

8 reasons to get moving with Ideal Segregated Funds Signature 2.0

1. Now with an enhanced fixed income offering, and access to the complementary management styles of new third-party managers.

2. Ideal Global Absolute Return Strategies Fund¹
Gives access to the innovative GARS strategies on a segregated fund platform. This fund aims to deliver positive absolute returns over the medium to long term in all market conditions. Available with Ideal 75/75 Series.

3. Choice, and lots of it

- Most funds are offered under both the Ideal 75/100 and Ideal 100/100 Series, allowing you to choose the protection that works best for your client
- Five load options to choose from: Back-end load, no-load, low-load, Platinum Option and F-Class Option

4. F-Class Option for advisors operating on a fee basis, the F-Class Option has no upfront and no trailer commissions and offers the lowest management fees among our load options. Can be combined in the same contract as the back-end load and no-load options.

5. A Payout Benefit Guarantee for registered retirement income plans that shines in down markets. Ensures that clients get, as income, at least the money they invested (or a portion, depending on the series they choose). When combined with the dollar-for-dollar guarantee reductions for retirement income payments, this guarantee offers superior protection in down markets.

6. Available to clients over age 80

Death Benefit Guarantee is 75% if annuitant is age 80 or over when the first premium is paid to the series. (For the Ideal 75/75 Series, the Death Benefit Guarantee is 75% regardless of the annuitant's age when the first premium is paid.)

7. Ideal 100/100 Series

Not all companies let clients choose a series with 100% Maturity/Payout and Death Benefit Guarantees. We do. (Death Benefit Guarantee is 75% if annuitant is age 80 or over when the series is purchased.)

8. Get all kinds of resources – not just financial

Each Ideal Segregated Funds Signature 2.0 Contract comes with Sigma Assistel. Clients get access to a 24/7 toll-free resource line that can offer help on everything from legal matters to home repairs.



* Meritas SRI Funds is a division of OceanRock Investments Inc. and a member of the Qtrade Financial Group, owner of the Meritas registered trademark.

¹ 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 (the underlying fund) which is managed by Standard Life Investments Limited (UK). 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.

Ideal 75/100 Series

GROW

- Ideal for clients who want to build savings for themselves, and to protect their estate for their loved ones
- Guarantees 75% of the principal at maturity/payout² and 100% at death (75% if the annuitant is age 80 or over when the series is purchased)
- Many opportunities to diversify, including funds with pure equity mandates

Ideal 100/100 Series

PROTECT

- Ideal for clients who want full capital and estate protection – our highest level of guarantees
- Guarantees 100% of the principal at maturity/payout² and at death (75% at death if the annuitant is age 80 or over when the series is purchased)
- Many opportunities to diversify, including funds with pure equity mandates

Ideal 75/75 Series

DIVERSIFY

- Ideal for clients who want to diversify their portfolio with:
 - The Ideal Global Absolute Return Strategies Fund¹ which aims to deliver positive absolute returns over the medium to long term in all market conditions
 - The Ideal Tactical Income Fund. With a “go anywhere” mandate, its aim is to protect capital in down markets and capture returns in up markets
- Guarantees 75% of your principal at maturity/payout² and at death, and includes the same segregated fund contracts benefits as the other series

² The guarantee is payable on the condition that the series has been in force for at least 10 years (for Ideal 75/100 Series) or 15 years (for Ideal 100/100 Series) from the date of the first premium payment, or if resets have occurred, from the last reset date. For the Ideal 100/100 Series, additional premiums that have been in the series for less than 15 years are guaranteed at 75%. The Maturity Benefit Guarantee for the Ideal 75/75 Series will be payable on the condition the series has been in-force for at least 10 years at the Series Maturity Date. The Series Maturity Date for Ideal 75/75 Series for non-registered savings plans and TFSAs, is the annuitant's 100th birthday. For registered savings plans, it will be December 31 of the year in which your client reaches the legislative age limit for maturing registered savings plans.

For more information, please contact your sales team



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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. Please refer to the section on resets for more information on the rules governing this feature. 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 Ideal Segregated Funds Signature 2.0 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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