



Performance Annuity

Income with performance potential

Thanks to medical advances and healthier lifestyles, Canadians are living longer than ever. But with this, comes a concern - "What if I outlive my assets?"

Performance Annuity makes sure you have a guaranteed base income plus the potential for growth.

What is Performance Annuity?

Performance Annuity is a retirement solution that provides an income for as long as you live.*

Your payments are comprised of a fixed portion that doesn't change and a variable portion that could change, based on the performance of leading indexes.

Together with your advisor, you can build a custom Performance Annuity in three steps:

1. Choose your payment using a combination of a guaranteed base income and a variable portion
2. Choose your investment options
3. Choose your Anticipated Investment Return (AIR)

And you're not locked in. As your needs change during retirement, you may decide to increase your fixed portion for a higher guaranteed, stable income.

Performance Annuity offers flexibility and income growth potential.

* Performance Annuity can also provide a guaranteed steady source of income for a specified period. It's your choice.

Performance Annuity... income with performance potential.

Speak to your advisor about making Performance Annuity a part of your retirement portfolio.

Performance Annuity is all about choices

Build a custom-made Performance Annuity

Investment options

Choose from 5 leading market indexes:

- Money Market Index
- Canadian Bond Index
- Canadian Equity Index
- U.S. Equity Index
- Global Equity Index

Anticipate your investment return

The Anticipated Investment Return (AIR) impacts the variable portion of the annuity payments you will receive. You can select an AIR of 0%, 3%, 5% or 6%. The lower the AIR, the lower your starting income will be and the higher the growth potential. On the other hand, the higher the AIR, the higher your starting income will be and the lower the growth potential.

Once you've selected the AIR, your future variable income will be calculated based on the actual investment return. Here is an example of how the variable income would be calculated if you choose an AIR of 3% with annual payments:

Actual investment return is:	Your variable income:
same as the AIR (3%)	remains the same
higher than the AIR (7%)	goes up (by about 4%) ¹
lower than the AIR (2%)	reduces (by about 1%) ²

¹ $(1.07/1.03 - 1) \times 100 = 3.88\%$

² $(1.02/1.03 - 1) \times 100 = -0.97\%$

More money working for you

Since there are no Management Expense Ratios deducted, you get the benefit of the full investment returns of the indexes.

Or choose a profile that suits you best

If you prefer a simple solution, we also offer 4 pre-determined profiles: Conservative, Moderate, Growth and Aggressive. Each profile is based on a number of factors, including risk tolerance and income needs.

Conservative profile

Investment mix:

- Fixed portion 70%
- Variable portion
 - Canadian Equity 15%
 - Global Equity 15%

Moderate profile

Investment mix:

- Fixed portion 60%
- Variable portion
 - Canadian Equity 20%
 - Global Equity 20%

Growth profile

Investment mix:

- Fixed portion 40%
- Variable portion
 - Canadian Equity 30%
 - Global Equity 30%

Aggressive profile

Investment mix:

- Fixed portion 25%
- Variable portion
 - Canadian Equity 37.5%
 - Global Equity 37.5%

For the profiles, the AIR is set at 5%.

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. Manulife, Manulife Investments, the Block Design, the Four Cube Design, and Strong Reliable Trustworthy Forward-thinking are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under licence.

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