



# Ideal Segregated Funds

## Fund Facts

**The Manufacturers Life Insurance Company  
("Manulife Financial")**

**Operations, Customer Experience**

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## **Table of Contents**

### **Ideal Segregated Funds**

<b>4</b>	Ideal Money Market Fund II
<b>7</b>	Ideal Canadian Bond Fund
<b>10</b>	Ideal Corporate Bond Fund
<b>13</b>	Ideal Global Bond Fund (formerly Ideal International Bond Fund)
<b>16</b>	Ideal Income Balanced Fund
<b>19</b>	Ideal Monthly Income Fund
<b>22</b>	Ideal Dividend Income Fund
<b>25</b>	Ideal Canadian Dividend Growth Fund
<b>28</b>	Ideal Balanced Fund
<b>31</b>	Ideal Canadian Equity Fund
<b>34</b>	Ideal Canadian Small Cap Fund
<b>37</b>	Ideal U.S. Dividend Growth Fund
<b>40</b>	Ideal Global Dividend Growth Fund
<b>43</b>	Ideal U.S. Equity Value Fund
<b>46</b>	Ideal International Equity Fund
<b>49</b>	Ideal Global Equity Fund
<b>52</b>	Ideal Conservative Portfolio
<b>55</b>	Ideal Moderate Portfolio
<b>58</b>	Ideal Growth Portfolio
<b>61</b>	Ideal Aggressive Portfolio

**QUICK FACTS**

Date Fund Available: June 1, 2009	Premium Allocation Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Created: June 1, 2009	<b>Ideal Segregated Funds</b> Back-end load	\$1,000	0.84	\$10.20	3,093,679
Total Fund Value: \$149.67 million					
Portfolio Turnover Rate: n/a					
Managed by: Primary advisor: The Manufacturers Life Insurance Company Sub-advisor: Manulife Asset Management Limited					

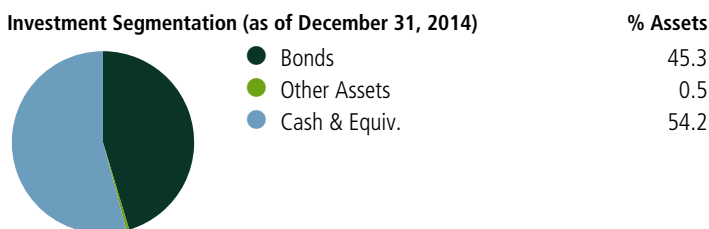
**WHAT DOES THE FUND INVEST IN?**

The Fund invests primarily in money market instruments and cash. The Fund invests in Canada.

**Top 10 investments (as of December 31, 2014)**

Investment	%
Cash and cash equivalents	54.2
Canadian Imperial Bank of Commerce 1.64% 9/23/2015	5.4
Omers Finance Trust 1.19% 2/2/2015	4.0
Société de transport de Montréal 1.18% 1/15/2015	3.8
Bank of Nova Scotia, (The) 2.25% 5/8/2015	3.8
Honda Canada Finance Inc. 1.70% 12/3/2015	3.7
Bank of Nova Scotia, (The) 1.64% 9/18/2015	3.3
HSBC Bank Canada 1.19% 1/14/2015	3.1
Bank of Montreal 3.93% 4/27/2015	3.0
Caisse centrale Desjardins 1.62% 10/16/2015	2.4
<b>Total</b>	<b>86.7</b>

Total investments: 61



**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed for a contractholder who has chosen the Back-end load option. Returns are after the MER has been deducted.

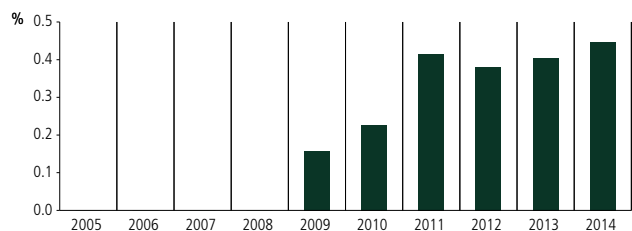
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Back-end load option on June 1, 2009 has \$1,020.48 on December 31, 2014. This works out to an average of 0.36% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the Fund has performed since June 1, 2009 for a contractholder who chose the Back-end load option. In the last 6 years the Fund was up in value 6 years.



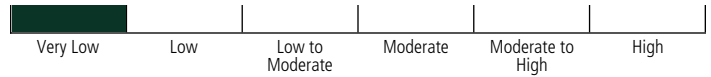
\* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

**ARE THERE ANY GUARANTEES?**

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 9 of the Ideal Segregated Funds Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Contract.

**HOW RISKY IS IT?**

The value of your investment can go down. Please see the Risk section 10.5 of the Ideal Segregated Funds Information Folder for further details.



**WHO IS THIS FUND FOR?**

This Fund may be right for people seeking the potential to preserve capital and potential income. They are also seeking access to their money in the short term.

**HOW MUCH DOES IT COST?**

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option.

**1. Sales Charges**

Sales charge option (premium allocation option)	What you pay	How it works
<b>Ideal Segregated Funds</b>	<b>If you sell within:</b>	<b>%</b>
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	4.00
	3 to 4 years	3.00
	4 to 5 years	2.00
	More Than 5 years	0.00
		<ul style="list-style-type: none"> <li>• When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.</li> <li>• The withdrawal charge schedule is based on the date of each premium allocation.</li> <li>• <b>1st year:</b> You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge. <b>For subsequent years:</b> Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.</li> <li>• You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option.</li> </ul>

**2. Ongoing Fund Expenses**

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Contract (sections II, III and IV).

<b>Premium Allocation Option: Ideal Segregated Funds</b>	<b>MER (%)</b>
Back-end load	0.84
No-load	0.85
No-load with reset	0.85
Platinum No-Load	0.82

The No-load with reset and Platinum No-Load options have been closed to new contracts under the Ideal Segregated Funds since July 15, 2013.

A minimum investment of \$250,000 is required for the Platinum No-Load option.

**3. Other Fees**

The following trading fees apply to all premium allocation options and are charged to the Fund.

<b>Fee</b>	<b>What you pay</b>
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

**WHAT IF I CHANGE MY MIND?**

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- You have to tell your insurer in writing, by fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

**FOR MORE INFORMATION**

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**QUICK FACTS**

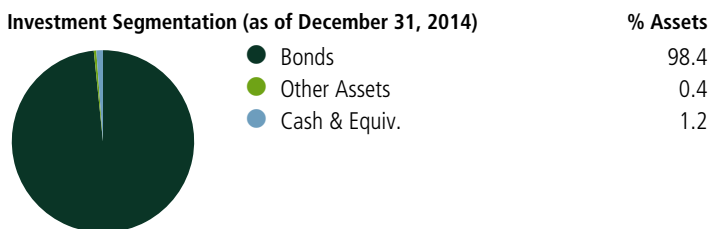
	Premium Allocation Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: December 31, 1986					
Date Fund Created: December 31, 1986	<b>Ideal Segregated Funds</b> Back-end load	\$1,000	1.87	\$57.17	841,937
Total Fund Value: \$124.44 million					
Portfolio Turnover Rate: 43.49%					
Managed by: Primary advisor: The Manufacturers Life Insurance Company Sub-advisor: Manulife Asset Management Limited					

**WHAT DOES THE FUND INVEST IN?**

The Fund invests primarily in fixed income. The Fund invests in Canada.

Top 10 investments (as of December 31, 2014)	%
Canada Housing Trust No. 1 1.70% 12/15/2017	7.4
Government of Canada 2.75% 12/1/2048	4.6
Province of Ontario 5.85% 3/8/2033	3.4
Ville de Montréal 5.00% 12/1/2018	3.1
Province of Ontario 4.60% 6/2/2039	2.9
Financement-Québec 5.25% 6/1/2034	2.1
Toronto, City of 5.05% 7/18/2017	2.0
Province of Quebec 5.00% 12/1/2038	1.9
Province of Ontario 1.53% 11/23/2017	1.9
Province of Quebec 6.00% 10/1/2029	1.7

**Total** 31.0  
 Total investments: 99



**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed for a contractholder who has chosen the Back-end load option. Returns are after the MER has been deducted.

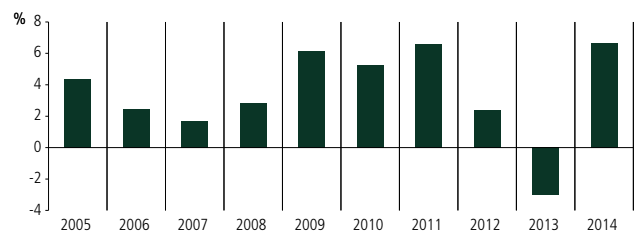
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Back-end load option 10 years ago has \$1,411.26 on December 31, 2014. This works out to an average of 3.50% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the Fund has performed in each of the past 10 years for a contractholder who chose the Back-end load option. In the last 10 years the Fund was up in value 9 years and down in value 1 year.



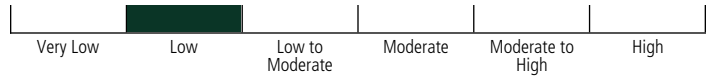
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**ARE THERE ANY GUARANTEES?**

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**HOW RISKY IS IT?**

The value of your investment can go down. Please see the Risk section 10.5 of the Ideal Segregated Funds Information Folder for further details.



**WHO IS THIS FUND FOR?**

This Fund may be right for people seeking potential income. They are also seeking fewer ups and downs in the market.

**HOW MUCH DOES IT COST?**

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option.

**1. Sales Charges**

Sales charge option (premium allocation option)	What you pay	How it works
<b>Ideal Segregated Funds</b>	<b>If you sell within:</b>	<b>%</b>
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	4.00
	3 to 4 years	3.00
	4 to 5 years	2.00
	More Than 5 years	0.00
		<ul style="list-style-type: none"> <li>• When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.</li> <li>• The withdrawal charge schedule is based on the date of each premium allocation.</li> <li>• <b>1st year:</b> You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.</li> <li>• <b>For subsequent years:</b> Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.</li> <li>• You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option.</li> </ul>



**2. Ongoing Fund Expenses**

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Contract (sections II, III and IV).

<b>Premium Allocation Option: Ideal Segregated Funds</b>	<b>MER (%)</b>
Back-end load	1.87
No-load	2.02
No-load with reset	1.98
Platinum No-Load	1.52

The No-load with reset and Platinum No-Load options have been closed to new contracts under the Ideal Segregated Funds since July 15, 2013.

A minimum investment of \$250,000 is required for the Platinum No-Load option.

**3. Other Fees**

The following trading fees apply to all premium allocation options and are charged to the Fund.

<b>Fee</b>	<b>What you pay</b>
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

**WHAT IF I CHANGE MY MIND?**

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
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**QUICK FACTS**

	Premium Allocation Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: October 10, 2000					
Date Fund Created: October 10, 2000	<b>Ideal Segregated Funds</b> Back-end load	\$1,000	2.37	\$18.82	1,622,966
Total Fund Value: \$179.17 million					
Portfolio Turnover Rate: 11.58%					
Manager of the underlying fund: Manulife Asset Management Limited					

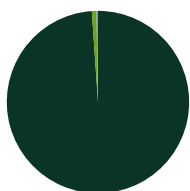
**WHAT DOES THE FUND INVEST IN?**

The Fund invests primarily in Canadian bonds. The Fund is made up primarily of corporate bonds. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Standard Life Corporate Bond Fund.

Top 10 investments (of the underlying fund as of December 31, 2014)	%
General Motors Financial Company of Canada, Ltd. 3.25% 5/30/2017	1.7
Royal Bank of Canada 3.04% 7/17/2019	1.5
Bell Canada 4.75% 9/29/2044	1.5
Toronto-Dominion Bank, (The) 4.78% 12/14/2016	1.4
TransCanada Pipelines Limited 8.05% 2/17/2039	1.3
Bank of Montreal 3.12% 9/19/2019	1.2
Government of Canada 1.75% 9/1/2019	1.2
Wells Fargo Financial Canada Corporation 2.77% 2/9/2017	1.2
IGM Financial Inc. 6.58% 3/7/2018	1.1
Citigroup Inc. 3.39% 11/18/2021	1.1

**Total** **13.1**  
 Total investments: 193

**Investment Segmentation (as of December 31, 2014)**



	% Assets
Bonds	98.9
Other Assets	0.8
Cash & Equiv.	0.3

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed for a contractholder who has chosen the Back-end load option. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Back-end load option 10 years ago has \$1,411.59 on December 31, 2014. This works out to an average of 3.51% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the Fund has performed in each of the past 10 years for a contractholder who chose the Back-end load option. In the last 10 years the Fund was up in value 7 years and down in value 3 years.



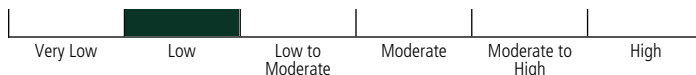
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## ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 9 of the Ideal Segregated Funds Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Contract.

## HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 10.5 of the Ideal Segregated Funds Information Folder for further details.



## WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential higher income than traditional bonds. They are also seeking fewer ups and downs in the market.

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
<b>Ideal Segregated Funds</b>	<b>If you sell within:</b>	<b>%</b>
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	4.00
	3 to 4 years	3.00
	4 to 5 years	2.00
	More Than 5 years	0.00
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**2. Ongoing Fund Expenses**

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Contract (sections II, III and IV).

<b>Premium Allocation Option: Ideal Segregated Funds</b>	<b>MER (%)</b>
Back-end load	2.37
No-load	2.53
No-load with reset	2.48
Platinum No-Load	2.04

The No-load with reset and Platinum No-Load options have been closed to new contracts under the Ideal Segregated Funds since July 15, 2013.

A minimum investment of \$250,000 is required for the Platinum No-Load option.

**3. Other Fees**

The following trading fees apply to all premium allocation options and are charged to the Fund.

<b>Fee</b>	<b>What you pay</b>
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

**WHAT IF I CHANGE MY MIND?**

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
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**QUICK FACTS**

	Premium Allocation Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: October 10, 2000					
Date Fund Created: October 10, 2000	<b>Ideal Segregated Funds</b> Back-end load	\$1,000	2.54	\$14.63	234,963
Total Fund Value: \$10.74 million					
Portfolio Turnover Rate: 21.14%					
Manager of the underlying fund: Manulife Asset Management Limited					

**WHAT DOES THE FUND INVEST IN?**

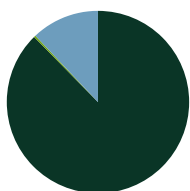
The Fund invests primarily in a mix of Canadian and/or foreign fixed income. The Fund invests in Canadian and/or foreign currency. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Standard Life Global Bond Fund.

**Top 10 investments (of the underlying fund as of December 31, 2014)**

	%
Cash and cash equivalents	12.1
United States Treasury (USD) 2.63% 11/15/2020	6.3
Province of Ontario (USD) 2.00% 9/27/2018	5.7
Bundesrepublik Deutschland (EUR) 1.50% 5/15/2024	5.3
Bundesrepublik Deutschland (EUR) 3.25% 7/4/2015	4.5
United States Treasury (USD) 2.00% 11/15/2021	4.1
Province of Ontario (EUR) 4.00% 12/3/2019	4.0
Government of Japan (JPY) 0.10% 12/15/2016	3.7
United Kingdom Treasury (GBP) 3.75% 9/7/2021	3.6
Province of Ontario (USD) 4.00% 10/7/2019	3.5
<b>Total</b>	<b>53.0</b>

Total investments: 41

**Investment Segmentation (as of December 31, 2014)**



	% Assets
Bonds	88.2
Other Assets	-0.3
Cash & Equiv.	12.1

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed for a contractholder who has chosen the Back-end load option. Returns are after the MER has been deducted.

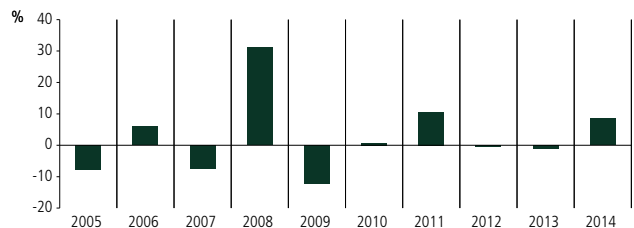
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Back-end load option 10 years ago has \$1,233.42 on December 31, 2014. This works out to an average of 2.12% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the Fund has performed in each of the past 10 years for a contractholder who chose the Back-end load option. In the last 10 years the Fund was up in value 5 years and down in value 5 years.



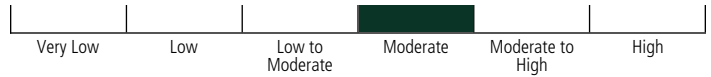
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**HOW RISKY IS IT?**

The value of your investment can go down. Please see the Risk section 10.5 of the Ideal Segregated Funds Information Folder for further details.



**WHO IS THIS FUND FOR?**

This Fund may be right for people seeking potential income. They are also seeking fewer ups and downs in the worldwide market.

**HOW MUCH DOES IT COST?**

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option.

**1. Sales Charges**

Sales charge option (premium allocation option)	What you pay	How it works
<b>Ideal Segregated Funds</b>	<b>If you sell within:</b>	<b>%</b>
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	4.00
	3 to 4 years	3.00
	4 to 5 years	2.00
	More Than 5 years	0.00
		<ul style="list-style-type: none"> <li>• When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.</li> <li>• The withdrawal charge schedule is based on the date of each premium allocation.</li> <li>• <b>1st year:</b> You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.</li> <li>• <b>For subsequent years:</b> Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.</li> <li>• You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option.</li> </ul>

**2. Ongoing Fund Expenses**

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Contract (sections II, III and IV).

<b>Premium Allocation Option: Ideal Segregated Funds</b>	<b>MER (%)</b>
Back-end load	2.54
No-load	2.70
No-load with reset	2.65
Platinum No-Load	2.14

The No-load with reset and Platinum No-Load options have been closed to new contracts under the Ideal Segregated Funds since July 15, 2013.

A minimum investment of \$250,000 is required for the Platinum No-Load option.

**3. Other Fees**

The following trading fees apply to all premium allocation options and are charged to the Fund.

<b>Fee</b>	<b>What you pay</b>
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

**WHAT IF I CHANGE MY MIND?**

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- You have to tell your insurer in writing, by fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

**FOR MORE INFORMATION**

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 Operations, Customer Experience  
 1245 Sherbrooke Street West  
 Montréal, Quebec, H3G 1G3

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 Montréal, Quebec H3C 5S5

Toll Free: 1 888 841-6633  
 Toll Free Fax: 1 877 882-4892

**QUICK FACTS**

Date Fund Available: December 7, 1998	Premium Allocation Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Created: December 7, 1998	<b>Ideal Segregated Funds</b> Back-end load	\$1,000	2.66	\$21.64	3,691,234
Total Fund Value: \$213.90 million					
Portfolio Turnover Rate: 81.50%					
Managed by: Primary advisor: The Manufacturers Life Insurance Company Sub-advisor: Manulife Asset Management Limited					

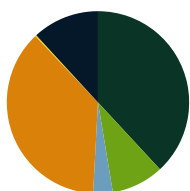
**WHAT DOES THE FUND INVEST IN?**

The Fund invests in a mix of equities and fixed income. The equities are both Canadian and foreign.

Top 10 investments (as of December 31, 2014)	%
Cash and cash equivalents	11.8
Toronto-Dominion Bank, (The)	2.7
Royal Bank of Canada	2.6
Bank of Nova Scotia, (The)	2.4
Canada Housing Trust No. 1 1.70% 12/15/2017	1.8
Canadian National Railway Company	1.8
Manulife Financial Corporation	1.8
Government of Canada 2.75% 12/1/2048	1.7
Alimentation Couche-Tard Inc., Subordinated Voting, B	1.5
Province of Ontario 4.60% 6/2/2039	1.5

**Total** 29.6  
 Total investments: 165

**Investment Segmentation (as of December 31, 2014)**



	% Assets
Canadian Equity	38.1
U.S. Equity	9.3
International Equity	3.5
Bonds	37.1
Other Assets	0.2
Cash & Equiv.	11.8

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed for a contractholder who has chosen the Back-end load option. Returns are after the MER has been deducted.

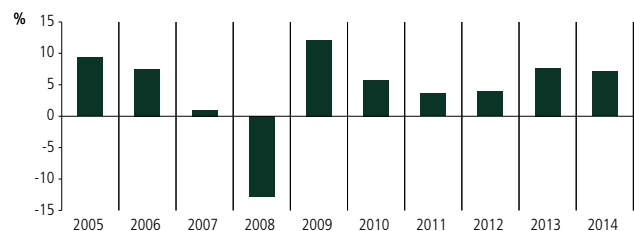
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Back-end load option 10 years ago has \$1,524.69 on December 31, 2014. This works out to an average of 4.31% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the Fund has performed in each of the past 10 years for a contractholder who chose the Back-end load option. In the last 10 years the Fund was up in value 9 years and down in value 1 year.



\* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

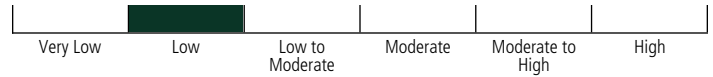


**ARE THERE ANY GUARANTEES?**

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 9 of the Ideal Segregated Funds Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Contract.

**HOW RISKY IS IT?**

The value of your investment can go down. Please see the Risk section 10.5 of the Ideal Segregated Funds Information Folder for further details.



**WHO IS THIS FUND FOR?**

This Fund may be right for people seeking potential income and some long term capital growth. They are comfortable with the risks of investing in equities.

**HOW MUCH DOES IT COST?**

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option.

**1. Sales Charges**

Sales charge option (premium allocation option)	What you pay	How it works
<b>Ideal Segregated Funds</b>	<b>If you sell within:</b>	<b>%</b>
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	4.00
	3 to 4 years	3.00
	4 to 5 years	2.00
	More Than 5 years	0.00
		<ul style="list-style-type: none"> <li>• When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.</li> <li>• The withdrawal charge schedule is based on the date of each premium allocation.</li> <li>• <b>1st year:</b> You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.</li> <li>• <b>For subsequent years:</b> Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.</li> <li>• You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option.</li> </ul>

**2. Ongoing Fund Expenses**

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Contract (sections II, III and IV).

<b>Premium Allocation Option: Ideal Segregated Funds</b>	<b>MER (%)</b>
Back-end load	2.66
No-load	2.82
No-load with reset	2.87
Platinum No-Load	2.09

The No-load with reset and Platinum No-Load options have been closed to new contracts under the Ideal Segregated Funds since July 15, 2013.

A minimum investment of \$250,000 is required for the Platinum No-Load option.

**3. Other Fees**

The following trading fees apply to all premium allocation options and are charged to the Fund.

<b>Fee</b>	<b>What you pay</b>
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

**WHAT IF I CHANGE MY MIND?**

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
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**QUICK FACTS**

	Premium Allocation Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: October 10, 2000					
Date Fund Created: October 10, 2000	<b>Ideal Segregated Funds</b> Back-end load	\$1,000	2.65	\$16.92	13,314,809
Total Fund Value: \$1.26 billion					
Portfolio Turnover Rate: 56.03%					
Managed by: Primary advisor: The Manufacturers Life Insurance Company Sub-advisor: Manulife Asset Management Limited					

**WHAT DOES THE FUND INVEST IN?**

The Fund invests primarily in a mix of equities and fixed income. The equities and fixed income are Canadian and/or foreign.

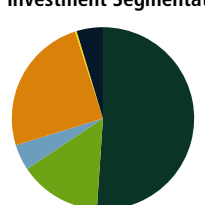
**Top 10 investments (as of December 31, 2014)**

	%
Cash and cash equivalents	4.7
Toronto-Dominion Bank, (The)	3.5
Royal Bank of Canada	3.4
Bank of Nova Scotia, (The)	3.0
iShares, MSCI EAFE ETF	2.4
Canadian National Railway Company	2.3
iShares, S&P/TSX 60 Index Fund	2.3
Manulife Financial Corporation	2.2
Alimentation Couche-Tard Inc., Subordinated Voting, B	2.0
TELUS Corporation	1.9
<b>Total</b>	<b>27.6</b>

Total investments: 175

**Investment Segmentation (as of December 31, 2014)**

	% Assets
Canadian Equity	51.1
U.S. Equity	14.6
International Equity	4.6
Bonds	24.8
Other Assets	0.3
Cash & Equiv.	4.7



**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed for a contractholder who has chosen the Back-end load option. Returns are after the MER has been deducted.

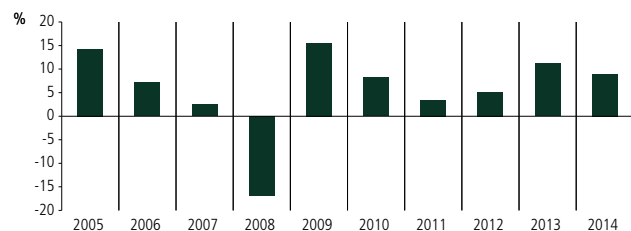
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Back-end load option 10 years ago has \$1,718.76 on December 31, 2014. This works out to an average of 5.57% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the Fund has performed in each of the past 10 years for a contractholder who chose the Back-end load option. In the last 10 years the Fund was up in value 9 years and down in value 1 year.



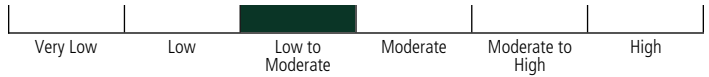
\* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

**ARE THERE ANY GUARANTEES?**

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 9 of the Ideal Segregated Funds Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Contract.

**HOW RISKY IS IT?**

The value of your investment can go down. Please see the Risk section 10.5 of the Ideal Segregated Funds Information Folder for further details.



**WHO IS THIS FUND FOR?**

This Fund may be right for people seeking potential for capital growth and some income. They are comfortable with the risks of investing in equities.

**HOW MUCH DOES IT COST?**

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option.

**1. Sales Charges**

Sales charge option (premium allocation option)	What you pay	How it works
<b>Ideal Segregated Funds</b>	<b>If you sell within:</b>	<b>%</b>
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	4.00
	3 to 4 years	3.00
	4 to 5 years	2.00
	More Than 5 years	0.00
		<ul style="list-style-type: none"> <li>• When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.</li> <li>• The withdrawal charge schedule is based on the date of each premium allocation.</li> <li>• <b>1st year:</b> You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.</li> <li>• <b>For subsequent years:</b> Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.</li> <li>• You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option.</li> </ul>

**2. Ongoing Fund Expenses**

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Contract (sections II, III and IV).

<b>Premium Allocation Option: Ideal Segregated Funds</b>	<b>MER (%)</b>
Back-end load	2.65
No-load	2.80
No-load with reset	2.79
Platinum No-Load	2.06

The No-load with reset and Platinum No-Load options have been closed to new contracts under the Ideal Segregated Funds since July 15, 2013.

A minimum investment of \$250,000 is required for the Platinum No-Load option.

**3. Other Fees**

The following trading fees apply to all premium allocation options and are charged to the Fund.

<b>Fee</b>	<b>What you pay</b>
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

**WHAT IF I CHANGE MY MIND?**

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
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**QUICK FACTS**

	Premium Allocation Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: October 15, 2007					
Date Fund Created: October 15, 2007	<b>Ideal Segregated Funds</b> Back-end load	\$1,000	2.67	\$19.41	1,763,975
Total Fund Value: \$357.84 million					
Portfolio Turnover Rate: 4.78%					
Manager of the underlying fund: Manulife Asset Management Limited					

**WHAT DOES THE FUND INVEST IN?**

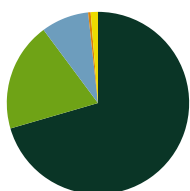
The Fund invests in a mix of Canadian and foreign equities. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Standard Life Dividend Income Fund.

**Top 10 investments (of the underlying fund as of December 31, 2014)**

	%
Royal Bank of Canada	5.4
Toronto-Dominion Bank, (The)	5.3
Bank of Nova Scotia, (The)	4.6
Manulife Financial Corporation	3.1
TELUS Corporation	2.9
Home Depot Inc., (The)	2.3
Enbridge Inc.	2.2
Rogers Communications Inc., B	2.2
AltaGas Ltd.	2.1
Cineplex Inc.	2.1
<b>Total</b>	<b>32.4</b>

Total investments: 50

**Investment Segmentation (as of December 31, 2014)**



	% Assets
Canadian Equity	70.5
U.S. Equity	19.3
International Equity	8.4
Other Assets	0.5
Cash & Equiv.	1.3

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed for a contractholder who has chosen the Back-end load option. Returns are after the MER has been deducted.

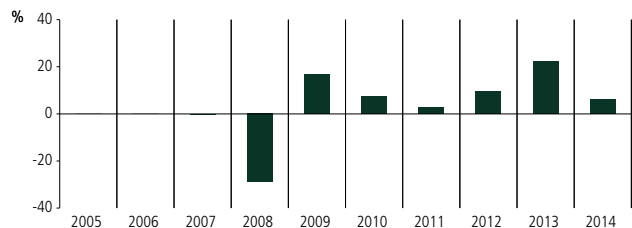
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Back-end load option on October 15, 2007 has \$1,294.17 on December 31, 2014. This works out to an average of 3.64% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the Fund has performed since October 15, 2007 for a contractholder who chose the Back-end load option. In the last 8 years the Fund was up in value 6 years and down in value 2 years.



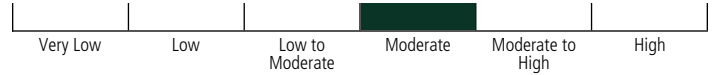
\* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

**ARE THERE ANY GUARANTEES?**

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 9 of the Ideal Segregated Funds Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Contract.

**HOW RISKY IS IT?**

The value of your investment can go down. Please see the Risk section 10.5 of the Ideal Segregated Funds Information Folder for further details.



**WHO IS THIS FUND FOR?**

This Fund may be right for people seeking potential capital growth and income. They are comfortable with the risks of investing in equities.

**HOW MUCH DOES IT COST?**

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option.

**1. Sales Charges**

Sales charge option (premium allocation option)	What you pay	How it works
<b>Ideal Segregated Funds</b>	<b>If you sell within:</b>	<b>%</b>
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	4.00
	3 to 4 years	3.00
	4 to 5 years	2.00
	More Than 5 years	0.00
		<ul style="list-style-type: none"> <li>• When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.</li> <li>• The withdrawal charge schedule is based on the date of each premium allocation.</li> <li>• <b>1st year:</b> You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.</li> <li>• <b>For subsequent years:</b> Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.</li> <li>• You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option.</li> </ul>

**2. Ongoing Fund Expenses**

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Contract (sections II, III and IV).

<b>Premium Allocation Option: Ideal Segregated Funds</b>	<b>MER (%)</b>
Back-end load	2.67
No-load	2.84
No-load with reset	2.84
Platinum No-Load	2.17

The No-load with reset and Platinum No-Load options have been closed to new contracts under the Ideal Segregated Funds since July 15, 2013.

A minimum investment of \$250,000 is required for the Platinum No-Load option.

**3. Other Fees**

The following trading fees apply to all premium allocation options and are charged to the Fund.

<b>Fee</b>	<b>What you pay</b>
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

**WHAT IF I CHANGE MY MIND?**

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
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**QUICK FACTS**

Date Fund Available: December 21, 1998	Premium Allocation Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Created: December 21, 1998	<b>Ideal Segregated Funds</b> Back-end load	\$1,000	2.66	\$30.59	7,671,108
Total Fund Value: \$543.31 million					
Portfolio Turnover Rate: 6.70%					
Manager of the underlying fund: Manulife Asset Management Limited Limited					

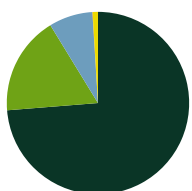
**WHAT DOES THE FUND INVEST IN?**

The Fund invests in a mix of Canadian equities. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Standard Life Canadian Dividend Growth Fund.

Top 10 investments (of the underlying fund as of December 31, 2014)	%
Royal Bank of Canada	5.5
Toronto-Dominion Bank, (The)	5.4
Bank of Nova Scotia, (The)	4.7
Canadian National Railway Company	3.7
TELUS Corporation	3.6
Manulife Financial Corporation	3.6
AbbVie Inc.	2.5
Enbridge Inc.	2.5
Vermilion Energy Inc.	2.4
Dollarama Inc.	2.4
<b>Total</b>	<b>36.3</b>

Total investments: 58

**Investment Segmentation (as of December 31, 2014)**



	% Assets
Canadian Equity	73.7
U.S. Equity	17.5
International Equity	7.8
Other Assets	0.1
Cash & Equiv.	0.9

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed for a contractholder who has chosen the Back-end load option. Returns are after the MER has been deducted.

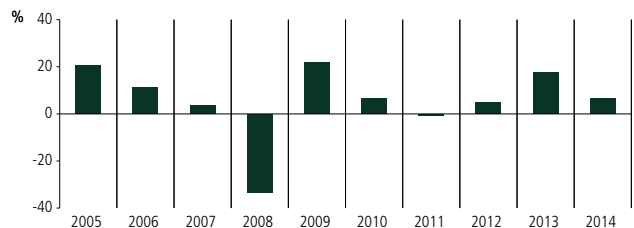
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Back-end load option 10 years ago has \$1,568.04 on December 31, 2014. This works out to an average of 4.60% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the Fund has performed in each of the past 10 years for a contractholder who chose the Back-end load option. In the last 10 years the Fund was up in value 8 years and down in value 2 years.



\* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

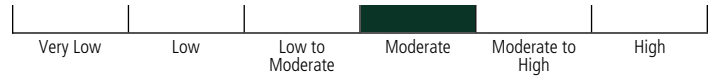
## Ideal Canadian Dividend Growth Fund

### ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 9 of the Ideal Segregated Funds Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Contract.

### HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 10.5 of the Ideal Segregated Funds Information Folder for further details.



### WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential capital growth and some income. They are comfortable with the risks of investing in equities.

### HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option.

#### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
<b>Ideal Segregated Funds</b>	<b>If you sell within:</b>	<b>%</b>
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	4.00
	3 to 4 years	3.00
	4 to 5 years	2.00
	More Than 5 years	0.00
		<ul style="list-style-type: none"> <li>• When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.</li> <li>• The withdrawal charge schedule is based on the date of each premium allocation.</li> <li>• <b>1st year:</b> You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge. <b>For subsequent years:</b> Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.</li> <li>• You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option.</li> </ul>

**2. Ongoing Fund Expenses**

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Contract (sections II, III and IV).

<b>Premium Allocation Option: Ideal Segregated Funds</b>	<b>MER (%)</b>
Back-end load	2.66
No-load	2.82
No-load with reset	2.82
Platinum No-Load	2.17

The No-load with reset and Platinum No-Load options have been closed to new contracts under the Ideal Segregated Funds since July 15, 2013.

A minimum investment of \$250,000 is required for the Platinum No-Load option.

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**3. Other Fees**

The following trading fees apply to all premium allocation options and are charged to the Fund.

<b>Fee</b>	<b>What you pay</b>
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

**WHAT IF I CHANGE MY MIND?**

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- You have to tell your insurer in writing, by fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

**Trailing commission**

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option you choose.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please read the Contract and the Information Folder or you may contact us at:

---

The Manufacturers Life Insurance Company  
Operations, Customer Experience  
1245 Sherbrooke Street West  
Montréal, Quebec, H3G 1G3

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Montréal, Quebec H3C 5S5

Toll Free: 1 888 841-6633

Toll Free Fax: 1 877 882-4892

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**QUICK FACTS**

Date Fund Available: December 31, 1986	Premium Allocation Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Created: December 31, 1986	<b>Ideal Segregated Funds</b> Back-end load	\$1,000	2.66	\$55.24	2,479,443
Total Fund Value: \$221.01 million					
Portfolio Turnover Rate: 74.07%					
Managed by: Primary advisor: The Manufacturers Life Insurance Company Sub-advisor: Manulife Asset Management Limited					

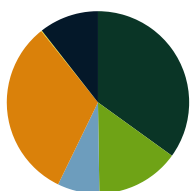
**WHAT DOES THE FUND INVEST IN?**

The Fund invests in a mix of equities and fixed income. The equities are Canadian and foreign.

Top 10 investments (as of December 31, 2014)	%
Cash and cash equivalents	10.6
Government of Canada 3.25% 6/1/2021	3.3
Toronto-Dominion Bank, (The)	2.6
Canada Housing Trust No. 1 1.39% 9/15/2017	2.5
Royal Bank of Canada	2.5
Bank of Nova Scotia, (The)	1.9
Alimentation Couche-Tard Inc., Subordinated Voting, B	1.9
iShares, S&P/TSX 60 Index Fund	1.8
Canadian Natural Resources Limited	1.7
Canada Housing Trust No. 1 1.70% 12/15/2017	1.6

**Total** **30.4**  
 Total investments: 181

**Investment Segmentation (as of December 31, 2014)**



	% Assets
Canadian Equity	34.9
U.S. Equity	14.8
International Equity	7.4
Bonds	32.1
Other Assets	0.1
Cash & Equiv.	10.6

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed for a contractholder who has chosen the Back-end load option. Returns are after the MER has been deducted.

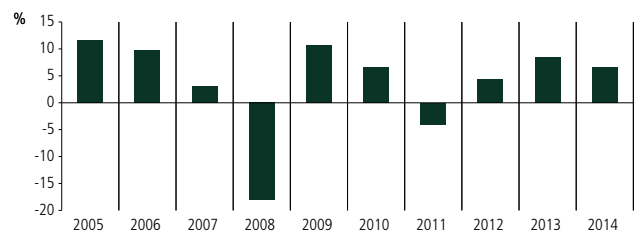
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Back-end load option 10 years ago has \$1,413.15 on December 31, 2014. This works out to an average of 3.52% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the Fund has performed in each of the past 10 years for a contractholder who chose the Back-end load option. In the last 10 years the Fund was up in value 8 years and down in value 2 years.



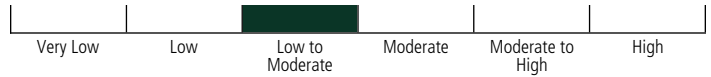
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**ARE THERE ANY GUARANTEES?**

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**HOW RISKY IS IT?**

The value of your investment can go down. Please see the Risk section 10.5 of the Ideal Segregated Funds Information Folder for further details.



**WHO IS THIS FUND FOR?**

This Fund may be right for people seeking potential long term capital growth and income. They are comfortable with the risks of investing in equities.

**HOW MUCH DOES IT COST?**

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option.

**1. Sales Charges**

Sales charge option (premium allocation option)	What you pay	How it works
<b>Ideal Segregated Funds</b>	<b>If you sell within:</b>	<b>%</b>
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	4.00
	3 to 4 years	3.00
	4 to 5 years	2.00
	More Than 5 years	0.00
		<ul style="list-style-type: none"> <li>• When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.</li> <li>• The withdrawal charge schedule is based on the date of each premium allocation.</li> <li>• <b>1st year:</b> You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.</li> <li>• <b>For subsequent years:</b> Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.</li> <li>• You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option.</li> </ul>

**2. Ongoing Fund Expenses**

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Contract (sections II, III and IV).

<b>Premium Allocation Option: Ideal Segregated Funds</b>	<b>MER (%)</b>
Back-end load	2.66
No-load	2.82
No-load with reset	2.89
Platinum No-Load	2.03

The No-load with reset and Platinum No-Load options have been closed to new contracts under the Ideal Segregated Funds since July 15, 2013.

A minimum investment of \$250,000 is required for the Platinum No-Load option.

**3. Other Fees**

The following trading fees apply to all premium allocation options and are charged to the Fund.

<b>Fee</b>	<b>What you pay</b>
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

**WHAT IF I CHANGE MY MIND?**

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 Montréal, Quebec H3C 5S5

Toll Free: 1 888 841-6633  
 Toll Free Fax: 1 877 882-4892

**QUICK FACTS**

Date Fund Available: December 31, 1986	Premium Allocation Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Created: December 31, 1986	<b>Ideal Segregated Funds</b> Back-end load	\$1,000	2.66	\$73.51	1,446,932
Total Fund Value: \$186.77 million					
Portfolio Turnover Rate: 26.27%					
Managed by: Primary advisor: The Manufacturers Life Insurance Company Sub-advisor: Manulife Asset Management Limited					

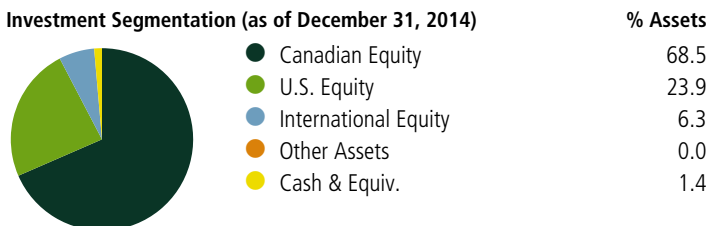
**WHAT DOES THE FUND INVEST IN?**

The Fund invests primarily in a mix of equities. The Fund invests primarily in Canada.

**Top 10 investments (as of December 31, 2014)**

Investment	%
Toronto-Dominion Bank, (The)	5.3
Royal Bank of Canada	5.0
Bank of Nova Scotia, (The)	4.2
Canadian National Railway Company	3.9
Manulife Financial Corporation	3.6
Alimentation Couche-Tard Inc., Subordinated Voting, B	3.2
Canadian Natural Resources Limited	3.2
Suncor Energy Inc.	2.9
Valeant Pharmaceuticals International, Inc.	2.4
Enbridge Inc.	2.2
<b>Total</b>	<b>35.9</b>

Total investments: 69



**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed for a contractholder who has chosen the Back-end load option. Returns are after the MER has been deducted.

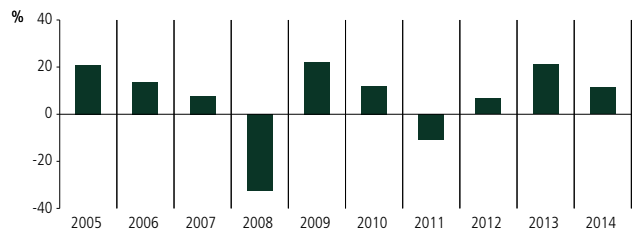
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Back-end load option 10 years ago has \$1,756.80 on December 31, 2014. This works out to an average of 5.80% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the Fund has performed in each of the past 10 years for a contractholder who chose the Back-end load option. In the last 10 years the Fund was up in value 8 years and down in value 2 years.



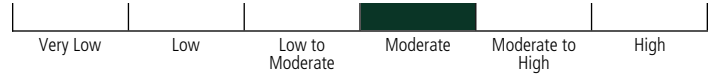
\* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

**ARE THERE ANY GUARANTEES?**

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 9 of the Ideal Segregated Funds Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Contract.

**HOW RISKY IS IT?**

The value of your investment can go down. Please see the Risk section 10.5 of the Ideal Segregated Funds Information Folder for further details.



**WHO IS THIS FUND FOR?**

This Fund may be right for people seeking potential capital growth. They are comfortable with the risks of investing in equities.

**HOW MUCH DOES IT COST?**

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option.

**1. Sales Charges**

Sales charge option (premium allocation option)	What you pay	How it works
<b>Ideal Segregated Funds</b>	<b>If you sell within:</b>	<b>%</b>
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	4.00
	3 to 4 years	3.00
	4 to 5 years	2.00
	More Than 5 years	0.00
		<ul style="list-style-type: none"> <li>• When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.</li> <li>• The withdrawal charge schedule is based on the date of each premium allocation.</li> <li>• <b>1st year:</b> You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge. <b>For subsequent years:</b> Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.</li> <li>• You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option.</li> </ul>



**2. Ongoing Fund Expenses**

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Contract (sections II, III and IV).

<b>Premium Allocation Option: Ideal Segregated Funds</b>	<b>MER (%)</b>
Back-end load	2.66
No-load	2.78
No-load with reset	2.87
Platinum No-Load	2.13

The No-load with reset and Platinum No-Load options have been closed to new contracts under the Ideal Segregated Funds since July 15, 2013.

A minimum investment of \$250,000 is required for the Platinum No-Load option.

**3. Other Fees**

The following trading fees apply to all premium allocation options and are charged to the Fund.

<b>Fee</b>	<b>What you pay</b>
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

**WHAT IF I CHANGE MY MIND?**

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
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- The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

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**QUICK FACTS**

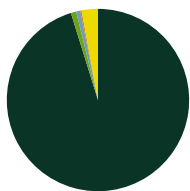
	Premium Allocation Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: October 10, 2000					
Date Fund Created: October 10, 2000	<b>Ideal Segregated Funds</b> Back-end load	\$1,000	2.63	\$25.90	1,441,325
Total Fund Value: \$95.25 million					
Portfolio Turnover Rate: 13.74%					
Manager of the underlying fund: Manulife Asset Management Limited					

**WHAT DOES THE FUND INVEST IN?**

The Fund invests in a mix of Canadian equities. The Fund invests in small companies. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Standard Life Canadian Small Cap Fund.

Top 10 investments (of the underlying fund as of December 31, 2014)	%
ATS Automation Tooling Systems Inc.	3.8
Boyd Group Income Fund	3.7
Stella-Jones Inc.	3.6
Descartes Systems Group Inc., (The)	3.6
Parkland Fuel Corporation	3.5
FirstService Corporation, Subordinated Voting	3.4
CCL Industries Inc., Non-voting, B	3.4
Equitable Group Inc.	3.3
Enghouse Systems Limited	3.3
Interfor Corporation	3.3
<b>Total</b>	<b>34.6</b>
Total investments: 50	

**Investment Segmentation (as of December 31, 2014)**



	% Assets
Canadian Equity	95.2
U.S. Equity	0.9
International Equity	0.7
Other Assets	0.2
Cash & Equiv.	2.9

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed for a contractholder who has chosen the Back-end load option. Returns are after the MER has been deducted.

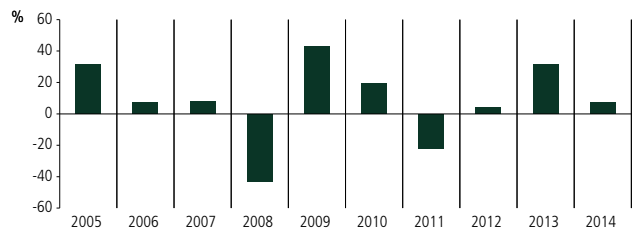
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Back-end load option 10 years ago has \$1,700.57 on December 31, 2014. This works out to an average of 5.45% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the Fund has performed in each of the past 10 years for a contractholder who chose the Back-end load option. In the last 10 years the Fund was up in value 8 years and down in value 2 years.



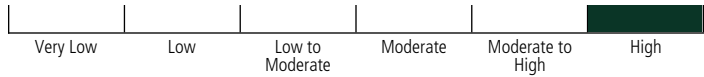
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**ARE THERE ANY GUARANTEES?**

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 9 of the Ideal Segregated Funds Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Contract.

**HOW RISKY IS IT?**

The value of your investment can go down. Please see the Risk section 10.5 of the Ideal Segregated Funds Information Folder for further details.



**WHO IS THIS FUND FOR?**

This Fund may be right for people seeking potential capital growth. They are comfortable with the risks of investing in small cap equities.

**HOW MUCH DOES IT COST?**

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option.

**1. Sales Charges**

Sales charge option (premium allocation option)	What you pay	How it works
<b>Ideal Segregated Funds</b>	<b>If you sell within:</b>	<b>%</b>
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	4.00
	3 to 4 years	3.00
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	More Than 5 years	0.00
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**2. Ongoing Fund Expenses**

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Contract (sections II, III and IV).

<b>Premium Allocation Option: Ideal Segregated Funds</b>	<b>MER (%)</b>
Back-end load	2.63
No-load	2.79
No-load with reset	2.91
Platinum No-Load	2.18

The No-load with reset and Platinum No-Load options have been closed to new contracts under the Ideal Segregated Funds since July 15, 2013.

A minimum investment of \$250,000 is required for the Platinum No-Load option.

**3. Other Fees**

The following trading fees apply to all premium allocation options and are charged to the Fund.

<b>Fee</b>	<b>What you pay</b>
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

**WHAT IF I CHANGE MY MIND?**

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
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**QUICK FACTS**

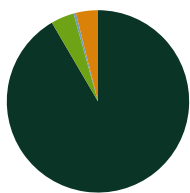
	Premium Allocation Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: October 15, 2007					
Date Fund Created: October 15, 2007	<b>Ideal Segregated Funds</b> Back-end load	\$1,000	2.67	\$15.88	1,418,313
Total Fund Value: \$268.87 million					
Portfolio Turnover Rate: 1.83%					
Manager of the underlying fund: Primary Advisor: Manulife Asset Management Limited Sub-advisor: Standard Life Investments (USA) Limited					

**WHAT DOES THE FUND INVEST IN?**

The Fund invests in a mix of U.S. equities. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Standard Life U.S. Dividend Growth Fund.

Top 10 investments (of the underlying fund as of December 31, 2014)	%
Cash and cash equivalents	3.9
Apple Inc.	3.6
Wells Fargo & Company	2.8
Microsoft Corporation	2.7
J.P. Morgan Chase & Co.	2.6
Merck & Co., Inc.	2.6
CVS Caremark Corporation	2.5
PepsiCo Inc.	2.5
AbbVie Inc.	2.5
Comcast Corporation, A	2.4
<b>Total</b>	<b>28.1</b>
Total investments: 59	

**Investment Segmentation (as of December 31, 2014)**



	% Assets
U.S. Equity	92.3
International Equity	4.1
Other Assets	-0.4
Cash & Equiv.	3.9

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed for a contractholder who has chosen the Back-end load option. Returns are after the MER has been deducted.

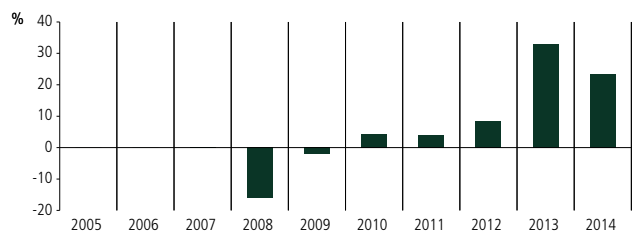
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Back-end load option on October 15, 2007 has \$1,587.89 on December 31, 2014. This works out to an average of 6.62% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the Fund has performed since October 15, 2007 for a contractholder who chose the Back-end load option. In the last 8 years the Fund was up in value 6 years and down in value 2 years.



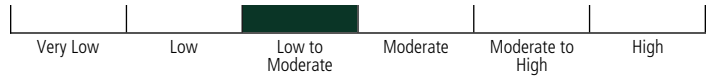
\* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

**ARE THERE ANY GUARANTEES?**

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 9 of the Ideal Segregated Funds Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Contract.

**HOW RISKY IS IT?**

The value of your investment can go down. Please see the Risk section 10.5 of the Ideal Segregated Funds Information Folder for further details.



**WHO IS THIS FUND FOR?**

This Fund may be right for people seeking potential capital growth and some income. They are comfortable with the risks of investing in U.S. equities.

**HOW MUCH DOES IT COST?**

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option.

**1. Sales Charges**

Sales charge option (premium allocation option)	What you pay	How it works
<b>Ideal Segregated Funds</b>	<b>If you sell within:</b>	<b>%</b>
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	4.00
	3 to 4 years	3.00
	4 to 5 years	2.00
	More Than 5 years	0.00
		<ul style="list-style-type: none"> <li>• When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.</li> <li>• The withdrawal charge schedule is based on the date of each premium allocation.</li> <li>• <b>1st year:</b> You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.</li> <li>• <b>For subsequent years:</b> Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.</li> <li>• You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option.</li> </ul>

**2. Ongoing Fund Expenses**

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Contract (sections II, III and IV).

<b>Premium Allocation Option: Ideal Segregated Funds</b>	<b>MER (%)</b>
Back-end load	2.67
No-load	2.84
No-load with reset	2.84
Platinum No-Load	2.17

The No-load with reset and Platinum No-Load options have been closed to new contracts under the Ideal Segregated Funds since July 15, 2013.

A minimum investment of \$250,000 is required for the Platinum No-Load option.

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**3. Other Fees**

The following trading fees apply to all premium allocation options and are charged to the Fund.

<b>Fee</b>	<b>What you pay</b>
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

**WHAT IF I CHANGE MY MIND?**

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- You have to tell your insurer in writing, by fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please read the Contract and the Information Folder or you may contact us at:

---

The Manufacturers Life Insurance Company  
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1245 Sherbrooke Street West  
Montréal, Quebec, H3G 1G3

P.O. Box 11497, Stn. Centre-ville  
Montréal, Quebec H3C 5S5

Toll Free: 1 888 841-6633

Toll Free Fax: 1 877 882-4892

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**QUICK FACTS**

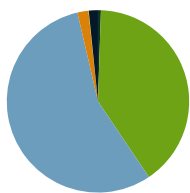
Date Fund Available: January 10, 2005	Premium Allocation Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Created: January 10, 2005	<b>Ideal Segregated Funds</b> Back-end load	\$1,000	2.67	\$15.24	2,482,105
Total Fund Value: \$246.92 million					
Portfolio Turnover Rate: 2.61%					
Manager of the underlying fund: Primary advisor: Manulife Asset Management Limited Sub-advisor: Standard Life Investments Limited (UK)					

**WHAT DOES THE FUND INVEST IN?**

The Fund invests primarily in a mix of global equities. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Standard Life Global Dividend Growth Fund.

Top 10 investments (of the underlying fund as of December 31, 2014)	%
Eli Lilly and Company	2.4
CMS Energy Corporation	2.3
BT Group plc	2.2
Zurich Insurance Group AG	2.1
CVS Caremark Corporation	2.0
Pfizer Inc.	2.0
AbbVie Inc.	2.0
HSBC Holdings PLC	2.0
Home Depot Inc., (The)	2.0
Altria Group Inc.	2.0
<b>Total</b>	<b>21.0</b>
Total investments: 76	

**Investment Segmentation (as of December 31, 2014)**



	% Assets
Canadian Equity	0.5
U.S. Equity	40.1
International Equity	55.8
Bonds	2.0
Other Assets	0.1
Cash & Equiv.	1.6

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed for a contractholder who has chosen the Back-end load option. Returns are after the MER has been deducted.

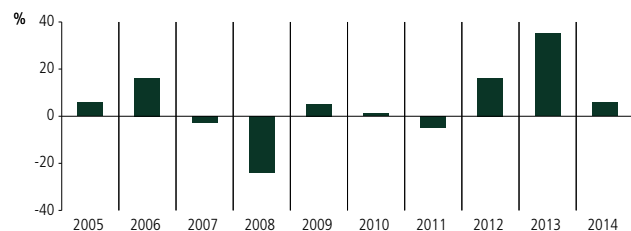
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Back-end load option 10 years ago has \$1,523.61 on December 31, 2014. This works out to an average of 4.31% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the Fund has performed in each of the past 10 years for a contractholder who chose the Back-end load option. In the last 10 years the Fund was up in value 7 years and down in value 3 years.



\* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").



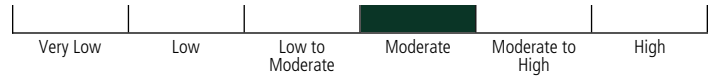
## Ideal Global Dividend Growth Fund

### ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 9 of the Ideal Segregated Funds Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Contract.

### HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 10.5 of the Ideal Segregated Funds Information Folder for further details.



### WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential capital growth. The Fund may also be right for people seeking some potential income. They are comfortable with the risks of investing in global equities.

### HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option.

#### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
<b>Ideal Segregated Funds</b>	<b>If you sell within:</b>	<b>%</b>
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	4.00
	3 to 4 years	3.00
	4 to 5 years	2.00
	More Than 5 years	0.00
		<ul style="list-style-type: none"> <li>• When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.</li> <li>• The withdrawal charge schedule is based on the date of each premium allocation.</li> <li>• <b>1st year:</b> You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.</li> <li>• <b>For subsequent years:</b> Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.</li> <li>• You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option.</li> </ul>

**2. Ongoing Fund Expenses**

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Contract (sections II, III and IV).

<b>Premium Allocation Option: Ideal Segregated Funds</b>	<b>MER (%)</b>
Back-end load	2.67
No-load	2.84
No-load with reset	2.95
Platinum No-Load	2.17

The No-load with reset and Platinum No-Load options have been closed to new contracts under the Ideal Segregated Funds since July 15, 2013.

A minimum investment of \$250,000 is required for the Platinum No-Load option.

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**3. Other Fees**

The following trading fees apply to all premium allocation options and are charged to the Fund.

<b>Fee</b>	<b>What you pay</b>
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

**WHAT IF I CHANGE MY MIND?**

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- You have to tell your insurer in writing, by fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please read the Contract and the Information Folder or you may contact us at:

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Montréal, Quebec H3C 5S5

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Toll Free Fax: 1 877 882-4892

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**QUICK FACTS**

	Premium Allocation Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: December 21, 1998					
Date Fund Created: December 21, 1998	<b>Ideal Segregated Funds</b> Back-end load	\$1,000	2.82	\$11.96	2,081,149
Total Fund Value: \$155.81 million					
Portfolio Turnover Rate: 3.43%					
Manager of the underlying fund: Beutel, Goodman & Company Ltd.					

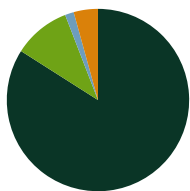
**WHAT DOES THE FUND INVEST IN?**

The Fund invests primarily in a mix of equities on U.S. exchanges. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Standard Life U.S. Equity Value Fund.

Top 10 investments (of the underlying fund as of December 31, 2014)	%
Oracle Corporation	6.8
Baxter International Inc.	6.2
J.P. Morgan Chase & Co.	5.5
Verizon Communications Inc.	5.5
BB&T Corporation	5.4
Symantec Corporation	5.4
Eli Lilly and Company	4.7
Cash and cash equivalents	4.4
Amdocs Limited	4.2
Bemis Company Inc.	4.1
<b>Total</b>	<b>52.4</b>

Total investments: 28

**Investment Segmentation (as of December 31, 2014)**



U.S. Equity	86.7
International Equity	10.4
Other Assets	-1.6
Cash & Equiv.	4.4

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed for a contractholder who has chosen the Back-end load option. Returns are after the MER has been deducted.

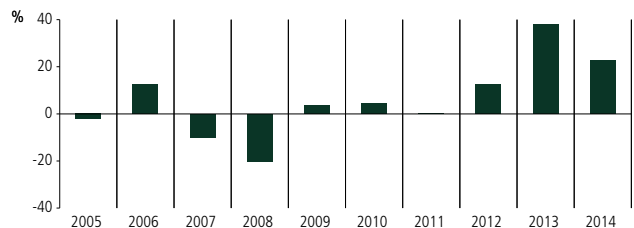
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Back-end load option 10 years ago has \$1,614.50 on December 31, 2014. This works out to an average of 4.91% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the Fund has performed in each of the past 10 years for a contractholder who chose the Back-end load option. In the last 10 years the Fund was up in value 6 years and down in value 4 years.



\* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

**ARE THERE ANY GUARANTEES?**

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 9 of the Ideal Segregated Funds Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Contract.

**HOW RISKY IS IT?**

The value of your investment can go down. Please see the Risk section 10.5 of the Ideal Segregated Funds Information Folder for further details.



**WHO IS THIS FUND FOR?**

This Fund may be right for people seeking potential long term capital growth. They are comfortable with the risks of investing in U.S. equities.

**HOW MUCH DOES IT COST?**

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option.

**1. Sales Charges**

Sales charge option (premium allocation option)	What you pay	How it works
<b>Ideal Segregated Funds</b>	<b>If you sell within:</b>	<b>%</b>
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	4.00
	3 to 4 years	3.00
	4 to 5 years	2.00
	More Than 5 years	0.00
		<ul style="list-style-type: none"> <li>• When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.</li> <li>• The withdrawal charge schedule is based on the date of each premium allocation.</li> <li>• <b>1st year:</b> You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.</li> <li>• <b>For subsequent years:</b> Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.</li> <li>• You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option.</li> </ul>

**2. Ongoing Fund Expenses**

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Contract (sections II, III and IV).

<b>Premium Allocation Option: Ideal Segregated Funds</b>	<b>MER (%)</b>
Back-end load	2.82
No-load	2.99
No-load with reset	2.99
Platinum No-Load	2.32

The No-load with reset and Platinum No-Load options have been closed to new contracts under the Ideal Segregated Funds since July 15, 2013.

A minimum investment of \$250,000 is required for the Platinum No-Load option.

**3. Other Fees**

The following trading fees apply to all premium allocation options and are charged to the Fund.

<b>Fee</b>	<b>What you pay</b>
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

**WHAT IF I CHANGE MY MIND?**

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- You have to tell your insurer in writing, by fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
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**FOR MORE INFORMATION**

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 Montréal, Quebec H3C 5S5

Toll Free: 1 888 841-6633  
 Toll Free Fax: 1 877 882-4892

**QUICK FACTS**

Date Fund Available: December 21, 1998	Premium Allocation Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Created: December 21, 1998	<b>Ideal Segregated Funds</b> Back-end load	\$1,000	2.96	\$9.55	1,140,402
Total Fund Value: \$30.72 million					
Portfolio Turnover Rate: 11.13%					
Manager of the underlying fund: Primary advisor: Manulife Asset Management Limited Sub-advisor: Standard Life Investments Limited (UK)					

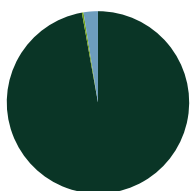
**WHAT DOES THE FUND INVEST IN?**

The Fund invests primarily in a mix of equities. The Fund invests in international companies. The Fund invests either directly or through one or more underlying fund. The Fund currently invests most of its assets in units of the Standard Life International Equity Fund.

Top 10 investments (of the underlying fund as of December 31, 2014)	%
Cash and cash equivalents	2.5
Roche Holdings AG	2.2
International Consolidated Airlines Group, S.A.	2.1
HSBC Holdings PLC	2.0
Ryanair Holdings plc	1.9
BT Group plc	1.8
Mazda Motor Corporation	1.8
Danske Bank A/S	1.8
Nokia Corporation	1.7
Zurich Insurance Group AG	1.7

**Total** **19.5**  
 Total investments: 86

**Investment Segmentation (as of December 31, 2014)**



	% Assets
International Equity	97.2
Other Assets	0.3
Cash & Equiv.	2.5

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed for a contractholder who has chosen the Back-end load option. Returns are after the MER has been deducted.

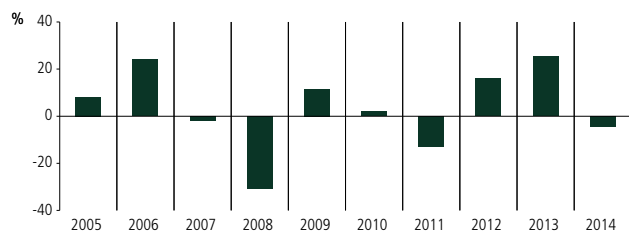
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Back-end load option 10 years ago has \$1,257.74 on December 31, 2014. This works out to an average of 2.32% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the Fund has performed in each of the past 10 years for a contractholder who chose the Back-end load option. In the last 10 years the Fund was up in value 6 years and down in value 4 years.



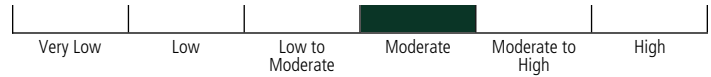
\* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

## ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 9 of the Ideal Segregated Funds Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Contract.

## HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 10.5 of the Ideal Segregated Funds Information Folder for further details.



## WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential long term capital growth. They are comfortable with the risks of investing in international equities.

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
<b>Ideal Segregated Funds</b>	<b>If you sell within:</b>	<b>%</b>
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	4.00
	3 to 4 years	3.00
	4 to 5 years	2.00
	More Than 5 years	0.00
		<ul style="list-style-type: none"> <li>• When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.</li> <li>• The withdrawal charge schedule is based on the date of each premium allocation.</li> <li>• <b>1st year:</b> You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge. <b>For subsequent years:</b> Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.</li> <li>• You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option.</li> </ul>

**2. Ongoing Fund Expenses**

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Contract (sections II, III and IV).

<b>Premium Allocation Option: Ideal Segregated Funds</b>	<b>MER (%)</b>
Back-end load	2.96
No-load	3.12
No-load with reset	3.19
Platinum No-Load	2.47

The No-load with reset and Platinum No-Load options have been closed to new contracts under the Ideal Segregated Funds since July 15, 2013.

A minimum investment of \$250,000 is required for the Platinum No-Load option.

**3. Other Fees**

The following trading fees apply to all premium allocation options and are charged to the Fund.

<b>Fee</b>	<b>What you pay</b>
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

**WHAT IF I CHANGE MY MIND?**

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
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**FOR MORE INFORMATION**

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The Manufacturers Life Insurance Company  
 Operations, Customer Experience  
 1245 Sherbrooke Street West  
 Montréal, Quebec, H3G 1G3

P.O. Box 11497, Stn. Centre-ville  
 Montréal, Quebec H3C 5S5

Toll Free: 1 888 841-6633  
 Toll Free Fax: 1 877 882-4892



**QUICK FACTS**

Date Fund Available: October 10, 2000	Premium Allocation Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Created: October 10, 2000	<b>Ideal Segregated Funds</b> Back-end load	\$1,000	2.77	\$11.33	520,471
Total Fund Value: \$43.00 million					
Portfolio Turnover Rate: 16.02%					
Manager of the underlying fund: Primary advisor: Manulife Asset Management Limited Sub-advisor: Standard Life Investments Limited (UK)					

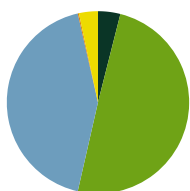
**WHAT DOES THE FUND INVEST IN?**

The Fund invests primarily in a mix of equities. The equities are made up of multinational companies throughout the world. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Standard Life Global Equity Fund.

Top 10 investments (of the underlying fund as of December 31, 2014)	%
Cash and cash equivalents	3.4
Celgene Corporation	2.0
Alimentation Couche-Tard Inc., Subordinated Voting, B	2.0
Roche Holdings AG	2.0
Visteon Corporation	1.9
Charles Schwab Corporation, (The)	1.8
Illumina, Inc.	1.7
First Republic Bank	1.7
Barclays Bank PLC	1.7
Deutsche Telekom AG	1.7

**Total** **19.9**  
 Total investments: 87

**Investment Segmentation (as of December 31, 2014)**



	% Assets
Canadian Equity	4.0
U.S. Equity	49.6
International Equity	42.9
Other Assets	0.2
Cash & Equiv.	3.4

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed for a contractholder who has chosen the Back-end load option. Returns are after the MER has been deducted.

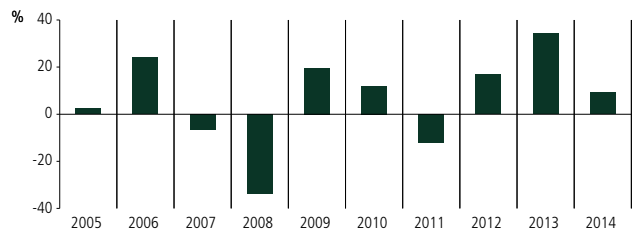
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Back-end load option 10 years ago has \$1,577.24 on December 31, 2014. This works out to an average of 4.66% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the Fund has performed in each of the past 10 years for a contractholder who chose the Back-end load option. In the last 10 years the Fund was up in value 7 years and down in value 3 years.



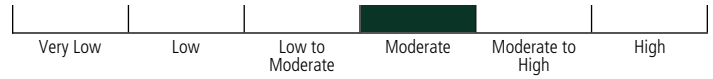
\* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

**ARE THERE ANY GUARANTEES?**

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 9 of the Ideal Segregated Funds Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Contract.

**HOW RISKY IS IT?**

The value of your investment can go down. Please see the Risk section 10.5 of the Ideal Segregated Funds Information Folder for further details.



**WHO IS THIS FUND FOR?**

This Fund may be right for people seeking potential capital growth. They are comfortable with the risks of investing in global equities.

**HOW MUCH DOES IT COST?**

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option.

**1. Sales Charges**

Sales charge option (premium allocation option)	What you pay	How it works
<b>Ideal Segregated Funds</b>	<b>If you sell within:</b>	<b>%</b>
Back-end Load Option	Up to 1 year 1 to 2 years 2 to 3 years 3 to 4 years 4 to 5 years More Than 5 years	6.00 5.00 4.00 3.00 2.00 0.00
		<ul style="list-style-type: none"> <li>• When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.</li> <li>• The withdrawal charge schedule is based on the date of each premium allocation.</li> <li>• <b>1st year:</b> You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.</li> <li>• <b>For subsequent years:</b> Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.</li> <li>• You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option.</li> </ul>

**2. Ongoing Fund Expenses**

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Contract (sections II, III and IV).

<b>Premium Allocation Option: Ideal Segregated Funds</b>	<b>MER (%)</b>
Back-end load	2.77
No-load	2.93
No-load with reset	2.99
Platinum No-Load	2.27

The No-load with reset and Platinum No-Load options have been closed to new contracts under the Ideal Segregated Funds since July 15, 2013.

A minimum investment of \$250,000 is required for the Platinum No-Load option.

**3. Other Fees**

The following trading fees apply to all premium allocation options and are charged to the Fund.

<b>Fee</b>	<b>What you pay</b>
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

**WHAT IF I CHANGE MY MIND?**

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
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- The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

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**QUICK FACTS**

	Premium Allocation Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: January 6, 2003	<b>Ideal Segregated Funds</b>				
Date Fund Created: January 6, 2003	Back-end load	\$1,000	2.60	\$15.73	4,658,886
Total Fund Value: \$374.10 million					
Portfolio Turnover Rate: 45.04%					
Manager of the underlying funds: Manulife Asset Management Limited					

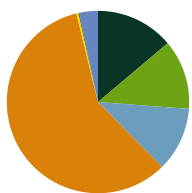
**WHAT DOES THE FUND INVEST IN?**

The Fund invests in a mix of underlying funds. The Fund invests a larger portion of its assets in Canadian and foreign fixed income. The Fund also invests a smaller portion of its assets in Canadian and foreign equities.

**Top 10 investments (as of December 31, 2014)**

Standard Life Canadian Bond Fund	33.9	%
Standard Life Dividend Income Fund	12.3	
Standard Life International Equity Fund	6.8	
Standard Life Global Bond Fund	6.4	
Standard Life U.S. Dividend Growth Fund	6.4	
Standard Life Corporate Bond Fund	6.0	
Standard Life Short Term Bond Fund	5.8	
Standard Life Canadian Equity Value Fund	5.7	
Standard Life Global Equity Value Fund	5.5	
Standard Life High Yield Bond Fund	4.4	
<b>Total</b>	<b>93.3</b>	

**Investment Segmentation (as of December 31, 2014)**



Canadian Equity	13.8	% Assets
U.S. Equity	12.4	
International Equity	11.4	
Bonds	58.6	
Fund Units	0.4	
Other Assets	0.1	
Cash & Equiv.	3.3	

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed for a contractholder who has chosen the Back-end load option. Returns are after the MER has been deducted.

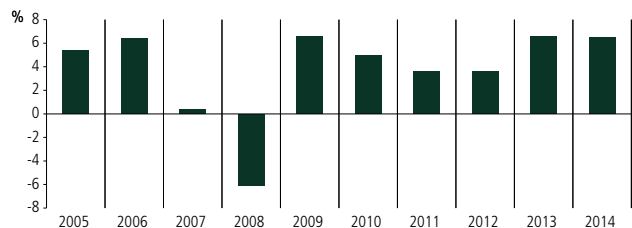
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Back-end load option 10 years ago has \$1,440.67 on December 31, 2014. This works out to an average of 3.72% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the Fund has performed in each of the past 10 years for a contractholder who chose the Back-end load option. In the last 10 years the Fund was up in value 9 years and down in value 1 year.



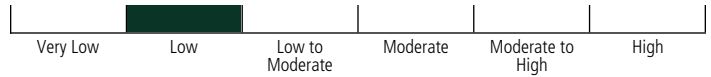
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**ARE THERE ANY GUARANTEES?**

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 9 of the Ideal Segregated Funds Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Contract.

**HOW RISKY IS IT?**

The value of your investment can go down. Please see the Risk section 10.5 of the Ideal Segregated Funds Information Folder for further details.



**WHO IS THIS FUND FOR?**

This Fund may be right for people seeking potential to maintain their capital. They are also seeking some potential income. They are comfortable with the risks of investing in equities.

**HOW MUCH DOES IT COST?**

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option.

**1. Sales Charges**

Sales charge option (premium allocation option)	What you pay	How it works
<b>Ideal Segregated Funds</b>	<b>If you sell within:</b>	<b>%</b>
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	4.00
	3 to 4 years	3.00
	4 to 5 years	2.00
	More Than 5 years	0.00

- When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option.

**2. Ongoing Fund Expenses**

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Contract (sections II, III and IV).

<b>Premium Allocation Option: Ideal Segregated Funds</b>	<b>MER (%)</b>
Back-end load	2.60
No-load	2.77
No-load with reset	2.75
Platinum No-Load	2.10

The No-load with reset and Platinum No-Load options have been closed to new contracts under the Ideal Segregated Funds since July 15, 2013.

A minimum investment of \$250,000 is required for the Platinum No-Load option.

**3. Other Fees**

The following trading fees apply to all premium allocation options and are charged to the Fund.

<b>Fee</b>	<b>What you pay</b>
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

**WHAT IF I CHANGE MY MIND?**

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**QUICK FACTS**

	Premium Allocation Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: January 6, 2003					
Date Fund Created: January 6, 2003	<b>Ideal Segregated Funds</b> Back-end load	\$1,000	2.66	\$16.28	4,611,521
Total Fund Value: \$389.04 million					
Portfolio Turnover Rate: 55.96%					
Manager of the underlying funds: Manulife Asset Management Limited					

**WHAT DOES THE FUND INVEST IN?**

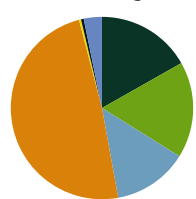
The Fund invests in a mix of underlying funds. The Fund invests a larger portion of its assets in Canadian and foreign fixed income. The Fund also invests a smaller portion of its assets in Canadian and foreign equities.

**Top 10 investments (as of December 31, 2014)**

	%
Standard Life Canadian Bond Fund	16.5
Standard Life Corporate Bond Fund	14.3
Standard Life Dividend Income Fund	13.1
Standard Life Global Bond Fund	6.3
Standard Life U.S. Dividend Growth Fund	5.8
Standard Life Canadian Equity Value Fund	5.2
Standard Life Global Dividend Growth Fund	5.0
Standard Life Short Term Bond Fund	4.9
Standard Life High Yield Bond Fund	4.4
Standard Life Emerging Markets Debt Fund	4.3
<b>Total</b>	<b>79.9</b>

**Investment Segmentation (as of December 31, 2014)**

	% Assets
Canadian Equity	16.8
U.S. Equity	17.1
International Equity	13.3
Bonds	48.8
Fund Units	0.4
Other Assets	0.5
Cash & Equiv.	3.2



**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed for a contractholder who has chosen the Back-end load option. Returns are after the MER has been deducted.

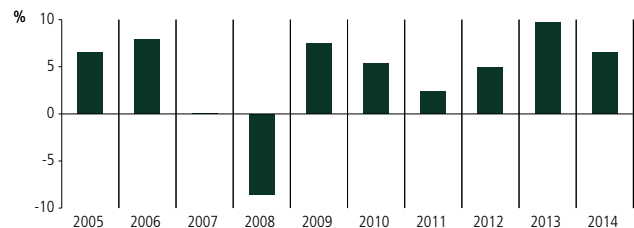
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Back-end load option 10 years ago has \$1,494.63 on December 31, 2014. This works out to an average of 4.10% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the Fund has performed in each of the past 10 years for a contractholder who chose the Back-end load option. In the last 10 years the Fund was up in value 9 years and down in value 1 year.



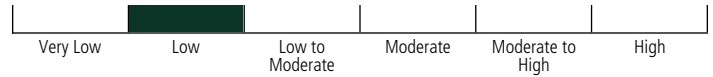
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**HOW RISKY IS IT?**

The value of your investment can go down. Please see the Risk section 10.5 of the Ideal Segregated Funds Information Folder for further details.



**WHO IS THIS FUND FOR?**

This Fund may be right for people seeking potential income and some capital growth. They are comfortable with the risks of investing in equities.

**HOW MUCH DOES IT COST?**

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option.

**1. Sales Charges**

Sales charge option (premium allocation option)	What you pay	How it works
<b>Ideal Segregated Funds</b>	<b>If you sell within:</b>	<b>%</b>
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	4.00
	3 to 4 years	3.00
	4 to 5 years	2.00
	More Than 5 years	0.00
		<ul style="list-style-type: none"> <li>• When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.</li> <li>• The withdrawal charge schedule is based on the date of each premium allocation.</li> <li>• <b>1st year:</b> You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.</li> <li>• <b>For subsequent years:</b> Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.</li> <li>• You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option.</li> </ul>



**2. Ongoing Fund Expenses**

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Contract (sections II, III and IV).

<b>Premium Allocation Option: Ideal Segregated Funds</b>	<b>MER (%)</b>
Back-end load	2.66
No-load	2.82
No-load with reset	2.83
Platinum No-Load	2.16

The No-load with reset and Platinum No-Load options have been closed to new contracts under the Ideal Segregated Funds since July 15, 2013.

A minimum investment of \$250,000 is required for the Platinum No-Load option.

**3. Other Fees**

The following trading fees apply to all premium allocation options and are charged to the Fund.

<b>Fee</b>	<b>What you pay</b>
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

**WHAT IF I CHANGE MY MIND?**

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
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**QUICK FACTS**

	Premium Allocation Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Available: January 6, 2003					
Date Fund Created: January 6, 2003	<b>Ideal Segregated Funds</b> Back-end load	\$1,000	2.75	\$16.89	3,038,957
Total Fund Value: \$232.10 million					
Portfolio Turnover Rate: 66.81%					
Manager of the underlying funds: Manulife Asset Management Limited					

**WHAT DOES THE FUND INVEST IN?**

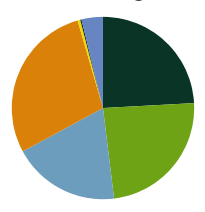
The Fund invests in a mix of underlying funds. The Fund invests a larger portion of its assets in Canadian and foreign equities. The Fund also invests a smaller portion of its assets in Canadian and foreign fixed income.

**Top 10 investments (as of December 31, 2014)**

	%
Standard Life Canadian Equity Fund	11.2
Standard Life Global Equity Fund	9.3
Standard Life U.S. Equity Value Fund	7.4
Standard Life Global Bond Fund	7.2
Standard Life Canadian Equity Value Fund	7.1
Standard Life Dividend Income Fund	6.5
Standard Life Corporate Bond Fund	6.0
Standard Life U.S. Dividend Growth Fund	5.3
Standard Life High Yield Bond Fund	5.2
Standard Life Emerging Markets Debt Fund	5.2
<b>Total</b>	<b>70.3</b>

**Investment Segmentation (as of December 31, 2014)**

	% Assets
Canadian Equity	24.1
U.S. Equity	23.9
International Equity	19.1
Bonds	28.4
Fund Units	0.5
Other Assets	0.2
Cash & Equiv.	3.8



**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed for a contractholder who has chosen the Back-end load option. Returns are after the MER has been deducted.

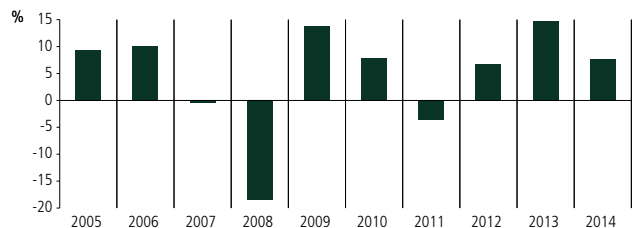
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Back-end load option 10 years ago has \$1,520.44 on December 31, 2014. This works out to an average of 4.28% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the Fund has performed in each of the past 10 years for a contractholder who chose the Back-end load option. In the last 10 years the Fund was up in value 7 years and down in value 3 years.



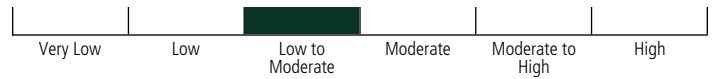
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**ARE THERE ANY GUARANTEES?**

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 9 of the Ideal Segregated Funds Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Contract.

**HOW RISKY IS IT?**

The value of your investment can go down. Please see the Risk section 10.5 of the Ideal Segregated Funds Information Folder for further details.



**WHO IS THIS FUND FOR?**

This Fund may be right for people seeking potential capital growth and some income. They are comfortable with the risks of investing in global equities.

**HOW MUCH DOES IT COST?**

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option.

**1. Sales Charges**

Sales charge option (premium allocation option)	What you pay	How it works
<b>Ideal Segregated Funds</b>	<b>If you sell within:</b>	<b>%</b>
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	4.00
	3 to 4 years	3.00
	4 to 5 years	2.00
	More Than 5 years	0.00
		<ul style="list-style-type: none"> <li>• When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.</li> <li>• The withdrawal charge schedule is based on the date of each premium allocation.</li> <li>• <b>1st year:</b> You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.</li> <li>• <b>For subsequent years:</b> Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.</li> <li>• You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option.</li> </ul>

**2. Ongoing Fund Expenses**

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds Contract (sections II, III and IV).

<b>Premium Allocation Option: Ideal Segregated Funds</b>	<b>MER (%)</b>
Back-end load	2.75
No-load	2.91
No-load with reset	2.91
Platinum No-Load	2.25

The No-load with reset and Platinum No-Load options have been closed to new contracts under the Ideal Segregated Funds since July 15, 2013.

A minimum investment of \$250,000 is required for the Platinum No-Load option.

**3. Other Fees**

The following trading fees apply to all premium allocation options and are charged to the Fund.

<b>Fee</b>	<b>What you pay</b>
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

**WHAT IF I CHANGE MY MIND?**

- You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- You have to tell your insurer in writing, by fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please read the Contract and the Information Folder or you may contact us at:

The Manufacturers Life Insurance Company  
 Operations, Customer Experience  
 1245 Sherbrooke Street West  
 Montréal, Quebec, H3G 1G3

P.O. Box 11497, Stn. Centre-ville  
 Montréal, Quebec H3C 5S5

Toll Free: 1 888 841-6633  
 Toll Free Fax: 1 877 882-4892

**QUICK FACTS**

Date Fund Available: January 6, 2003	Premium Allocation Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
Date Fund Created: January 6, 2003	<b>Ideal Segregated Funds</b> Back-end load	\$1,000	2.77	\$18.58	681,246
Total Fund Value: \$63.73 million					
Portfolio Turnover Rate: 77.64%					
Manager of the underlying funds: Manulife Asset Management Limited					

**WHAT DOES THE FUND INVEST IN?**

The Fund invests in a mix of underlying funds. The Fund invests a larger portion of its assets in Canadian and foreign equities. The Fund also invests a smaller portion of its assets in Canadian and foreign fixed income.

**Top 10 investments (as of December 31, 2014)**

	%
Standard Life Canadian Equity Fund	11.9
Standard Life U.S. Equity Value Fund	11.5
Standard Life Global Equity Fund	9.8
Standard Life Canadian Equity Value Fund	7.5
Standard Life Dividend Income Fund	6.2
Standard Life U.S. Dividend Growth Fund	5.9
Standard Life Emerging Markets Debt Fund	5.3
Standard Life High Yield Bond Fund	5.3
Standard Life Emerging Markets Dividend Fund	4.9
Standard Life Canadian Small Cap Fund	4.9
<b>Total</b>	<b>73.2</b>

**Investment Segmentation (as of December 31, 2014)**



	% Assets
Canadian Equity	26.9
U.S. Equity	27.8
International Equity	21.9
Bonds	19.2
Fund Units	0.5
Other Assets	0.4
Cash & Equiv.	3.3

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed for a contractholder who has chosen the Back-end load option. Returns are after the MER has been deducted.

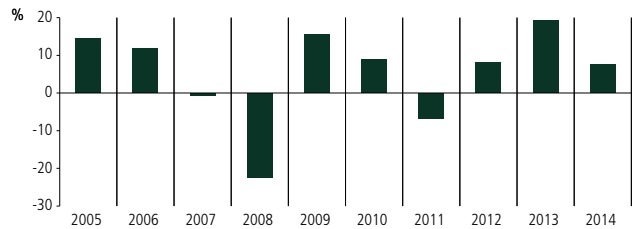
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Back-end load option 10 years ago has \$1,604.20 on December 31, 2014. This works out to an average of 4.84% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the Fund has performed in each of the past 10 years for a contractholder who chose the Back-end load option. In the last 10 years the Fund was up in value 7 years and down in value 3 years.



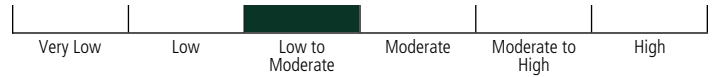
\* On or about July 1st, 2015, all mentions of The Standard Life Assurance Company of Canada ("Standard Life") in this document were replaced by The Manufacturers Life Insurance Company ("Manulife Financial").

**ARE THERE ANY GUARANTEES?**

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance fee that is charged for the guarantee. For details please refer to the Guarantee section 9 of the Ideal Segregated Funds Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds Contract.

**HOW RISKY IS IT?**

The value of your investment can go down. Please see the Risk section 10.5 of the Ideal Segregated Funds Information Folder for further details.



**WHO IS THIS FUND FOR?**

This Fund may be right for people seeking potential long term capital growth. They are comfortable with the risks of investing in global equities.

**HOW MUCH DOES IT COST?**

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option.

**1. Sales Charges**

Sales charge option (premium allocation option)	What you pay	How it works
<b>Ideal Segregated Funds</b>	<b>If you sell within:</b>	<b>%</b>
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	4.00
	3 to 4 years	3.00
	4 to 5 years	2.00
	More Than 5 years	0.00
		<ul style="list-style-type: none"> <li>• When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.</li> <li>• The withdrawal charge schedule is based on the date of each premium allocation.</li> <li>• <b>1st year:</b> You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.</li> <li>• <b>For subsequent years:</b> Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.</li> <li>• You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option.</li> </ul>

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<b>Premium Allocation Option: Ideal Segregated Funds</b>	<b>MER (%)</b>
Back-end load	2.77
No-load	2.94
No-load with reset	2.94
Platinum No-Load	2.27

The No-load with reset and Platinum No-Load options have been closed to new contracts under the Ideal Segregated Funds since July 15, 2013.

A minimum investment of \$250,000 is required for the Platinum No-Load option.

**3. Other Fees**

The following trading fees apply to all premium allocation options and are charged to the Fund.

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The Manufacturers Life Insurance Company  
 Operations, Customer Experience  
 1245 Sherbrooke Street West  
 Montréal, Quebec, H3G 1G3

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 Montréal, Quebec H3C 5S5

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