



# Your essential sales guide

**Ideal Segregated Funds Signature 2.0**

**Standard Life**

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

## **Contents**

- 02** Present the protection level that makes sense
- 04** Select from five load options
- 05** Find the right fund
- 06** Handle high net worth clients with care
- 07** Turn to series-based guarantees to protect more money
- 09** Get the added value of segregated funds
- 10** Offer even more, with Sigma Assistel
- 11** Product overview: The details

# **Clients want it all — guarantees and growth potential**

**You want your clients to get exactly what they're looking for — robust, customized, easy-to-understand financial plans that will get them from here to there. Talk to them about Ideal Segregated Funds Signature 2.0.**

This guide outlines all the choices available to your clients, and to you. Learn about choices in guarantees, choices in funds, and value-added features, such as our Payout Benefit Guarantee with dollar-for-dollar reductions.

**Give them what they want.**

# Present the protection level that makes sense

## Grow

### Ideal 75/100 Series

- ▶ 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/payout<sup>1</sup> 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

## Protect

### Ideal 100/100 Series

- ▶ Ideal for clients who want full capital and estate protection – our highest level of guarantees
- ▶ Guarantees 100% of the principal at maturity/payout<sup>1</sup> 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

## Diversify

### Ideal 75/75 Series

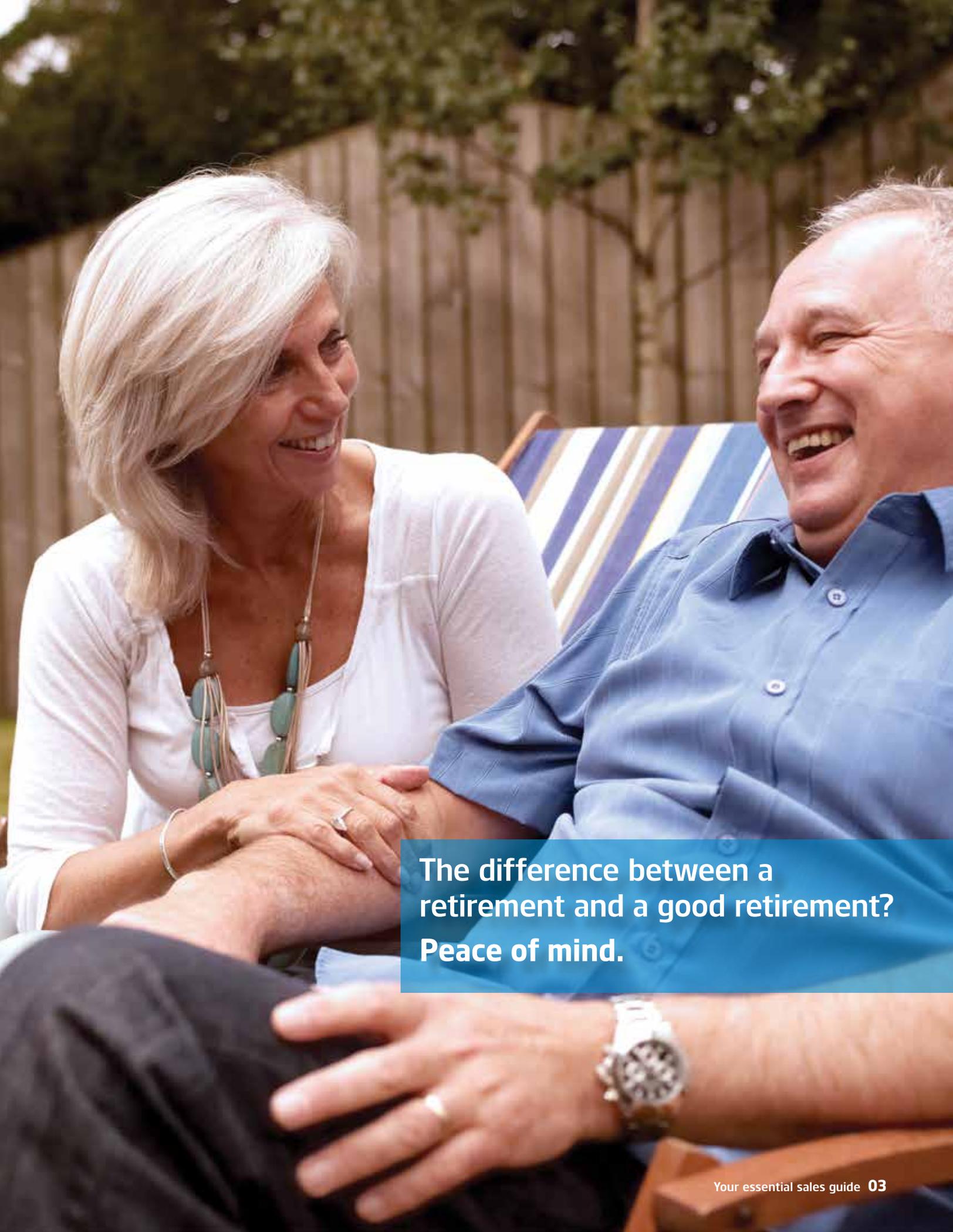
- ▶ Ideal for clients who want to diversify their portfolio with:
  - The Ideal Global Absolute Return Strategies Fund<sup>2</sup> which aims to deliver positive absolute returns over the medium to long term in all market conditions
  - The Ideal Tactical Income Fund. With a “go anywhere” mandate, it’s designed to protect capital in down markets and capture returns in up markets
- ▶ Guarantees 75% of the principal at maturity/payout<sup>1</sup> and at death, and includes the same segregated fund benefits as our other series



To see how the guarantees work, turn to page 11. Or for complete details, consult the Ideal Segregated Funds Signature 2.0 Information Folder.

<sup>1</sup> 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 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.

<sup>2</sup> 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. 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.



The difference between a retirement and a good retirement?  
**Peace of mind.**

# Select from five load options

## Available on FundSERV

1

### Back-end load option

- ▶ For clients who do not need to access their capital in the short term
- ▶ 7-year DSC schedule
- ▶ Upfront and asset-based commission payable
- ▶ Asset-based commission increases automatically after deferred sales charge period
- ▶ Can be held in the same contract as no-load and F-Class options

2

### Low-load option

- ▶ For clients who may need to access their capital in the short-term
- ▶ 3-year DSC schedule
- ▶ Upfront and asset-based commission payable
- ▶ Asset-based commission increases automatically after deferred sales charge period
- ▶ Must be held in a separate contract

3

### No-load option

- ▶ For clients who require easy access to their capital at all times
- ▶ No surrender charges to client
- ▶ Asset-based commission payable
- ▶ Can be held in same contract as back-end load and F-Class options

4

### Platinum Option

- ▶ For high net worth clients
- ▶ \$250,000 minimum premium per contract
- ▶ No surrender charges to client
- ▶ Lower management fees compared to other load options
- ▶ Asset-based commission payable
- ▶ Must be held in a separate contract

5

### F-Class Option

- ▶ For advisors operating on a fee basis
- ▶ Can be held in the same contract as back-end load and no-load options

# Find the right fund

<sup>3</sup> Cash is defined as the 6-month Canadian Dealer Offered Rate (CDOR). There is no guarantee that the performance target will be attained over this or any time period.

## Quality funds

Choose from an extensive line-up of funds managed by best in class and complementary investment managers. Choices include equity, fixed income and balanced funds.

## Innovative approaches

Available with Ideal 75/75 Series:

The **Ideal Global Absolute Return Strategies Fund**<sup>2</sup> aims to deliver positive absolute returns over the medium to long term, in all market conditions. The performance target for the underlying fund is cash +5% per annum (gross of fees) over rolling three-year periods.<sup>3</sup> The portfolio manager adopts a risk-based approach, which leads it to expect volatility to be lower than in a traditional global equity portfolio with similar long-term objectives.

The **Ideal Tactical Income Fund** is designed to be nimble and to adapt quickly to volatile markets. The underlying fund provides the potential for a more consistent level of income compared to more traditional types of investments.

## Expertly managed portfolios

Looking for pre-packaged solutions? We have those, too. Choose from:

- ▶ **Ideal Portfolios:** They are designed to help you and your clients rest easy thanks to a focus on risk management. Guided by the expertise of Manulife Asset Management Limited, the portfolios are managed by The Manufacturers Life Insurance Company. These portfolios integrate an approach to understanding and managing risk that aims to maximize returns for each risk level.
- ▶ **Ideal Select Portfolios:** They are designed to help you and your clients rest easy thanks to a robust due diligence process. These portfolios give access to the complementary expertise and management styles of different fund managers. The portfolios benefit from the expertise of our Quality & Choice Investment Program, previously only available to institutional investors.
- ▶ **Ideal Franklin Quotential Portfolios**
- ▶ **Ideal Meritas SRI Portfolios**

For a complete list of investment options, visit the advisor portal at [advisors.standardlife.ca](https://advisors.standardlife.ca) or consult the comprehensive reference tool (7789).



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

# Handle high net worth clients with care

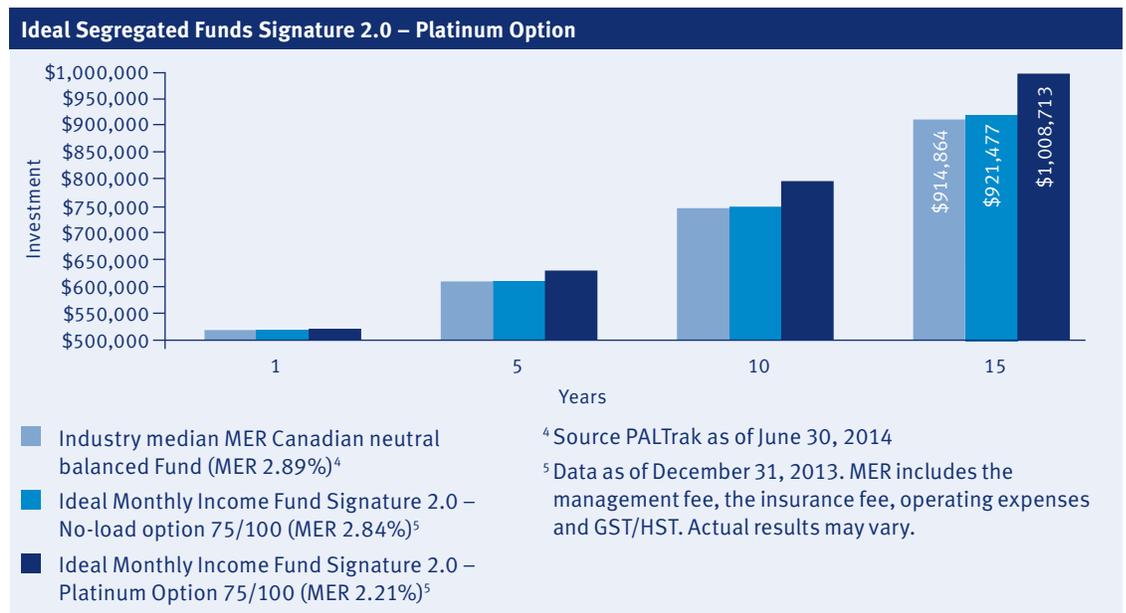
## Offer them Platinum Option

- ▶ A wealth-building solution for clients with an investment of at least \$250,000
- ▶ Lets you show clients the benefits of consolidating their wealth: low management fees can significantly enhance their savings
- ▶ To present Platinum Option to your high net worth clients, we recommend brochure 7330

For high net worth clients who are interested in pre-packaged solutions, use questionnaire 6581. It will help you match them to the right portfolio.

## Low MERs make a big difference

Compare a \$500,000 investment in the Ideal Monthly Income Fund – Platinum Option, Ideal Monthly Income Fund – No-load option and the industry Canadian neutral balanced fund median using a gross 15-year return of 7% (before fees and expenses).

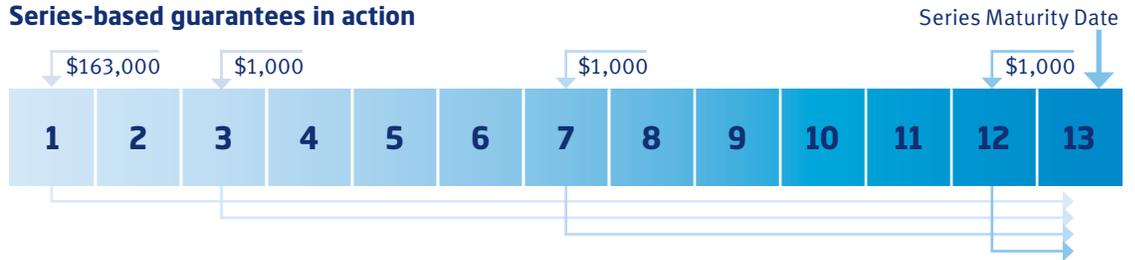


**Over a 15-year period, Platinum Option investors could have accumulated more than \$1,000,000 in their portfolios.**

# Turn to series-based guarantees to protect more money

- ▶ Guarantees are calculated on a per series basis – not per premium
- ▶ When clients add money, all premium allocations mature at the same time as the original premium, no matter when they were paid
- ▶ All premium payments into the series benefit from the same Death Benefit Guarantee

## Series-based guarantees in action



### Case study: Jane

At age 70, Jane invests \$163,000 in the Ideal 75/100 Series.

Over the next 11 years, she allocates three additional premiums of \$1,000 each.

When she reaches age 83, all her premiums mature at the same time – and her series-based Maturity Benefit Guarantee is \$124,500 (or 75% of \$166,000).

Jane's Death Benefit Guarantee is \$166,000. She can allocate additional premiums beyond age 80, and still benefit from the 100% Death Benefit Guarantee on all premiums (the guarantee is reduced to 75% if the annuitant is age 80 or over when the first premium is paid to the series).

## Check out our transparent fee structure

Ideal Segregated Funds Signature 2.0 charges a management fee and an insurance fee, which are all included in each fund's MER.

**Clients can expect:** The comfort of knowing each fund's insurance fee is calculated on the fund's market value and taken away from performance rather than their capital.

**Transparency:** There are no hidden fees for features like resets or an enhanced death benefit. Your clients will receive the posted performance for the series they choose.

The performance posted is  
what your clients will get.  
No surprises.



# Get the added value of segregated funds

Your clients can access the growth potential of the markets, built-in guarantees only available with segregated funds, and advantages like:

**Probate bypass opportunities:** Probate is a legal process that certifies a will and transfers assets to heirs. It can be time consuming and expensive, as most provincial governments charge a probate fee.

- ▶ Segregated funds don't flow into the estate if your clients have a designated beneficiary. The funds bypass probate, and the money goes directly to beneficiaries
- ▶ This may also result in bypassing legal and accounting fees associated with probate, keeping even more money for beneficiaries

Note: This advantage isn't applicable in Quebec, where notarial wills don't need to be probated, and holograph wills and wills made in the presence of witnesses have minimal probate fees.

**Privacy:** Once a will is probated, it becomes a publicly available record in the province of residence.

- ▶ Segregated funds with a named beneficiary don't form part of the estate
- ▶ Beneficiaries can receive their inheritance quickly and privately

Note: In some provinces such as Saskatchewan, this may not apply due to disclosure requirements.

**Potential for creditor protection:** If your clients go bankrupt or are exposed to a lawsuit, having a preferred class beneficiary can protect the money held in a segregated fund from being seized.

- ▶ This protection often interests clients who are professionals and business owners
- ▶ Clients should consult a legal advisor if they're buying a segregated fund for this purpose, as there are circumstances where creditor protection may not apply

# Offer even more, with Sigma Assistel

When it comes to making life simpler for your clients, you can offer more than the financial benefits of Ideal Segregated Funds Signature 2.0.

You can offer the added value of Sigma Assistel.

Clients get toll-free 24/7 information and support. They can simply pick up the phone for assistance, including:

## Legal assistance

Get answers about legal matters before they become legal problems. On-call lawyers answer your clients' questions. Only criminal law, tax law and matters not covered by Canadian legislation are excluded.

## ID theft and restoration

Identity theft is a new and growing problem. Clients get step-by-step guidance on what to do if their personal information is stolen.

## Domestic assistance

Highly trained coordinators are on-call to help your clients access resources and find solutions to almost any question or domestic issue.

## Health assistance

Clients can get advice from health professionals who can answer questions on health, nutrition and lifestyle.

## Psychological assistance

Confidential referral (telephone or face-to-face) to accredited mental health specialists who can help people cope with emotional challenges.

## Home assistance

Access local resources for home maintenance, repairs and renovations.

## To access Sigma Assistel's services, call 1 877 771-3276

Clients will need to have their Ideal Segregated Funds Signature 2.0 contract number on hand.

Sigma Assistel is a supplementary service provided by a third-party entity and can be changed or withdrawn without prior notice.



Get more information directly from Sigma Assistel, at [www.assistel.com](http://www.assistel.com)

# Product overview: The details

This section is designed to help you quickly understand how Ideal Segregated Funds Signature 2.0 works.

Please refer to the Ideal Segregated Funds Signature 2.0 Information Folder for complete details.



**Savings needs**

**How the features work in a savings plan**

**Retirement needs**

**How the features work in a registered retirement income plan**

- ▶ Page 16: Learn how our strategies can protect more of your clients' money
- ▶ Page 18: Learn how the features work for client name contracts
- ▶ Page 21: Learn how the features work for nominee contracts

**For an overview of all the marketing material available to you, check out the Ideal Segregated Funds Signature 2.0 marketing guide (7596)**

Savings

Retirement

# How the features work in a savings plan

Key features	Ideal 75/100 Series	Ideal 100/100 Series	Ideal 75/75 Series
<b>Series-based Maturity Benefit Guarantee<sup>6</sup></b>	Base capital protection: Greater of series value or 75% of Maturity Guarantee Value <sup>7</sup>	Full capital protection: Greater of series value or 100% of Maturity Guarantee Value <sup>7</sup>	Base capital protection: Greater of series value or 75% of Maturity Guarantee Value <sup>7</sup>
<b>Resets</b>	Up to two client-initiated resets of the Maturity Guarantee Value <sup>7</sup> per series year  Resets are not available in the: ▶ 10-year period prior to Series Maturity Date		N/A  ▶ 15-year period prior to Series Maturity Date
<b>Series-based Death Benefit Guarantee<sup>7</sup> Annuitant's age at first premium payment</b>			
Under age 80	Greater of: Series value or 100% of Death Guarantee Value <sup>7</sup>		Greater of: Series value or 75% of Death Guarantee Value <sup>7</sup>
Age 80 or over	Greater of: Series value or 75% of Death Guarantee Value <sup>7</sup>		
<b>Resets</b>	Automatic resets of the Death Guarantee Value every three years until annuitant reaches age 70. A final reset may occur on the series anniversary date following the annuitant's 70th birthday		N/A
<b>Minimum premiums</b>			
Initial premium	\$1,000 per series		
Platinum Option	\$250,000 per contract		
Fund minimums and additional premiums	\$250 per fund \$5,000 per fund for Platinum Option		
PAD <sup>8</sup> premium	\$50 per fund \$1,000 per fund for Platinum Option (as long as the minimum initial premium is met)		

<sup>6</sup>For Ideal 75/100 Series, the guarantee is payable on the condition that the series has been in-force for at least 10 years from the date of the first premium payment, or if resets have occurred, from the last reset date. For Ideal 100/100 Series, the guarantee is payable on the condition that the series has been in-force for at least 15 years from the date of the first premium payment, or if resets have occurred, from the last reset date. 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.

<sup>7</sup>The Maturity Guarantee Value (MGV) is used to calculate the Maturity Benefit Guarantee (MBG) and the Payout Benefit Guarantee (PBG). The Death Guarantee Value (DGV) is used to calculate the Death Benefit Guarantee (DBG). Prior to any resets, the Maturity Guarantee Value and the Death Guarantee Value 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. Resets do not apply to the Ideal 75/75 Series.

<sup>8</sup>Available on a weekly, bi-weekly, monthly, bi-monthly, quarterly, semi-annual or annual basis.

### Added flexibility and choice for your clients

For Ideal 75/100 and Ideal 100/100 Series, our savings plans are so flexible that clients can set a specific maturity date simply by indicating it on the application form. The Series Maturity Date (SMD) determines when the Maturity Benefit Guarantee is payable.

They can change the date by making a written request at least one year before the Series Maturity Date.

If no Series Maturity Date is chosen, the following default applies:

- ▶ Non-registered savings and TFSAs: annuitant's 100th birthday
- ▶ Registered savings: December 31 of the year in which the annuitant turns 71 (or legislative age)

### Transfer from RRSP to RRIF

When RRSP clients reach their Series Maturity Date or the legislative maximum date, they can transfer seamlessly to a RRIF. The Payout Benefit Guarantee will apply when they have held the series for the minimum period required and the time spent in the RRSP will count towards it.



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.

# Learn how resets work

## Take it up a notch

When the market does well, so do your clients. When it doesn't, their money can be protected against significant losses in certain circumstances.

- ▶ Resets are available on Ideal 75/100 and Ideal 100/100 Series
- ▶ Clients can request to reset their Maturity Guarantee Value up to two times per series year
- ▶ Automatic resets of the Death Guarantee Value occur every three years, 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 work differently for registered retirement income plans. Consult the Information Folder for details.

## Resets in action: Ideal 100/100 Series (registered savings plan)

Resets improve this client's Maturity and Death Benefit Guarantees over a 31-year period.

In this example, the client has 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.

### Resets in action: Ideal 100/100 Series (registered savings plan)



- Death Guarantee Value
  - Maturity Guarantee Value
- 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, the client allocates a premium of \$10,000 to an RRSP (Ideal 100/100 Series). The client 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), the client's Maturity Guarantee Value of \$23,000 has more than doubled from the initial premium. At this point, the client 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. Should the annuitant die, the 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 are also available for non-registered plans and RIFs

This example (refer to graph on previous page) shows how resets work with a registered savings plan. Resets are available with our Ideal 75/100 and Ideal 100/100 Series under all plan types offered. Note that resets work differently for our registered retirement income plans than the example shown. Consult the Information Folder for details.

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



# How the features work in a registered retirement income plan

## Learn how our strategy can protect more of your clients' money

The Payout Benefit Guarantee, combined with its dollar-for-dollar reductions, works extra hard to manage risk for retirees. It guarantees that they get, as income, at least the money they invested (or a portion, depending on the series they choose). In down markets, our guarantee offers superior protection. Take a look:

What are dollar-for-dollar reductions?	What are proportional reductions?
They adjust the guaranteed amount by subtracting the amount of money a client withdraws as retirement income. Market conditions do not impact the amount of the reduction. To know how much the guarantee is reduced, you just need to know the withdrawal amount – no more, no less.	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 the investment declines significantly, so can the value of the guarantee.

## See it in action: Dollar-for-dollar reductions offer superior protection and here's why

Down market performance	Annual return
In this scenario, Henry and Sarah invest \$200,000 in two separate contracts. Henry's contract uses dollar-for-dollar reductions and Sarah's uses proportional reductions. If markets drop 40% after Henry and Sarah invest, the guarantees become very important. Sarah's investment, with proportional reductions, will see the greatest guarantee reduction, since the market value has dropped to \$120,000.	
<b>Market value: \$120,000</b>	<b>Guarantee amount: \$200,000</b>
<b>-40%</b>	
<b>Payout Benefit Guarantee<sup>9</sup> offering \$16,667 more protection</b>	
<b>Reduction</b>	
\$25,000	Remaining Payout Benefit <sup>9</sup> Guarantee: \$175,000
\$41,667 <sup>10</sup>	Remaining Maturity Benefit Guarantee: \$158,333
	<b>Dollar-for-dollar</b>
	<b>Proportional</b>
<sup>10</sup> Equal to $\frac{\text{Guarantee amount} \times \text{Withdrawal amount}}{\text{Market value}}$	
In a year with a severe market drop, Sarah's withdrawal of \$25,000 in a contract with proportional reductions reduces the guarantee by \$41,667. Henry's contract with dollar-for-dollar reductions would have been reduced by the exact amount of the withdrawal, no matter what.	



These are not consecutive year examples. Each example assumes an initial premium of \$200,000 and a regular retirement income payment of \$25,000.

<sup>9</sup> For more information on the Payout Benefit Guarantee please refer to the Information Folder.

**Offer your clients superior protection in down markets. Offer them a Payout Benefit Guarantee with dollar-for-dollar reductions.**

Savings  
Retirement

<sup>9</sup> For more information on the Payout Benefit Guarantee please refer to the Information Folder.

Flat market performance		Annual return
The markets remain flat throughout the year and the market value of each investment is still \$200,000 when \$25,000 is withdrawn from each contract at year-end.		
<b>Market value: \$200,000</b>	<b>Guarantee amount: \$200,000</b>	<b>0%</b>
<b>Reduction</b>		
\$25,000	Remaining Payout Benefit Guarantee <sup>9</sup> : \$175,000	<b>Dollar-for-dollar</b>
\$25,000	Remaining Maturity Benefit Guarantee: \$175,000	<b>Proportional</b>
As you can see, in a flat market both strategies work equally well and each contract's guarantees are reduced by \$25,000.		

Up market performance		Annual return
Assuming Henry and Sarah had invested in a rising market, at the end of the year, the market value of either investment would be \$250,000. Since the market value is greater than the guarantee, both Henry and Sarah receive the market value.		
<b>Market value: \$250,000</b>	<b>Guarantee amount: \$200,000</b>	<b>25%</b>
<b>Reduction</b>		
\$25,000	Remaining Payout Benefit Guarantee <sup>9</sup> : \$175,000	<b>Dollar-for-dollar</b>
\$20,000 <sup>10</sup>	Remaining Maturity Benefit Guarantee: \$180,000	<b>Proportional</b>
<sup>10</sup> Equal to $\frac{\text{Guarantee amount} \times \text{Withdrawal amount}}{\text{Market value}}$		
In this scenario, in a rising market, Henry and Sarah receive the market value, and the guarantee amount is not relevant.		



# How the features work for client name contracts

Read this section if you offer client name contracts. If you offer nominee contracts, turn to page 21.

To explain the product to your clients, use:

- ▶ Client brochure (7327)
- ▶ Guarantees booklet – client name contract (7557)
- ▶ Payout Benefit Guarantee one-pager – client name contract (7381)
- ▶ Resets one-pager (7718)
- ▶ Dollar-for-dollar reductions explained one-pager (7719)



Please refer to page 12 for footnotes 6 and 7.

<sup>11</sup> Additional premiums that have been in the series less than 15 years are guaranteed at 75%

Key features	Ideal 75/100 Series	Ideal 100/100 Series	Ideal 75/75 Series
<b>Series-based Payout Benefit Guarantee<sup>6</sup></b>	The Payout Benefit Guarantee ensures that clients get, as income, at least the money they invested over the lifetime of the series (or a portion, depending on the series they choose)		
	At least 75% of the Maturity Guarantee Value <sup>7</sup>	At least 100% <sup>11</sup> of the Maturity Guarantee Value <sup>7</sup>	At least 75% of the Maturity Guarantee Value <sup>7</sup>
	<ul style="list-style-type: none"> <li>▶ Amount will be paid as scheduled retirement income payments over the lifetime of the series, provided the series has been in-force for a minimum of 10 years from the date of the first premium payment, or if resets have occurred, from the last reset date</li> </ul>	<ul style="list-style-type: none"> <li>▶ Amount will be paid as scheduled retirement income payments over the lifetime of the series, provided the series has been in-force for a minimum of 15 years from the date of the first premium payment, or if resets have occurred, from the last reset date</li> </ul>	<ul style="list-style-type: none"> <li>▶ Amount will be paid as scheduled retirement income payments over the lifetime of the series, provided the series has been in-force for a minimum of 10 years from the date of the first premium payment</li> </ul>
<b>Resets</b>	Up to two client-initiated resets per series year, at any time. If a reset is made, it defers a client's eligibility for the Payout Benefit Guarantee by:		N/A
	▶ 10 years	▶ 15 years	
<b>Series-based Death Benefit Guarantee<sup>7</sup> Annuitant's age at first premium payment</b>			
Under age 80	Greater of: Series value or 100% of Death Guarantee Value <sup>7</sup> less the sum of scheduled retirement income payments received since the last reset, if applicable		Greater of: Series value or 75% of Death Guarantee Value <sup>7</sup> less the sum of scheduled retirement income payments received
Age 80 or over	Greater of: Series value or 75% of Death Guarantee Value <sup>7</sup> less the sum of scheduled retirement income payments received since the last reset, if applicable		
<b>Resets</b>	Automatic resets of the Death Guarantee Value every three years until annuitant reaches age 70. A final reset may occur on the series anniversary date following the annuitant's 70th birthday		N/A
<b>Minimum premiums</b>			
Initial premium	\$10,000 per series for RRIFs		
Platinum Option	\$250,000 per contract		
Fund minimums and additional premiums	\$1,000 per fund \$5,000 per fund for Platinum Option		

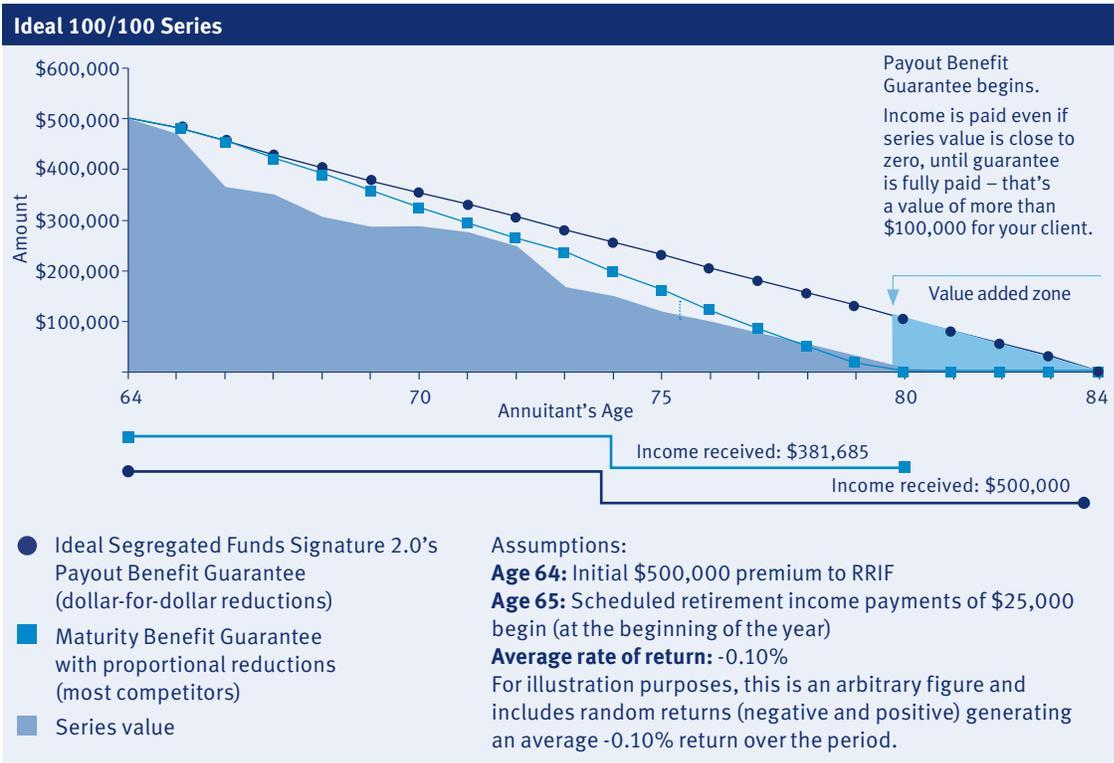


# Client name contracts — Payout Benefit Guarantee in action

When clients take scheduled retirement income payments from registered plans, the guarantee is reduced to reflect the withdrawal. Most companies reduce the guarantee proportionally. In down markets, this means that guarantees may be reduced by an amount greater than the withdrawal.

In this example, a client allocates \$500,000 to a RRIF (Ideal 100/100 Series) and begins scheduled retirement income payments of \$25,000 a year later. When the Payout Benefit Guarantee kicks in, income is paid even if the series value is close to zero.

By contrast, we reduce the Payout Benefit Guarantee on a dollar-for-dollar basis. This means that we reduce the guarantee by an amount equal to the scheduled retirement income payment received – no more, no less.



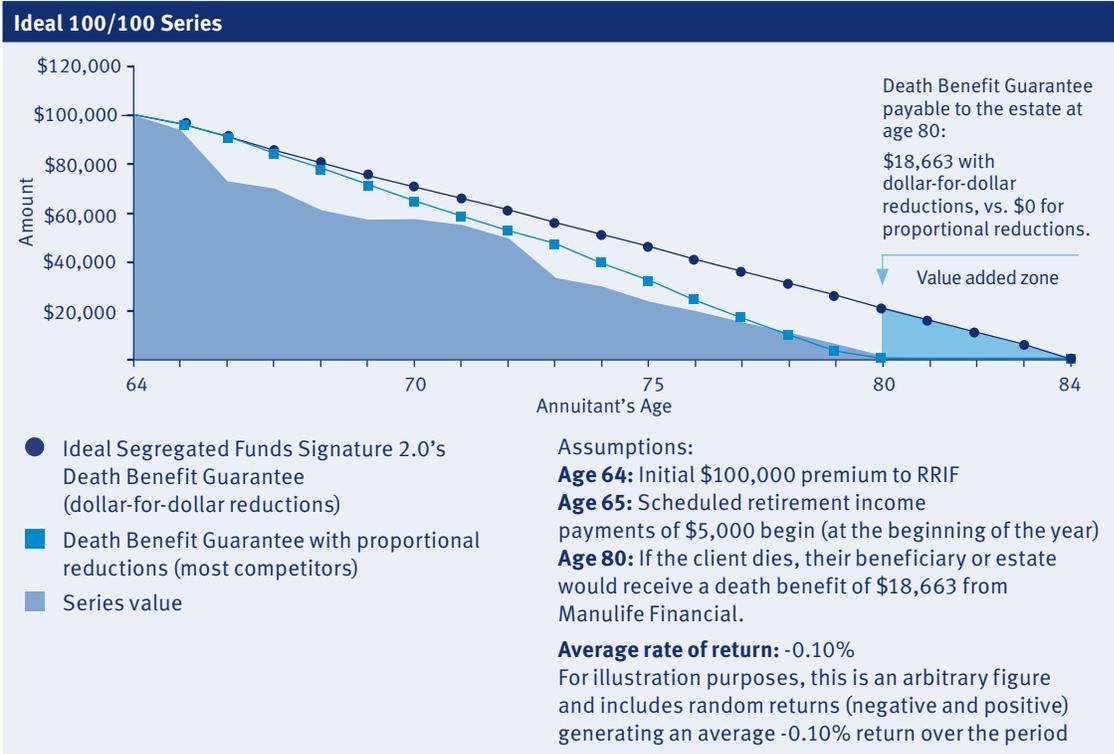
In this example, there's an added value of more than \$100,000 for the client.



# Client name contracts — Death Benefit Guarantee in action

Compare the value of our Death Benefit Guarantee (with dollar-for-dollar reductions) to the majority of our competitors' Death Benefit Guarantees (with proportional reductions). Dollar-for-dollar reductions can mean significantly more money for beneficiaries in down markets.

In this example, we compare our 100% Death Benefit Guarantee to the majority of its competitors' 100% Death Benefit Guarantee in retirement.



**Dollar-for-dollar reductions are more favourable in down markets.**

# How the features work for nominee contracts

Read this section if you offer nominee registered retirement income plans. If you offer client name contracts, return to page 18.

To explain the product to your clients, use

- ▶ Client brochure (7327)
- ▶ Guarantees booklet – nominee contract (7558)

- ▶ Payout Benefit Guarantee one-pager – nominee contract (7586)
- ▶ Resets one-pager (7718)
- ▶ Dollar-for-dollar reductions explained one-pager (7719)



Please refer to page 12 for footnotes 6 and 7.

<sup>11</sup> Additional premiums that have been in the series for less than 15 years are guaranteed at 75%

<sup>12</sup> Calculated on a calendar year basis

	Ideal 75/100 Series	Ideal 100/100 Series	Ideal 75/75 Series
<b>Series-based Payout Benefit Guarantee<sup>6</sup></b>	The Payout Benefit Guarantee ensures that clients get, as income, at least the money they invested over the lifetime of the series (or a portion, depending on the series they choose)		
	At least 75% of the Maturity Guarantee Value <sup>7</sup> <ul style="list-style-type: none"> <li>▶ Amount will be paid as retirement income payments over the lifetime of the series, provided that during the initial 10 years while the series is in force (or from the last reset), all withdrawals do not exceed 20%<sup>12</sup> of the series value as of December 31 of the previous year (the maximum amount is also recalculated to consider additional premiums deposited throughout the year). Withdrawals in excess of 20%<sup>12</sup> will reduce the Maturity Guarantee Value on a proportional basis</li> </ul>	At least 100% <sup>11</sup> of the Maturity Guarantee Value <sup>7</sup> <ul style="list-style-type: none"> <li>▶ Amount will be paid as retirement income payments over the lifetime of the series, provided that during the initial 15 years while the series is in force (or from the last reset), all withdrawals do not exceed 20%<sup>12</sup> of the series value as of December 31 of the previous year (the maximum amount is also recalculated to consider additional premiums deposited throughout the year). Withdrawals in excess of 20%<sup>12</sup> will reduce the Maturity Guarantee Value on a proportional basis</li> </ul>	At least 75% of the Maturity Guarantee Value <sup>7</sup> <ul style="list-style-type: none"> <li>▶ Amount will be paid as retirement income payments over the lifetime of the series, provided that during the initial 10 years while the series is in force, all withdrawals do not exceed 20%<sup>12</sup> of the series value as of December 31 of the previous year (the maximum amount is also recalculated to consider additional premiums deposited throughout the year). Withdrawals in excess of 20%<sup>12</sup> will reduce the Maturity Guarantee Value on a proportional basis</li> </ul>
<b>Resets</b>	Up to two client-initiated resets per series year, at any time. If a reset is made, it defers a client's eligibility for the Payout Benefit Guarantee by: <ul style="list-style-type: none"> <li>▶ 10 years</li> </ul>	<ul style="list-style-type: none"> <li>▶ 15 years</li> </ul>	N/A
<b>Series-based Death Benefit Guarantee<sup>7</sup> Annuitant's age at first premium payment</b>	Greater of: Series value or 75% of Death Guarantee Value less the sum of all retirement income payments that did not exceed 20% <sup>12</sup> of the series value as of December 31 of the previous year (the maximum amount is also recalculated to consider additional premiums deposited throughout the year). Withdrawals in excess of 20% <sup>12</sup> will reduce the Death Guarantee Value on a proportional basis		
Under age 80	Greater of: Series value or 100% of Death Guarantee Value less the sum of all retirement income payments that did not exceed 20% <sup>12</sup> of the series value as of December 31 of the previous year (the maximum amount is also recalculated to consider additional premiums deposited throughout the year). Withdrawals in excess of 20% <sup>12</sup> will reduce the Death Guarantee Value on a proportional basis		Greater of: Series value or 75% of Death Guarantee Value less the sum of all retirement income payments that did not exceed 20% <sup>12</sup> of the series value as of December 31 of the previous year (the maximum amount is also recalculated to consider additional premiums deposited throughout the year). Withdrawals in excess of 20% <sup>12</sup> will reduce the Death Guarantee Value on a proportional basis
Age 80 or over	Greater of: Series value or 75% of Death Guarantee Value less the sum of all retirement income payments that did not exceed 20% <sup>12</sup> of the series value as of December 31 of the previous year (the maximum amount is also recalculated to consider additional premiums deposited throughout the year). Withdrawals in excess of 20% <sup>12</sup> will reduce the Death Guarantee Value on a proportional basis		Greater of: Series value or 75% of Death Guarantee Value less the sum of all retirement income payments that did not exceed 20% <sup>12</sup> of the series value as of December 31 of the previous year (the maximum amount is also recalculated to consider additional premiums deposited throughout the year). Withdrawals in excess of 20% <sup>12</sup> will reduce the Death Guarantee Value on a proportional basis
<b>Resets</b>	Automatic resets of the Death Guarantee Value every three years until annuitant reaches age 70. A final reset may occur on the series anniversary date following the annuitant's 70th birthday		N/A
<b>Minimum premiums</b>			
Initial premium	\$10,000 per series for RRFIs		
Platinum Option	\$250,000 per contract		
Fund minimums and additional premiums	\$1,000 per fund \$5,000 per fund for Platinum Option		



# Nominee contracts — Payout Benefit Guarantee in action

When clients take retirement income payments from registered plans, the guarantee is reduced to reflect the withdrawal. Most companies reduce the guarantee proportionally. In down markets, this means that guarantees may be reduced by an amount greater than the withdrawal.

By contrast, we reduce the Payout Benefit Guarantee on a dollar-for-dollar basis. This means that we reduce the guarantees by

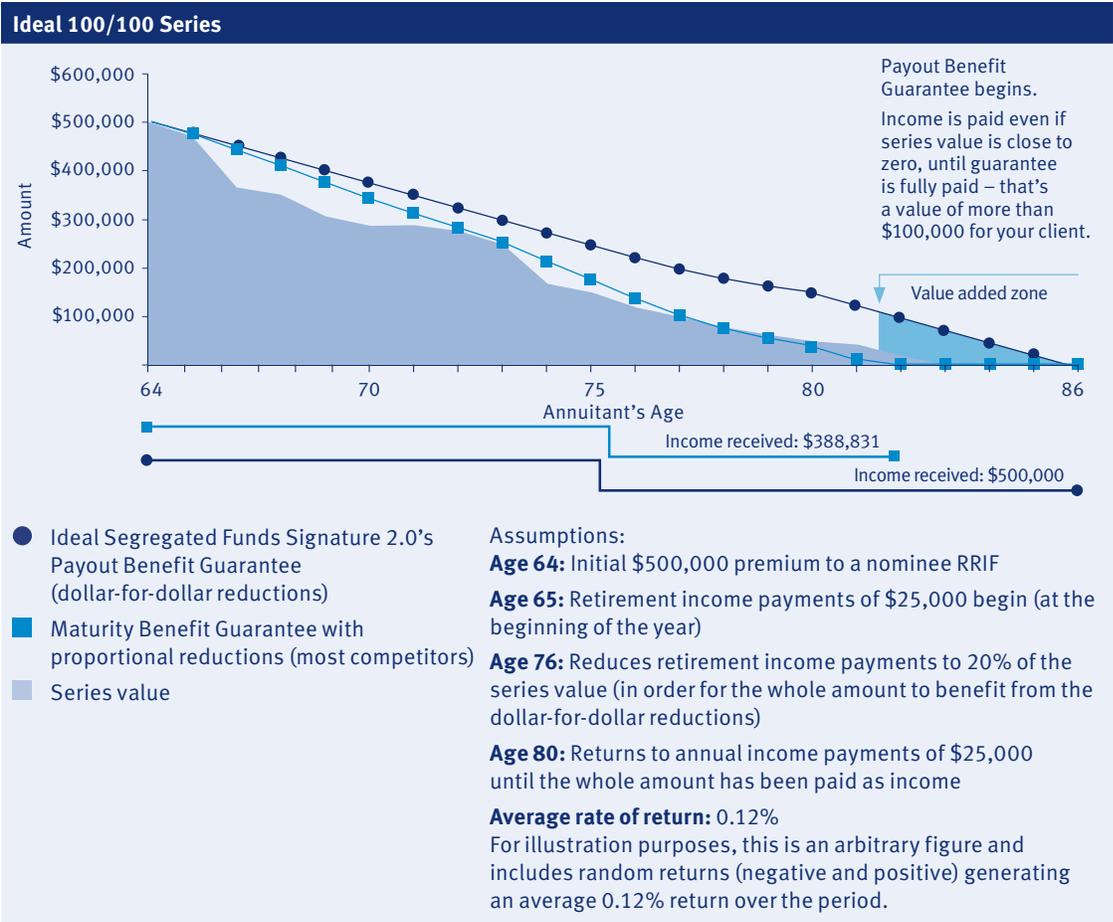
an amount equal to the retirement income payment received – no more, no less – and that’s a significant benefit for your clients in a down market.

In this example, a client allocates \$500,000 to a RRIF (Ideal 100/100 Series) and begins retirement income payments of \$25,000 a year later. When the Payout Benefit Guarantee kicks in, income is paid even if the series value is close to zero.



Note that for nominee contracts, if clients withdraw more than 20% of the series value as retirement income in a given year (the maximum amount is also recalculated to consider additional premiums deposited throughout the year), the withdrawals in excess of 20% will reduce the value of their guarantee proportionally.

To maximize the value of this guarantee, you should recommend that they take up to a maximum of 20% per year as income.



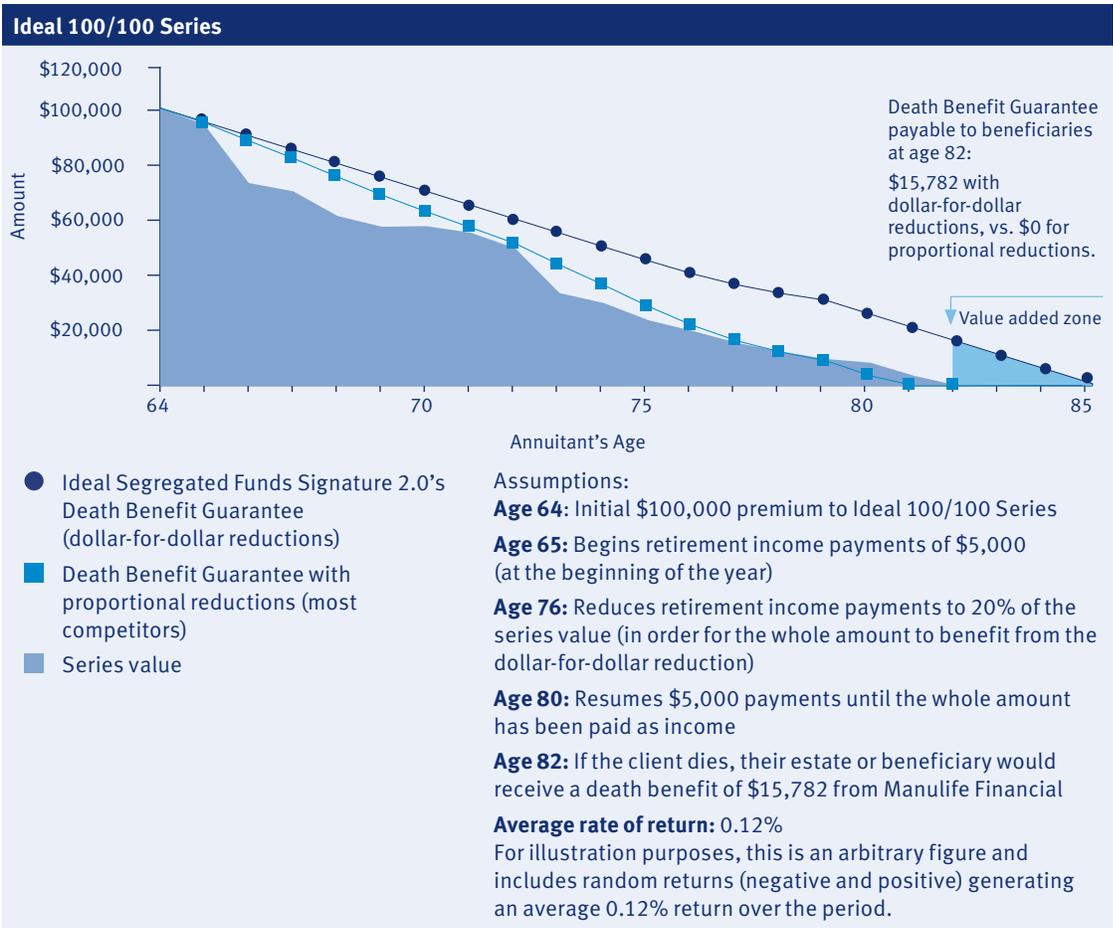
**In this example, there’s an added value of more than \$100,000 for the client.**



# Nominee contracts — Death Benefit Guarantee in action

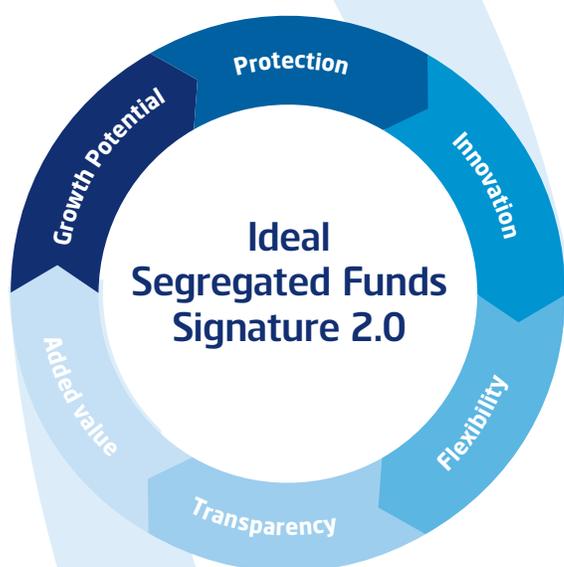
Compare the value of our Death Benefit Guarantee (with dollar-for-dollar reductions) to the majority of our competitors' Death Benefit Guarantees (with proportional reductions). Dollar-for-dollar reductions can mean significantly more money for beneficiaries or the estate in down markets.

In this example, we compare our 100% Death Benefit Guarantee to the majority of its competitors' 100% Death Benefit Guarantee in retirement.



**Dollar-for-dollar reductions are more favourable in down markets.**

# For clients who want it all



## **Growth potential**

- ▶ Capitalize on market opportunities
- ▶ Resets available on Ideal 75/100 and Ideal 100/100 Series can lock-in growth
- ▶ Range of fund choices to suit any investment style

## **Protection**

- ▶ Choice of 75% or 100% Maturity and Payout Benefit Guarantees
- ▶ 100% Death Benefit Guarantee if series is purchased before annuitant's age 80 (75% if series is purchased at annuitant's age 80 or over or if purchasing Ideal 75/75 Series)
- ▶ Potential for creditor protection

## **Innovation**

- ▶ Learn about the Ideal Global Absolute Return Strategies Fund that:
  - Aims to deliver positive absolute returns over the medium to long term in all market conditions
  - Is available with Ideal 75/75 Series

## **Flexibility**

- ▶ Personalize to suit your clients' needs, transfer seamlessly from savings to retirement when they're ready
- ▶ Five load options to choose from, including F-Class Option
- ▶ Many opportunities to diversify, including funds with pure equity mandates in Ideal 75/100 and Ideal 100/100 Series

## **Transparency**

- ▶ "What you see is what you get" policy on fees means no surprises, no hidden costs

## **Added value**

- ▶ Superior protection in down markets for registered retirement income plans with our dollar-for-dollar reduction strategy
- ▶ Access to innovative funds
- ▶ Potential for estate planning advantages
- ▶ Sigma Assistel for support above and beyond financial matters (including legal matters)



**That's okay.  
They can have it all.**

### 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.

A description of the key features and the terms and conditions of The Manufacturers Life Insurance Company's (Manulife Financial) 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.

Subject to any applicable guarantees, any part of the premium or other amount allocated to an Ideal Segregated Fund 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 Segregated Fund.

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