/100 Series option. In the last 3 years the Fund was up in value 3 years.



* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

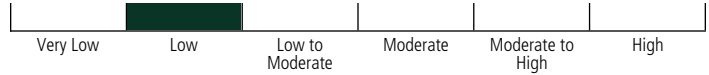
Ideal Franklin Quotential Diversified Income Portfolio

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential income and some long term capital growth. They are comfortable with the risks of investing in equities.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00
		<ul style="list-style-type: none"> • When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

Ideal Franklin Quotential Diversified Income Portfolio

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	3.15
100/100	3.43
75/100 Platinum No-Load	2.63
100/100 Platinum No-Load	2.88

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- You have to tell your insurer in writing, by fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

Trailing commission

Manulife pays a trailing commission of up to 1.25% of the value of your premium allocation option and/or series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

FOR MORE INFORMATION

This summary may not contain all the information you need. Please read the Contract and the Information Folder or you may contact us at:

The Manufacturers Life Insurance Company
Operations, Customer Experience
1245 Sherbrooke Street West
Montréal, Quebec, H3G 1G3

P.O. Box 11497, Stn. Centre-ville
Montréal, Quebec H3C 5S5

Toll Free: 1 888 841-6633

Toll Free Fax: 1 877 882-4892

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: December 12, 2012					
Date Fund Created: January 12, 2009	Ideal Signature 2.0 75/100	\$1,000	3.12	\$11.64	318,332
Total Fund Value: \$40.49 million	100/100	\$1,000	3.50	\$11.57	374,674
Portfolio Turnover Rate: 11.51%					
Manager of the underlying funds: Primary advisor: Fiduciary Trust Company of Canada Sub-advisor: Templeton Investment Counsel, LLC					

WHAT DOES THE FUND INVEST IN?

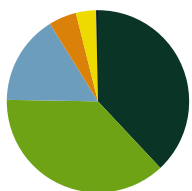
The Fund invests in a mix of underlying funds. The Fund invests in a mix of equity and fixed income. The equities are Canadian and foreign. The Fund currently invests most of its assets in units of the Franklin Quotential Balanced Income Portfolio.

Top 10 investments (of the underlying fund as of December 31, 2014)

	%
Franklin Bissett Bond Fund, Series O	29.7
Templeton Global Bond Fund, Series O	8.9
Franklin Bissett Canadian Equity Fund, Series O	4.6
Franklin U.S. Core Equity Fund, Series O	4.5
Franklin Mutual European Fund, Series I	4.5
Templeton Asian Growth Fund, Series O	4.1
Franklin Flex Cap Growth Fund, Series O	4.0
iShares Intermediate Credit Bond ETF	3.7
WisdomTree Japan Hedged Equity Fund	3.5
Franklin Bissett All Canadian Focus Fund, Series O	3.4
Total	71.0

Investment Segmentation (as of December 31, 2014)

	% Assets
Common Stocks	38.0
Bonds	37.3
Investments in Exchange-Traded Funds	15.9
Short-term securities and all other assets, net	4.9
Other assets (of Underlying Funds)	3.6
Preferred Stocks	0.3



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

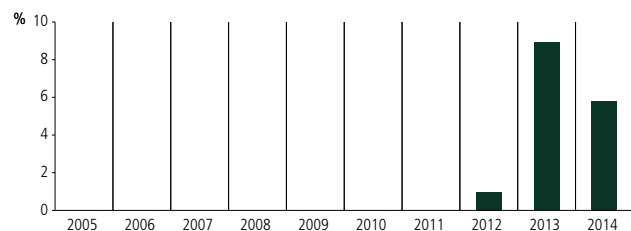
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on December 12, 2012 has \$1,163.67 on December 31, 2014. This works out to an average of 7.67% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since December 12, 2012 for a contractholder who chose the 75/100 Series option. In the last 3 years the Fund was up in value 3 years.



* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

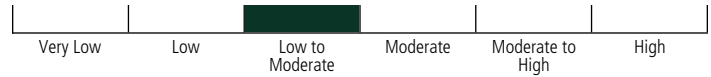
Ideal Franklin Quotential Balanced Income Portfolio

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential income and long term capital growth. They are comfortable with the risks of investing in equities.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
More Than 7 years	0.00	

- When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

Ideal Franklin Quotential Balanced Income Portfolio

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	3.12
100/100	3.50
75/100 Platinum No-Load	2.71
100/100 Platinum No-Load	2.96

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
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Trailing commission

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QUICK FACTS

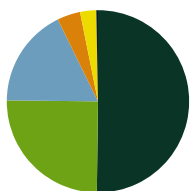
	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: December 12, 2012					
Date Fund Created: January 12, 2009	Ideal Signature 2.0 75/100	\$1,000	3.32	\$12.26	403,189
Total Fund Value: \$53.57 million	100/100	\$1,000	3.57	\$12.20	533,393
Portfolio Turnover Rate: 10.60%					
Manager of the underlying funds: Primary advisor: Fiduciary Trust Company of Canada Sub-advisor: Templeton Investment Counsel, LLC					

WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of underlying funds. The Fund invests in a mix of Canadian and foreign income and equities. The Fund currently invests most of its assets in units of the Franklin Quotential Balanced Growth Portfolio.

Top 10 investments (of the underlying fund as of December 31, 2014)	%
Franklin Bissett Bond Fund, Series O	19.9
Franklin Bissett Canadian Equity Fund, Series O	6.1
Templeton Global Bond Fund, Series O	6.0
Franklin Mutual European Fund, Series I	6.0
Franklin U.S. Core Equity Fund, Series O	5.9
Templeton Asian Growth Fund, Series O	5.4
Franklin Flex Cap Growth Fund, Series O	5.2
WisdomTree Japan Hedged Equity Fund	4.7
Franklin Bissett All Canadian Focus Fund, Series O	4.6
Franklin U.S. Rising Dividends Fund, Series O	4.4
Total	68.2

Investment Segmentation (as of December 31, 2014)	% Assets
Common Stocks	50.2
Bonds	25.0
Investments in Exchange-Traded Funds	17.6
Short-term securities and all other assets, net	4.1
Other assets (of Underlying Funds)	2.9
Preferred Stocks	0.3



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

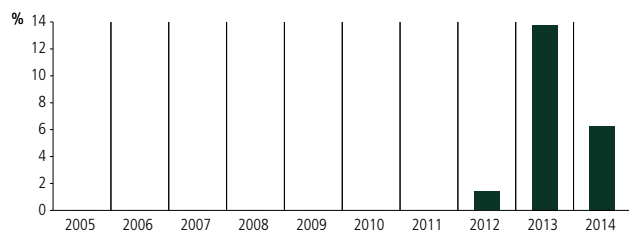
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on December 12, 2012 has \$1,226.35 on December 31, 2014. This works out to an average of 10.46% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since December 12, 2012 for a contractholder who chose the 75/100 Series option. In the last 3 years the Fund was up in value 3 years.



* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

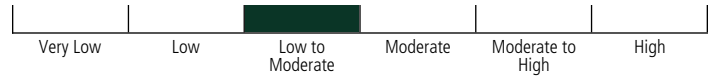
Ideal Franklin Quotential Balanced Growth Portfolio

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential income and long term capital growth. They are comfortable with the risks of investing in global equities.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
More Than 7 years	0.00	

- When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.
- When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

Ideal Franklin Quotential Balanced Growth Portfolio

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	3.32
100/100	3.57
75/100 Platinum No-Load	2.70
100/100 Platinum No-Load	3.04

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

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Trailing commission

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QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: December 12, 2012					
Date Fund Created: September 6, 2011	Ideal Signature 2.0 75/100	\$1,000	3.17	\$11.16	32,062
Total Fund Value: \$1.32 million	100/100	\$1,000	3.42	\$11.10	43,615
Portfolio Turnover Rate: 39.46%					
Manager of the underlying fund: OceanRock Investments Inc.					

WHAT DOES THE FUND INVEST IN?

This Fund invests in a mix of equities and fixed-income securities. The Fund invests in Meritas socially responsible investment (SRI) funds. The Fund may invest in units of other funds managed by OceanRock Investments Inc. The Fund currently invests most of its assets in units of the Meritas Income & Growth Portfolio.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Top 10 investments (of the underlying fund as of December 31, 2014)

	%
Government of Canada 1.00% 11/1/2015	3.3
Government of Canada 2.50% 6/1/2024	2.6
Cash	2.0
Province of Ontario 3.45% 6/2/2045	1.9
Canada T-Bill 1.00% 2/26/2015	1.8
Government of Canada 3.50% 12/1/2045	1.7
Province of Ontario 2.85% 6/2/2023	1.7
Government of Canada 1.00% 11/1/2016	1.6
Government of Canada 1.25% 3/1/2018	1.5
Province of Ontario 3.15% 6/2/2022	1.4
Total	19.4

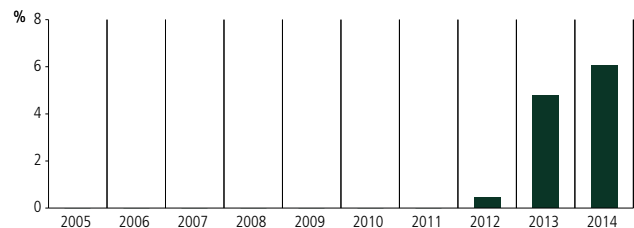
Total investments: 414

Average return

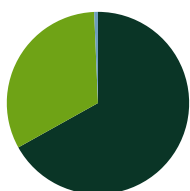
A person who invested \$1,000 in the Fund and chose the 75/100 Series option on December 12, 2012 has \$1,116.21 on December 31, 2014. This works out to an average of 5.51% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since December 12, 2012 for a contractholder who chose the 75/100 Series option. In the last 3 years the Fund was up in value 3 years.



Investment Segmentation (as of December 31, 2014)



	% Assets
Fixed Income	66.9
Equity	32.4
Cash & Equivalents	0.7

* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

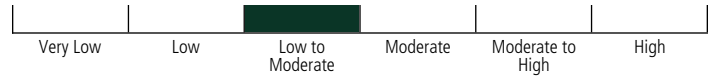
Ideal Meritas Income & Growth Portfolio

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

The Fund may be right for people seeking potential income and long term capital growth. They are comfortable with the risks of investing in equities.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00
		<ul style="list-style-type: none"> • When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	3.17
100/100	3.42
75/100 Platinum No-Load	2.69
100/100 Platinum No-Load	2.93

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

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Trailing commission

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QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: December 12, 2012					
Date Fund Created: September 6, 2011	Ideal Signature 2.0 75/100	\$1,000	3.36	\$12.09	64,716
Total Fund Value: \$2.12 million	100/100	\$1,000	3.58	\$12.04	83,751
Portfolio Turnover Rate: 42.10%					
Manager of the underlying fund: OceanRock Investments Inc.					

WHAT DOES THE FUND INVEST IN?

This Fund invests in a mix of equities and fixed-income securities. The Fund invests in Meritas socially responsible investment (SRI) funds. The Fund may invest in units of other funds managed by OceanRock Investments Inc. The Fund currently invests most of its assets in units of the Meritas Growth & Income Portfolio.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

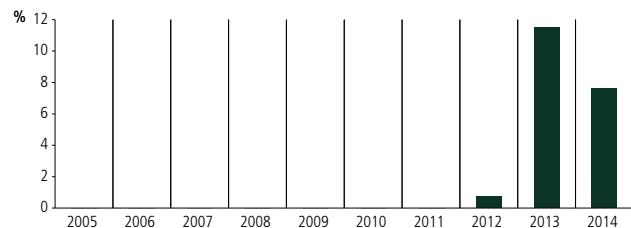
Top 10 investments (of the underlying fund as of December 31, 2014)	%
Cash	3.4
The Toronto-Dominion Bank	2.1
Royal Bank of Canada	1.8
Government of Canada 1.00% 11/1/2015	1.7
Bank of Nova Scotia	1.7
Government of Canada 2.50% 6/1/2024	1.3
Pembina Pipeline Corp	1.2
Suncor Energy Inc.	1.2
Canadian National Railway Company	1.2
Potash Corp of Saskatchewan	1.1
Total	16.5
Total investments: 414	

Average return

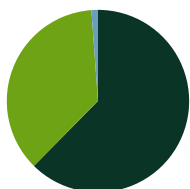
A person who invested \$1,000 in the Fund and chose the 75/100 Series option on December 12, 2012 has \$1,208.67 on December 31, 2014. This works out to an average of 9.68% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since December 12, 2012 for a contractholder who chose the 75/100 Series option. In the last 3 years the Fund was up in value 3 years.



Investment Segmentation (as of December 31, 2014)



	% Assets
Equity	62.4
Fixed Income	36.4
Cash & Equivalents	1.2

* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

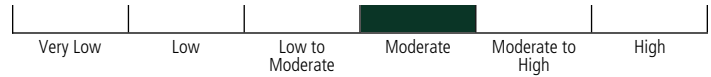
Ideal Meritas Growth & Income Portfolio

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds Signature 2.0 Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Signature 2.0 Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds Signature 2.0 Information Folder for further details.



WHO IS THIS FUND FOR?

The Fund may be right for people seeking potential income and long term capital growth. They are comfortable with the risks of investing in equities.

HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature 2.0	If you sell within:	%
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
More Than 7 years	0.00	

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
For subsequent years: Up to 10% (or 20%) of the sum of the fund values as at January 1st plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Signature 2.0 Contract (sections II, III and IV).

Premium Allocation Option and Series Option: Ideal Segregated Funds Signature 2.0	MER (%)
75/100	3.36
100/100	3.58
75/100 Platinum No-Load	2.83
100/100 Platinum No-Load	3.02

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are charged to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- You have to tell your insurer in writing, by fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

Trailing commission

Manulife pays a trailing commission of up to 1.25% of the value of your premium allocation option and/or series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

FOR MORE INFORMATION

This summary may not contain all the information you need. Please read the Contract and the Information Folder or you may contact us at:

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Montréal, Quebec H3C 5S5

Toll Free: 1 888 841-6633

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