



## Fund Facts

Effective April 30, 2015



# GIF Select

### **MANULIFE GUARANTEED INVESTMENT FUNDS SELECT (GIF SELECT) INCOMEPLUS SERIES (VERSION 2.0)**

Performance as at December 31, 2014

This IncomePlus Series (version 2.0) is no longer available for new sales. This information applies to contracts sold October 5, 2009 to April 29, 2012.

The Manufacturers Life Insurance Company ("Manulife") is the issuer of the Manulife GIF Select insurance contract and the guarantor of any guarantee provisions therein.

**QUICK FACTS**

Performance as at December 31, 2014

**Date fund available:** October 2009    **Managed by:** Manulife Financial  
**Date fund created:** October 2006    **Units Outstanding:** 35,316,286

**Total Fund Value:** \$389.18 million  
**Portfolio Turnover Rate:** --

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.0	25,000	0.00	0.55	10.7189	3,644,754

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

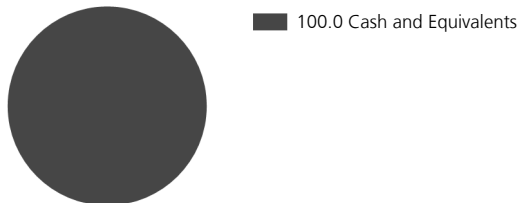
**WHAT DOES THIS FUND INVEST IN?**

This segregated fund invests primarily in Canadian fixed income investments.

Top 10 Investments (of the underlying fund)	%
Cash and Cash Equivalents	100.00
<b>Total</b>	<b>100.00</b>

**Total Investments: 1**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking interest income with an emphasis on capital preservation.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 6 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

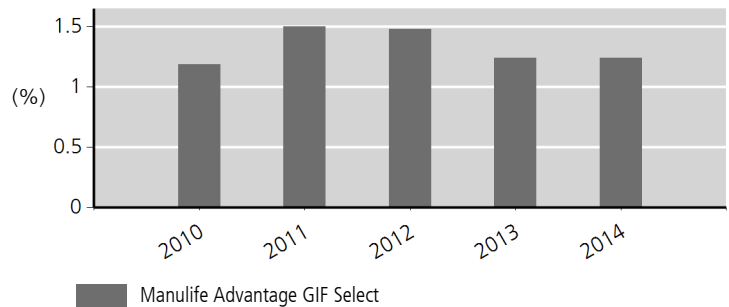
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 5, 2009 and chose the IncomePlus v2.0 Series has \$1071.32 on December 31, 2014. This works out to an average of 1.32% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 6 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 6 years the fund was up in value 6 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

**HOW MUCH DOES IT COST?**

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

**1. Sales Charges**

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 1. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	0.00	0.55

**Trailing commission**

Manulife pays a trailing commission of up to 0.25% of the value of your investments 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 sales charge option you choose.

**3. Other Fees**

Trading Fees apply to all guarantee options and are paid to Manulife.

FEE	WHAT YOU PAY
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

**QUICK FACTS**

Performance as at December 31, 2014

**Date fund available:** October 2009    **Managed by:** Manulife Financial

**Total Fund Value:** \$13.73 million

**Date fund created:** October 2009    **Units Outstanding:** 1,045,737

**Portfolio Turnover Rate:** 12.74%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.0	25,000	2.91	1.15	13.2361	736,717

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

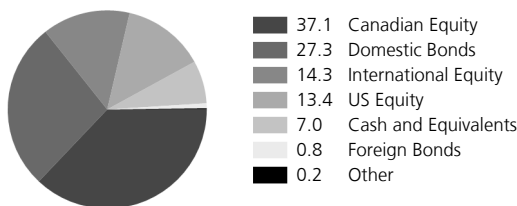
**WHAT DOES THIS FUND INVEST IN?**

This segregated fund invests in several different AGF mutual funds. The underlying funds invest primarily in Canadian equities and Canadian fixed income investments.

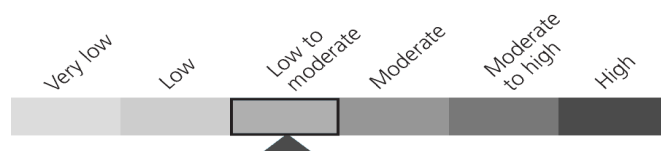
Top 10 Investments (of the underlying fund)	%
AGF Canada Class	43.37
AGF Canadian Bond Fund	30.65
AGF Global Equity Class	25.94
Canadian Dollars	0.04
<b>Total</b>	<b>100.00</b>

**Total Investments: 4**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 5 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

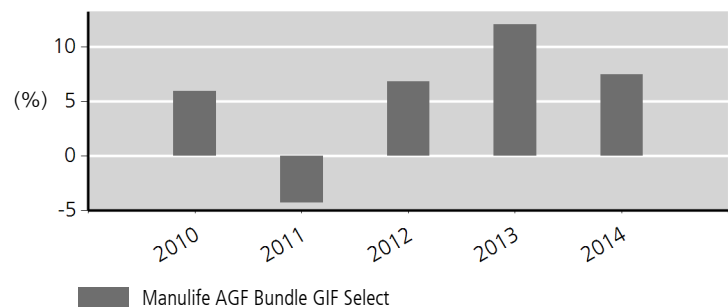
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 5, 2009 and chose the IncomePlus v2.0 Series has \$1389.91 on December 31, 2014. This works out to an average of 6.49% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 5 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 5 years the fund was up in value 4 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

**HOW MUCH DOES IT COST?**

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

**1. Sales Charges**

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
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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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.91	1.15

**Trailing commission**

Manulife pays a trailing commission of up to 1% of the value of your investments 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 sales charge option you choose.

**3. Other Fees**

Trading Fees apply to all guarantee options and are paid to Manulife.

FEE	WHAT YOU PAY
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

**QUICK FACTS**

Performance as at December 31, 2014

**Date fund available:** October 2009    **Managed by:** Manulife Financial

**Total Fund Value:** \$266.37 million

**Date fund created:** September 1986    **Units Outstanding:** 12,466,268

**Portfolio Turnover Rate:** 87.38%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.0	25,000	2.60	0.85	13.734	1,551,873

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

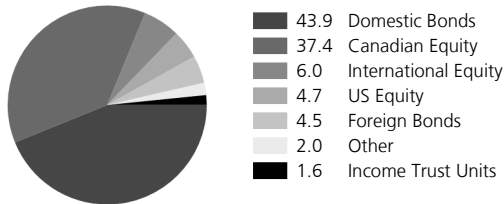
**WHAT DOES THIS FUND INVEST IN?**

This segregated fund invests primarily in Canadian equities and Canadian fixed income investments.

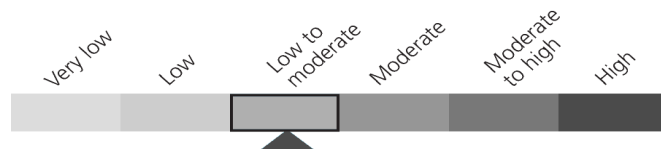
Top 10 Investments	%
MAM Canadian Core Fixed Income Pooled Fund	44.51
Manulife Dividend Income Fund	11.10
Franklin Bissett Canadian Equity Fund	9.89
Manulife Q Core Canadian Equity Fund	9.81
MAM U.S. Large Cap Core Pooled Fund	8.85
National Bank Canadian All Cap Equity Fund	5.04
Manulife High Yield Bond Fund	4.79
National Bank Consensus International Equity Fund	3.25
Manulife International Equity (83) Fund	2.76
<b>Total</b>	<b>100.00</b>

**Total Investments: 10**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 5 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

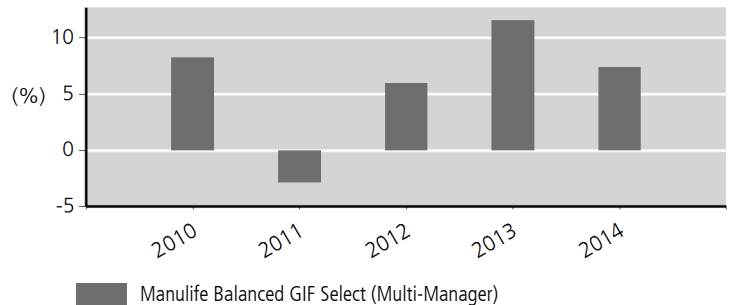
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 5, 2009 and chose the IncomePlus v2.0 Series has \$1430.37 on December 31, 2014. This works out to an average of 7.07% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 5 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 5 years the fund was up in value 4 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

## MANULIFE BALANCED GIF SELECT (MULTI-MANAGER)

### HOW MUCH DOES IT COST?

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

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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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.60	0.85

#### Trailing commission

Manulife pays a trailing commission of up to 1% of the value of your investments 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 sales charge option you choose.

#### 3. Other Fees

Trading Fees apply to all guarantee options and are paid to Manulife.

FEE	WHAT YOU PAY
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

Performance as at December 31, 2014

**QUICK FACTS**

**Date fund available:** October 2009    **Managed by:** Manulife Asset Management (Canada) & Manulife Asset Management (US)    **Total Fund Value:** \$451.68 million  
**Date fund created:** August 2009    **Units Outstanding:** 31,506,425    **Portfolio Turnover Rate:** 48.84%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.0	25,000	2.40	0.85	14.1686	10,647,021

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

**WHAT DOES THIS FUND INVEST IN?**

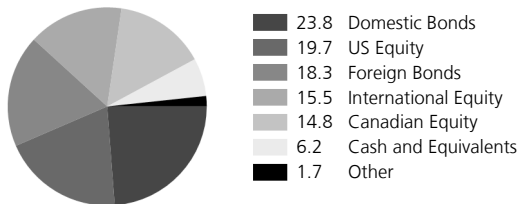
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**Top 10 Investments (of the underlying fund)**

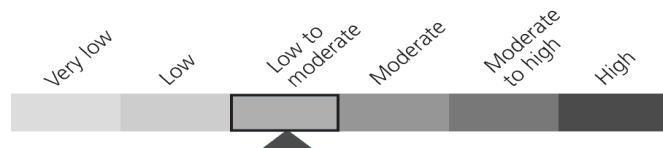
	%
Manulife Strategic Income Fund	12.25
Manulife Canadian Bond Plus Fund	11.05
Manulife Canadian Universe Bond Fund	9.80
Manulife Corporate Bond Fund	9.62
Manulife Canadian Stock Fund	8.42
Manulife U.S. Diversified Growth Fund	6.62
Manulife U.S. Opportunities Class	6.59
Templeton Global Bond Fund	5.98
Manulife World Investment Class	5.89
Manulife International Value Equity Fund	5.78
<b>Total</b>	<b>82.00</b>

**Total Investments: 16**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 5 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

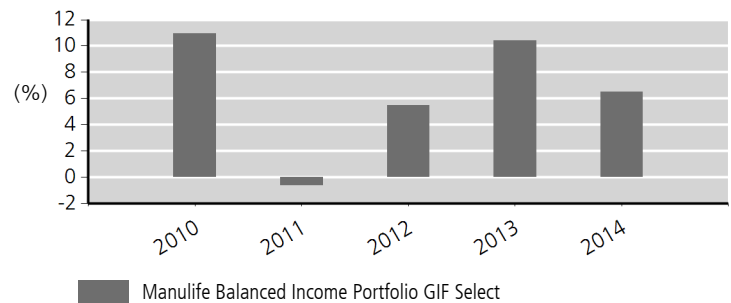
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 5, 2009 and chose the IncomePlus v2.0 Series has \$1491.29 on December 31, 2014. This works out to an average of 7.93% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 5 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 5 years the fund was up in value 4 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.



**HOW MUCH DOES IT COST?**

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

**1. Sales Charges**

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.40	0.85

**Trailing commission**

Manulife pays a trailing commission of up to 1% of the value of your investments 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 sales charge option you choose.

**3. Other Fees**

Trading Fees apply to all guarantee options and are paid to Manulife.

FEE	WHAT YOU PAY
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

**QUICK FACTS**

Performance as at December 31, 2014

**Date fund available:** October 2009    **Managed by:** Manulife Financial  
**Date fund created:** July 2009    **Units Outstanding:** 1,686,093

**Total Fund Value:** \$22.57 million  
**Portfolio Turnover Rate:** 69.61%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.0	25,000	2.51	0.85	13.3263	915,692

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

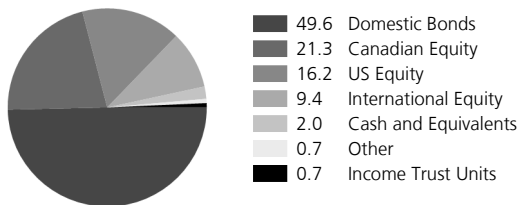
**WHAT DOES THIS FUND INVEST IN?**

This segregated fund invests in several different Manulife Index funds. The underlying funds invest primarily in Canadian equities and Canadian fixed income investments.

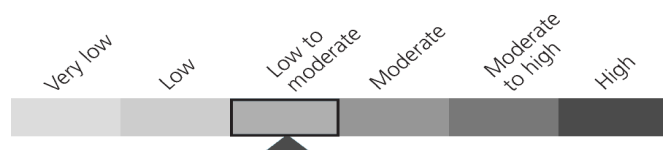
Top 10 Investments	%
MAM Canadian Bond Index Pooled Fund	49.87
Manulife Canadian Equity Index Guaranteed Investment Fund	23.86
Manulife U.S. Equity Index Fund	16.80
Manulife International Equity Index Fund	9.51
Canadian Dollars	-0.04
<b>Total</b>	<b>100.00</b>

**Total Investments: 5**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 5 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

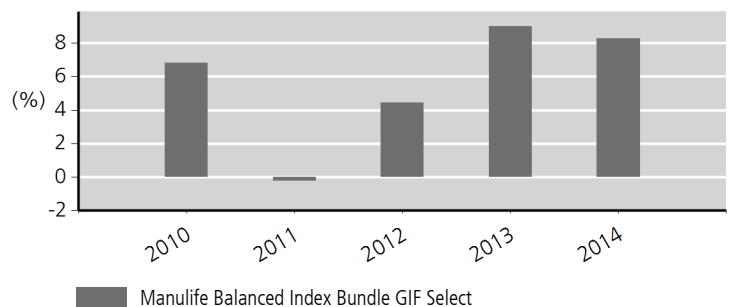
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 5, 2009 and chose the IncomePlus v2.0 Series has \$1399.03 on December 31, 2014. This works out to an average of 6.62% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 5 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 5 years the fund was up in value 4 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

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**HOW MUCH DOES IT COST?**

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GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.51	0.85

**Trailing commission**

Manulife pays a trailing commission of up to 1% of the value of your investments 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 sales charge option you choose.

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You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

**QUICK FACTS**

Performance as at December 31, 2014

**Date fund available:** October 2010    **Managed by:** Manulife Asset Management (Canada)    **Total Fund Value:** \$77.51 million  
**Date fund created:** October 2010    **Units Outstanding:** 7,009,808    **Portfolio Turnover Rate:** 81.39%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.0	25,000	2.10	0.55	11.0761	1,340,546

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

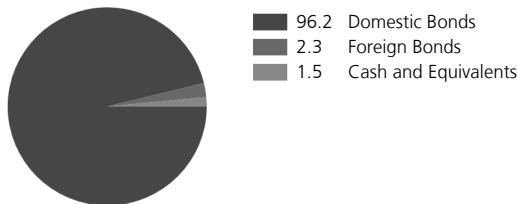
**WHAT DOES THIS FUND INVEST IN?**

This segregated fund invests in the Manulife Bond mutual fund. The underlying fund invests primarily in Canadian fixed income investments.

Top 10 Investments (of the underlying fund)	%
Government of Canada, 3.50%, 1-Dec-2045	4.96
Province of Ontario, 3.45%, 2-Jun-2045	3.74
Province of Ontario, 2.85%, 2-Jun-2023	3.16
Province of Ontario, 3.15%, 2-Jun-2022	2.62
Province of British Columbia, 4.30%, 18-Jun-2042	2.21
Province of Ontario, 3.50%, 2-Jun-2024	2.14
Province of Ontario, 4.00%, 2-Jun-2021	2.12
Province of British Columbia, 3.20%, 18-Jun-2044	1.92
Government of Canada, 4.00%, 1-Jun-2041	1.69
Municipal Finance Authority of B.C., 3.75%, Sep-26-2023	1.56
<b>Total</b>	<b>26.12</b>

**Total Investments: 330**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking interest income with an emphasis on capital preservation.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 10 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

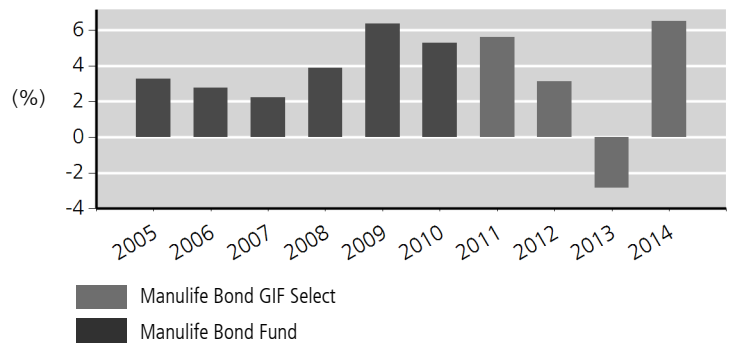
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 18, 2010 and chose the IncomePlus v2.0 Series has \$1149.32 on December 31, 2014. This works out to an average of 3.37% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 10 years the fund was up in value 9 years and down in value 1 year.



For illustration purposes only. Includes retail mutual/pooled performance as indicated. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

## HOW MUCH DOES IT COST?

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
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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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 1. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.10	0.55

#### Trailing commission

Manulife pays a trailing commission of up to 0.5% of the value of your investments 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 sales charge option you choose.

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<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

**QUICK FACTS**

Performance as at December 31, 2014

**Date fund available:** October 2010    **Managed by:** Manulife Asset Management (Canada)    **Total Fund Value:** \$348.36 million  
**Date fund created:** October 2010    **Units Outstanding:** 23,753,392    **Portfolio Turnover Rate:** 7.25%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.0	25,000	2.65	0.85	14.7531	9,014,021

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

**WHAT DOES THIS FUND INVEST IN?**

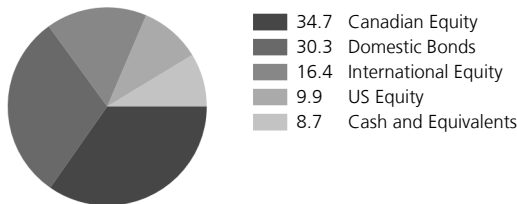
This segregated fund invests in the Manulife Canadian Balanced mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

**Top 10 Investments (of the underlying fund)**

	%
Manulife Canadian Investment Class	34.48
Manulife Canadian Bond Fund	30.97
Manulife Global Equity Class	20.58
Manulife Global Small Cap Fund	9.06
Government of Canada, 0.00%, 15-Jan-2015	1.98
Government of Canada, 0.00%, 12-Mar-2015	1.66
Government of Canada, 0.00%, 12-Feb-2015	0.62
Government of Canada, 0.00%, 26-Mar-2015	0.44
Government of Canada, 0.00%, 26-Feb-2015	0.18
Canadian Dollars	0.03
<b>Total</b>	<b>100.00</b>

**Total Investments: 11**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 4 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

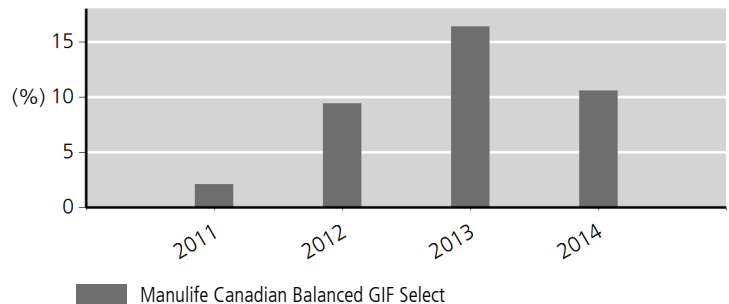
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 18, 2010 and chose the IncomePlus v2.0 Series has \$1542.02 on December 31, 2014. This works out to an average of 10.86% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 4 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 4 years the fund was up in value 4 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

## HOW MUCH DOES IT COST?

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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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.65	0.85

#### Trailing commission

Manulife pays a trailing commission of up to 1% of the value of your investments 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 sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and are paid to Manulife.

FEE	WHAT YOU PAY
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

Performance as at December 31, 2014

**QUICK FACTS**

**Date fund available:** October 2009    **Managed by:** Manulife Financial  
**Date fund created:** July 2009    **Units Outstanding:** 3,654,557

**Total Fund Value:** \$768.77 million  
**Portfolio Turnover Rate:** 119.82%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.0	25,000	2.06	0.55	11.6525	1,333,567

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

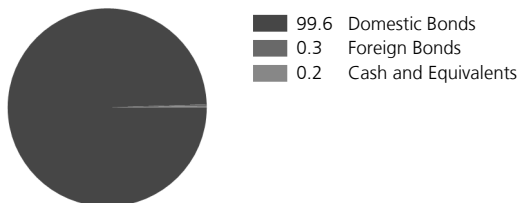
**WHAT DOES THIS FUND INVEST IN?**

This segregated fund invests primarily in Canadian fixed income investments.

Top 10 Investments	%
Government of Canada, 1.75%, 1-Mar-2019	1.62
Government of Canada, 1.00%, 1-May-2016	1.59
Government of Canada, 4.25%, 1-Jun-2018	1.38
Government of Canada, 2.00%, 1-Jun-2016	1.37
Government of Canada, 1.50%, 1-Mar-2017	1.35
Government of Canada, 5.75%, 1-Jun-2033	1.33
Canada Housing Trust No 1, 2.75%, 15-Jun-2016	1.25
Canada Housing Trust No 1, 1.95%, 15-Jun-2019	1.19
Government of Canada, 3.50%, 1-Dec-2045	1.15
Government of Canada, 4.00%, 1-Jun-2041	1.15
<b>Total</b>	<b>13.38</b>

**Total Investments: 845**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking interest income with an emphasis on capital preservation.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 5 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

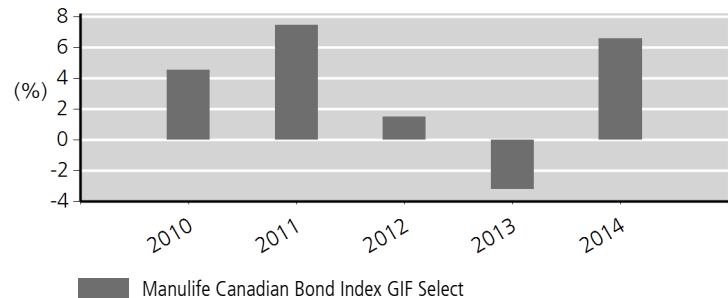
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 5, 2009 and chose the IncomePlus v2.0 Series has \$1206.73 on December 31, 2014. This works out to an average of 3.65% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 5 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 5 years the fund was up in value 4 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.



## HOW MUCH DOES IT COST?

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 1. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.06	0.55

#### Trailing commission

Manulife pays a trailing commission of up to 0.5% of the value of your investments 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 sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and are paid to Manulife.

FEE	WHAT YOU PAY
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

Performance as at December 31, 2014

**QUICK FACTS**

**Date fund available:** October 2012    **Managed by:** Manulife Asset Management (Canada)    **Total Fund Value:** \$16.89 million  
**Date fund created:** October 2012    **Units Outstanding:** 1,380,638    **Portfolio Turnover Rate:** 4.56%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.0	25,000	2.72	0.85	12.6928	217,375

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

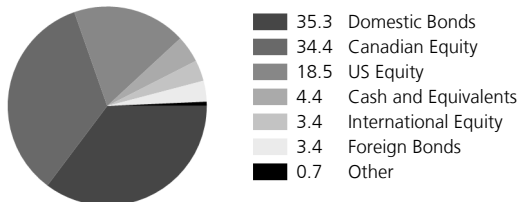
**WHAT DOES THIS FUND INVEST IN?**

This segregated fund invests in the Manulife Canadian Opportunities Balanced mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

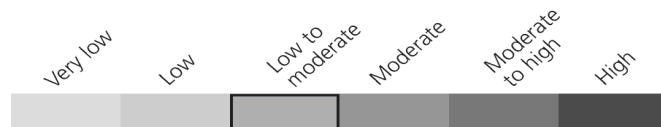
Top 10 Investments (of the underlying fund)	%
Manulife Canadian Opportunities Fund	59.00
Toronto-Dominion Bank	
Royal Bank of Canada	
Alimentation Couche-Tard Inc.	
Magna International Inc.	
Suncor Energy Inc.	
Citigroup Inc.	
Apple Inc.	
Canadian Natural Resources Ltd.	
Canadian National Railway Co.	
Bank of Nova Scotia	
Manulife Short Term Bond Fund	21.68
Manulife Bond Fund	10.18
Manulife Corporate Bond Fund	8.04
Canadian Dollars	1.13
Cash and Cash Equivalents	-0.03
<b>Total</b>	<b>100.00</b>

**Total Investments: 6**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 2 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

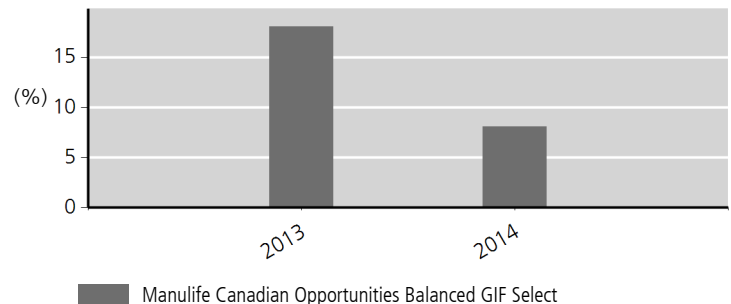
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 31, 2012 and chose the IncomePlus v2.0 Series has \$1230.36 on December 31, 2014. This works out to an average of 10.06% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 2 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 2 years the fund was up in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

## HOW MUCH DOES IT COST?

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.72	0.85

#### Trailing commission

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**QUICK FACTS**

Performance as at December 31, 2014

**Date fund available:** October 2009    **Managed by:** Manulife Financial  
**Date fund created:** July 2008    **Units Outstanding:** 27,494,306

**Total Fund Value:** \$392.13 million  
**Portfolio Turnover Rate:** 167.65%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.0	25,000	2.90	0.85	15.1368	7,006,277

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

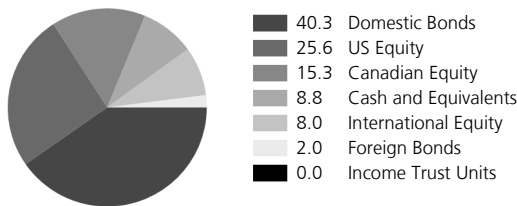
**WHAT DOES THIS FUND INVEST IN?**

This segregated fund invests in several different CI mutual funds. The underlying funds invest primarily in foreign equities and Canadian fixed income investments.

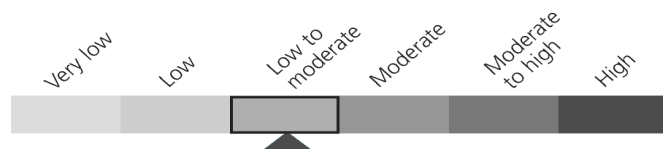
Top 10 Investments (of the underlying fund)	%
CI Signature Canadian Bond Fund	44.62
CI Cambridge Global Equity Corporate Class	28.00
CI Cambridge Canadian Equity Corporate Class	27.42
Canadian Dollars	-0.04
<b>Total</b>	<b>100.00</b>

**Total Investments: 4**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 5 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

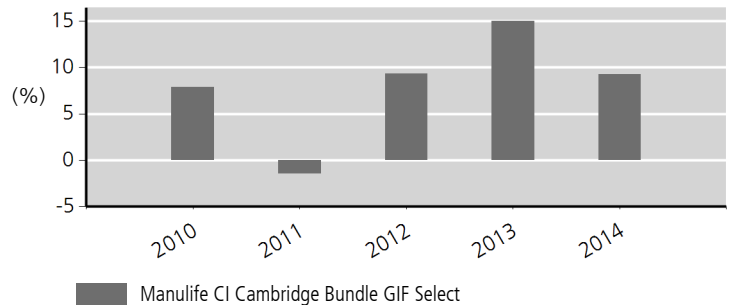
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 5, 2009 and chose the IncomePlus v2.0 Series has \$1570.97 on December 31, 2014. This works out to an average of 9.01% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 5 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 5 years the fund was up in value 4 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

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## HOW MUCH DOES IT COST?

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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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.90	0.85

#### Trailing commission

Manulife pays a trailing commission of up to 1% of the value of your investments 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 sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and are paid to Manulife.

FEE	WHAT YOU PAY
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

**QUICK FACTS**

Performance as at December 31, 2014

**Date fund available:** October 2009    **Managed by:** CI Investments Inc.  
**Date fund created:** January 1998    **Units Outstanding:** 118,033,708

**Total Fund Value:** \$1.67 billion  
**Portfolio Turnover Rate:** 138.11%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.0	25,000	2.83	1.25	12.7221	21,154,524

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

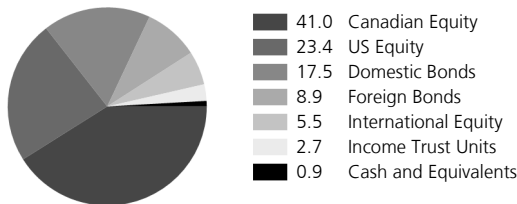
**WHAT DOES THIS FUND INVEST IN?**

This segregated fund invests in the CI Harbour Growth and Income mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

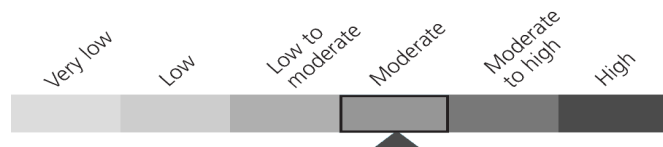
Top 10 Investments (of the underlying fund)	%
Apple Inc.	4.82
Discover Financial Services	4.54
Intact Financial Corporation	4.20
United States Treasury, 3.00%, 15-Nov-2044	5.46
Toronto-Dominion Bank	2.97
United States Treasury, 2.25%, 15-Nov-2024	2.71
Seria Co. Ltd.	2.51
Bank of Nova Scotia	2.49
General Electric Company	2.49
Google Inc.	2.41
<b>Total</b>	<b>34.60</b>

**Total Investments: 115**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 10 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

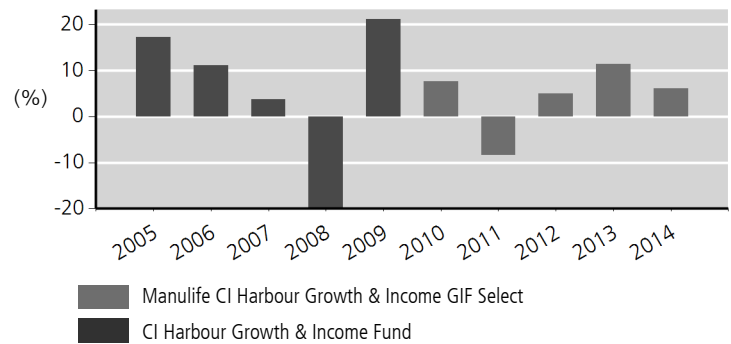
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 5, 2009 and chose the IncomePlus v2.0 Series has \$1297.55 on December 31, 2014. This works out to an average of 5.10% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 10 years the fund was up in value 8 years and down in value 2 years.



For illustration purposes only. Includes retail mutual/pooled performance as indicated. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

**HOW MUCH DOES IT COST?**

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

**1. Sales Charges**

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 5. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.83	1.25

**Trailing commission**

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Trading Fees apply to all guarantee options and are paid to Manulife.

FEE	WHAT YOU PAY
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
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You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

**QUICK FACTS**

Performance as at December 31, 2014

**Date fund available:** October 2012    **Managed by:** Manulife Financial  
**Date fund created:** October 2012    **Units Outstanding:** 2,031,808

**Total Fund Value:** \$23.58 million  
**Portfolio Turnover Rate:** 105.31%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>IncomePlus v2.0</b>	25,000	2.83	0.85	11.621	410,029

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

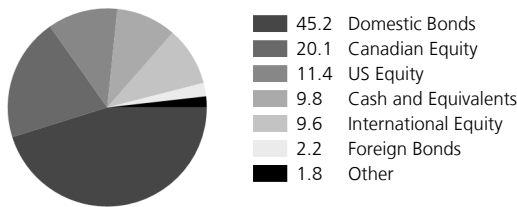
**WHAT DOES THIS FUND INVEST IN?**

This segregated fund invests in several CI mutual funds. The underlying funds invest primarily in Canadian equities and Canadian fixed income investments.

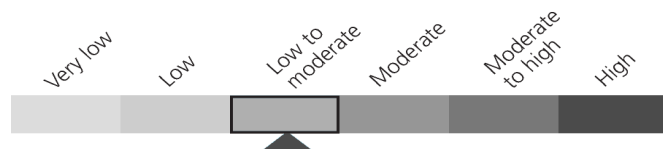
Top 10 Investments (of the underlying fund)	%
CI Signature Canadian Bond Fund	50.02
Province of Ontario, 4.20%, 2-Jun-2020	
Government of Canada, 5.00%, 1-Jun-2037	
Province of Quebec, 4.50%, 1-Dec-2019	
Province of Ontario, 2.10%, 8-Sep-2018	
Province of Quebec, 4.25%, 1-Dec-2021	
Government of Canada, 1.50%, 1-Feb-2017	
Government of Canada, 1.75%, 1-Sep-2019	
Province of Ontario, 4.20%, 8-Mar-2018	
Canada Housing Trust No 1, 1.95%, 15-Jun-2019	
Canadian Dollars	
CI Signature Select Canadian Fund	49.82
Canadian Dollars	0.16
<b>Total</b>	<b>100.00</b>

**Total Investments: 3**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 2 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

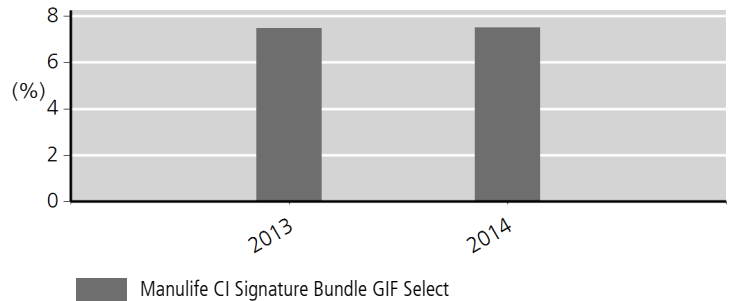
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 31, 2012 and chose the IncomePlus v2.0 Series has \$1197.71 on December 31, 2014. This works out to an average of 8.70% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 2 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 2 years the fund was up in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.



## HOW MUCH DOES IT COST?

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

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GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.83	0.85

#### Trailing commission

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You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date fund available:** October 2009    **Managed by:** CI Investments Inc.  
**Date fund created:** October 2006    **Units Outstanding:** 49,257,464

**Total Fund Value:** \$729.52 million  
**Portfolio Turnover Rate:** 73.15%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.0	25,000	2.82	1.25	14.9925	14,559,781

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

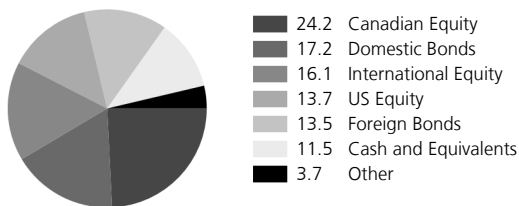
**WHAT DOES THIS FUND INVEST IN?**

This segregated fund invests in the CI Signature Income and Growth mutual fund. The underlying fund invests primarily in foreign equities and Canadian fixed income investments.

Top 10 Investments (of the underlying fund)	%
US Dollars	4.94
Toronto-Dominion Bank	4.09
Bank of Nova Scotia	4.01
Royal Bank of Canada	3.98
Cash and Cash Equivalents	3.93
Canadian Dollars	2.11
JPMorgan Chase & Co.	1.77
UBS Group AG	1.26
Government of Canada, 1.50%, 1-Feb-2017	1.09
Singapore Telecommunications Ltd.	1.06
<b>Total</b>	<b>28.24</b>

**Total Investments: 689**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 8 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

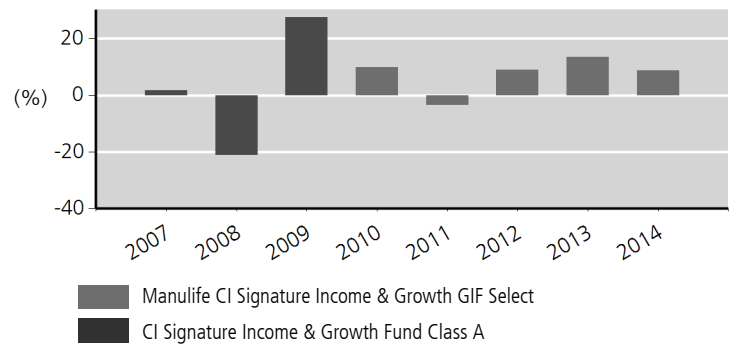
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 5, 2009 and chose the IncomePlus v2.0 Series has \$1551.52 on December 31, 2014. This works out to an average of 8.75% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 8 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 8 years the fund was up in value 6 years and down in value 2 years.



For illustration purposes only. Includes retail mutual/pooled performance as indicated. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

## MANULIFE CI SIGNATURE INCOME & GROWTH GIF SELECT

### HOW MUCH DOES IT COST?

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

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GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.82	1.25

#### Trailing commission

Manulife pays a trailing commission of up to 1% of the value of your investments 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 sales charge option you choose.

#### 3. Other Fees

Trading Fees apply to all guarantee options and are paid to Manulife.

FEE	WHAT YOU PAY
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

**QUICK FACTS**

Performance as at December 31, 2014

**Date fund available:** October 2009    **Managed by:** CIBC Securities Inc.

**Total Fund Value:** \$128.43 million

**Date fund created:** June 2008    **Units Outstanding:** 10,738,213

**Portfolio Turnover Rate:** 86.14%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.0	25,000	2.83	1.15	12.5778	3,295,585

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

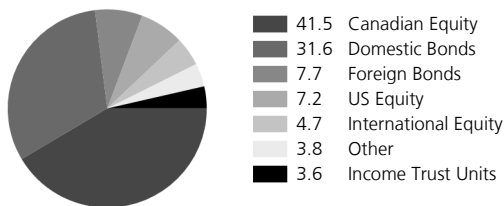
**WHAT DOES THIS FUND INVEST IN?**

This segregated fund invests in the CIBC Monthly Income mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

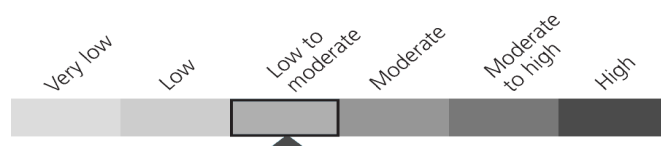
Top 10 Investments (of the underlying fund)	%
Royal Bank of Canada	3.91
Toronto-Dominion Bank	3.61
Bank of Montreal	2.30
Canadian Imperial Bank of Commerce	2.00
Canada Housing Trust No 1, 2.00%, 15-Dec-2019	1.99
Suncor Energy Inc.	1.99
Bank of Nova Scotia	1.90
BCE Inc.	1.70
Province of Ontario, 4.60%, 2-Jun-2039	1.59
Sun Life Financial Inc.	1.55
<b>Total</b>	<b>22.54</b>

**Total Investments: 544**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 6 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

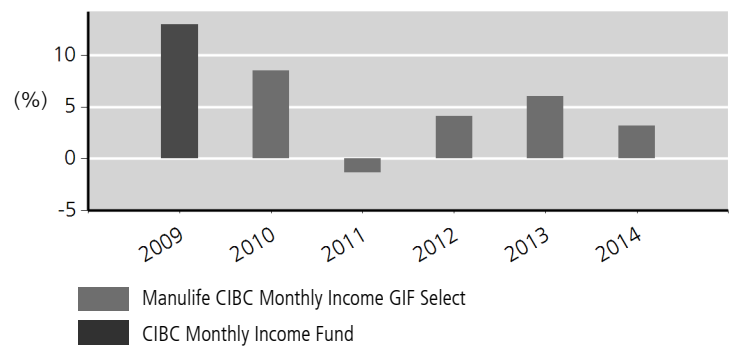
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 5, 2009 and chose the IncomePlus v2.0 Series has \$1288.26 on December 31, 2014. This works out to an average of 4.96% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 6 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 6 years the fund was up in value 5 years and down in value 1 year.



For illustration purposes only. Includes retail mutual/pooled performance as indicated. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

## MANULIFE CIBC MONTHLY INCOME GIF SELECT

### HOW MUCH DOES IT COST?

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

#### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr><td>1 year of buying</td><td>5.5</td></tr> <tr><td>2 years of buying</td><td>5.0</td></tr> <tr><td>3 years of buying</td><td>5.0</td></tr> <tr><td>4 years of buying</td><td>4.0</td></tr> <tr><td>5 years of buying</td><td>4.0</td></tr> <tr><td>6 years of buying</td><td>3.0</td></tr> <tr><td>7 years of buying</td><td>2.0</td></tr> <tr><td>After 7 years</td><td>0.0</td></tr> </tbody> </table>	If you sell within:	%	1 year of buying	5.5	2 years of buying	5.0	3 years of buying	5.0	4 years of buying	4.0	5 years of buying	4.0	6 years of buying	3.0	7 years of buying	2.0	After 7 years	0.0	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> </ul>
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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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.83	1.15

#### Trailing commission

Manulife pays a trailing commission of up to 1% of the value of your investments 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 sales charge option you choose.

#### 3. Other Fees

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<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

Performance as at December 31, 2014

**QUICK FACTS**

**Date fund available:** October 2009    **Managed by:** Manulife Asset Management (Canada) & Manulife Asset Management (US)    **Total Fund Value:** \$451.68 million  
**Date fund created:** January 2005    **Units Outstanding:** 31,506,425    **Portfolio Turnover Rate:** 48.84%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.0	25,000	2.40	0.85	14.1686	10,647,021

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

**WHAT DOES THIS FUND INVEST IN?**

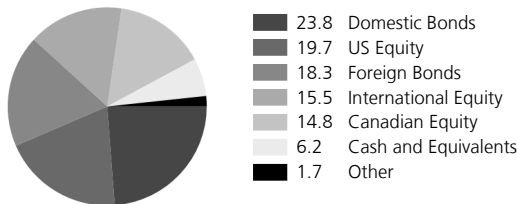
This segregated fund invests in the Manulife Diversified Income Portfolio mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

**Top 10 Investments (of the underlying fund)**

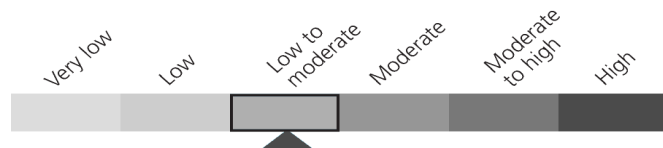
	%
Manulife Strategic Income Fund	12.25
Manulife Canadian Bond Plus Fund	11.05
Manulife Canadian Universe Bond Fund	9.80
Manulife Corporate Bond Fund	9.62
Manulife Canadian Stock Fund	8.42
Manulife U.S. Diversified Growth Fund	6.62
Manulife U.S. Opportunities Class	6.59
Templeton Global Bond Fund	5.98
Manulife World Investment Class	5.89
Manulife International Value Equity Fund	5.78
<b>Total</b>	<b>82.00</b>

**Total Investments: 16**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 9 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

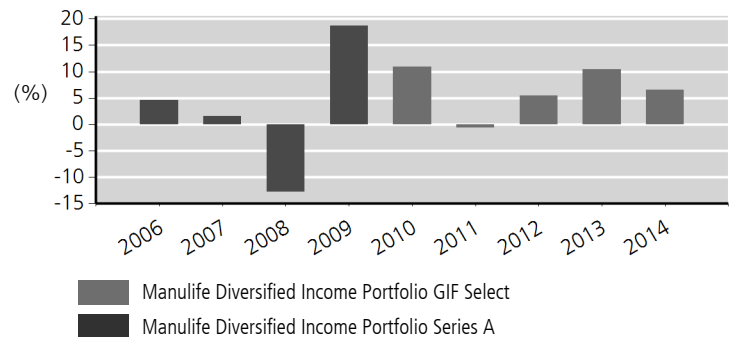
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 5, 2009 and chose the IncomePlus v2.0 Series has \$1491.29 on December 31, 2014. This works out to an average of 7.93% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 9 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 9 years the fund was up in value 7 years and down in value 2 years.



For illustration purposes only. Includes retail mutual/pooled performance as indicated. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

**HOW MUCH DOES IT COST?**

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

**1. Sales Charges**

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.40	0.85

**Trailing commission**

Manulife pays a trailing commission of up to 1% of the value of your investments 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 sales charge option you choose.

**3. Other Fees**

Trading Fees apply to all guarantee options and are paid to Manulife.

FEE	WHAT YOU PAY
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

**QUICK FACTS**

Performance as at December 31, 2014

**Date fund available:** October 2009    **Managed by:** Manulife Asset Management (Canada)    **Total Fund Value:** \$989.07 million  
**Date fund created:** July 2008    **Units Outstanding:** 60,551,948    **Portfolio Turnover Rate:** 34.90%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.0	25,000	2.73	1.15	15.9264	16,418,394

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

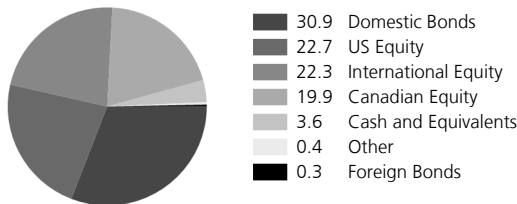
**WHAT DOES THIS FUND INVEST IN?**

This segregated fund invests in the Manulife Diversified Investment mutual fund. The underlying fund invests primarily in foreign equities and Canadian fixed income investments.

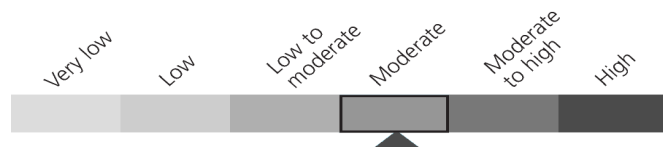
Top 10 Investments (of the underlying fund)	%
Manulife Global Small Cap Fund	7.37
Government of Canada, 0.00%, 26-Mar-2015	2.03
Government of Canada, 2.50%, 1-Jun-2024	1.49
Province of Quebec, 3.00%, 1-Sep-2023	1.40
Canada Housing Trust No 1, FRN, 15-Sep-2019	1.38
Province of Ontario, 3.45%, 2-Jun-2045	1.31
Canada Housing Trust No 1, 1.70%, 15-Dec-2017	1.20
Canada Housing Trust No 1, 2.35%, 15-Dec-2018	1.13
Government of Canada, 4.00%, 1-Jun-2041	1.03
Becton Dickinson and Co.	1.00
<b>Total</b>	<b>19.34</b>

**Total Investments: 291**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 6 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

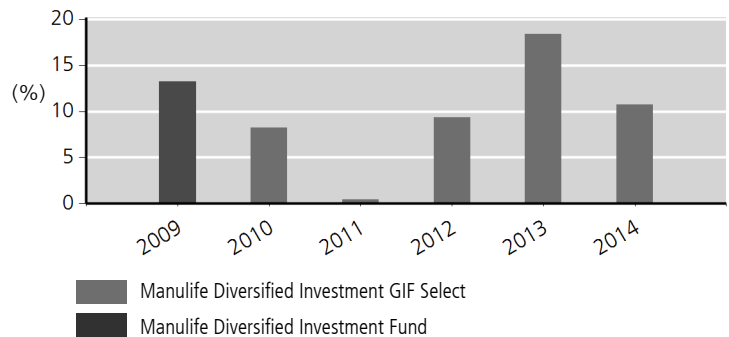
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 5, 2009 and chose the IncomePlus v2.0 Series has \$1693.23 on December 31, 2014. This works out to an average of 10.58% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 6 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 6 years the fund was up in value 6 years.



For illustration purposes only. Includes retail mutual/pooled performance as indicated. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.



## MANULIFE DIVERSIFIED INVESTMENT GIF SELECT

### HOW MUCH DOES IT COST?

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

#### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.73	1.15

#### Trailing commission

Manulife pays a trailing commission of up to 1% of the value of your investments 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 sales charge option you choose.

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**QUICK FACTS**

Performance as at December 31, 2014

**Date fund available:** October 2009    **Managed by:** Manulife Financial  
**Date fund created:** July 2003    **Units Outstanding:** 7,595,474

**Total Fund Value:** \$81.15 million  
**Portfolio Turnover Rate:** --

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.0	25,000	0.00	0.55	10.8192	74,610

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

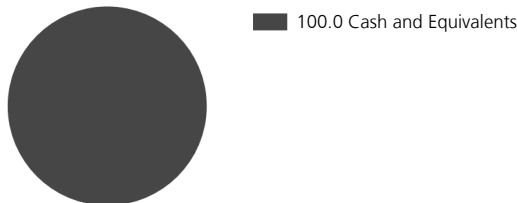
**WHAT DOES THIS FUND INVEST IN?**

This segregated fund invests primarily in Canadian fixed income investments.

Top 10 Investments	%
Cash and Cash Equivalents	100.00
<b>Total</b>	<b>100.00</b>

**Total Investments: 1**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking interest income with an emphasis on capital preservation.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 6 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

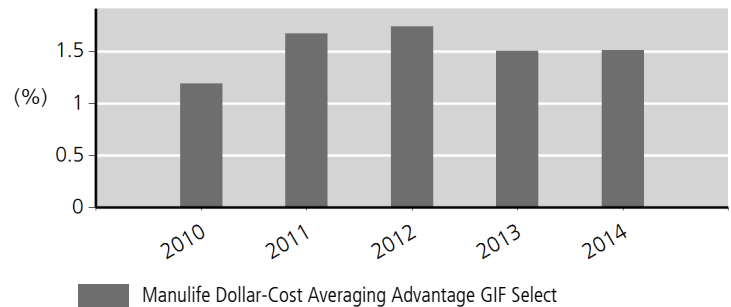
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 5, 2009 and chose the IncomePlus v2.0 Series has \$1081.66 on December 31, 2014. This works out to an average of 1.51% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 6 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 6 years the fund was up in value 6 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

**MANULIFE DOLLAR-COST AVERAGING ADVANTAGE GIF SELECT**

**HOW MUCH DOES IT COST?**

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

**1. Sales Charges**

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<table border="0"> <tr> <td><b>If you sell within:</b></td> <td><b>%</b></td> </tr> <tr> <td>1 year of buying</td> <td>5.5</td> </tr> <tr> <td>2 years of buying</td> <td>5.0</td> </tr> <tr> <td>3 years of buying</td> <td>5.0</td> </tr> <tr> <td>4 years of buying</td> <td>4.0</td> </tr> <tr> <td>5 years of buying</td> <td>4.0</td> </tr> <tr> <td>6 years of buying</td> <td>3.0</td> </tr> <tr> <td>7 years of buying</td> <td>2.0</td> </tr> <tr> <td>After 7 years</td> <td>0.0</td> </tr> </table>	<b>If you sell within:</b>	<b>%</b>	1 year of buying	5.5	2 years of buying	5.0	3 years of buying	5.0	4 years of buying	4.0	5 years of buying	4.0	6 years of buying	3.0	7 years of buying	2.0	After 7 years	0.0	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> </ul>
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After 3 years	0.0																			

**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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 1. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	0.00	0.55

**Trailing commission**

Manulife pays a trailing commission of up to 1% of the value of your investments 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 sales charge option you choose.

**3. Other Fees**

Trading Fees apply to all guarantee options and are paid to Manulife.

FEE	WHAT YOU PAY
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

**QUICK FACTS**

Performance as at December 31, 2014

**Date fund available:** October 2012    **Managed by:** Manulife Financial  
**Date fund created:** October 2012    **Units Outstanding:** 564,882

**Total Fund Value:** \$6.61 million  
**Portfolio Turnover Rate:** 37.57%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.0	25,000	2.79	1.15	11.7073	63,136

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

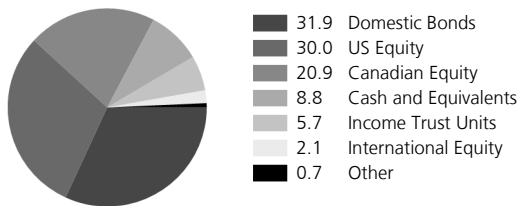
**WHAT DOES THIS FUND INVEST IN?**

This segregate fund invests in several Dynamic mutual funds. The underlying funds invest primarily in Canadian equities and Canadian fixed income investments.

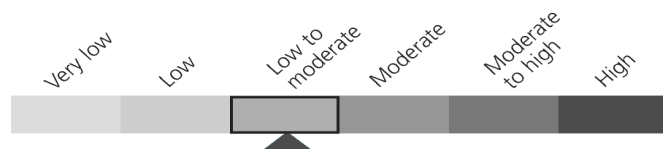
Top 10 Investments (of the underlying fund)	%
Dynamic Canadian Bond Fund	34.24
Dynamic Equity Income Fund	33.90
Dynamic Blue Chip Equity Fund	31.64
Canadian Dollars	0.22
<b>Total</b>	<b>100.00</b>

**Total Investments: 4**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 2 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

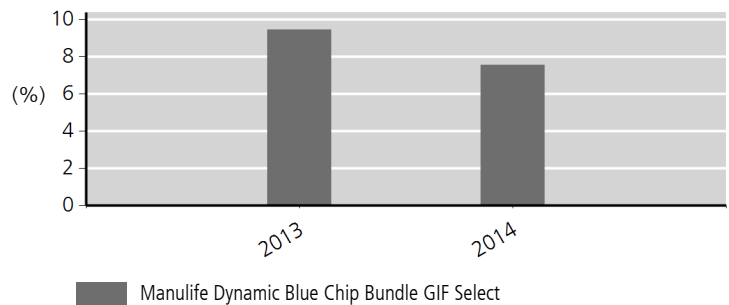
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 31, 2012 and chose the IncomePlus v2.0 Series has \$1222.85 on December 31, 2014. This works out to an average of 9.75% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 2 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 2 years the fund was up in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

## MANULIFE DYNAMIC BLUE CHIP BUNDLE GIF SELECT

### HOW MUCH DOES IT COST?

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

#### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.79	1.15

#### Trailing commission

Manulife pays a trailing commission of up to 1% of the value of your investments 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 sales charge option you choose.

#### 3. Other Fees

Trading Fees apply to all guarantee options and are paid to Manulife.

FEE	WHAT YOU PAY
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

**QUICK FACTS**

Performance as at December 31, 2014

**Date fund available:** October 2009    **Managed by:** Manulife Financial  
**Date fund created:** October 2009    **Units Outstanding:** 6,540,826

**Total Fund Value:** \$80.03 million  
**Portfolio Turnover Rate:** 55.91%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.0	25,000	2.88	0.85	12.385	3,914,944

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

**WHAT DOES THIS FUND INVEST IN?**

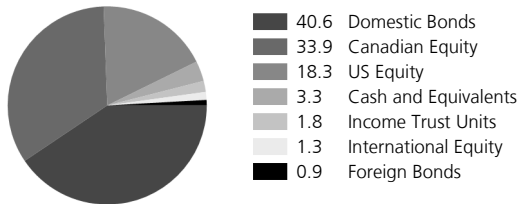
This segregated fund invests in several different Dynamic mutual funds. The underlying funds invest primarily in Canadian equities and Canadian fixed income investments.

**Top 10 Investments (of the underlying fund)**

	%
Dynamic Canadian Bond Fund	43.45
Dynamic Power Canadian Growth Fund	28.31
Dynamic Dividend Fund	28.24
<b>Total</b>	<b>100.00</b>

**Total Investments: 3**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 6 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

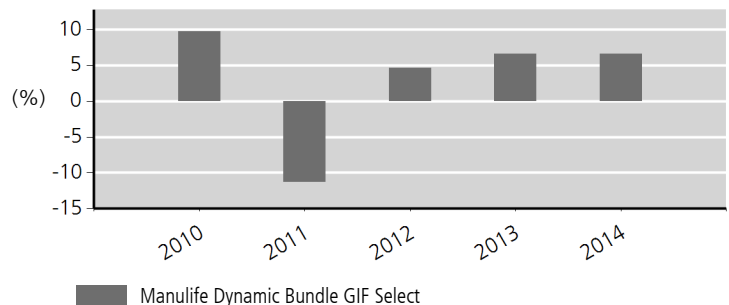
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 5, 2009 and chose the IncomePlus v2.0 Series has \$1287.88 on December 31, 2014. This works out to an average of 4.95% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 6 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 6 years the fund was up in value 5 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

## MANULIFE DYNAMIC BUNDLE GIF SELECT

### HOW MUCH DOES IT COST?

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

#### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.88	0.85

#### Trailing commission

Manulife pays a trailing commission of up to 1% of the value of your investments 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 sales charge option you choose.

#### 3. Other Fees

Trading Fees apply to all guarantee options and are paid to Manulife.

FEE	WHAT YOU PAY
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date fund available:** October 2012    **Managed by:** 1832 Asset Management L.P.

**Total Fund Value:** \$1.56 million

**Date fund created:** October 2012    **Units Outstanding:** 153,310

**Portfolio Turnover Rate:** 49.30%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.0	25,000	2.33	0.55	10.1755	22,216

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

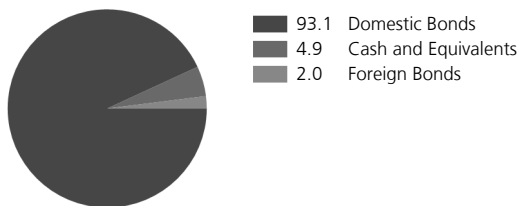
**WHAT DOES THIS FUND INVEST IN?**

This segregated fund invests in the Dynamic Canadian Bond mutual fund. The underlying fund invests primarily in Canadian fixed income investments.

Top 10 Investments (of the underlying fund)	%
Government of Canada, 1.25%, 1-Sep-2018	5.28
Government of Canada, 4.25%, 1-Dec-2021	5.00
Province of Ontario, 2.85%, 2-Jun-2023	4.01
Province of Ontario, FRN , 12-Apr-2016	3.83
Province of Ontario, 3.15%, 2-Jun-2022	3.67
Province of Quebec, FRN, 23-Oct-2016	3.18
Government of Canada, 2.75%, 1-Jun-2022	3.05
Province of Ontario, 4.20%, 2-Jun-2020	2.99
Government of Canada, 0.00%, 26-Feb-2015	2.80
Province of British Columbia, 3.70%, 18-Dec-2020	2.66
<b>Total</b>	<b>36.47</b>

**Total Investments: 146**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking interest income with an emphasis on capital preservation.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 2 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

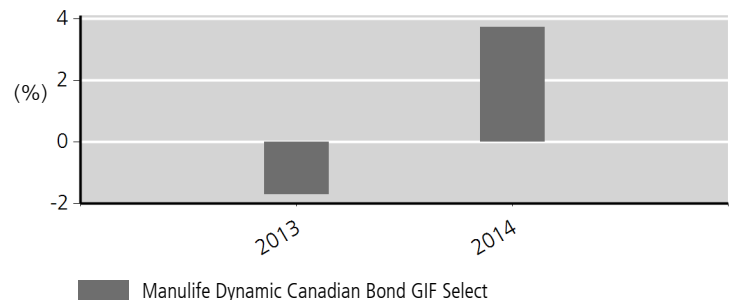
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 31, 2012 and chose the IncomePlus v2.0 Series has \$1040.16 on December 31, 2014. This works out to an average of 1.84% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 2 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 2 years the fund was up in value 1 year and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.



**HOW MUCH DOES IT COST?**

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

**1. Sales Charges**

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr><td>1 year of buying</td><td>5.5</td></tr> <tr><td>2 years of buying</td><td>5.0</td></tr> <tr><td>3 years of buying</td><td>5.0</td></tr> <tr><td>4 years of buying</td><td>4.0</td></tr> <tr><td>5 years of buying</td><td>4.0</td></tr> <tr><td>6 years of buying</td><td>3.0</td></tr> <tr><td>7 years of buying</td><td>2.0</td></tr> <tr><td>After 7 years</td><td>0.0</td></tr> </tbody> </table>	If you sell within:	%	1 year of buying	5.5	2 years of buying	5.0	3 years of buying	5.0	4 years of buying	4.0	5 years of buying	4.0	6 years of buying	3.0	7 years of buying	2.0	After 7 years	0.0	<p>When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> </ul>
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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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 1. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.33	0.55

**Trailing commission**

Manulife pays a trailing commission of up to 0.5% of the value of your investments 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 sales charge option you choose.

**3. Other Fees**

Trading Fees apply to all guarantee options and are paid to Manulife.

FEE	WHAT YOU PAY
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

**QUICK FACTS**

Performance as at December 31, 2014

**Date fund available:** October 2009    **Managed by:** 1832 Asset Management L.P.

**Total Fund Value:** \$397.20 million

**Date fund created:** November 2008    **Units Outstanding:** 28,402,413

**Portfolio Turnover Rate:** 64.24%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.0	25,000	2.90	1.15	12.5481	14,815,874

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

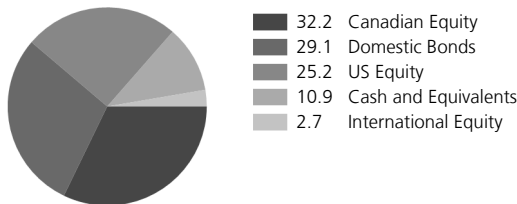
**WHAT DOES THIS FUND INVEST IN?**

This segregated fund invests in the Dynamic Power Balanced mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 Investments (of the underlying fund)	%
Dynamic Power American Growth Class	13.77
Government of Canada, 0.00%, 29-Jan-2015	5.00
Government of Canada, 0.00%, 9-Apr-2015	5.00
Valeant Pharmaceuticals International Inc.	2.55
Hudson's Bay Co.	2.10
Celestica Inc.	1.96
CGI Group Inc.	1.93
OpenText Corp.	1.90
Morgan Stanley	1.88
West Fraser Timber Co. Ltd.	1.79
<b>Total</b>	<b>37.88</b>

**Total Investments: 137**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 7 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

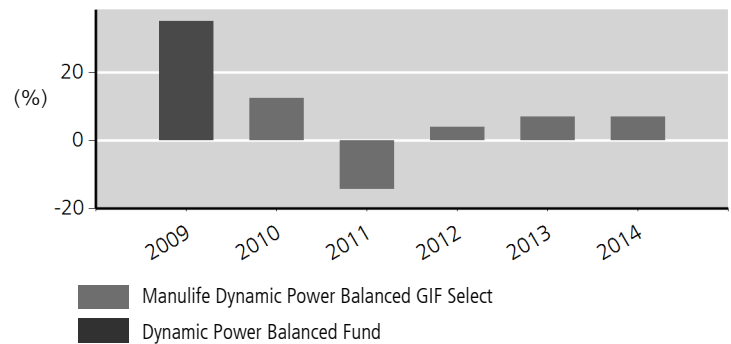
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 5, 2009 and chose the IncomePlus v2.0 Series has \$1323.36 on December 31, 2014. This works out to an average of 5.50% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 7 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 7 years the fund was up in value 6 years and down in value 1 year.



For illustration purposes only. Includes retail mutual/pooled performance as indicated. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

## MANULIFE DYNAMIC POWER BALANCED GIF SELECT

### HOW MUCH DOES IT COST?

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

#### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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If you sell within:	%																			
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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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.90	1.15

#### Trailing commission

Manulife pays a trailing commission of up to 1% of the value of your investments 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 sales charge option you choose.

#### 3. Other Fees

Trading Fees apply to all guarantee options and are paid to Manulife.

FEE	WHAT YOU PAY
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

Performance as at December 31, 2014

**QUICK FACTS**

**Date fund available:** October 2009    **Managed by:** 1832 Asset Management L.P.

**Total Fund Value:** \$413.01 million

**Date fund created:** November 2008    **Units Outstanding:** 26,350,228

**Portfolio Turnover Rate:** 115.27%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.0	25,000	2.91	1.25	13.5959	13,513,068

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

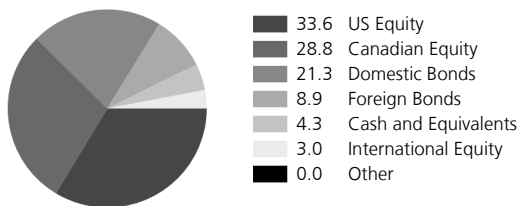
**WHAT DOES THIS FUND INVEST IN?**

This segregated fund invests in the Dynamic Value Balanced mutual fund. The underlying fund invests primarily in foreign equities and Canadian fixed income investments.

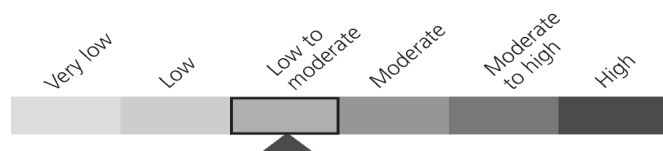
Top 10 Investments (of the underlying fund)	%
Catamaran Corp.	4.20
MEDNAX Inc.	4.13
CGI Group Inc.	3.98
Dynamic High Yield Bond Fund	3.50
Team Health Holdings Inc.	3.40
Cash and Cash Equivalents	3.19
Manulife Financial Corp.	2.39
MacDonald Dettwiler and Associates Ltd.	2.34
Quanta Services Inc.	2.28
Google Inc.	2.07
<b>Total</b>	<b>31.48</b>

**Total Investments: 232**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 7 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

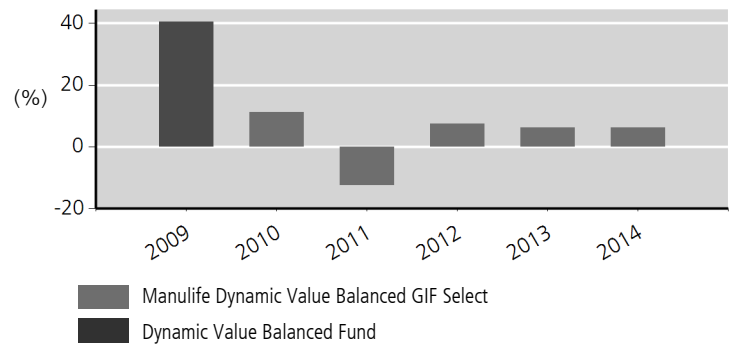
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 5, 2009 and chose the IncomePlus v2.0 Series has \$1423.81 on December 31, 2014. This works out to an average of 6.98% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 7 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 7 years the fund was up in value 6 years and down in value 1 year.



For illustration purposes only. Includes retail mutual/pooled performance as indicated. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

## MANULIFE DYNAMIC VALUE BALANCED GIF SELECT

### HOW MUCH DOES IT COST?

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

#### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 5.5 2 years of buying 5.0 3 years of buying 5.0 4 years of buying 4.0 5 years of buying 4.0 6 years of buying 3.0 7 years of buying 2.0 After 7 years 0.0	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 1 year of buying 2.5 2 years of buying 2.0 3 years of buying 1.5 After 3 years 0.0	When you invest, Manulife pays a commission of 2.0%. Any sales charge you pay goes to Manulife.

#### 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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 5. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.91	1.25

#### Trailing commission

Manulife pays a trailing commission of up to 1% of the value of your investments 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 sales charge option you choose.

#### 3. Other Fees

Trading Fees apply to all guarantee options and are paid to Manulife.

FEE	WHAT YOU PAY
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

**QUICK FACTS**

Performance as at December 31, 2014

**Date fund available:** October 2009    **Managed by:** Manulife Financial

**Total Fund Value:** \$130.96 million

**Date fund created:** October 2009    **Units Outstanding:** 8,727,327

**Portfolio Turnover Rate:** 88.96%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>IncomePlus v2.0</b>	25,000	2.92	1.15	15.4948	3,515,021

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

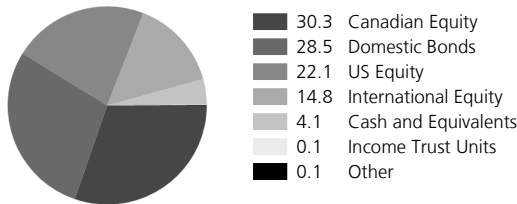
**WHAT DOES THIS FUND INVEST IN?**

This segregated fund invests in several different Fidelity mutual funds. The underlying funds invest primarily in Canadian equities and Canadian fixed income investments.

Top 10 Investments (of the underlying fund)	%
Fidelity Global Disciplined Equity Fund	35.57
Fidelity True North Fund	35.00
Fidelity Canadian Bond Fund	29.43
<b>Total</b>	<b>100.00</b>

**Total Investments: 4**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 5 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

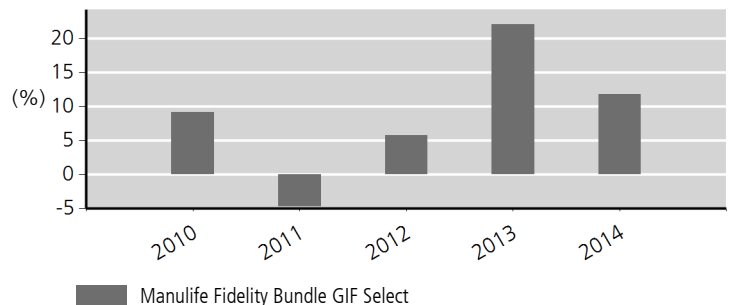
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 5, 2009 and chose the IncomePlus v2.0 Series has \$1633.31 on December 31, 2014. This works out to an average of 9.82% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 5 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 5 years the fund was up in value 4 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

## MANULIFE FIDELITY BUNDLE GIF SELECT

### HOW MUCH DOES IT COST?

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

#### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr><td>1 year of buying</td><td>5.5</td></tr> <tr><td>2 years of buying</td><td>5.0</td></tr> <tr><td>3 years of buying</td><td>5.0</td></tr> <tr><td>4 years of buying</td><td>4.0</td></tr> <tr><td>5 years of buying</td><td>4.0</td></tr> <tr><td>6 years of buying</td><td>3.0</td></tr> <tr><td>7 years of buying</td><td>2.0</td></tr> <tr><td>After 7 years</td><td>0.0</td></tr> </tbody> </table>	If you sell within:	%	1 year of buying	5.5	2 years of buying	5.0	3 years of buying	5.0	4 years of buying	4.0	5 years of buying	4.0	6 years of buying	3.0	7 years of buying	2.0	After 7 years	0.0	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> </ul>
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If you sell within:	%																			
1 year of buying	2.5																			
2 years of buying	2.0																			
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After 3 years	0.0																			

#### 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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.92	1.15

#### Trailing commission

Manulife pays a trailing commission of up to 1% of the value of your investments 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 sales charge option you choose.

#### 3. Other Fees

Trading Fees apply to all guarantee options and are paid to Manulife.

FEE	WHAT YOU PAY
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

**QUICK FACTS**

Performance as at December 31, 2014

**Date fund available:** October 2009

**Managed by:** Fidelity Investments Canada ULC

**Total Fund Value:** \$1.90 billion

**Date fund created:** January 1997

**Units Outstanding:** 123,585,202

**Portfolio Turnover Rate:** 69.00%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.0	25,000	2.83	1.25	13.0038	29,175,360

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

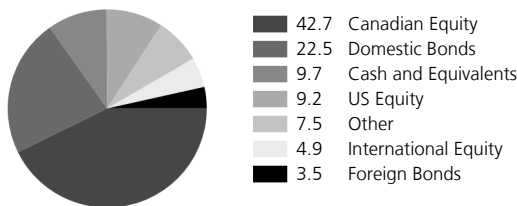
**WHAT DOES THIS FUND INVEST IN?**

This segregated fund invests in the Fidelity Canadian Asset Allocation mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

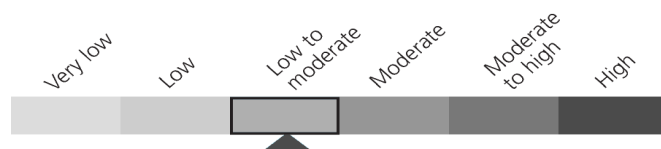
Top 10 Investments (of the underlying fund)	%
Cash and Cash Equivalents	8.95
S&P 500 Emini Index Futures	4.83
Royal Bank of Canada	3.74
Toronto-Dominion Bank	3.43
Enbridge Inc.	2.90
iShares Core S&P 500 Index ETF	2.58
Constellation Software Inc.	2.08
Canadian Natural Resources Ltd.	1.91
Loblaw Companies Limited	1.51
Bank of Nova Scotia	1.44
<b>Total</b>	<b>33.37</b>

**Total Investments: 1080**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 10 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

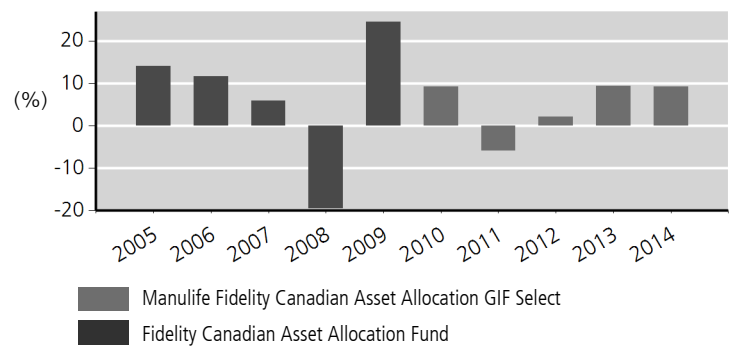
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 5, 2009 and chose the IncomePlus v2.0 Series has \$1344.85 on December 31, 2014. This works out to an average of 5.82% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 10 years the fund was up in value 8 years and down in value 2 years.



For illustration purposes only. Includes retail mutual/pooled performance as indicated. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.



## HOW MUCH DOES IT COST?

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr><td>1 year of buying</td><td>5.5</td></tr> <tr><td>2 years of buying</td><td>5.0</td></tr> <tr><td>3 years of buying</td><td>5.0</td></tr> <tr><td>4 years of buying</td><td>4.0</td></tr> <tr><td>5 years of buying</td><td>4.0</td></tr> <tr><td>6 years of buying</td><td>3.0</td></tr> <tr><td>7 years of buying</td><td>2.0</td></tr> <tr><td>After 7 years</td><td>0.0</td></tr> </tbody> </table>	If you sell within:	%	1 year of buying	5.5	2 years of buying	5.0	3 years of buying	5.0	4 years of buying	4.0	5 years of buying	4.0	6 years of buying	3.0	7 years of buying	2.0	After 7 years	0.0	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> </ul>
If you sell within:	%																			
1 year of buying	5.5																			
2 years of buying	5.0																			
3 years of buying	5.0																			
4 years of buying	4.0																			
5 years of buying	4.0																			
6 years of buying	3.0																			
7 years of buying	2.0																			
After 7 years	0.0																			
<b>Low Load Sales Charge</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr><td>1 year of buying</td><td>2.5</td></tr> <tr><td>2 years of buying</td><td>2.0</td></tr> <tr><td>3 years of buying</td><td>1.5</td></tr> <tr><td>After 3 years</td><td>0.0</td></tr> </tbody> </table>	If you sell within:	%	1 year of buying	2.5	2 years of buying	2.0	3 years of buying	1.5	After 3 years	0.0									
If you sell within:	%																			
1 year of buying	2.5																			
2 years of buying	2.0																			
3 years of buying	1.5																			
After 3 years	0.0																			

### 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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 5. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.83	1.25

#### Trailing commission

Manulife pays a trailing commission of up to 1% of the value of your investments 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 sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and are paid to Manulife.

FEE	WHAT YOU PAY
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

**QUICK FACTS**

Performance as at December 31, 2014

**Date fund available:** October 2009

**Managed by:** Fidelity Investments Canada ULC

**Total Fund Value:** \$737.74 million

**Date fund created:** July 2008

**Units Outstanding:** 50,727,354

**Portfolio Turnover Rate:** 44.00%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.0	25,000	2.79	0.85	14.843	18,666,432

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

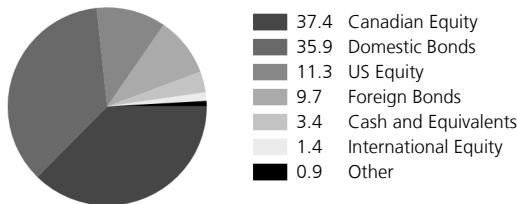
**WHAT DOES THIS FUND INVEST IN?**

This segregated fund invests in the Fidelity Canadian Balanced mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

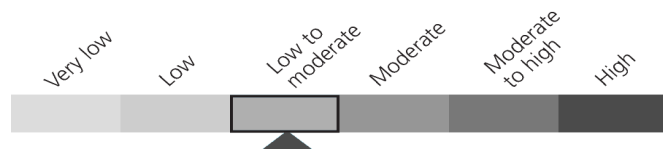
Top 10 Investments (of the underlying fund)	%
High Yield Debt Securities Directly Held	7.46
Valeant Pharmaceuticals International Inc.	4.01
Royal Bank of Canada	3.47
Toronto-Dominion Bank	3.16
Canadian Pacific Railway Limited	2.82
Cash and Cash Equivalents	2.79
Magna International Inc.	2.76
Restaurant Brands International Inc.	2.39
Brookfield Asset Management Inc.	2.05
Gildan Activewear Inc.	1.89
<b>Total</b>	<b>32.80</b>

**Total Investments: 617**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 6 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

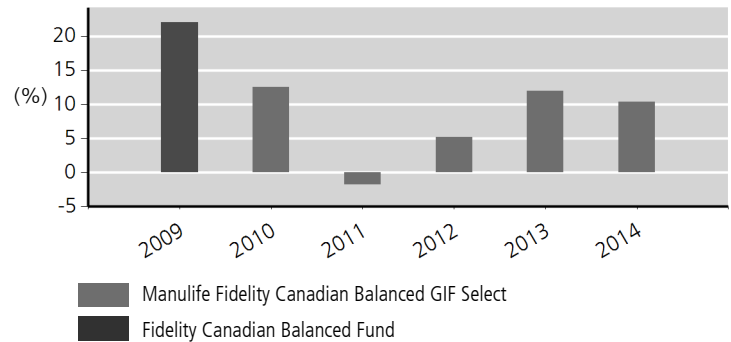
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 5, 2009 and chose the IncomePlus v2.0 Series has \$1581.26 on December 31, 2014. This works out to an average of 9.14% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 6 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 6 years the fund was up in value 5 years and down in value 1 year.



For illustration purposes only. Includes retail mutual/pooled performance as indicated. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

## HOW MUCH DOES IT COST?

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 5.5 2 years of buying 5.0 3 years of buying 5.0 4 years of buying 4.0 5 years of buying 4.0 6 years of buying 3.0 7 years of buying 2.0 After 7 years 0.0	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 1 year of buying 2.5 2 years of buying 2.0 3 years of buying 1.5 After 3 years 0.0	When you invest, Manulife pays a commission of 2.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- You can switch to units of other funds within the same guarantee option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund

### 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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.79	0.85

#### Trailing commission

Manulife pays a trailing commission of up to 1% of the value of your investments 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 sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and are paid to Manulife.

FEE	WHAT YOU PAY
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

**QUICK FACTS**

Performance as at December 31, 2014

**Date fund available:** October 2009    **Managed by:** Fidelity Investments Canada ULC    **Total Fund Value:** \$321.66 million  
**Date fund created:** January 1997    **Units Outstanding:** 18,260,022    **Portfolio Turnover Rate:** 49.00%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.0	25,000	2.30	0.55	11.8415	4,838,672

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

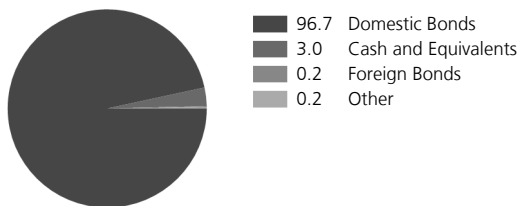
**WHAT DOES THIS FUND INVEST IN?**

This segregated fund invests in the Fidelity Canadian Bond mutual fund. The underlying fund invests primarily in Canadian fixed income investments.

Top 10 Investments (of the underlying fund)	%
Province of Ontario, 2.85%, 2-Jun-2023	2.66
Canada Housing Trust No 1, 2.00%, 15-Dec-2019	2.30
Government of Canada, 3.50%, 1-Dec-2045	2.27
Province of Ontario, 4.20%, 2-Jun-2020	2.05
Canada Housing Trust No 1, 2.35%, 15-Sep-2023	2.04
Province of Quebec, 4.25%, 1-Dec-2021	1.79
Province of Quebec, 5.00%, 1-Dec-2041	1.65
Canada Housing Trust No 1, 2.65%, 15-Mar-2022	1.54
Government of Canada, 2.50%, 1-Jun-2024	1.26
Government of Canada, 1.75%, 1-Sep-2019	1.09
<b>Total</b>	<b>18.65</b>

**Total Investments: 499**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking interest income with an emphasis on capital preservation.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 10 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

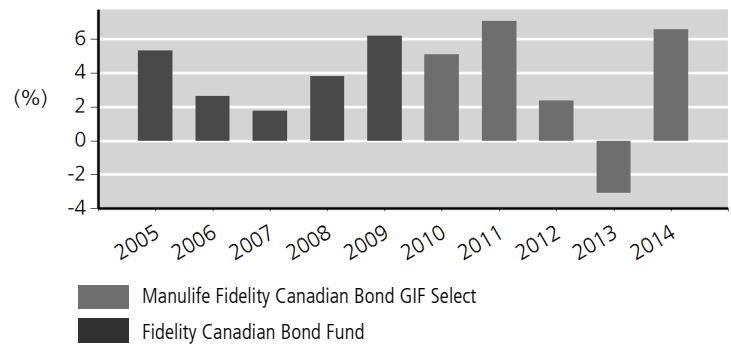
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 5, 2009 and chose the IncomePlus v2.0 Series has \$1223.16 on December 31, 2014. This works out to an average of 3.92% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 10 years the fund was up in value 9 years and down in value 1 year.



For illustration purposes only. Includes retail mutual/pooled performance as indicated. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

**HOW MUCH DOES IT COST?**

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

**1. Sales Charges**

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr><td>1 year of buying</td><td>5.5</td></tr> <tr><td>2 years of buying</td><td>5.0</td></tr> <tr><td>3 years of buying</td><td>5.0</td></tr> <tr><td>4 years of buying</td><td>4.0</td></tr> <tr><td>5 years of buying</td><td>4.0</td></tr> <tr><td>6 years of buying</td><td>3.0</td></tr> <tr><td>7 years of buying</td><td>2.0</td></tr> <tr><td>After 7 years</td><td>0.0</td></tr> </tbody> </table>	If you sell within:	%	1 year of buying	5.5	2 years of buying	5.0	3 years of buying	5.0	4 years of buying	4.0	5 years of buying	4.0	6 years of buying	3.0	7 years of buying	2.0	After 7 years	0.0	<p>When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> </ul>
If you sell within:	%																			
1 year of buying	5.5																			
2 years of buying	5.0																			
3 years of buying	5.0																			
4 years of buying	4.0																			
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If you sell within:	%																			
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After 3 years	0.0																			

**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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 1. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.30	0.55

**Trailing commission**

Manulife pays a trailing commission of up to 0.5% of the value of your investments 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 sales charge option you choose.

**3. Other Fees**

Trading Fees apply to all guarantee options and are paid to Manulife.

FEE	WHAT YOU PAY
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

**QUICK FACTS**

Performance as at December 31, 2014

**Date fund available:** October 2009    **Managed by:** Manulife Financial  
**Date fund created:** July 2008    **Units Outstanding:** 12,467,199

**Total Fund Value:** \$170.07 million  
**Portfolio Turnover Rate:** 115.40%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>IncomePlus v2.0</b>	25,000	2.90	1.15	14.5327	4,167,675

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

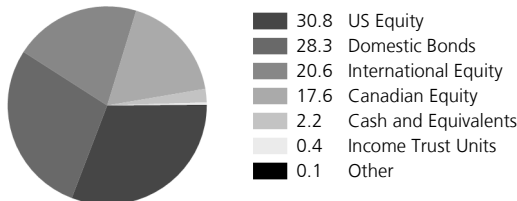
**WHAT DOES THIS FUND INVEST IN?**

This segregated fund invests in several different Fidelity mutual funds. The underlying funds invest primarily in foreign equities and Canadian fixed income investments.

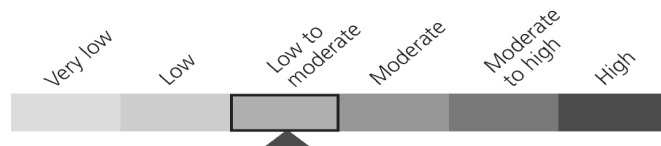
Top 10 Investments (of the underlying fund)	%
Fidelity Global Disciplined Equity Fund	51.46
Chevron Corp.	
Microsoft Corporation	
Citigroup Inc.	
Bank of America Corp.	
Schlumberger NV	
Valeant Pharmaceuticals International Inc.	
Qualcomm Incorporated	
Capital One Financial Corp.	
BioMarin Pharmaceutical Inc.	
FedEx Corp.	
Fidelity Canadian Bond Fund	29.28
Fidelity Canadian Disciplined Equity Fund	19.34
Canadian Dollars	-0.08
<b>Total</b>	<b>100.00</b>

**Total Investments: 4**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 5 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

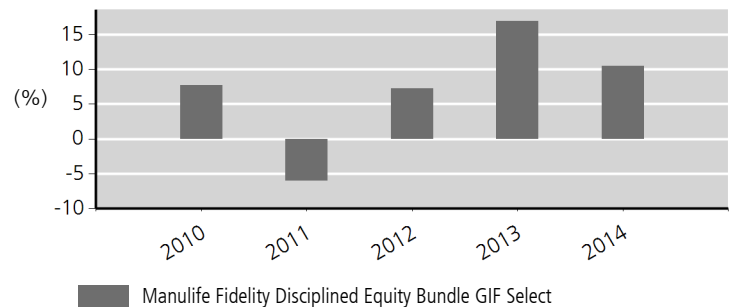
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 5, 2009 and chose the IncomePlus v2.0 Series has \$1545.47 on December 31, 2014. This works out to an average of 8.67% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 5 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 5 years the fund was up in value 4 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

**HOW MUCH DOES IT COST?**

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

**1. Sales Charges**

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<table border="0"> <tr> <td><b>If you sell within:</b></td> <td><b>%</b></td> </tr> <tr> <td>1 year of buying</td> <td>5.5</td> </tr> <tr> <td>2 years of buying</td> <td>5.0</td> </tr> <tr> <td>3 years of buying</td> <td>5.0</td> </tr> <tr> <td>4 years of buying</td> <td>4.0</td> </tr> <tr> <td>5 years of buying</td> <td>4.0</td> </tr> <tr> <td>6 years of buying</td> <td>3.0</td> </tr> <tr> <td>7 years of buying</td> <td>2.0</td> </tr> <tr> <td>After 7 years</td> <td>0.0</td> </tr> </table>	<b>If you sell within:</b>	<b>%</b>	1 year of buying	5.5	2 years of buying	5.0	3 years of buying	5.0	4 years of buying	4.0	5 years of buying	4.0	6 years of buying	3.0	7 years of buying	2.0	After 7 years	0.0	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> </ul>
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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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.90	1.15

**Trailing commission**

Manulife pays a trailing commission of up to 1% of the value of your investments 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 sales charge option you choose.

**3. Other Fees**

Trading Fees apply to all guarantee options and are paid to Manulife.

FEE	WHAT YOU PAY
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

**QUICK FACTS**

Performance as at December 31, 2014

**Date fund available:** October 2009    **Managed by:** Fidelity Investments Canada ULC    **Total Fund Value:** \$1.57 billion  
**Date fund created:** October 2006    **Units Outstanding:** 100,949,294    **Portfolio Turnover Rate:** 34.00%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.0	25,000	2.76	1.15	15.7159	29,373,495

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

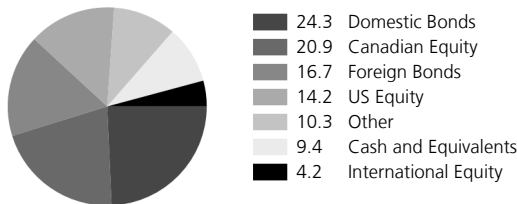
**WHAT DOES THIS FUND INVEST IN?**

This segregated fund invests in the Fidelity Monthly Income mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 Investments (of the underlying fund)	%
Fidelity American High Yield Fund	10.25
Cash and Cash Equivalents	7.93
Fidelity Convertible Securities Investment Trust Series O	4.93
S&P 500 Emini Index Futures	2.13
High Yield Debt Securities Directly Held	2.03
Pepco Holdings Inc.	1.74
Safeway Inc.	1.74
TRW Automotive Holdings Corporation	1.37
International Business Machines Corp.	1.28
Imperial Tobacco Group PLC	1.26
<b>Total</b>	<b>34.66</b>

**Total Investments: 1036**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 8 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

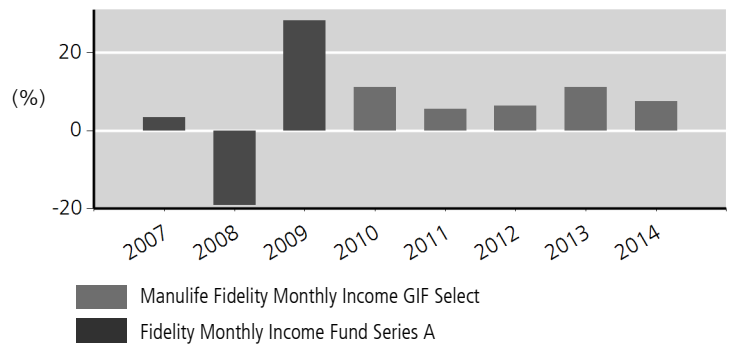
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 5, 2009 and chose the IncomePlus v2.0 Series has \$1606.92 on December 31, 2014. This works out to an average of 9.48% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 8 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 8 years the fund was up in value 7 years and down in value 1 year.



For illustration purposes only. Includes retail mutual/pooled performance as indicated. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.



## MANULIFE FIDELITY MONTHLY INCOME GIF SELECT

### HOW MUCH DOES IT COST?

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

#### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.76	1.15

#### Trailing commission

Manulife pays a trailing commission of up to 1% of the value of your investments 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 sales charge option you choose.

#### 3. Other Fees

Trading Fees apply to all guarantee options and are paid to Manulife.

FEE	WHAT YOU PAY
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

**QUICK FACTS**

Performance as at December 31, 2014

**Date fund available:** October 2009    **Managed by:** Manulife Financial  
**Date fund created:** October 2009    **Units Outstanding:** 3,519,079

**Total Fund Value:** \$47.33 million  
**Portfolio Turnover Rate:** 61.34%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.0	25,000	2.90	1.15	13.8022	937,816

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

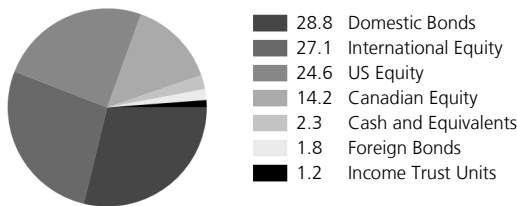
**WHAT DOES THIS FUND INVEST IN?**

This segregated fund invests in several different Manulife mutual funds. The underlying funds invest primarily in Canadian equities and Canadian fixed income investments.

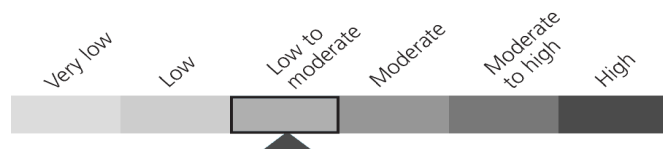
Top 10 Investments (of the underlying fund)	%
Manulife Global Focused Fund	49.97
Manulife Bond Fund	29.96
Manulife Canadian Focused Fund	20.06
Canadian Dollars	0.01
<b>Total</b>	<b>100.00</b>

**Total Investments: 4**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 5 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

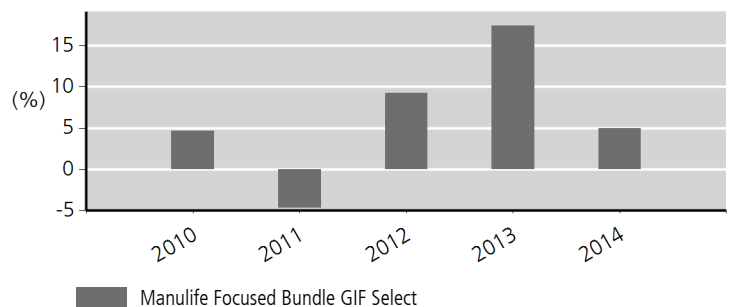
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 5, 2009 and chose the IncomePlus v2.0 Series has \$1458.51 on December 31, 2014. This works out to an average of 7.47% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 5 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 5 years the fund was up in value 4 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

## MANULIFE FOCUSED BUNDLE GIF SELECT

### HOW MUCH DOES IT COST?

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

#### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.90	1.15

#### Trailing commission

Manulife pays a trailing commission of up to 1% of the value of your investments 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 sales charge option you choose.

#### 3. Other Fees

Trading Fees apply to all guarantee options and are paid to Manulife.

FEE	WHAT YOU PAY
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

**QUICK FACTS**

Performance as at December 31, 2014

**Date fund available:** September 2014 **Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$123.41 million

**Date fund created:** October 2013 **Units Outstanding:** 12,203,277

**Portfolio Turnover Rate:** 112.14%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.0	25,000	2.47	0.85	10.1138	10,811

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

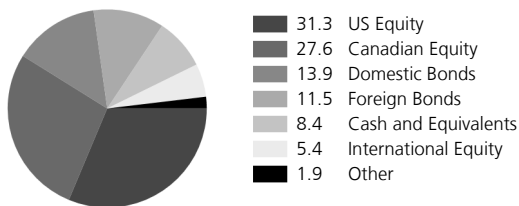
**WHAT DOES THIS FUND INVEST IN?**

This segregated fund invests in the Manulife Global Managed Volatility mutual fund. The underlying fund invests primarily in ETFs to gain equity and fixed income exposure.

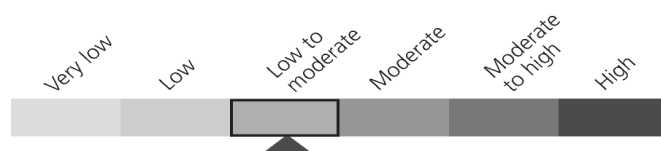
Top 10 Investments (of the underlying fund)	%
Vanguard S&P 500 ETF	17.29
iShares S&P/TSX 60 Index Fund ETF	17.06
iShares Canadian Universe Bond Index ETF	13.95
iShares Core S&P/TSX Capped Composite Index ETF	11.28
Vanguard Total Bond Market ETF	8.77
Government of Canada, 0.00%, 9-Apr-2015	5.04
Vanguard Intermediate Term Corporate Bond ETF	4.81
Vanguard Information Technology ETF	4.44
Vanguard Health Care ETF	3.36
Vanguard Financials ETF	2.68
<b>Total</b>	<b>88.68</b>

**Total Investments: 22**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed for a contractholder who chooses the IncomePlus v2.0 Series. 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 guarantee option you choose and on your personal tax situation.

**Average return**

The fund is not old enough to show performance history.

**Year-by-year returns**

The fund is not old enough to show performance history.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

**HOW MUCH DOES IT COST?**

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

**1. Sales Charges**

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.47	0.85

**Trailing commission**

Manulife pays a trailing commission of up to 1% of the value of your investments 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 sales charge option you choose.

**3. Other Fees**

Trading Fees apply to all guarantee options and are paid to Manulife.

FEE	WHAT YOU PAY
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

**QUICK FACTS**

Performance as at December 31, 2014

**Date fund available:** October 2009    **Managed by:** Manulife Financial  
**Date fund created:** July 2009    **Units Outstanding:** 1,597,967

**Total Fund Value:** \$22.35 million  
**Portfolio Turnover Rate:** 50.49%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.0	25,000	2.59	1.15	13.746	804,159

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

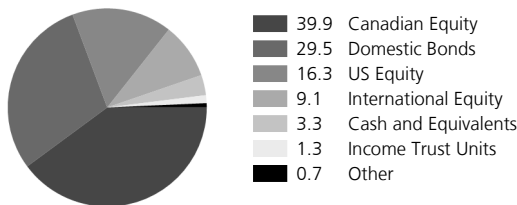
**WHAT DOES THIS FUND INVEST IN?**

This segregated fund invests in several different Manulife index funds. The underlying funds invest primarily in Canadian equities and Canadian fixed income investments.

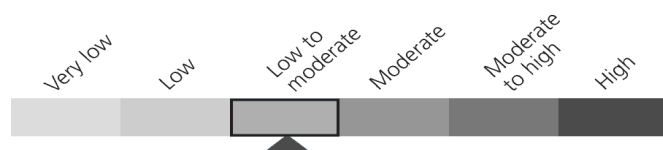
Top 10 Investments (of the underlying fund)	%
Manulife Canadian Equity Index Guaranteed Investment Fund	44.63
MAM Canadian Bond Index Pooled Fund	29.64
Manulife U.S. Equity Index Fund	16.54
Manulife International Equity Index Fund	9.20
Canadian Dollars	-0.01
<b>Total</b>	<b>100.00</b>

**Total Investments: 5**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 5 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

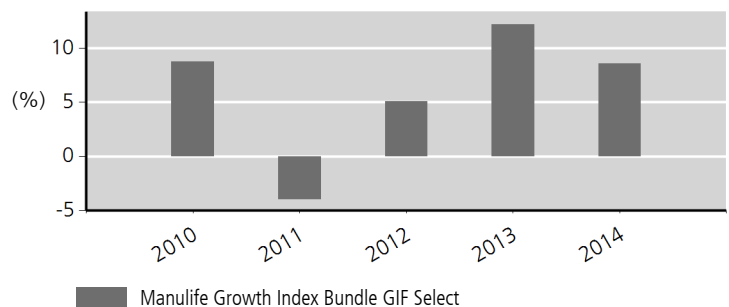
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 5, 2009 and chose the IncomePlus v2.0 Series has \$1440.83 on December 31, 2014. This works out to an average of 7.22% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 5 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 5 years the fund was up in value 4 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

## MANULIFE GROWTH INDEX BUNDLE GIF SELECT

### HOW MUCH DOES IT COST?

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

#### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.59	1.15

#### Trailing commission

Manulife pays a trailing commission of up to 1% of the value of your investments 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 sales charge option you choose.

#### 3. Other Fees

Trading Fees apply to all guarantee options and are paid to Manulife.

FEE	WHAT YOU PAY
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

**QUICK FACTS**

Performance as at December 31, 2014

**Date fund available:** October 2009    **Managed by:** Manulife Financial

**Total Fund Value:** \$389.18 million

**Date fund created:** August 2009    **Units Outstanding:** 35,316,286

**Portfolio Turnover Rate:** --

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.0	25,000	0.00	0.55	10.7189	3,644,754

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

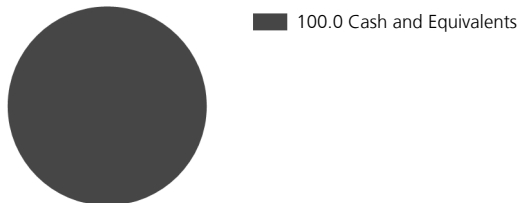
**WHAT DOES THIS FUND INVEST IN?**

This segregated fund invests primarily in Canadian fixed income investments.

Top 10 Investments	%
Cash and Cash Equivalents	100.00
<b>Total</b>	<b>100.00</b>

**Total Investments: 1**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking interest income with an emphasis on capital preservation.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 5 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

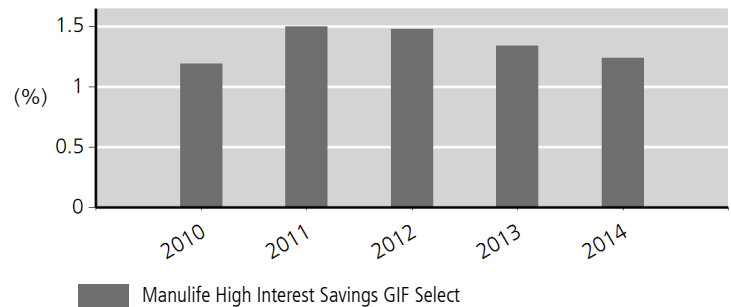
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 5, 2009 and chose the IncomePlus v2.0 Series has \$1071.32 on December 31, 2014. This works out to an average of 1.32% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 5 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 5 years the fund was up in value 5 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.



## MANULIFE HIGH INTEREST SAVINGS GIF SELECT

### HOW MUCH DOES IT COST?

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

#### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 1. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	0.00	0.55

#### Trailing commission

Manulife pays a trailing commission of up to 0.25% of the value of your investments 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 sales charge option you choose.

#### 3. Other Fees

Trading Fees apply to all guarantee options and are paid to Manulife.

FEE	WHAT YOU PAY
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

**QUICK FACTS**

Performance as at December 31, 2014

**Date fund available:** October 2009    **Managed by:** Invesco Trimark Ltd.

**Total Fund Value:** \$292.70 million

**Date fund created:** December 2000    **Units Outstanding:** 20,390,796

**Portfolio Turnover Rate:** 23.38%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.0	25,000	2.70	0.85	13.9032	3,020,765

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

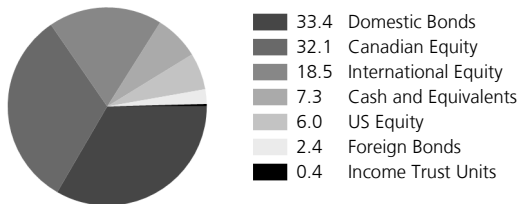
**WHAT DOES THIS FUND INVEST IN?**

This segregated fund invests in the Invesco Canadian Balanced mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

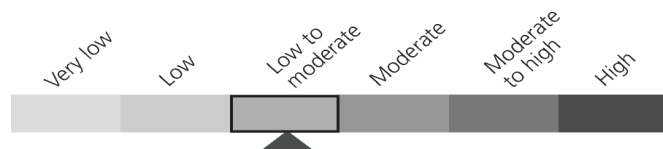
Top 10 Investments (of the underlying fund)	%
Invesco Canadian Dollar Cash Management Fund	5.49
Province of Ontario, 3.45%, 2-Jun-2045	3.84
Alimentation Couche-Tard Inc.	3.03
Suncor Energy Inc.	2.55
Province of Quebec, FRN, 21-Aug-2019	2.11
CGI Group Inc.	1.92
Canadian National Railway Co.	1.91
Power Corporation of Canada	1.75
Manitoba Province, 4.65%, 5-Mar-2040	1.59
Hydro One Inc., FRN, 21-Mar-2019	1.49
<b>Total</b>	<b>25.68</b>

**Total Investments: 169**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 10 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

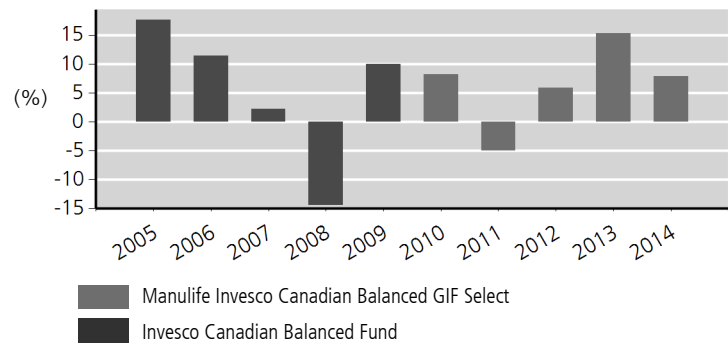
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 5, 2009 and chose the IncomePlus v2.0 Series has \$1462.64 on December 31, 2014. This works out to an average of 7.53% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 10 years the fund was up in value 8 years and down in value 2 years.



For illustration purposes only. Includes retail mutual/pooled performance as indicated. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

**HOW MUCH DOES IT COST?**

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

**1. Sales Charges**

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.70	0.85

**Trailing commission**

Manulife pays a trailing commission of up to 1% of the value of your investments 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 sales charge option you choose.

**3. Other Fees**

Trading Fees apply to all guarantee options and are paid to Manulife.

FEE	WHAT YOU PAY
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

**QUICK FACTS**

Performance as at December 31, 2014

**Date fund available:** October 2009    **Managed by:** Manulife Financial  
**Date fund created:** May 2002    **Units Outstanding:** 29,823,180

**Total Fund Value:** \$394.62 million  
**Portfolio Turnover Rate:** 95.93%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>IncomePlus v2.0</b>	25,000	2.45	0.75	13.0825	9,247,677

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

**WHAT DOES THIS FUND INVEST IN?**

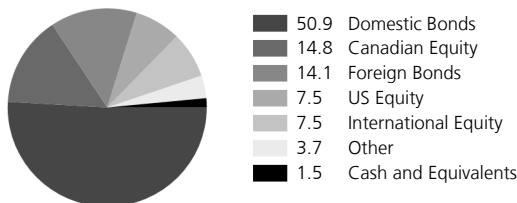
This segregated fund invests primarily in Canadian equities and Canadian fixed income investments.

**Top 10 Investments**

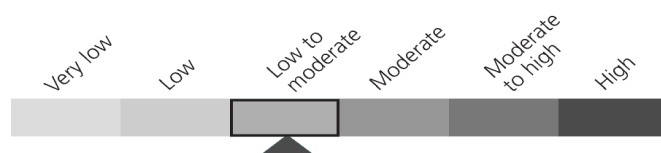
	%
Canada Housing Trust No 1, 2.90%, 15-Jun-2024	5.78
Province of Ontario, 3.15%, 2-Jun-2022	2.36
Province of Quebec, 3.50%, 1-Dec-2045	2.25
Province of Ontario, 3.50%, 2-Jun-2043	1.66
Province of Ontario, 3.45%, 2-Jun-2045	1.47
Muskrat Falls Trnsmn Fndg Trust, 3.86%, 1-Dec-2048	1.37
Province of Ontario, 3.50%, 2-Jun-2024	1.37
Province of Quebec, 4.50%, 1-Dec-2020	1.18
Canada Housing Trust No 1, 2.65%, 15-Mar-2022	1.11
Royal Bank of Canada, 0.01%, 1-Jan-2015	0.96
<b>Total</b>	<b>19.51</b>

**Total Investments: 401**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 5 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

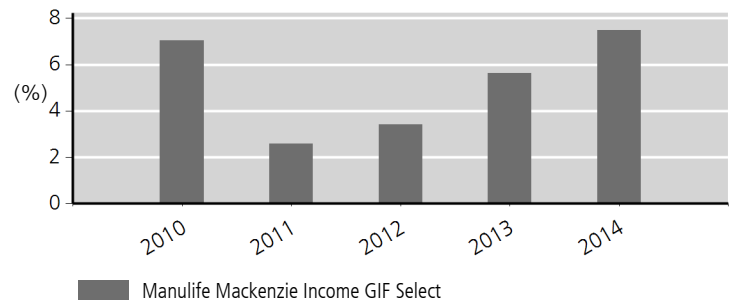
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 5, 2009 and chose the IncomePlus v2.0 Series has \$1361.57 on December 31, 2014. This works out to an average of 6.07% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 5 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 5 years the fund was up in value 5 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

**HOW MUCH DOES IT COST?**

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

**1. Sales Charges**

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 2. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.45	0.75

**Trailing commission**

Manulife pays a trailing commission of up to 1% of the value of your investments 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 sales charge option you choose.

**3. Other Fees**

Trading Fees apply to all guarantee options and are paid to Manulife.

FEE	WHAT YOU PAY
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

**QUICK FACTS**

Performance as at December 31, 2014

**Date fund available:** October 2009    **Managed by:** Manulife Asset Management (Canada)    **Total Fund Value:** \$6.51 billion  
**Date fund created:** December 2000    **Units Outstanding:** 341,331,068    **Portfolio Turnover Rate:** 58.70%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.0	25,000	2.61	1.15	16.207	84,584,930

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

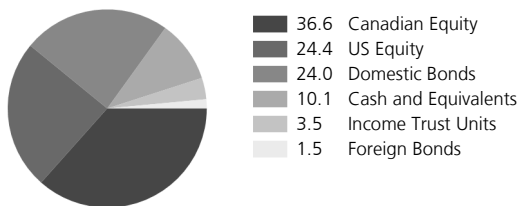
**WHAT DOES THIS FUND INVEST IN?**

This segregated fund invests in the Manulife Monthly High Income mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

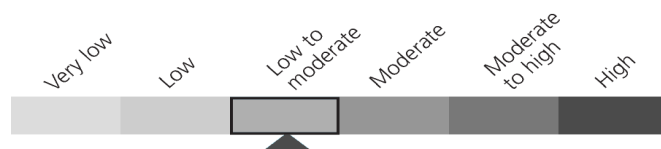
Top 10 Investments (of the underlying fund)	%
Manulife Money Fund	5.40
Loblaw Companies Limited	3.37
Brookfield Property Partners LP	3.21
Anthem Inc.	3.12
Brookfield Asset Management Inc.	2.62
Procter & Gamble Co.	2.50
Empire Co. Ltd.	2.36
International Business Machines Corp.	2.34
Fortis Inc.	2.19
Metro Inc.	2.18
<b>Total</b>	<b>29.29</b>

**Total Investments: 288**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 10 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

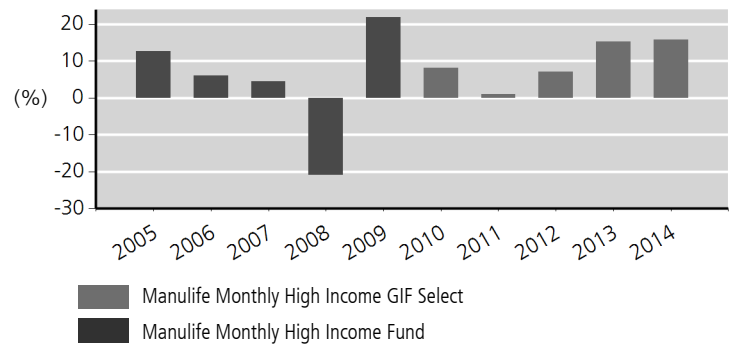
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 5, 2009 and chose the IncomePlus v2.0 Series has \$1648.95 on December 31, 2014. This works out to an average of 10.02% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 10 years the fund was up in value 9 years and down in value 1 year.



For illustration purposes only. Includes retail mutual/pooled performance as indicated. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

## HOW MUCH DOES IT COST?

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.61	1.15

#### Trailing commission

Manulife pays a trailing commission of up to 1% of the value of your investments 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 sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and are paid to Manulife.

FEE	WHAT YOU PAY
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

**QUICK FACTS**

Performance as at December 31, 2014

**Date fund available:** October 2009    **Managed by:** Manulife Financial  
**Date fund created:** July 2008    **Units Outstanding:** 19,252,353

**Total Fund Value:** \$247.84 million  
**Portfolio Turnover Rate:** 31.17%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.0	25,000	2.79	1.15	13.232	8,521,709

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

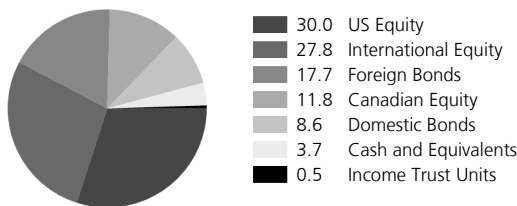
**WHAT DOES THIS FUND INVEST IN?**

This segregated fund invests in several different Manulife mutual funds. The underlying funds invest primarily in foreign equities and Canadian fixed income investments.

Top 10 Investments (of the underlying fund)	%
Manulife Global Dividend Fund	50.56
Amcor Ltd.	
Johnson & Johnson	
Viacom Inc.	
United Technologies Corporation	
British American Tobacco PLC	
Philip Morris International Inc.	
Eaton Corp. PLC	
Procter & Gamble Co.	
Qualcomm Incorporated	
Verizon Communications Inc.	
Manulife Canadian Opportunities Fund	19.75
Manulife Strategic Income Fund	15.31
Manulife Corporate Bond Fund	14.55
Canadian Dollars	-0.17
<b>Total</b>	<b>100.00</b>

**Total Investments: 5**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 5 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

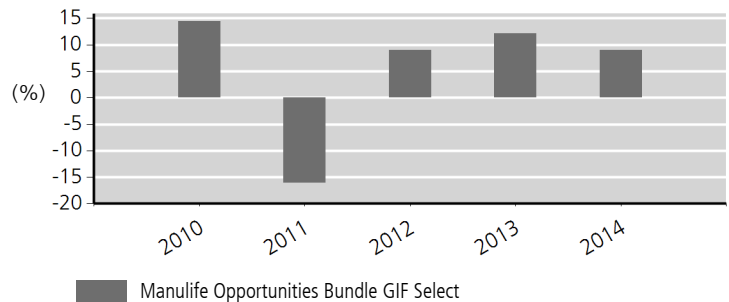
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 5, 2009 and chose the IncomePlus v2.0 Series has \$1418.10 on December 31, 2014. This works out to an average of 6.90% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 5 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 5 years the fund was up in value 4 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.



## MANULIFE OPPORTUNITIES BUNDLE GIF SELECT

### HOW MUCH DOES IT COST?

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

#### 1. Sales Charges

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GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.79	1.15

#### Trailing commission

Manulife pays a trailing commission of up to 1% of the value of your investments 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 sales charge option you choose.

#### 3. Other Fees

Trading Fees apply to all guarantee options and are paid to Manulife.

FEE	WHAT YOU PAY
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

**QUICK FACTS**

Performance as at December 31, 2014

**Date fund available:** October 2009    **Managed by:** Manulife Financial

**Total Fund Value:** \$73.65 million

**Date fund created:** July 2008    **Units Outstanding:** 5,539,823

**Portfolio Turnover Rate:** 24.56%

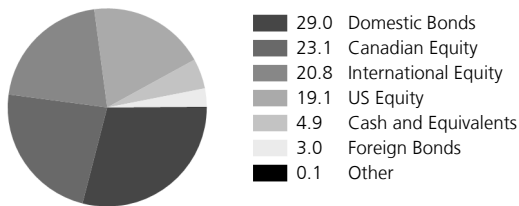
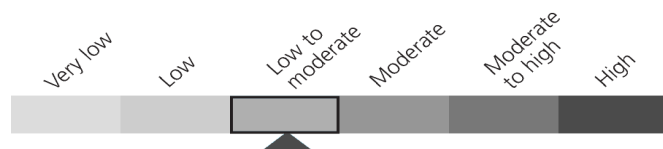
GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.0	25,000	2.88	1.15	14.0084	2,503,889

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

**WHAT DOES THIS FUND INVEST IN?**

This segregated fund invests in several different CIBC mutual funds. The underlying funds invest primarily in foreign equities and Canadian fixed income investments.

Top 10 Investments (of the underlying fund)	%
Renaissance Global Markets Fund	48.87
CIBC Canadian Bond Fund	31.40
CIBC Canadian Equity Fund	19.74
Canadian Dollars	-0.01
<b>Total</b>	<b>100.00</b>

**Total Investments: 4**
**Investment Segmentation (%)**

**HOW RISKY IS IT?**


The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 5 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

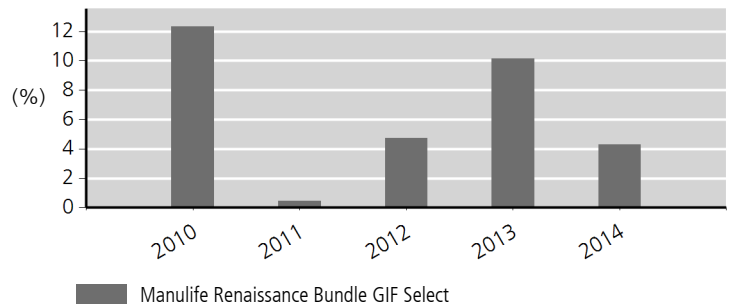
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 5, 2009 and chose the IncomePlus v2.0 Series has \$1451.63 on December 31, 2014. This works out to an average of 7.38% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 5 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 5 years the fund was up in value 5 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

## MANULIFE RENAISSANCE BUNDLE GIF SELECT

### HOW MUCH DOES IT COST?

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

#### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr><td>1 year of buying</td><td>5.5</td></tr> <tr><td>2 years of buying</td><td>5.0</td></tr> <tr><td>3 years of buying</td><td>5.0</td></tr> <tr><td>4 years of buying</td><td>4.0</td></tr> <tr><td>5 years of buying</td><td>4.0</td></tr> <tr><td>6 years of buying</td><td>3.0</td></tr> <tr><td>7 years of buying</td><td>2.0</td></tr> <tr><td>After 7 years</td><td>0.0</td></tr> </tbody> </table>	If you sell within:	%	1 year of buying	5.5	2 years of buying	5.0	3 years of buying	5.0	4 years of buying	4.0	5 years of buying	4.0	6 years of buying	3.0	7 years of buying	2.0	After 7 years	0.0	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> </ul>
If you sell within:	%																			
1 year of buying	5.5																			
2 years of buying	5.0																			
3 years of buying	5.0																			
4 years of buying	4.0																			
5 years of buying	4.0																			
6 years of buying	3.0																			
7 years of buying	2.0																			
After 7 years	0.0																			
<b>Low Load Sales Charge</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr><td>1 year of buying</td><td>2.5</td></tr> <tr><td>2 years of buying</td><td>2.0</td></tr> <tr><td>3 years of buying</td><td>1.5</td></tr> <tr><td>After 3 years</td><td>0.0</td></tr> </tbody> </table>	If you sell within:	%	1 year of buying	2.5	2 years of buying	2.0	3 years of buying	1.5	After 3 years	0.0	<p>When you invest, Manulife pays a commission of 2.0%. Any sales charge you pay goes to Manulife.</p>								
If you sell within:	%																			
1 year of buying	2.5																			
2 years of buying	2.0																			
3 years of buying	1.5																			
After 3 years	0.0																			

#### 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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.88	1.15

#### Trailing commission

Manulife pays a trailing commission of up to 1% of the value of your investments 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 sales charge option you choose.

#### 3. Other Fees

Trading Fees apply to all guarantee options and are paid to Manulife.

FEE	WHAT YOU PAY
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

**QUICK FACTS**

Performance as at December 31, 2014

**Date fund available:** October 2010    **Managed by:** Manulife Asset Management (Canada)    **Total Fund Value:** \$31.61 million  
**Date fund created:** October 2010    **Units Outstanding:** 3,000,384    **Portfolio Turnover Rate:** 57.30%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>IncomePlus v2.0</b>	25,000	2.00	0.55	10.5454	763,795

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

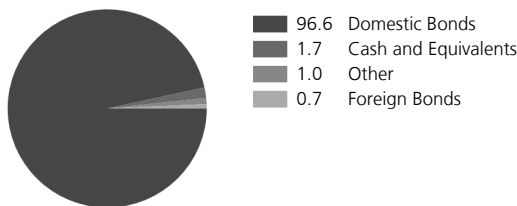
**WHAT DOES THIS FUND INVEST IN?**

This segregated fund invests in the Manulife Short-Term Bond mutual fund. The underlying fund invests primarily in Canadian fixed income investments.

Top 10 Investments (of the underlying fund)	%
Province of Ontario, 4.20%, 8-Mar-2018	7.47
Province of Quebec, 4.50%, 1-Dec-2019	5.10
Great-West Lifeco Finance LP, FRN, 21-Jun-2047	4.09
H&R REIT, 4.78%, 27-Jul-2016	3.59
Cadillac Fairview Finance Trust, 3.24%, 25-Jan-2016	3.33
Ford Auto Securitization Trust, 2.28%, 15-Oct-2018	3.01
Ford Credit Canada Ltd., 4.88%, 8-Feb-2017	2.91
Royal Bank of Canada, 2.82%, 12-Jul-2018	2.84
Manufacturers Life Insurance Co., FRN, 26-Feb-2023	2.11
HSBC Bank Canada, 2.49%, 13-May-2019	2.10
<b>Total</b>	<b>36.55</b>

**Total Investments: 132**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking interest income with an emphasis on capital preservation.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 4 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

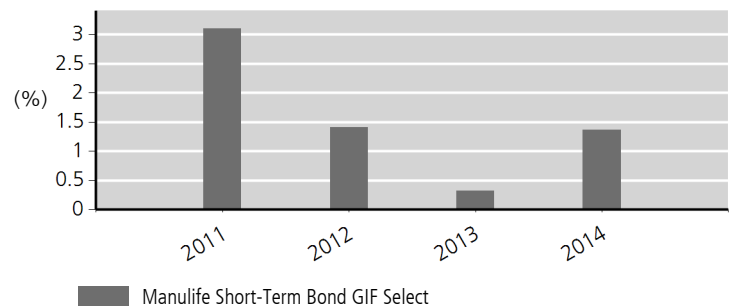
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 18, 2010 and chose the IncomePlus v2.0 Series has \$1070.00 on December 31, 2014. This works out to an average of 1.62% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 4 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 4 years the fund was up in value 4 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

## MANULIFE SHORT-TERM BOND GIF SELECT

### HOW MUCH DOES IT COST?

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

#### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 5.5 2 years of buying 5.0 3 years of buying 5.0 4 years of buying 4.0 5 years of buying 4.0 6 years of buying 3.0 7 years of buying 2.0 After 7 years 0.0	When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 1 year of buying 2.5 2 years of buying 2.0 3 years of buying 1.5 After 3 years 0.0	When you invest, Manulife pays a commission of 1.0%. Any sales charge you pay goes to Manulife.

#### 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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 1. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.00	0.55

#### Trailing commission

Manulife pays a trailing commission of up to 0.5% of the value of your investments 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 sales charge option you choose.

#### 3. Other Fees

Trading Fees apply to all guarantee options and are paid to Manulife.

FEE	WHAT YOU PAY
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

Performance as at December 31, 2014

**QUICK FACTS**

**Date fund available:** October 2009    **Managed by:** Manulife Asset Management (Canada) & Manulife Asset Management (US)    **Total Fund Value:** \$977.68 million  
**Date fund created:** October 2006    **Units Outstanding:** 73,410,417    **Portfolio Turnover Rate:** 18.19%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.0	25,000	2.67	0.85	13.8309	17,681,673

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

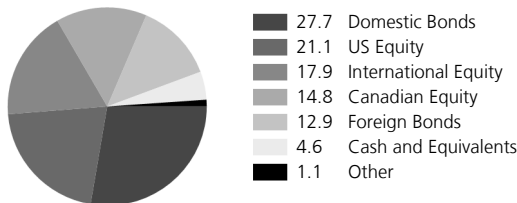
**WHAT DOES THIS FUND INVEST IN?**

This segregated fund invests in the Manulife Simplicity Balanced Portfolio mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

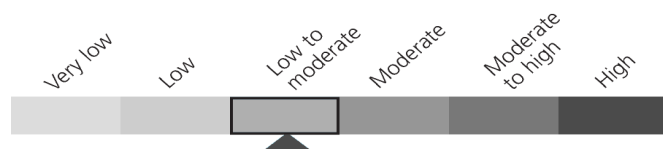
Top 10 Investments (of the underlying fund)	%
Manulife Bond Fund	15.26
Manulife Strategic Income Fund	10.90
Manulife Corporate Bond Fund	8.64
Manulife International Equity Index Fund	5.35
Manulife U.S. Large Cap Equity Fund	5.03
Manulife U.S. Opportunities Fund	5.02
Manulife Canadian Universe Bond Fund	4.98
Manulife International Value Equity Fund	4.79
Manulife U.S. Equity Index Fund	4.77
Manulife World Investment Class	4.52
<b>Total</b>	<b>69.26</b>

**Total Investments: 26**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 8 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

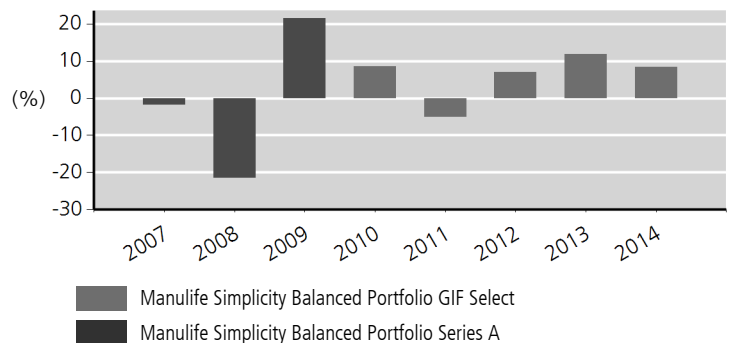
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 5, 2009 and chose the IncomePlus v2.0 Series has \$1460.57 on December 31, 2014. This works out to an average of 7.50% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 8 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 8 years the fund was up in value 5 years and down in value 3 years.



For illustration purposes only. Includes retail mutual/pooled performance as indicated. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

## MANULIFE SIMPLICITY BALANCED PORTFOLIO GIF SELECT

### HOW MUCH DOES IT COST?

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

#### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr><td>1 year of buying</td><td>5.5</td></tr> <tr><td>2 years of buying</td><td>5.0</td></tr> <tr><td>3 years of buying</td><td>5.0</td></tr> <tr><td>4 years of buying</td><td>4.0</td></tr> <tr><td>5 years of buying</td><td>4.0</td></tr> <tr><td>6 years of buying</td><td>3.0</td></tr> <tr><td>7 years of buying</td><td>2.0</td></tr> <tr><td>After 7 years</td><td>0.0</td></tr> </tbody> </table>	If you sell within:	%	1 year of buying	5.5	2 years of buying	5.0	3 years of buying	5.0	4 years of buying	4.0	5 years of buying	4.0	6 years of buying	3.0	7 years of buying	2.0	After 7 years	0.0	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> </ul>
If you sell within:	%																			
1 year of buying	5.5																			
2 years of buying	5.0																			
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4 years of buying	4.0																			
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If you sell within:	%																			
1 year of buying	2.5																			
2 years of buying	2.0																			
3 years of buying	1.5																			
After 3 years	0.0																			

#### 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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.67	0.85

#### Trailing commission

Manulife pays a trailing commission of up to 1% of the value of your investments 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 sales charge option you choose.

#### 3. Other Fees

Trading Fees apply to all guarantee options and are paid to Manulife.

FEE	WHAT YOU PAY
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

**MANULIFE SIMPLICITY CONSERVATIVE PORTFOLIO GIF SELECT**

Performance as at December 31, 2014

**QUICK FACTS**

**Date fund available:** October 2009    **Managed by:** Manulife Asset Management (Canada) & Manulife Asset Management (US)    **Total Fund Value:** \$376.98 million  
**Date fund created:** October 2006    **Units Outstanding:** 29,217,301    **Portfolio Turnover Rate:** 23.54%

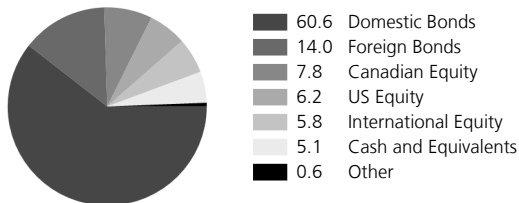
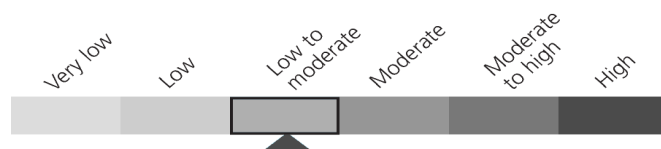
GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>IncomePlus v2.0</b>	25,000	2.19	0.75	12.6586	6,903,548

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

**WHAT DOES THIS FUND INVEST IN?**

This segregated fund invests in the Manulife Simplicity Conservative Portfolio mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 Investments (of the underlying fund)	%
Manulife Bond Fund	37.84
Manulife Canadian Universe Bond Fund	12.39
Manulife Strategic Income Fund	10.85
Manulife Corporate Bond Fund	8.83
Manulife Canadian Bond Plus Fund	7.44
Manulife Canadian Equity Index Guaranteed Investment Fund Select	2.91
Manulife World Investment Class	2.13
Manulife International Value Equity Fund	2.11
Manulife Money Fund	1.98
Manulife Dividend Income Fund	1.73
<b>Total</b>	<b>88.21</b>

**Total Investments: 23**
**Investment Segmentation (%)**

**HOW RISKY IS IT?**


The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 8 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

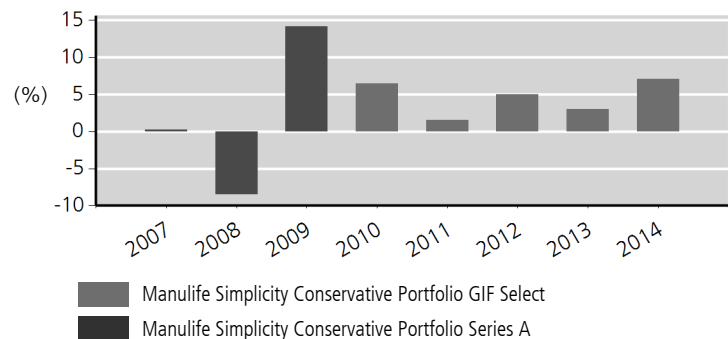
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 5, 2009 and chose the IncomePlus v2.0 Series has \$1317.06 on December 31, 2014. This works out to an average of 5.40% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 8 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 8 years the fund was up in value 7 years and down in value 1 year.



For illustration purposes only. Includes retail mutual/pooled performance as indicated. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.



**HOW MUCH DOES IT COST?**

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

**1. Sales Charges**

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 2. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.19	0.75

**Trailing commission**

Manulife pays a trailing commission of up to 1% of the value of your investments 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 sales charge option you choose.

**3. Other Fees**

Trading Fees apply to all guarantee options and are paid to Manulife.

FEE	WHAT YOU PAY
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

**MANULIFE SIMPLICITY GLOBAL BALANCED PORTFOLIO GIF SELECT**

Performance as at December 31, 2014

**QUICK FACTS**

**Date fund available:** October 2009    **Managed by:** Manulife Asset Management (Canada) & Manulife Asset Management (US)    **Total Fund Value:** \$460.46 million  
**Date fund created:** April 2007    **Units Outstanding:** 34,229,494    **Portfolio Turnover Rate:** 18.42%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.0	25,000	2.83	1.15	14.6819	4,781,812

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

**WHAT DOES THIS FUND INVEST IN?**

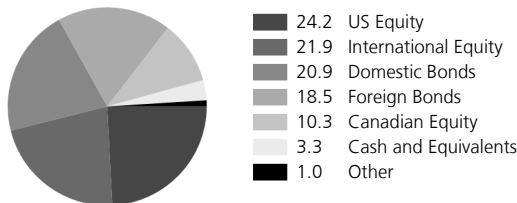
This segregated fund invests in the Manulife Simplicity Global Balanced Portfolio mutual fund. The underlying fund invests primarily in foreign equities and Canadian fixed income investments.

**Top 10 Investments (of the underlying fund)**

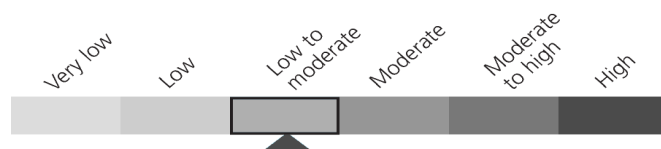
	%
Manulife Bond Fund	11.94
Manulife Strategic Income Fund	10.03
Manulife Corporate Bond Fund	9.77
Manulife World Investment Class	6.39
Manulife U.S. Diversified Growth Fund	6.23
Manulife International Value Equity Fund	6.17
Manulife U.S. Opportunities Fund	6.16
Manulife U.S. Large Cap Equity Fund	6.13
Templeton Global Bond Fund	5.80
Manulife U.S. Equity Index Fund	4.79
<b>Total</b>	<b>73.41</b>

**Total Investments: 22**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 7 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

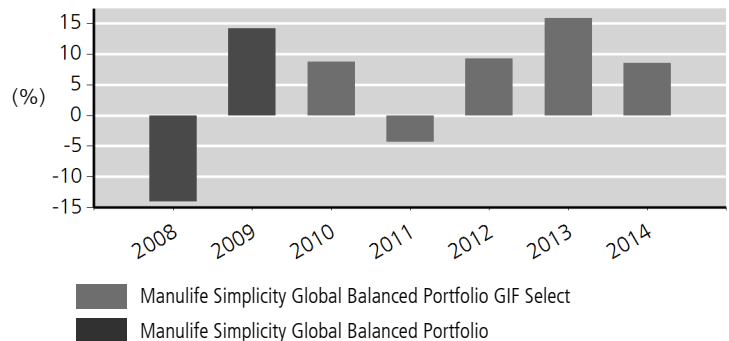
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 5, 2009 and chose the IncomePlus v2.0 Series has \$1558.40 on December 31, 2014. This works out to an average of 8.84% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 7 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 7 years the fund was up in value 5 years and down in value 2 years.



For illustration purposes only. Includes retail mutual/pooled performance as indicated. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

**HOW MUCH DOES IT COST?**

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

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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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.83	1.15

**Trailing commission**

Manulife pays a trailing commission of up to 1% of the value of your investments 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 sales charge option you choose.

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Trading Fees apply to all guarantee options and are paid to Manulife.

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<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

Performance as at December 31, 2014

**QUICK FACTS**

**Date fund available:** October 2009    **Managed by:** Manulife Asset Management (Canada) & Manulife Asset Management (US)    **Total Fund Value:** \$925.52 million  
**Date fund created:** October 2006    **Units Outstanding:** 71,561,046    **Portfolio Turnover Rate:** 26.01%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>IncomePlus v2.0</b>	25,000	2.75	1.15	14.3329	12,670,417

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

**WHAT DOES THIS FUND INVEST IN?**

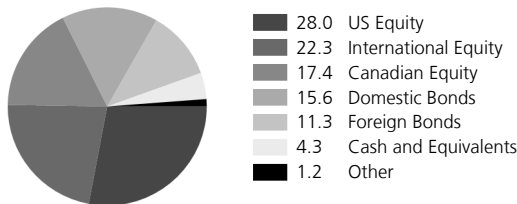
This segregated fund invests in the Manulife Simplicity Growth Portfolio mutual fund. The underlying fund invests primarily in foreign equities and Canadian fixed income investments.

**Top 10 Investments (of the underlying fund)**

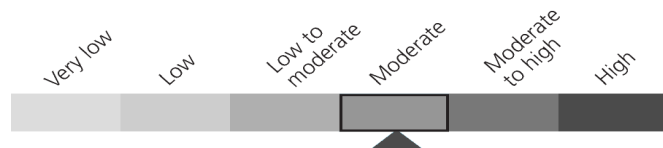
	%
Manulife Strategic Income Fund	10.70
Manulife Bond Fund	8.05
Manulife U.S. Large Cap Equity Fund	6.79
Manulife U.S. Opportunities Fund	6.73
Manulife International Equity Index Fund	6.62
Manulife U.S. Equity Index Fund	6.39
Manulife International Value Equity Fund	5.84
Manulife World Investment Class	5.62
Manulife U.S. Diversified Growth Fund	5.62
Manulife Corporate Bond Fund	5.61
<b>Total</b>	<b>67.97</b>

**Total Investments: 27**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 8 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

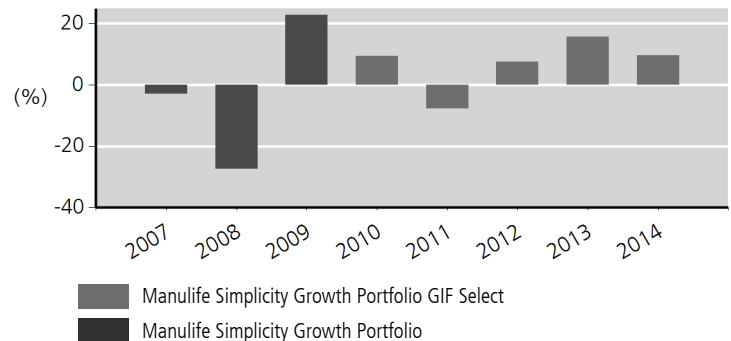
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 5, 2009 and chose the IncomePlus v2.0 Series has \$1523.55 on December 31, 2014. This works out to an average of 8.37% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 8 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 8 years the fund was up in value 5 years and down in value 3 years.



For illustration purposes only. Includes retail mutual/pooled performance as indicated. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

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GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.75	1.15

**Trailing commission**

Manulife pays a trailing commission of up to 1% of the value of your investments 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 sales charge option you choose.

**3. Other Fees**

Trading Fees apply to all guarantee options and are paid to Manulife.

FEE	WHAT YOU PAY
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

**MANULIFE SIMPLICITY MODERATE PORTFOLIO GIF SELECT**

Performance as at December 31, 2014

**QUICK FACTS**

**Date fund available:** October 2009    **Managed by:** Manulife Asset Management (Canada) & Manulife Asset Management (US)    **Total Fund Value:** \$272.80 million  
**Date fund created:** October 2006    **Units Outstanding:** 20,648,796    **Portfolio Turnover Rate:** 25.31%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.0	25,000	2.35	0.75	13.2936	5,961,005

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

**WHAT DOES THIS FUND INVEST IN?**

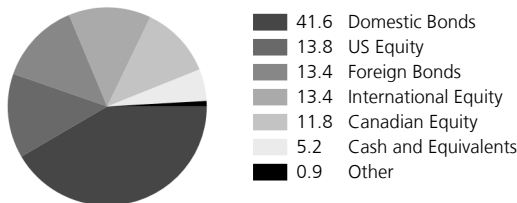
This segregated fund invests in the Manulife Simplicity Moderate Portfolio mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

**Top 10 Investments (of the underlying fund)**

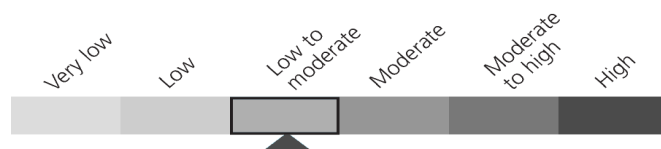
	%
Manulife Bond Fund	24.92
Manulife Strategic Income Fund	10.88
Manulife Corporate Bond Fund	8.75
Manulife Canadian Universe Bond Fund	7.91
Manulife Canadian Bond Plus Fund	4.94
Manulife International Equity Index Fund	4.43
Manulife World Investment Class	3.70
Manulife International Value Equity Fund	3.58
Manulife U.S. Equity Index Fund	3.36
Manulife Canadian Investment Fund	3.32
<b>Total</b>	<b>75.79</b>

**Total Investments: 26**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 8 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

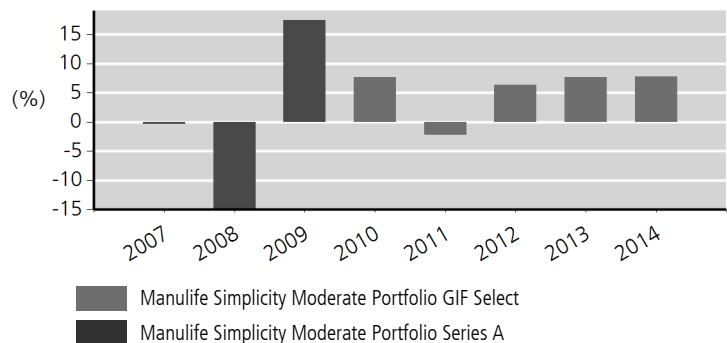
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 5, 2009 and chose the IncomePlus v2.0 Series has \$1395.80 on December 31, 2014. This works out to an average of 6.57% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 8 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 8 years the fund was up in value 5 years and down in value 3 years.



For illustration purposes only. Includes retail mutual/pooled performance as indicated. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

## MANULIFE SIMPLICITY MODERATE PORTFOLIO GIF SELECT

### HOW MUCH DOES IT COST?

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

#### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 2. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.35	0.75

#### Trailing commission

Manulife pays a trailing commission of up to 1% of the value of your investments 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 sales charge option you choose.

#### 3. Other Fees

Trading Fees apply to all guarantee options and are paid to Manulife.

FEE	WHAT YOU PAY
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

**QUICK FACTS**

Performance as at December 31, 2014

**Date fund available:** October 2012    **Managed by:** TD Asset Management Inc.

**Total Fund Value:** \$16.70 million

**Date fund created:** October 2012    **Units Outstanding:** 1,500,547

**Portfolio Turnover Rate:** 21.28%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>IncomePlus v2.0</b>	25,000	2.82	1.15	11.1398	131,771

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

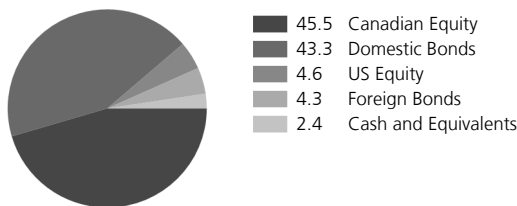
**WHAT DOES THIS FUND INVEST IN?**

This segregated fund invests in the TD Balanced Income mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

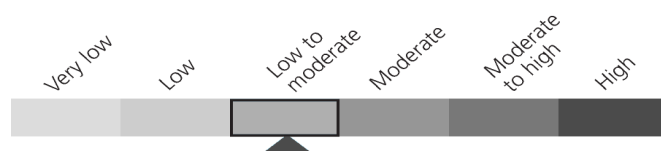
Top 10 Investments (of the underlying fund)	%
Enbridge Inc.	1.89
Cash and Cash Equivalents	2.33
Manulife Financial Corp.	1.98
Suncor Energy Inc.	3.11
Royal Bank of Canada	4.03
Toronto-Dominion Bank	4.03
Government of Canada, 5.00%, 1-Jun-2037	3.17
Bank of Nova Scotia	3.72
Canadian National Railway Co.	2.63
Canadian Imperial Bank of Commerce	1.96
<b>Total</b>	<b>28.85</b>

**Total Investments: 241**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 2 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

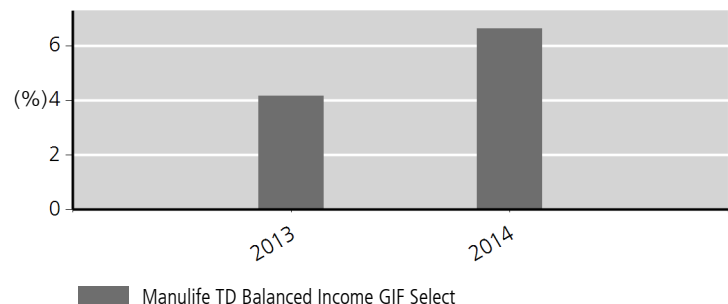
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 31, 2012 and chose the IncomePlus v2.0 Series has \$1134.29 on December 31, 2014. This works out to an average of 6.00% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 2 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 2 years the fund was up in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.



**HOW MUCH DOES IT COST?**

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

**1. Sales Charges**

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.82	1.15

**Trailing commission**

Manulife pays a trailing commission of up to 1% of the value of your investments 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 sales charge option you choose.

**3. Other Fees**

Trading Fees apply to all guarantee options and are paid to Manulife.

FEE	WHAT YOU PAY
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

**QUICK FACTS**

Performance as at December 31, 2014

**Date fund available:** October 2009    **Managed by:** TD Asset Management Inc.

**Total Fund Value:** \$897.10 million

**Date fund created:** July 2008    **Units Outstanding:** 61,557,348

**Portfolio Turnover Rate:** 5.75%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.0	25,000	2.89	1.25	14.9885	24,176,932

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

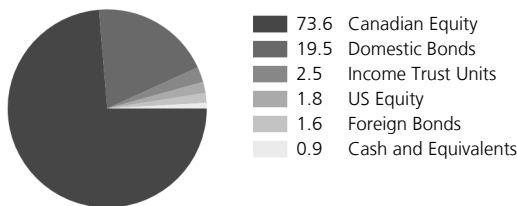
**WHAT DOES THIS FUND INVEST IN?**

This segregated fund invests in the TD Dividend Income mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

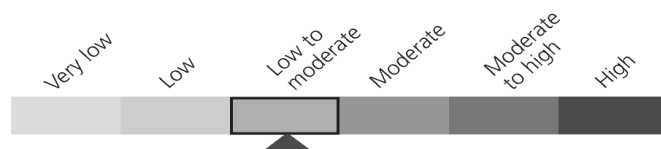
Top 10 Investments (of the underlying fund)	%
Bank of Montreal	6.29
Canadian Imperial Bank of Commerce	6.16
Bank of Nova Scotia	5.88
Enbridge Inc.	4.23
Canadian National Railway Co.	2.83
Brookfield Asset Management Inc.	2.47
Manulife Financial Corp.	2.45
TELUS Corporation	2.40
Royal Bank of Canada	7.02
Toronto-Dominion Bank	7.12
<b>Total</b>	<b>46.85</b>

**Total Investments: 341**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 6 years for a contractholder who chooses the IncomePlus v2.0 Series. Returns are after the MER has been deducted.

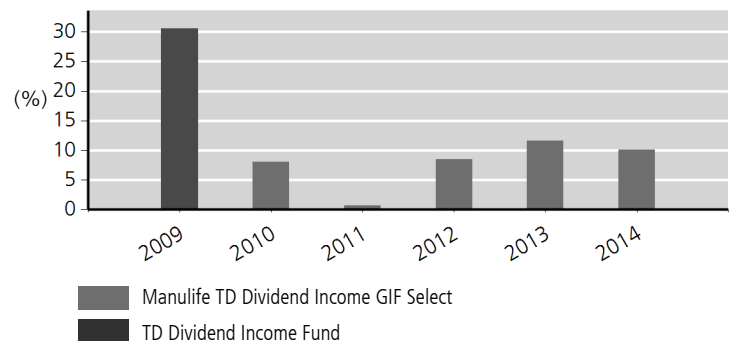
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 5, 2009 and chose the IncomePlus v2.0 Series has \$1499.05 on December 31, 2014. This works out to an average of 8.04% a year.

**Year-by-year returns**

This chart shows how the fund has performed in each of the past 6 years for a contractholder who chose the IncomePlus v2.0 Series. In the last 6 years the fund was up in value 6 years.



For illustration purposes only. Includes retail mutual/pooled performance as indicated. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

## HOW MUCH DOES IT COST?

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 5. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.89	1.25

#### Trailing commission

Manulife pays a trailing commission of up to 1% of the value of your investments 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 sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and are paid to Manulife.

FEE	WHAT YOU PAY
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

**QUICK FACTS**

Performance as at December 31, 2014

**Date fund available:** September 2014 **Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$131.29 million

**Date fund created:** April 2014

**Units Outstanding:** 12,516,889

**Portfolio Turnover Rate:** 59.34%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.0	25,000	2.64	1.15	10.2009	2,698,147

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

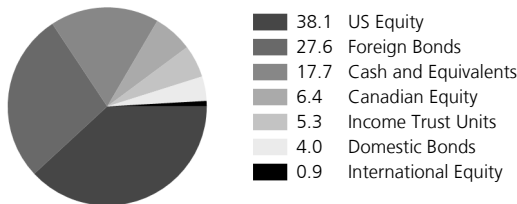
**WHAT DOES THIS FUND INVEST IN?**

This fund invests in the Manulife U.S. Monthly High Income mutual fund. The underlying fund invests primarily in U.S. fixed income and equities.

Top 10 Investments (of the underlying fund)	%
Manulife High Yield Bond Fund	14.27
Banner Trust	4.00
Government of Canada, 0.00%, 9-Apr-2015	3.84
Government of Canada, 0.00%, 26-Feb-2015	3.81
Government of Canada, 0.00%, 23-Apr-2015	3.46
International Business Machines Corp.	2.30
Oaktree Capital Group LLC	2.26
Government of Canada, 0.00%, 19-Nov-2015	2.18
Anthem Inc.	2.04
Government of Canada, 0.00%, 27-Aug-2015	1.91
<b>Total</b>	<b>40.07</b>

**Total Investments: 311**

**Investment Segmentation (%)**



**HOW RISKY IS IT?**



The value of your investments can go down. Please see the Information Folder for further details.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed for a contractholder who chooses the IncomePlus v2.0 Series. 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 guarantee option you choose and on your personal tax situation.

**Average return**

The fund is not old enough to show performance history.

**Year-by-year returns**

The fund is not old enough to show performance history.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

## MANULIFE U.S. MONTHLY HIGH INCOME GIF SELECT

### HOW MUCH DOES IT COST?

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

#### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr><td>1 year of buying</td><td>5.5</td></tr> <tr><td>2 years of buying</td><td>5.0</td></tr> <tr><td>3 years of buying</td><td>5.0</td></tr> <tr><td>4 years of buying</td><td>4.0</td></tr> <tr><td>5 years of buying</td><td>4.0</td></tr> <tr><td>6 years of buying</td><td>3.0</td></tr> <tr><td>7 years of buying</td><td>2.0</td></tr> <tr><td>After 7 years</td><td>0.0</td></tr> </tbody> </table>	If you sell within:	%	1 year of buying	5.5	2 years of buying	5.0	3 years of buying	5.0	4 years of buying	4.0	5 years of buying	4.0	6 years of buying	3.0	7 years of buying	2.0	After 7 years	0.0	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> </ul>
If you sell within:	%																			
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<b>Low Load Sales Charge</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr><td>1 year of buying</td><td>2.5</td></tr> <tr><td>2 years of buying</td><td>2.0</td></tr> <tr><td>3 years of buying</td><td>1.5</td></tr> <tr><td>After 3 years</td><td>0.0</td></tr> </tbody> </table>	If you sell within:	%	1 year of buying	2.5	2 years of buying	2.0	3 years of buying	1.5	After 3 years	0.0									
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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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
<b>IncomePlus v2.0</b>	2.64	1.15

#### Trailing commission

Manulife pays a trailing commission of up to 1% of the value of your investments 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 sales charge option you choose.

#### 3. Other Fees

Trading Fees apply to all guarantee options and are paid to Manulife.

FEE	WHAT YOU PAY
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

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For more information, please contact your advisor or visit [manulife.ca/investments](http://manulife.ca/investments)

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