

Under a Conveyance and Assumption Agreement, The Manufacturers Life Insurance Company assumed all of the liabilities of The Standard Life Assurance Company of Canada.



**Ideal Portfolios are designed to help you match clients to a portfolio with a risk level that reflects their investment comfort zone.**

### Reasons to invest

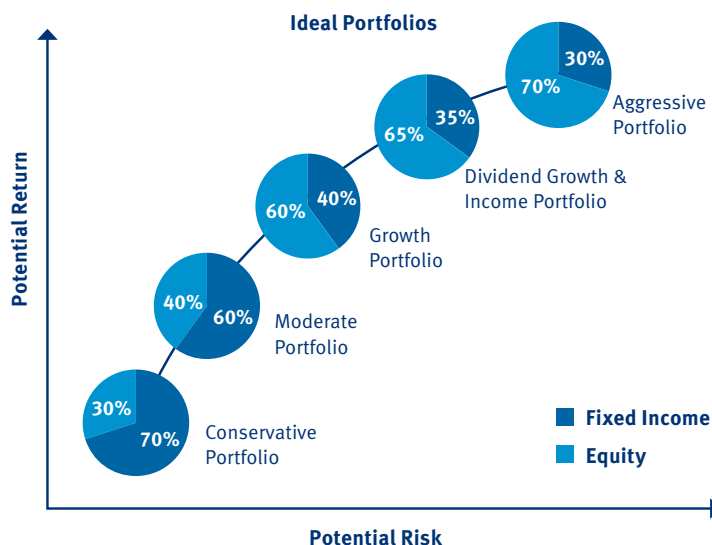
- 1.** Built for today's markets. Risk-based asset allocation and tactical overlay are designed to help manage risk and take advantage of market trends. Plus, you can offer your clients the benefit of built-in guarantees accessible through segregated funds
- 2.** Simplicity. Ideal Portfolios are designed so that it's easy to match clients to an appropriate portfolio – the rest is taken care of
- 3.** Offered by The Manufacturers Life Insurance Company with most of the underlying funds managed by Manulife Asset Management Limited

### Why now?

Market volatility can make your clients more focused on managing risk. Ideal Portfolios are designed with this in mind. They are pre-packaged solutions that help you match clients to a portfolio that reflects their risk tolerance – their investment comfort zone.

### Take steps to balance risk and reward

- ▶ Each Ideal Portfolio has been designed around forecasted volatility ranges. The goal is to maximize potential returns given forecasted risk ranges. Attention to risk is at the forefront
- ▶ Tactical asset allocation provides opportunities to react quickly to take advantage of emerging trends
- ▶ The underlying funds making up each portfolio are carefully selected to provide maximum diversification and based on their potential to perform over full business cycles
- ▶ Ideal Portfolios may also include funds managed by Beutel, Goodman & Company Ltd. and Guardian Capital LP to bring an added level of diversification through style



**The Ideal Portfolios are a family of carefully constructed risk-based portfolios, all actively managed with the guidance of Manulife Asset Management Limited.**

The presented benchmark compositions are for illustration purposes only. Actual compositions may vary. Benchmarks are based on the strategic asset mixes of each fund. Please refer to the Tactical Asset Allocation documents for Ideal Segregated Funds Signature 2.0 (7342) and for Ideal Segregated Funds (5651) for each fund's asset mix.

## Ideal Portfolios

### 3-step construction process

#### Strategic asset allocation

Manulife Asset Management Limited conducts a detailed analysis of how different asset classes might behave in the portfolio and how they think the asset classes are likely to perform relative to each other over the long term. A strategic asset mix is then identified that aims to deliver the highest returns for the specified risk level.

#### Tactical asset allocation

Considering the forecasted risk level of each portfolio, Manulife Asset Management Limited, aims to improve the performance of the portfolios through tactical asset allocation by taking advantage of shorter term investment and market opportunities.

#### Fund selection and due diligence

The underlying funds included in Ideal Portfolios are selected with the guidance of Manulife Asset Management Limited's Portfolio Analytics Team. Every potential underlying fund is thoroughly analyzed on a continuous basis to ensure each portfolio is in line with its stated risk while aiming to maximize returns.

### Due diligence process:

#### Philosophy

What is the fund trying to achieve?

#### Process

How does the fund intend to achieve those objectives?

#### People

What are the strengths of the management team behind each fund?

#### Performance

Has the fund achieved appropriate risk-adjusted return?

### Please contact your sales team

#### For advisor use only. This document is not intended for public distribution.

Some portfolios may not be available on all load options. Ideal Portfolios are offered on The Manufacturers Life Insurance Company's (Manulife Financial) Ideal Segregated Funds Signature 2.0 Contract. Most Ideal Portfolios are also offered on the Ideal Segregated Funds Contract.

A description of the key features of Manulife Financial's Ideal Portfolios is contained in the Information Folder and Contract. Please consult the Information Folder regarding all conditions relating to guarantees and the reset feature.

The information has been simplified for the purpose of this document, and if there are any inconsistencies between the information presented in this document and the Ideal Segregated Funds Signature 2.0 Information Folder and Contract, or the Ideal Segregated Funds Information Folder and Contract, the respective Information Folder and Contract will prevail. Subject to any applicable death and maturity guarantee, any part of the premium or other amount allocated to an Ideal Portfolio is invested at the risk of the contractholder and may increase or decrease in value according to fluctuations in the market value of the assets of the Ideal Portfolio.

Manulife Financial reserves the right to modify, without prior notice, the tactical asset mix, percentage range and choice of funds as long as the change respects the objectives of the portfolio.

### The Manufacturers Life Insurance Company

[www.standardlife.ca](http://www.standardlife.ca)

### The Ideal Portfolio advantage

1. A truly global approach to asset mix decisions involving insights on world events
2. Risk-based strategic asset allocation designed around forecasted volatility ranges
3. Tactical asset allocation – the portfolios can react quickly to shorter term investment opportunities
4. Careful fund selection aims to maximize potential returns within a forecasted risk level
5. Built-in guarantees within segregated funds. Choose the level of protection that works for your clients

**Manulife Asset Management Limited has built ongoing rebalancing and monitoring into the governance framework of the Ideal Portfolios at all levels.**



**The result: a portfolio engineered to target the highest potential returns achievable for the forecasted level of risk with the added benefit of built-in guarantees.**