



Protect your retirement income

Nominee contracts



Get peace of mind even when markets are down

Learn about our added protection for registered retirement income plans

Market drops can create uncertainty for retirees – the risk is that your investments will simply not be able to recover. Segregated fund contracts, with their built-in guarantees, are attractive for this reason. Depending on the circumstances, they can help limit the market risk.

Our Payout Benefit Guarantee¹, combined with our dollar-for-dollar guarantee reductions, works extra hard to limit market risk. It guarantees that you get, as income, at least the money you invested (or a portion, depending on the series you choose). In down markets, our guarantee offers superior protection.

What makes this guarantee stand out?

In down markets, it delivers superior protection for your retirement income.

Each Ideal Segregated Funds Signature 2.0 contract comes with a Payout Benefit Guarantee that protects the amount of money you get as retirement income over the lifetime of your series. After you have owned the series for a certain number of years, we guarantee that you will get back a set percentage of your money, as retirement income payments, depending on the series you choose.

As you draw income, the amount of money the guarantee protects is reduced to reflect the money that you have already received.

We reduce the guaranteed amount on a dollar-for-dollar basis. You get a dollar of income, the guarantee goes down by a dollar. It's a simple calculation.

Not all companies calculate reductions this way. Most use proportional reductions. In down markets, this kind of guarantee reduction will not protect as much of your money.

WHAT ARE PROPORTIONAL REDUCTIONS?

They adjust the guaranteed amount by considering prevailing market conditions at the time of the withdrawal. This kind of reduction takes into account the value of the investment before the withdrawal, relative to the amount of the guarantee. If the value of your investment has declined significantly, so can the value of your guarantee.

WHAT ARE DOLLAR-FOR-DOLLAR REDUCTIONS?

They adjust the guaranteed amount by subtracting the amount of money you withdraw as retirement income. Market conditions do not impact the amount of the reduction. To know how much your guarantee is reduced, you just need to know the withdrawal amount you took – no more, no less.

To maximize the value of this Payout Benefit Guarantee, plan to take up to a maximum of 20% per year as income. Withdrawals in excess of 20% will reduce the value of your guarantee proportionally.

¹ The guarantee applies after a minimum of 10 years (Ideal 75/100 and Ideal 75/75 Series) or 15 years (Ideal 100/100 Series) from the date of first premium payment or last reset, if applicable. For complete conditions, please refer to the Ideal Segregated Funds Signature 2.0 Information Folder for details.

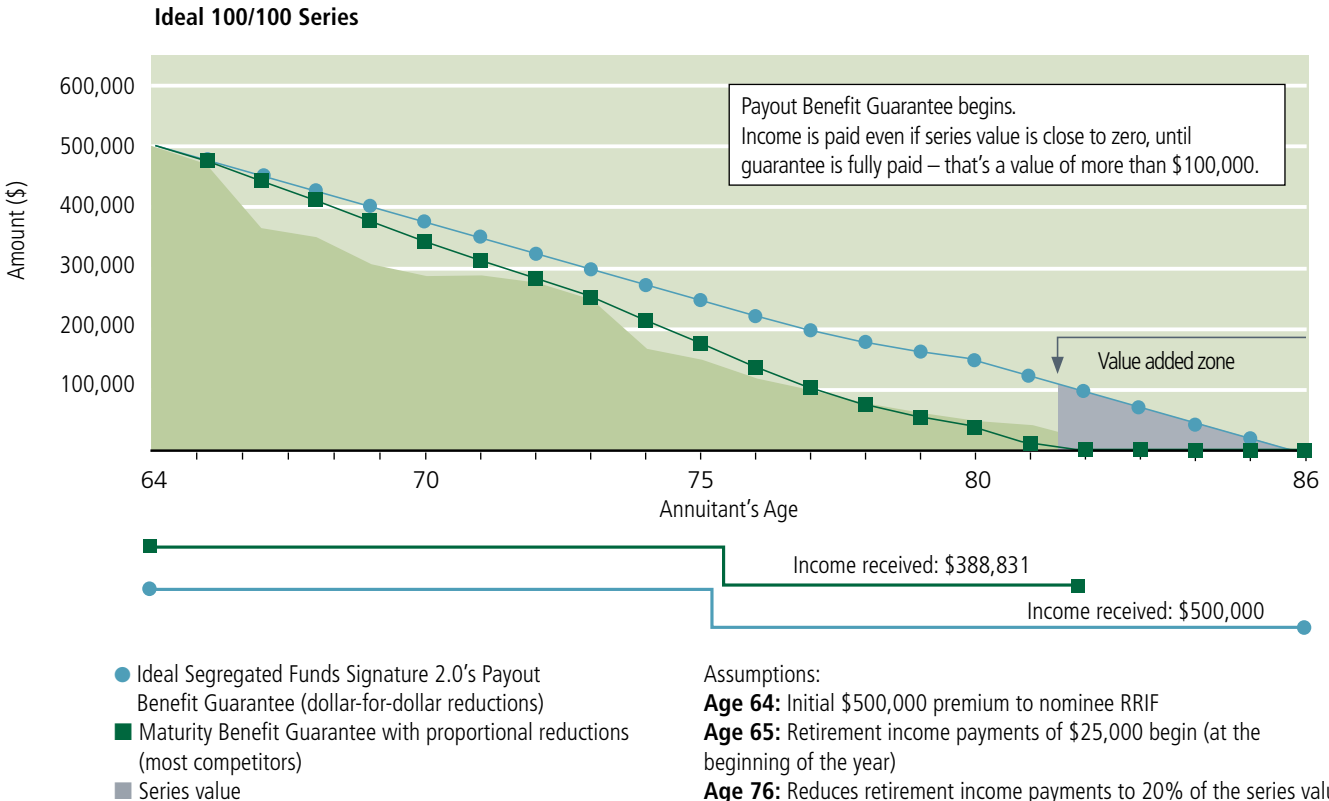
See the guarantee in action

Example: When he is 64, Henry allocates \$500,000 to a registered retirement income plan (Ideal 100/100 Series).

A year later, he starts getting regular retirement income payments. And then markets drop.

When Henry's Payout Benefit Guarantee begins, he gets income even if his series value is close to zero. He continues to receive income that is protected by the guarantee.

- With guarantees reduced proportionally: Henry would run out of money after 17 years, and get \$388,831 back from his investment
- With our Payout Benefit Guarantee, reduced dollar-for-dollar: Henry's income lasts longer. This approach delivers an added value of more than \$100,000 as income payments



Assumptions:

Age 64: Initial \$500,000 premium to nominee RRIF

Age 65: Retirement income payments of \$25,000 begin (at the beginning of the year)

Age 76: Reduces retirement income payments to 20% of the series value (in order for the whole amount to benefit from dollar-for-dollar reductions)

Age 80: Returns to annual income payments of \$25,000 until the whole amount has been paid as income

Average rate of return: 0.12%

For illustration purposes, this is an arbitrary figure and includes random returns (negative and positive) generating an average 0.12% return over the period.

The goal is always for your investment to grow, and for you to receive more money.

Ideal Segregated Funds Signature 2.0 offers you access to the growth potential of the markets, with a wide range of funds that have the potential to help your money grow.

Access this potential with the peace of mind that comes with knowing that, even if markets drop, the Payout Benefit Guarantee has got you covered.

For more information, please contact your advisor



This document illustrates how the guarantee could work for retirement income plans held in nominee contracts.

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 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 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.

All charts and illustrations contained in this document are for illustration purposes only. They are not intended to predict or project investment results. The example in this document shows a product offering a 100% Death Benefit Guarantee and a 100% Maturity Benefit Guarantee.

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