

Performance Annuity

FEATURES AND BENEFITS

Our Performance Annuity offers a guaranteed income and performance potential

Performance Annuity payments typically combine a guaranteed fixed income and a variable portion, based on the performance of market indexes.

- The fixed portion gives you the security of a guaranteed income for life*
- The variable portion gives you the possibility to grow your income

With Performance Annuity, you get the best of both worlds!

* Performance Annuity can also accommodate you if you are looking for a guaranteed income for a specified period. It's your choice.

Performance Annuity is all about choices

Together with your advisor, you can build a custom Performance Annuity, or choose from our pre-determined profiles.

For a custom Performance Annuity, you:

- Choose your payment using a combination of a guaranteed income and a variable portion
- Choose your investment options from 5 leading market indexes:
 - Money Market Index
 - Canadian Bond Index
 - Canadian Equity Index
 - U.S. Equity Index
 - Global Equity Index
- Choose your Anticipated Investment Return (AIR). The AIR is the return you anticipate on the variable portion of your Performance Annuity. It sets the initial variable income payment.

You can choose from 4 AIRs:



Your variable income will change based on the performance of the investment options and the AIR you selected.

For a simpler solution, choose the pre-determined profile that suits you best:

- Conservative
- Moderate
- Growth
- Aggressive

Performance Annuity offers flexibility. As your needs change, you can increase your fixed portion, change your AIR, or modify your investment mix.

Performance Annuity offers more benefits:

- Annuity payments count towards the pension tax credit (if you are age 65 and over)
- Annuity payments provide the opportunity for income splitting between spouses

- Annuity payments help preserve OAS benefits for high-income earners
- For snowbirds, payments can be converted to U.S. dollars and deposited directly to policyholder's U.S. bank account
- Creditor protection¹ may be available in certain circumstances with a preferred class beneficiary designation
- Opportunities to bypass probate fees² and delays upon death, if a beneficiary other than the estate is named
- The Manufacturers Life Insurance Company is a member of Assuris. This is a protection for Canadian insurance policyholders. For details, visit www.assuris.ca

¹ Since there are some circumstances where creditor protection may not apply, it is recommended that policyholders consult a legal advisor to find out if they are eligible for this kind of protection.

² Not applicable in Québec as notarial wills do not need to be probated by the court and, for holograph wills and wills made in the presence of witnesses, probate fees are minimal.

For more information, please contact your advisor.



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

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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