

Performance Annuity

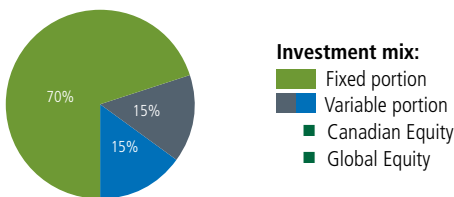
FOUR PRE-DETERMINED PROFILES

CONSERVATIVE PROFILE Diane

- 73 year-old widow with no children
- Has no health issues
- Concerned with outliving her limited savings
- Prefers non-volatile investments but still wants growth
- Has limited knowledge of financial products and markets

Diane is looking for a simple solution. Most of her income will come from her savings. While she does have some registered funds, most of her savings are non-registered and were obtained through the sale of her home during her downsizing period.

The solution



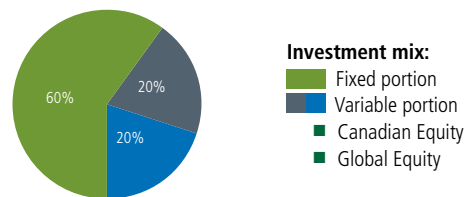
Since Diane wants to take a more conservative approach with her financial plan, but still wants growth, her advisor is suggesting the Conservative profile of Performance Annuity for her non-registered assets to compliment her RRIF. With 70% of her assets in low risk, fixed investments, Diane's income is protected, while the remaining 30% in equities still gives her the potential for growth.

MODERATE PROFILE Nileen and Dev

- Nileen and Dev are aged 63 and 60, respectively
- They have a son, with a family of his own, who is financially stable
- Both enjoy working part-time
- Have assets set aside for a basic retirement

Nileen and Dev are easing into their retirement and are willing to allocate a portion of their investments into equities to possibly increase their income.

The solution



Since they're slowly entering their retirement, Nileen and Dev are not big risk-takers. They are not concerned with leaving money for their son, and want to continue participating in the equity market for future potential growth. Their advisor is recommending the Moderate profile of Performance Annuity. The 40% invested in equities gives them the opportunity to increase their income and the 60% in fixed income provides a safety net.



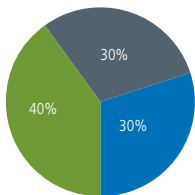
GROWTH PROFILE

Michael

- Single 58 year-old with his own business
- Plans to sell his business and retire soon
- Has limited registered assets
- Significant amount of non-registered assets in GICs

Michael plans to retire soon and understands that he has to start planning now if he wants to enjoy a comfortable retirement. He will receive a modest amount of money from the sale of his business and is willing to risk a fair portion of this money for potential long-term growth.

The solution



Investment mix:

- Fixed portion
- Variable portion
- Canadian Equity
- Global Equity

In his retirement plan, Michael's advisor suggests including a deferred non-registered Performance Annuity in order to lock in today's mortality rates. The 60% in equities gives him potential for market growth while the 40% in fixed income provides him with income protection – making the Growth profile right for him.



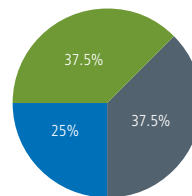
AGGRESSIVE PROFILE

Robert and Anne

- Both aged 50
- Financially sophisticated
- Comfortable with assuming risk with their capital

Now in their peak earning years, Anne feels secure enough to stop working but she still wants a monthly income to replace her salary so she can cover personal expenses. Since they have a large nest egg, from both having maximized their RRSPs and non-registered investments, Robert and Anne can handle a level of risk with their portfolio.

The solution



Investment mix:

- Fixed portion
- Variable portion
- Canadian Equity
- Global Equity

Robert and Anne are not thinking about retirement just yet, but Anne does not want her lifestyle to change. Anne would like to stop working now, but still wants a guaranteed income, so their advisor believes the Performance Annuity would work well for them. The 75% in equities will maximize the potential for growth over the long term and, as they both approach retirement, they can revisit their strategy simply by increasing their fixed income portion.

For more information, please contact your sales team.



Investments

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The Manufacturers Life Insurance Company (Manulife Financial) is the issuer of all Manulife Annuities.

The case studies presented in this document are to provide you with examples on how the Performance Annuity profiles can be included in your clients' financial planning. For more information on this product, please consult the Performance Annuity advisor guide (form 4771).

The variable portion of the Performance Annuity premium is invested at the risk of the policyholder. Payments are made for a specified period or for as long as the annuitant is alive. In addition, if the policyholder selected a guaranteed period, payments will be made at least until the end of the guaranteed period. However, the amount of the variable portion of the payments is not guaranteed and will increase or decrease according to fluctuations in the investment options chosen.

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