

Learn how resets work

WHEN THE MARKET DOES WELL, SO DO YOU

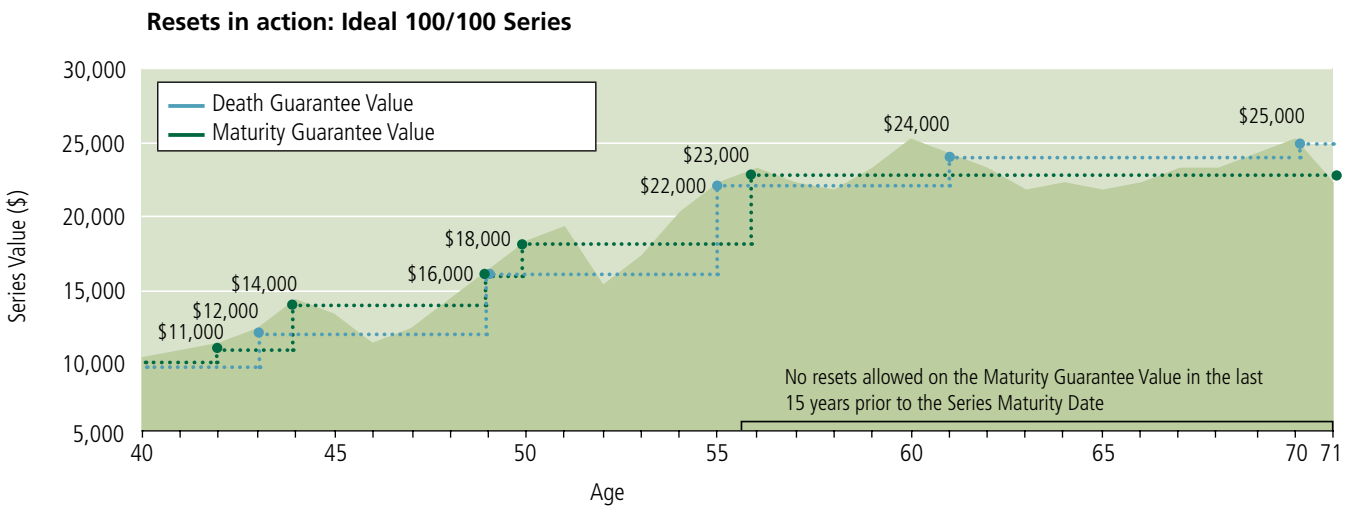
When it doesn't, your money can be protected against significant losses in certain circumstances.

- Available only on Ideal 75/100 and Ideal 100/100 Series
- You can request to reset your Maturity Guarantee Value up to two times per series year
- Automatic resets every three years of the Death Guarantee Value, with a final reset on the series anniversary date following the annuitant's 70th birthday (if the series value is greater than the Death Guarantee Value)
- No resets allowed in the 10-year period (Ideal 75/100 Series) or 15-year period (Ideal 100/100 Series) prior to the Series Maturity Date

RESETS IN ACTION: IDEAL 100/100 SERIES

- Resets improve Sarah's Maturity and Death Benefit Guarantees over a 31-year period

In this example, Sarah selected a Series Maturity Date at age 71 and requests to reset the Maturity Guarantee Value in years 2, 4, 9, 10 and 16. The Death Guarantee Value automatically resets in years 3, 9, 15, 21 and 30.



Initial premium: \$10,000
Age at first premium payment: 40

At Series Maturity Date (age 71):
Series value: \$22,000
Maturity Guarantee Value: \$23,000

Maturity Guarantee Value resets

At age 40, Sarah allocates a premium of \$10,000 to an RRSP (Ideal 100/100 Series). She requests a reset of the Maturity Guarantee Value in the following years where the series value is higher than the guaranteed amount:

- Year 2 (age 42), reset guarantee to \$11,000 (+ \$1,000)
- Year 4 (age 44), reset guarantee to \$14,000 (+ \$4,000)
- Year 9 (age 49), reset guarantee to \$16,000 (+ \$6,000)
- Year 10 (age 50), reset guarantee to \$18,000 (+ \$8,000)
- Year 16 (age 56), reset guarantee to \$23,000 (+ \$13,000)

At the Series Maturity Date (age 71), her Maturity Guarantee Value of \$23,000 has more than doubled from the initial premium.

At this point, she receives the Maturity Benefit Guarantee of \$23,000 {100% of \$23,000 (Maturity Guarantee Value at last reset)} or the series value, whichever is higher.

Death Guarantee Value resets

Automatic resets of the Death Guarantee Value occur in the following years:

- Year 3 (age 43), reset guarantee to \$12,000 (+ \$2,000)
- Year 9 (age 49), reset guarantee to \$16,000 (+ \$6,000)
- Year 15 (age 55), reset guarantee to \$22,000 (+ \$12,000)
- Year 21 (age 61), reset guarantee to \$24,000 (+ \$14,000)

A final reset occurs on year 30, on the series anniversary date following the annuitant's 70th birthday, since the series value is greater than the Death Guarantee Value. When Sarah dies, her beneficiary is guaranteed to receive a Death Benefit Guarantee of \$25,000 {100% of \$25,000 (Death Guarantee Value at last reset)} or the series value, whichever is higher.

Resets can increase guarantees to reflect market gains. They help you benefit when the market goes up, and protect you when it drops.

For more information, please contact your advisor



Ideal 75/100 Series and Ideal 100/100 Series are offered on 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. 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.

All charts and illustrations contained in this document are for illustration purposes only. They are not intended to predict or project investment results.

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