



Comprehensive Reference Tool



IDEAL SEGREGATED FUNDS SIGNATURE 2.0

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Ideal 75/100 Series

Stand-alone funds

| | | Mgmt. fee ¹ (BEL/NL/LL) (%) | Insurance fee ¹ (%) | MER ¹ | Back-end load option (BEL) | No-load option (NL) | Low-load option (LL) | Platinum Option | | | | F-Class Option | | | |
|-----------------------------------|--|--|--------------------------------|-------------------|----------------------------|---------------------|----------------------|----------------------------|--------------------------------|-------------------|----------|----------------------------|--------------------------------|------------------|----------|
| | | | | | | | | Mgmt. fee ¹ (%) | Insurance fee ¹ (%) | MER ¹ | Code | Mgmt. fee ¹ (%) | Insurance fee ¹ (%) | MER ³ | Code |
| | | | | | | | | | | | | | | | |
| Fixed Income Funds | Ideal Money Market | 1.15 | 0.15 | 1.22 | SLI703S | SLI7303S | SLI7103S | 0.85 | 0.15 | 1.07 | SLI7403S | 0.90 | 0.15 | 1.18 | SLI7603S |
| | Ideal Canadian Bond | 1.85 | 0.15 | 2.19 | SLI701S | SLI7301S | SLI7101S | 1.45 | 0.15 | 1.80 | SLI7401S | | | | N/A |
| | Ideal Canadian Corporate Bond ^{2,21} | 2.05 | 0.15 | 2.47 | SLI708S | SLI7308S | SLI7108S | 1.65 | 0.15 | 2.02 | SLI7408S | 1.05 | 0.15 | 1.34 | SLI7608S |
| | Ideal Short Term Bond ² | 1.50 | 0.15 | 1.88 | SLI731S | SLI7331S | SLI7131S | 1.20 | 0.15 | 1.55 | SLI7431S | | | | N/A |
| | Ideal Strategic Investment Grade Global Bond ^{2,22} | 2.05 | 0.15 | 2.49 [†] | SLI709S | SLI7309S | SLI7109S | 1.65 | 0.15 | 2.04 [†] | SLI7409S | | | | N/A |
| | Ideal Canadian Bond Plus ^{2,23} | 2.05 | 0.15 | 2.40 [†] | SLI737S | SLI7337S | SLI7137S | 1.65 | 0.15 | 1.97 [†] | SLI7437S | | | | N/A |
| | Ideal Templeton Global Bond | 2.25 | 0.15 | 2.51 [†] | SLI738S | SLI7338S | SLI7138S | 1.85 | 0.15 | 2.10 [†] | SLI7438S | | | | N/A |
| Balanced Funds | Ideal Income Balanced | 2.20 | 0.40 | 2.86 | SLI705S | SLI7305S | SLI7105S | 1.60 | 0.40 | 2.18 | SLI7405S | 1.05 | 0.40 | 1.61 | SLI7605S |
| | Ideal Russell Income Essentials Portfolio | 2.60 | 0.40 | 3.23 | SLI744S | SLI7344S | SLI7144S | 2.10 | 0.40 | 2.72 | SLI7444S | | | | N/A |
| | Ideal Monthly Income | 2.20 | 0.40 | 2.82 | SLI713S | SLI7313S | SLI7113S | 1.60 | 0.40 | 2.14 | SLI7413S | 1.05 | 0.40 | 1.61 | SLI7613S |
| | Ideal Fidelity Monthly Income | 2.55 | 0.40 | 3.21 | SLI764S | SLI7364S | SLI7164S | 2.05 | 0.40 | 2.66 | SLI7464S | | | | N/A |
| | Ideal Balanced | 2.20 | 0.40 | 2.87 | SLI700S | SLI7300S | SLI7100S | 1.60 | 0.40 | 2.12 | SLI7400S | | | | N/A |
| | Ideal Fidelity Canadian Balanced | 2.55 | 0.40 | 3.17 | SLI742S | SLI7342S | SLI7142S | 2.05 | 0.40 | 2.56 | SLI7442S | | | | N/A |
| | Ideal Russell Diversified Monthly Income Portfolio | 2.70 | 0.40 | 3.44 | SLI745S | SLI7345S | SLI7145S | 2.20 | 0.40 | 2.88 | SLI7445S | | | | N/A |
| | Ideal Unhedged U.S. Monthly High Income ^{2,24} | 2.35 | 0.40 | 3.05 ³ | SLI734S | SLI7334S | SLI7134S | 1.75 | 0.40 | 2.38 ³ | SLI7434S | | | | N/A |
| | Ideal Conservative Income ^{2,25} | 2.20 | 0.40 | 2.88 ³ | SLI735S | SLI7335S | SLI7135S | 1.60 | 0.40 | 2.20 ³ | SLI7435S | | | | N/A |
| | Ideal Templeton Global Balanced | 2.65 | 0.40 | 3.35 [†] | SLI746S | SLI7346S | SLI7146S | 2.15 | 0.40 | 2.82 [†] | SLI7446S | | | | N/A |
| | Ideal Trimark Global Balanced | 2.65 | 0.40 | 3.24 [†] | SLI747S | SLI7347S | SLI7147S | 2.15 | 0.40 | 2.70 [†] | SLI7447S | | | | N/A |
| | Ideal CI Black Creek Global Balanced | 2.70 | 0.40 | 3.23 [†] | SLI739S | SLI7339S | SLI7139S | 2.20 | 0.40 | 2.71 [†] | SLI7439S | | | | N/A |
| | Ideal CI Cambridge High Income | 2.55 | 0.30 | 2.98 [†] | SLI781S | SLI7381S | SLI7181S | 2.05 | 0.30 | 2.45 [†] | SLI7481S | | | | N/A |
| | Ideal CI Signature Canadian Balanced | 2.60 | 0.40 | 3.13 [†] | SLI782S | SLI7382S | SLI7182S | 2.10 | 0.40 | 2.61 [†] | SLI7482S | | | | N/A |
| | Ideal Fidelity Global Monthly Income | 2.70 | 0.40 | 3.24 [†] | SLI783S | SLI7383S | SLI7183S | 2.20 | 0.40 | 2.71 [†] | SLI7483S | | | | N/A |
| | Ideal Fidelity Income Allocation | 2.55 | 0.25 | 2.93 [†] | SLI784S | SLI7384S | SLI7184S | 2.05 | 0.25 | 2.40 [†] | SLI7484S | | | | N/A |
| | Ideal Franklin Bissett Canadian Balanced | 2.65 | 0.40 | 3.18 [†] | SLI785S | SLI7385S | SLI7185S | 2.15 | 0.40 | 2.66 [†] | SLI7485S | | | | N/A |
| Ideal SEI Balanced 60/40 | 2.65 | 0.40 | 3.18 [†] | SLI786S | SLI7386S | SLI7186S | | | N/A | | | | | N/A | |
| Ideal SEI Income 20/80 | 2.60 | 0.25 | 2.98 [†] | SLI787S | SLI7387S | SLI7187S | | | N/A | | | | | N/A | |
| Canadian Equity Funds | Ideal Canadian Dividend Income ^{2,26} | 2.05 | 0.75 | 3.03 | SLI720S | SLI7320S | SLI7120S | 1.55 | 0.75 | 2.48 | SLI7420S | 1.15 | 0.75 | 2.03 | SLI7620S |
| | Ideal Fidelity Dividend | 2.40 | 0.75 | 3.39 | SLI765S | SLI7365S | SLI7165S | 1.90 | 0.75 | 2.91 | SLI7465S | | | | N/A |
| | Ideal Canadian Dividend Growth ² | 2.05 | 0.75 | 3.03 | SLI704S | SLI7304S | SLI7104S | 1.55 | 0.75 | 2.47 | SLI7404S | | | | N/A |
| | Ideal Canadian Equity | 2.05 | 0.75 | 3.06 | SLI702S | SLI7302S | SLI7102S | 1.55 | 0.75 | 2.47 | SLI7402S | | | | N/A |
| | Ideal Growth Opportunities ^{2,27} | 2.10 | 0.75 | 3.10 | SLI710S | SLI7310S | SLI7110S | 1.55 | 0.75 | 2.49 | SLI7410S | | | | N/A |
| U.S. Equity Funds | Ideal U.S. Dividend Income ^{2,28} | 2.05 | 0.75 | 3.03 | SLI721S | SLI7321S | SLI7121S | 1.55 | 0.75 | 2.48 | SLI7421S | | | | N/A |
| | Ideal U.S. All Cap Equity ^{2,29} | 2.15 | 0.75 | 3.18 | SLI706S | SLI7306S | SLI7106S | 1.55 | 0.75 | 2.51 | SLI7406S | 1.25 | 0.75 | 2.18 | SLI7606S |
| International Equity Funds | Ideal Global Dividend Growth ² | 2.05 | 0.75 | 3.04 | SLI719S | SLI7319S | SLI7119S | 1.55 | 0.75 | 2.48 | SLI7419S | 1.15 | 0.75 | 2.04 | SLI7619S |
| | Ideal Global Equity Unconstrained ^{2,30} | 2.20 | 0.75 | 3.19 | SLI714S | SLI7314S | SLI7114S | 1.65 | 0.75 | 2.59 | SLI7414S | | | | N/A |
| | Ideal World Investment ^{2,31} | 2.30 | 0.75 | 3.33 | SLI707S | SLI7307S | SLI7107S | 1.70 | 0.75 | 2.66 | SLI7407S | | | | N/A |

Please refer to page 9 for footnotes.

[†] The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

Ideal 100/100 Series

Stand-alone funds

| | | Mgmt. fee ¹ (BEL/NL/LL) (%) | Insurance fee ¹ (%) | MER ¹ | Back-end load option (BEL) | No-load option (NL) | Low-load option (LL) | Platinum Option | | | | F-Class Option | | | |
|-----------------------------------|--|--|--------------------------------|-------------------|----------------------------|---------------------|----------------------|----------------------------|--------------------------------|-------------------|----------|----------------------------|--------------------------------|------------------|----------|
| | | | | | | | | Mgmt. fee ¹ (%) | Insurance fee ¹ (%) | MER ¹ | Code | Mgmt. fee ¹ (%) | Insurance fee ¹ (%) | MER ³ | Code |
| | | | | | | | | | | | | | | | |
| Fixed Income Funds | Ideal Money Market | 1.15 | 0.25 | 1.22 | SLI803S | SLI8303S | SLI8103S | 0.85 | 0.25 | 1.22 | SLI8403S | 0.90 | 0.25 | 1.29 | SLI8603S |
| | Ideal Canadian Bond | 1.85 | 0.35 | 2.44 | SLI801S | SLI8301S | SLI8101S | 1.45 | 0.35 | 1.89 | SLI8401S | | N/A | | |
| | Ideal Canadian Corporate Bond ^{2,21} | 2.05 | 0.35 | 2.67 | SLI808S | SLI8308S | SLI8108S | 1.65 | 0.35 | 2.22 | SLI8408S | 1.05 | 0.35 | 1.55 | SLI8608S |
| | Ideal Short Term Bond ² | 1.50 | 0.25 | 1.98 | SLI 831S | SLI 8331S | SLI 8131S | 1.20 | 0.25 | 1.64 | SLI8431S | | N/A | | |
| | Ideal Strategic Investment Grade Global Bond ^{2,22} | 2.05 | 0.35 | 2.69 [†] | SLI809S | SLI8309S | SLI8109S | 1.65 | 0.35 | 2.25 [†] | SLI8409S | | N/A | | |
| | Ideal Canadian Bond Plus ^{2,23} | 2.05 | 0.35 | 2.61 [†] | SLI837S | SLI8337S | SLI8137S | 1.65 | 0.35 | 2.18 [†] | SLI8437S | | N/A | | |
| | Ideal Templeton Global Bond | 2.25 | 0.35 | 2.71 [†] | SLI838S | SLI8338S | SLI8138S | 1.85 | 0.35 | 2.31 [†] | SLI8438S | | N/A | | |
| Balanced Funds | Ideal Income Balanced | 2.20 | 0.65 | 3.13 | SLI805S | SLI8305S | SLI8105S | 1.60 | 0.65 | 2.45 | SLI8405S | 1.05 | 0.65 | 1.89 | SLI8605S |
| | Ideal Russell Income Essentials Portfolio | 2.60 | 0.65 | 3.64 | SLI844S | SLI8344S | SLI8144S | 2.10 | 0.65 | 2.93 | SLI8444S | | N/A | | |
| | Ideal Monthly Income | 2.20 | 0.65 | 3.11 | SLI813S | SLI813S | SLI8113S | 1.60 | 0.65 | 2.42 | SLI8413S | 1.05 | 0.65 | 1.85 | SLI8613S |
| | Ideal Fidelity Monthly Income | 2.55 | 0.65 | 3.48 | SLI864S | SLI8364S | SLI8164S | 2.05 | 0.65 | 2.82 | SLI8464S | | N/A | | |
| | Ideal Balanced | 2.20 | 0.65 | 3.15 | SLI800S | SLI8300S | SLI8100S | 1.60 | 0.65 | 2.48 | SLI8400S | | N/A | | |
| | Ideal Fidelity Canadian Balanced | 2.55 | 0.65 | 3.52 | SLI842S | SLI8342S | SLI8142S | 2.05 | 0.65 | 2.80 | SLI8442S | | N/A | | |
| | Ideal Russell Diversified Monthly Income Portfolio | 2.70 | 0.65 | 3.61 | SLI845S | SLI8345S | SLI8145S | 2.20 | 0.65 | 3.21 | SLI8445S | | N/A | | |
| | Ideal Unhedged U.S. Monthly High Income ^{2,24} | 2.35 | 0.65 | 3.30 ³ | SLI834S | SLI8334S | SLI8134S | 1.75 | 0.65 | 2.63 ³ | SLI8434S | | N/A | | |
| | Ideal Conservative Income ^{2,25} | 2.20 | 0.65 | 3.13 ³ | SLI835S | SLI8335S | SLI8135S | 1.60 | 0.65 | 2.45 ³ | SLI8435S | | N/A | | |
| | Ideal Templeton Global Balanced | 2.65 | 0.65 | 3.59 [†] | SLI846S | SLI8346S | SLI8146S | 2.15 | 0.65 | 3.07 [†] | SLI8446S | | N/A | | |
| | Ideal Trimark Global Balanced | 2.65 | 0.65 | 3.49 [†] | SLI847S | SLI8347S | SLI8147S | 2.15 | 0.65 | 2.97 [†] | SLI8447S | | N/A | | |
| | Ideal CI Black Creek Global Balanced | 2.70 | 0.65 | 3.48 [†] | SLI839S | SLI8339S | SLI8139S | 2.20 | 0.65 | 2.96 [†] | SLI8439S | | N/A | | |
| | Ideal CI Cambridge High Income | 2.55 | 0.55 | 3.23 [†] | SLI881S | SLI8381S | SLI8181S | 2.05 | 0.55 | 2.70 [†] | SLI8481S | | N/A | | |
| | Ideal CI Signature Canadian Balanced | 2.60 | 0.65 | 3.39 [†] | SLI882S | SLI8382S | SLI8182S | 2.10 | 0.65 | 2.86 [†] | SLI8482S | | N/A | | |
| | Ideal Fidelity Global Monthly Income | 2.70 | 0.65 | 3.49 [†] | SLI883S | SLI8383S | SLI8183S | 2.20 | 0.65 | 2.96 [†] | SLI8483S | | N/A | | |
| | Ideal Fidelity Income Allocation | 2.55 | 0.50 | 3.18 [†] | SLI884S | SLI8384S | SLI8184S | 2.05 | 0.50 | 2.66 [†] | SLI8484S | | N/A | | |
| | Ideal Franklin Bissett Canadian Balanced | 2.65 | 0.65 | 3.44 [†] | SLI885S | SLI8385S | SLI8185S | 2.15 | 0.65 | 2.91 [†] | SLI8485S | | N/A | | |
| Ideal SEI Balanced 60/40 | 2.65 | 0.65 | 3.45 [†] | SLI886S | SLI8386S | SLI8186S | | | N/A | | | N/A | | | |
| Ideal SEI Income 20/80 | 2.60 | 0.50 | 3.23 [†] | SLI887S | SLI8387S | SLI8187S | | | N/A | | | N/A | | | |
| Canadian Equity Funds | Ideal Canadian Dividend Income ^{2,26} | 2.05 | 1.00 | 3.28 | SLI820S | SLI8320S | SLI8120S | 1.55 | 1.00 | 2.73 | SLI8420S | 1.15 | 1.00 | 2.29 | SLI8620S |
| | Ideal Fidelity Dividend | 2.40 | 1.00 | 3.71 | SLI865S | SLI8365S | SLI8165S | 1.90 | 1.00 | 3.00 | SLI8465S | | N/A | | |
| | Ideal Canadian Dividend Growth ² | 2.05 | 1.00 | 3.28 | SLI804S | SLI8304S | SLI8104S | 1.55 | 1.00 | 2.72 | SLI8404S | | N/A | | |
| | Ideal Canadian Equity | 2.05 | 1.00 | 3.32 | SLI802S | SLI8302S | SLI8102S | 1.55 | 1.00 | 2.76 | SLI8402S | | N/A | | |
| | Ideal Growth Opportunities ^{2,27} | 2.10 | 1.00 | 3.35 | SLI810S | SLI8310S | SLI8110S | 1.55 | 1.00 | 2.74 | SLI8410S | | N/A | | |
| U.S. Equity Funds | Ideal U.S. Dividend Income ^{2,28} | 2.05 | 1.00 | 3.28 | SLI821S | SLI8321S | SLI8121S | 1.55 | 1.00 | 2.73 | SLI8421S | | N/A | | |
| | Ideal U.S. All Cap Equity ^{2,29} | 2.15 | 1.00 | 3.43 | SLI806S | SLI8306S | SLI8106S | 1.55 | 1.00 | 2.76 | SLI8406S | 1.25 | 1.00 | 2.44 | SLI8606S |
| International Equity Funds | Ideal Global Dividend Growth ² | 2.05 | 1.00 | 3.29 | SLI819S | SLI8319S | SLI8119S | 1.55 | 1.00 | 2.73 | SLI8419S | 1.15 | 1.00 | 2.31 | SLI8619S |
| | Ideal Global Equity Unconstrained ^{2,30} | 2.20 | 1.00 | 3.44 | SLI814S | SLI8314S | SLI8114S | 1.65 | 1.00 | 2.84 | SLI8414S | | N/A | | |
| | Ideal World Investment ^{2,31} | 2.30 | 1.00 | 3.58 | SLI807S | SLI8307S | SLI8107S | 1.70 | 1.00 | 2.92 | SLI8407S | | N/A | | |

[†] The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

Please refer to page 9 for footnotes.

Ideal 75/100 Series

Portfolios

| | | Mgmt. fee ¹ (BEL/NL/LL) (%) | Insurance fee ¹ (%) | MER ¹ | Back-end load option (BEL) | No-load option (NL) | Low-load option (LL) | Platinum Option | | | | F-Class Option | | | |
|---|---|---|-----------------------------------|------------------|-------------------------------------|---------------------------|----------------------------|-------------------------------|-----------------------------------|------------------|----------|-------------------------------|-----------------------------------|------------------|----------|
| | | | | | | | | Mgmt. fee ¹ (%) | Insurance fee ¹ (%) | MER ¹ | Code | Mgmt. fee ¹ (%) | Insurance fee ¹ (%) | MER ² | Code |
| | | | | | | | | | | | | | | | |
| Ideal Portfolios⁴ | Ideal Conservative | 2.25 | 0.25 | 2.79 | SLI715S | SLI7315S | SLI7115S | 1.65 | 0.25 | 2.12 | SLI7415S | 1.10 | 0.25 | 1.51 | SLI7615S |
| | Ideal Moderate | 2.25 | 0.30 | 2.84 | SLI716S | SLI7316S | SLI7116S | 1.65 | 0.30 | 2.17 | SLI7416S | 1.10 | 0.30 | 1.53 | SLI7616S |
| | Ideal Growth | 2.25 | 0.40 | 2.93 | SLI717S | SLI7317S | SLI7117S | 1.65 | 0.40 | 2.26 | SLI7417S | 1.10 | 0.40 | 1.65 | SLI7617S |
| | Ideal Dividend Growth & Income | 2.25 | 0.65 | 3.17 | SLI728S | SLI7328S | SLI7128S | 1.65 | 0.65 | 2.51 | SLI7428S | | | | N/A |
| | Ideal Aggressive | 2.25 | 0.65 | 3.15 | SLI718S | SLI7318S | SLI7118S | 1.65 | 0.65 | 2.48 | SLI7418S | | | | N/A |
| Ideal Select Portfolios⁵ | Ideal Select Conservative | 2.35 | 0.25 | 2.92 | SLI749S | SLI7349S | SLI7149S | 1.85 | 0.25 | 2.34 | SLI7449S | | | | N/A |
| | Ideal Select Moderate | 2.40 | 0.30 | 3.00 | SLI750S | SLI7350S | SLI7150S | 1.90 | 0.30 | 2.46 | SLI7450S | | | | N/A |
| | Ideal Select Growth | 2.45 | 0.40 | 3.13 | SLI751S | SLI7351S | SLI7151S | 1.95 | 0.40 | 2.55 | SLI7451S | | | | N/A |
| | Ideal Select Dividend Growth & Income | 2.45 | 0.65 | 3.39 | SLI753S | SLI7353S | SLI7153S | 1.95 | 0.65 | 2.82 | SLI7453S | | | | N/A |
| | Ideal Select Aggressive | 2.50 | 0.65 | 3.54 | SLI752S | SLI7352S | SLI7152S | 2.00 | 0.65 | 2.99 | SLI7452S | | | | N/A |
| Ideal Franklin Quotential Portfolios⁶ | Ideal Franklin Quotential Diversified Income | 2.60 | 0.25 | 3.15 | SLI759S | SLI7359S | SLI7159S | 2.10 | 0.25 | 2.63 | SLI7459S | | | | N/A |
| | Ideal Franklin Quotential Balanced Income | 2.60 | 0.30 | 3.12 | SLI760S | SLI7360S | SLI7160S | 2.10 | 0.30 | 2.71 | SLI7460S | | | | N/A |
| | Ideal Franklin Quotential Balanced Growth | 2.60 | 0.40 | 3.32 | SLI761S | SLI7361S | SLI7161S | 2.10 | 0.40 | 2.70 | SLI7461S | | | | N/A |
| Ideal Meritas Portfolios | Ideal Meritas Income & Growth | 2.65 | 0.30 | 3.17 | SLI770S | SLI7370S | SLI7170S | 2.15 | 0.30 | 2.69 | SLI7470S | | | | N/A |
| | Ideal Meritas Growth & Income | 2.70 | 0.40 | 3.36 | SLI772S | SLI7372S | SLI7172S | 2.20 | 0.40 | 2.83 | SLI7472S | | | | N/A |

Please refer to page 9 for footnotes.

Ideal 100/100 Series

Portfolios

| | | Mgmt. fee ¹ (BEL/NL/LL) (%) | Insurance fee ¹ (%) | MER ¹ | Back-end load option (BEL) | No-load option (NL) | Low- load option (LL) | Platinum Option | | | | F-Class Option | | | | |
|---|---|---|-----------------------------------|------------------|-------------------------------------|---------------------------|--------------------------------|-----------------|------------------------------|-----------------------------------|------------------|----------------|------------------------------|-----------------------------------|------------------|------|
| | | | | | Code | Code | Code | Code | Mgmt fee ¹ (%) | Insurance fee ¹ (%) | MER ¹ | Code | Mgmt fee ¹ (%) | Insurance fee ¹ (%) | MER ³ | Code |
| | | | | | | | | | | | | | | | | |
| Ideal Portfolios⁴ | Ideal Conservative | 2.25 | 0.50 | 3.04 | SLI815S | SLI8315S | SLI8115S | 1.65 | 0.50 | 2.37 | SLI8415S | 1.10 | 0.50 | 1.77 | SLI8615S | |
| | Ideal Moderate | 2.25 | 0.55 | 3.09 | SLI816S | SLI8316S | SLI8116S | 1.65 | 0.55 | 2.43 | SLI8416S | 1.10 | 0.55 | 1.82 | SLI8616S | |
| | Ideal Growth | 2.25 | 0.65 | 3.18 | SLI817S | SLI8317S | SLI8117S | 1.65 | 0.65 | 2.51 | SLI8417S | 1.10 | 0.65 | 1.93 | SLI8617S | |
| | Ideal Dividend Growth & Income | 2.25 | 0.90 | 3.42 | SLI828S | SLI8328S | SLI8128S | 1.65 | 0.90 | 2.76 | SLI8428S | | | | N/A | |
| | Ideal Aggressive | 2.25 | 0.90 | 3.40 | SLI818S | SLI8318S | SLI8118S | 1.65 | 0.90 | 2.73 | SLI8418S | | | | N/A | |
| Ideal Select Portfolios⁵ | Ideal Select Conservative | 2.35 | 0.50 | 3.15 | SLI849S | SLI8349S | SLI8149S | 1.85 | 0.50 | 2.60 | SLI8449S | | | | N/A | |
| | Ideal Select Moderate | 2.40 | 0.55 | 3.26 | SLI850S | SLI8350S | SLI8150S | 1.90 | 0.55 | 2.68 | SLI8450S | | | | N/A | |
| | Ideal Select Growth | 2.45 | 0.65 | 3.39 | SLI851S | SLI8351S | SLI8151S | 1.95 | 0.65 | 2.80 | SLI8451S | | | | N/A | |
| | Ideal Select Dividend Growth & Income | 2.45 | 0.90 | 3.64 | SLI853S | SLI8353S | SLI8153S | 1.95 | 0.90 | 3.05 | SLI8453S | | | | N/A | |
| | Ideal Select Aggressive | 2.50 | 0.90 | 3.72 | SLI852S | SLI8352S | SLI8152S | 2.00 | 0.90 | 3.21 | SLI8452S | | | | N/A | |
| Ideal Franklin Quotential Portfolios⁶ | Ideal Franklin Quotential Diversified Income | 2.60 | 0.50 | 3.43 | SLI859S | SLI8359S | SLI8159S | 2.10 | 0.50 | 2.88 | SLI8459S | | | | N/A | |
| | Ideal Franklin Quotential Balanced Income | 2.60 | 0.55 | 3.50 | SLI860S | SLI8360S | SLI8160S | 2.10 | 0.55 | 2.96 | SLI8460S | | | | N/A | |
| | Ideal Franklin Quotential Balanced Growth | 2.60 | 0.65 | 3.57 | SLI861S | SLI8361S | SLI8161S | 2.10 | 0.65 | 3.04 | SLI8461S | | | | N/A | |
| Ideal Meritas Portfolios | Ideal Meritas Income & Growth | 2.65 | 0.55 | 3.42 | SLI870S | SLI8370S | SLI8170S | 2.15 | 0.55 | 2.93 | SLI8470S | | | | N/A | |
| | Ideal Meritas Growth & Income | 2.70 | 0.65 | 3.58 | SLI872S | SLI8372S | SLI8172S | 2.20 | 0.65 | 3.02 | SLI8472S | | | | N/A | |

Please refer to page 9 for footnotes.

Ideal 75/75 Series

Stand-alone funds

| | | Mgmt. fee ¹ (BEL/NL/LL) (%) | Insurance fee ¹ (%) | MER ¹ | Back-end load option (BEL) | No-load option (NL) | Low-load option (LL) | Platinum Option | | | | F-Class Option | | | |
|-------------------------------|--|--|--------------------------------|-------------------|----------------------------|---------------------|----------------------|----------------------------|--------------------------------|-------------------|----------|--------------------------|--------------------------------|------------------|----------|
| | | | | | | | | Mgmt. fee ¹ (%) | Insurance fee ¹ (%) | MER ¹ | Code | Mgmt. fee ¹ % | Insurance fee ¹ (%) | MER ³ | Code |
| Fixed Income Funds | Ideal Money Market | 1.15 | 0.00 | 1.20 | SLI903S | SLI9303S | SLI9103S | 0.85 | 0.00 | 0.99 | SLI9403S | 0.90 | 0.00 | 1.08 | SLI9603S |
| Balanced Funds | Ideal Tactical Income ² | 2.25 | 0.10 | 2.68 | SLI932S | SLI 9332S | SLI9132S | 1.65 | 0.10 | 2.02 | SLI9432S | N/A | | | |
| Alternative Strategies | Ideal Global Absolute Return Strategies ⁷ | 2.45 | 0.10 | 2.84 ³ | SLI933S | SLI9333S | SLI9133S | 2.05 | 0.10 | 2.38 ³ | SLI9433S | 1.45 | 0.10 | 1.70 | SLI9633S |

Distinct features for Ideal 75/100 and Ideal 100/100 Series

Ideal 75/100 Series

| Features | Back-end load option | No-load option | F-Class Option | Low-load option | Platinum Option |
|---|--|----------------|----------------|-----------------|-----------------|
| Maximum age at issue | New premiums to age 90, additional premiums to age 100 | | | | |
| Maturity Benefit Guarantee⁸ | Greater of: series value or 75% of Maturity Guarantee Value ⁹ | | | | |
| Payout Benefit Guarantee¹⁰ | <p>Client name contracts: Equal to at least: 75% of Maturity Guarantee Value⁹ paid as income payments. Dollar-for-dollar reductions on Payout Benefit Guarantee.</p> <p>Nominee contracts: During the initial 10 years while the series is in force (or from the last reset), all retirement income payments that do not exceed 20% (calculated on a calendar year basis) of the series value as of December 31 of the previous year will reduce the Payout Benefit Guarantee on a dollar-for-dollar basis. Withdrawals in excess of 20% (calculated on a calendar year basis) will reduce the Maturity Guarantee Value on a proportional basis by the amount of the excess. The maximum amount that can be withdrawn will be recalculated when additional premiums are paid throughout the year.</p> | | | | |

Ideal 100/100 Series

| Features | Back-end load option | No-load option | F-Class Option | Low-load option | Platinum Option |
|---|---|----------------|----------------|-----------------|-----------------|
| Maximum age at issue | New premiums to age 85, additional premiums to age 100 | | | | |
| Maturity Benefit Guarantee⁸ | Greater of: series value or 100% ¹¹ of Maturity Guarantee Value ⁹ | | | | |
| Payout Benefit Guarantee¹⁰ | <p>Client name contracts: Equal to at least: 100%¹¹ of Maturity Guarantee Value⁹ paid as income payments. Dollar-for-dollar reductions on Payout Benefit Guarantee</p> <p>Nominee contracts: During the initial 15 years while the series is in force (or from the last reset), all retirement income payments that do not exceed 20% (calculated on a calendar year basis) of the series value as of December 31 of the previous year will reduce the Payout Benefit Guarantee on a dollar-for-dollar basis. Withdrawals in excess of 20% (calculated on a calendar year basis) will reduce the Maturity Guarantee Value on a proportional basis by the amount of the excess. The maximum amount that can be withdrawn will be recalculated when additional premiums are paid throughout the year.</p> | | | | |

Please refer to page 9 for footnotes.

Common features for Ideal 75/100 and Ideal 100/100 Series

| Features | Back-end load option | No-load option | F-Class Option | Low-load option | Platinum Option |
|---|--|-----------------------|---|---|---|
| Investment managers / Portfolio managers | Manulife Asset Management Limited, Fidelity Investments, Franklin Templeton Investments, Russell Investments, CI Investments, SEI , Invesco and Meritas SRI Funds. Some of these portfolio managers are not available under the F-Class Option. | | | | |
| Premium minimums¹² | RRSP/Non-Reg/TFSA: \$1,000 per series Separate contract for Low-load option only ¹³ RRIF/LIF: \$10,000 per series Additional: \$250/fund (savings) Additional: \$1,000/fund (payout) | | PAD [†] : \$50/fund SWP [†] (non-registered plans only): \$100 (\$5,000 min. must be met) DCA [†] : \$250/switch (savings) DCA [†] : \$1,000/switch (payout) | | \$250,000 per contract (\$5,000 per fund) Separate contract ¹³ Additional: \$5,000/fund PAD [†] : \$1,000/fund SWP [†] (non-registered plans only): \$500 (\$250,000 min. must be met for PAD and SWP) DCA [†] : \$1,000/switch |
| | † Available on a weekly, biweekly, monthly, bimonthly, quarterly, semi-annual or annual basis. | | | | |
| Up-front commission for first year¹⁴ | Paper-based: 3.5% paid to advisor FundSERV: 5% paid to distributor Up-front – Non-negotiable | Nil | Nil | Paper-based: 1.75% paid to advisor FundSERV: 2.5% paid to distributor Up-front – Non-negotiable | Nil |
| Trailer yearly | Please refer to the Trailer commission for all series at the end of the document. | | | | |
| Resets¹⁵ | Maturity Guarantee Value⁹: Up to 2 client-initiated resets per series year | | Death Guarantee Value⁹: Automatic reset every 3 years with a final reset on the series anniversary date following the annuitant's 70 th birthday, if the series value is greater than the Death Guarantee Value. | | |
| Death Benefit Guarantee¹⁶ | Savings plans – If the annuitant is under age 80 at the time of the first premium payment, the Death Benefit Guarantee is equal to the greater of: series value or 100% of Death Guarantee Value ⁹ . Additional premiums can be allocated after age 80 (100% guarantee does not reduce at older ages). | | Registered retirement income plans: Client name and nominee contracts: If the annuitant is under age 80 at the time of the first premium payment, the greater of: series value or 100% of Death Guarantee Value ⁹ less the sum of scheduled retirement income payments received since the last reset, if applicable. Additional premiums can be allocated after age 80 (100% guarantee will not reduce at older ages). Dollar-for-dollar reductions on the Death Benefit Guarantee. Additional condition for nominee contracts: During the initial 10 years (Ideal 75/100 Series) or the initial 15 years (Ideal 100/100 Series) or from last reset, retirement income payments not exceeding 20% of the series value (as of December 31 of the previous year) will reduce the Death Benefit Guarantee on a dollar-for-dollar basis. Withdrawals in excess of 20% of the series value as retirement income, in a given calendar year, will reduce the value of the guarantee proportionally. The maximum that can be withdrawn on a dollar-for-dollar basis will be recalculated when additional premiums are paid throughout the year. | | |
| Withdrawal charge period | 7 year | Nil | Nil | 3 year | Nil |
| Withdrawal charges | Deferred Sales Charge waived on death Up to 1 year 6% 4-5 years 3% 1-2 years 5% 5-6 years 2% 2-3 years 5% 6-7 years 1% 3-4 years 4% 7+ years 0% | No withdrawal charges | No withdrawal charges | Deferred Sales Charge waived on death Up to 1 year 3% 1-2 years 2% 2-3 years 1% 3+ years 0% | No withdrawal charges |
| Free withdrawals | <ul style="list-style-type: none"> ■ Savings plans <ul style="list-style-type: none"> – 1st year: Up to 10% of the sum of the premiums paid under the contract in the 1st calendar year – Subsequent years: Up to 10% of the sum of the fund values as at January 1st plus 10% of any additional premiums paid under the contract during the year | | <ul style="list-style-type: none"> ■ Registered retirement income plans <ul style="list-style-type: none"> – 1st year: Up to 20% of the sum of the premiums paid under the contract in the 1st calendar year – Subsequent years: Up to 20% of the sum of the fund values as at January 1st plus 20% of any additional premiums paid under the contract during the year | | |
| | Free withdrawals are not applicable for registered retirement income plans in the case of transfers to other financial institutions. Other special conditions may apply. See the Information Folder for full details. They are not cumulative and unused amounts cannot be carried forward to future years. | | | | |
| Creditor protection¹⁷ may be available in case of bankruptcy or lawsuit provided a preferred class beneficiary is designated. | Opportunities to bypass probate fees, executor fees and delays¹⁸ upon death, if a beneficiary (other than the estate) is named. | | Sigma Assistel¹⁹, a free telephone assistance service for your clients' non financial needs. | | |

Please refer to page 9 for footnotes.

Features of Ideal 75/75 Series

| Features | Back-end load option | No-load option | F-Class Option | Low-load option | Platinum Option |
|---|--|---|---|---|---|
| Investment managers/ Portfolio managers | Manulife Asset Management Limited, Standard Life Investments Limited | | | | |
| Premium minimums¹² | RRSP/Non-Reg/TFSA: \$1,000 per series Separate contract for Low-load option only ¹³ RRIF/LIF: \$10,000 per series Additional: \$250/fund (savings) Additional: \$1,000/fund (payout) | | PAD ¹ : \$50/fund SWP ¹ (non-registered plans only): \$100 (\$5,000 min. must be met) DCA ¹ : \$250/switch (savings) DCA ¹ : \$1,000/switch (payout) | | \$250,000 per contract (\$5,000 per fund) Separate contract ¹³ Additional: \$5,000/fund PAD ¹ : \$1,000/fund SWP ¹ (non-registered plans only): \$500 (\$250,000 min. must be met for PAD and SWP) DCA ¹ : \$1,000/switch |
| | † Available on a weekly, biweekly, monthly, bimonthly, quarterly, semi-annual or annual basis. | | | | |
| Up-front commission for first year¹⁴ | Paper-based: 3.5% paid to advisor FundSERV: 5% paid to distributor Up-front – Non negotiable | Nil | Nil | Paper-based: 1.75% paid to advisor FundSERV: 2.5% paid to distributor Up-front – Non-negotiable | Nil |
| Trailer yearly | Please refer to the Trailer commission for all series at the end of the document. | | | | |
| Resets¹⁵ | Not permitted | | | | |
| Death Benefit Guarantee¹⁶ | Savings plans – Greater of: series value or 75% of Death Guarantee Value ⁹ . Additional premiums can be allocated after age 80. | Registered retirement income plans: Client name and nominee contracts: Greater of: series value or 75% of Death Guarantee Value ⁹ less the sum of scheduled retirement income payments received. Additional premiums can be allocated after age 80. Dollar-for-dollar reductions on Death Benefit Guarantee. Additional condition for nominee contracts: During the initial 10 years (Ideal 75/75 Series), retirement income payments not exceeding 20% of the series value (as of December 31 of the previous year) will reduce the Death Benefit Guarantee on a dollar-for-dollar basis. Withdrawals in excess of 20% of the series value as retirement income, in a given calendar year, will reduce the value of the guarantee proportionally. The maximum that can be withdrawn on a dollar-for-dollar basis will be recalculated when additional premiums are paid throughout the year. | | | |
| Withdrawal charge period | 7 year | Nil | Nil | 3 year | Nil |
| Withdrawal charges | Deferred Sales Charge waived on death Up to 1 year 6% 4-5 years 3% 1-2 years 5% 5-6 years 2% 2-3 years 5% 6-7 years 1% 3-4 years 4% 7+ years 0% | No withdrawal charges | No withdrawal charges | Deferred Sales Charge waived on death Up to 1 year 3% 1-2 years 2% 2-3 years 1% 3+ years 0% | No withdrawal charges |
| Free withdrawals | <ul style="list-style-type: none"> ■ Savings plans <ul style="list-style-type: none"> – 1st year: Up to 10% of the sum of the premiums paid under the contract in the 1st calendar year – Subsequent years: Up to 10% of the sum of the fund values as at January 1st plus 10% of any additional premiums paid under the contract during the year | | <ul style="list-style-type: none"> ■ Registered retirement income plans <ul style="list-style-type: none"> – 1st year: Up to 20% of the sum of the premiums paid under the contract in the 1st calendar year – Subsequent years: Up to 20% of the sum of the fund values as at January 1st plus 20% of any additional premiums paid under the contract during the year | | |
| | Free withdrawals are not applicable on registered retirement income plans in the case of transfers to other financial institutions. They are not cumulative and unused amounts cannot be carried forward to future years. | | | | |
| Maximum age at issue | New premiums age 90, additional premiums age 100 | | | | |
| Maturity Benefit Guarantee⁸ | Greater of: series value or 75% of Maturity Guarantee Value ⁹ on Series Maturity Date ²⁰ | | | | |
| Payout Benefit Guarantee¹⁰ | Client name contracts: Equal to: 75% of Maturity Guarantee Value ⁹ paid as income payments. Dollar-for-dollar reductions on Payout Benefit Guarantee. | Nominee contracts: During the initial 10 years while the series is in force all retirement income payments that do not exceed 20% (calculated on a calendar year basis) of the series value as of December 31 of the previous year will reduce the Payout Benefit Guarantee on a dollar-for-dollar basis. Withdrawals in excess of 20% (calculated on a calendar year basis) will reduce the Maturity Guarantee Value ⁹ on a proportional basis. The maximum that can be withdrawn on a dollar-for-dollar basis will be recalculated when additional premiums are paid throughout the year. | | | |
| Creditor protection¹⁷ may be available in case of bankruptcy or lawsuit provided a preferred class beneficiary is designated. | Opportunities to bypass probate fees, executor fees and delays¹⁸ upon death, if a beneficiary (other than the estate) is named. | | Sigma Assistel¹⁹, a free telephone assistance service for your client's non financial needs. | | |

Please refer to page 9 for footnotes.

Trailer commission for all series

| | Years during Deferred Sales Charge Period (DSC) | Yearly Trailer Commission during DSC Period | | | | Years after Deferred Sales Charge Period (DSC) | Yearly Trailer Commission after DSC Period | | | |
|-----------------------------|---|---|---------------------|-----------------------------------|-----------------|--|--|---------------------|-----------------------------------|-----------------|
| | | Money Market (%) | Short-Term Bond (%) | Fixed Income and Equity Funds (%) | Other Funds (%) | | Money Market (%) | Short-Term Bond (%) | Fixed Income and Equity Funds (%) | Other Funds (%) |
| Back-end Load option | 1 to 7 years | | | | | 7 years + | | | | |
| | FundSERV | 0.15 | 0.25 | 0.50 | 0.50 | FundSERV | 0.25 | 0.50 | 1.00 | 1.25 |
| | Paper-based | 0.12 | 0.20 | 0.40 | 0.40 | Paper-based | 0.20 | 0.40 | 0.80 | 1.00 |
| Low-Load option | 1 to 3 years | | | | | 3 years + | | | | |
| | FundSERV | 0.15 | 0.25 | 0.50 | 0.50 | FundSERV | 0.25 | 0.50 | 1.00 | 1.25 |
| | Paper-based | 0.12 | 0.20 | 0.40 | 0.40 | Paper-based | 0.20 | 0.40 | 0.80 | 1.00 |
| No-Load option | N/A | | | | | N/A | | | | |
| | FundSERV | 0.25 | 0.50 | 1.00 | 1.25 | FundSERV | 0.25 | 0.50 | 1.00 | 1.25 |
| | Paper-based | 0.20 | 0.40 | 0.80 | 1.00 | Paper-based | 0.20 | 0.40 | 0.80 | 1.00 |
| Platinum Option | N/A | | | | | N/A | | | | |
| | FundSERV | 0.25 | 0.50 | 1.00 | 1.00 | FundSERV | 0.25 | 0.50 | 1.00 | 1.00 |
| | Paper-based | 0.20 | 0.40 | 0.80 | 0.80 | Paper-based | 0.20 | 0.40 | 0.80 | 0.80 |
| F-Class Option | N/A | | | | | N/A | | | | |
| | FundSERV | N/A | | | | FundSERV | N/A | | | |
| | Paper-based | N/A | | | | Paper-based | N/A | | | |

For more information, please refer to the Advisor Guide #MK3124E

Please refer to pages 9 for footnotes.

Fixed Income and Equity Funds

Ideal Canadian Bond Fund
Ideal Canadian Corporate Bond Fund²¹
Ideal Canadian Dividend Income Fund²⁶
Ideal Fidelity Dividend Fund
Ideal Canadian Dividend Growth Fund
Ideal Canadian Equity Fund
Ideal Growth Opportunities Fund²⁷
Ideal U.S. Dividend Income Fund²⁸
Ideal U.S. All Cap Equity Fund²⁹
Ideal Global Dividend Growth Fund
Ideal Global Equity Unconstrained Fund³⁰
Ideal World Investment Fund³¹
Ideal Global Absolute Return Strategies Fund
Ideal Strategic Investment Grade Global Bond Fund²²
Ideal Canadian Bond Plus Fund²³
Ideal Templeton Global Bond Fund

Other Funds

Ideal Income Balanced Fund
Ideal Russell Income Essential Portfolio
Ideal Conservative Income Fund²⁵
Ideal Monthly Income Fund
Ideal Tactical Income Fund
Ideal Fidelity Monthly Income Fund
Ideal Unhedged U.S. Monthly High Income Fund²⁴
Ideal Balanced Fund
Ideal Fidelity Canadian Balanced Fund
Ideal Russell Diversified Monthly Income Portfolio
Ideal Conservative Portfolio
Ideal Moderate Portfolio
Ideal Growth Portfolio
Ideal Dividend Growth & Income Portfolio
Ideal Aggressive Portfolio
Ideal Select Conservative Portfolio
Ideal Select Moderate Portfolio
Ideal Select Growth Portfolio
Ideal Select Dividend Growth & Income Portfolio
Ideal Select Aggressive Portfolio
Ideal Franklin Quotential Diversified Income Portfolio
Ideal Franklin Quotential Balanced Income Portfolio
Ideal Franklin Quotential Balanced Growth Portfolio
Ideal Meritas Income & Growth Portfolio
Ideal Meritas Growth & Income Portfolio
Ideal Templeton Global Balanced Fund
Ideal Trimark Global Balanced Fund
Ideal CI Black Creek Global Balanced Fund
Ideal CI Cambridge High Income Fund
Ideal CI Signature Canadian Balanced Fund
Ideal Fidelity Global Monthly Income Fund
Ideal Fidelity Income Allocation Fund
Ideal Franklin Bissett Canadian Balanced Fund
Ideal SEI Balanced 60/40 Fund
Ideal SEI Income 20/80 Fund

FOOTNOTES

¹ Management fees, insurance fees and MERs charged per year as at December 31, 2014. ² This fund invests in an underlying mutual fund managed by Manulife Asset Management Limited. ³ This fund and F-Class Option were introduced on November 18, 2013. ⁴ Ideal Portfolios are segregated funds that invest in underlying Manulife Mutual Funds. Manulife Mutual Funds are offered by Manulife Asset Management Limited. ⁵ Ideal Select Portfolios are composed of both Manulife Asset Management Limited managed funds and third-party funds. ⁶ Ideal Franklin Quotential Portfolios are composed of Franklin Templeton Investments Quotential Portfolios. ⁷ The Ideal Global Absolute Return Strategies Fund invests in Canadian dollar hedged Class Z shares of the Standard Life Investments Global SICAV Global Absolute Return Strategies Fund which is managed by Standard Life Investments Limited. Performance of the Standard Life Investments Global SICAV Global Absolute Return Strategies Fund is not guaranteed. This fund is not a substitute for cash or deposits. In order to achieve its investment objective, the Standard Life Investments Global SICAV Global Absolute Return Strategies Fund will make extensive use of derivatives. The value of an investment may rise as well as fall. ⁸ Provided the series has been in-force for a minimum of 10 years (Ideal 75/100 Series, Ideal 75/75 Series) or 15 years (Ideal 100/100 Series) from the date of the first premium payment or from the last reset date, if applicable. ⁹ The Maturity Guarantee Value (MGV) is used to calculate the Maturity Benefit Guarantee and the Payout Benefit Guarantee. The Death Guarantee Value (DGV) is used to calculate the Death Benefit Guarantee. Prior to any resets, the MGV and DGV are equal to the sum of premiums paid less the sum of proportional reductions for prior withdrawals, for a particular series. If a reset has occurred, they are equal to the last reset value plus the sum of additional premiums paid less the sum of proportional reductions for prior withdrawals since the last reset, for a particular series. Ideal 75/75 Series doesn't offer resets. ¹⁰ This amount will be paid as retirement income payments, provided the series has been in-force for a minimum of 10 years (Ideal 75/100 Series and Ideal 75/75 Series) or 15 years (Ideal 100/100 Series) from the date of the first premium payment or from the last reset date, if applicable. Please refer to the Ideal Segregated Funds Signature 2.0 Information Folder for more details. ¹¹ At the Series Maturity Date, any additional premiums that have been in the series less than 15 years are guaranteed at 75%. Additional premiums can be paid after age 85. ¹² Please contact Manulife Financial for amounts exceeding \$10,000,000 for Ideal 75/75 Series, Ideal 75/100 Series and Ideal 100/100 Series. ¹³ The Back-end load option can be held in the same contract as the No-load option and F-Class Option; however, the Low-load option and Platinum Option must be held in separate contracts. ¹⁴ The total up-front commission is not applicable to the No-load option, Platinum Option and F-Class Option. ¹⁵ No resets allowed on Maturity Guarantee Value in the 10-year period prior to the Series Maturity Date for Ideal 75/100 Series and the 15-year period for Ideal 100/100 Series. ¹⁶ If annuitant is age 80 or over at the time of the first premium payment, the Death Benefit Guarantee is 75% of the Death Guarantee Value. ¹⁷ Since there are some circumstances where creditor protection may not apply, it is recommended that contractholders consult a legal advisor to find out if they are eligible for this kind of protection. This feature may not apply if the contract is held in a nominee plan. Please refer to the Ideal Segregated Funds Signature 2.0 Information Folder for more details. ¹⁸ In Quebec, notarial wills don't need to be probated. Probate fees are minimal for both holograph wills and wills made in the presence of witnesses. ¹⁹ Sigma Assitel is a supplementary service provided by a third-party entity and is subject to being changed or withdrawn without prior notice. ²⁰ The Series Maturity Date for Ideal 75/75 Series for non-registered savings plans and TFASAs is the annuitant's 100th birthday. For registered savings plans, it will be December 31st of the year in which your client reaches the legislative age limit for maturing registered savings plans. ²¹ Formerly Ideal Corporate Bond. ²² Will be renamed Ideal Strategic Investment Grade Global Bond on April 15, 2016. Formerly Ideal Global Bond. ²³ Formerly Ideal Tactical Bond. ²⁴ Formerly Ideal U.S. Monthly Income. ²⁵ Formerly Ideal Diversified Income. ²⁶ Formerly Ideal Dividend Income. ²⁷ Formerly Canadian Small Cap. ²⁸ Formerly Ideal U.S. Dividend Growth. ²⁹ Formerly Ideal U.S. Equity Value. ³⁰ Formerly Ideal Global Equity. ³¹ Will be renamed Ideal World Investment on April 15, 2016. Formerly Ideal International Equity.

For more information, please contact your sales team



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No distributions are paid on segregated funds. They are reinvested or retained in the fund.

Ideal 75/75 Series, Ideal 75/100 Series and Ideal 100/100 Series are offered in our Ideal Segregated Funds Signature 2.0 Contract, which is an insurance product. The Manufacturers Life Insurance Company is the issuer of the Ideal Segregated Funds Insurance Contract and the guarantor of any provisions therein.

A description of the key features and the terms and conditions of Manulife's Ideal Segregated Funds Signature 2.0 is contained in the Information Folder and Contract. The information has been simplified for the purposes of this document and, if there are any inconsistencies between the information presented in this document and the Information Folder and Contract, the Information Folder and Contract will prevail.

Any amount allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value. Withdrawals proportionally decrease the Maturity and Death Guarantee Values. The Payout and Death Benefit Guarantee decrease dollar-for-dollar for scheduled income taken from registered retirement income plans.

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