



Platinum



IDEAL SEGREGATED FUNDS SIGNATURE 2.0

THE MANUFACTURERS LIFE INSURANCE COMPANY

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Platinum Option

BUILD A PLAN THAT'S CUSTOMIZED FOR YOU

RESET GUARANTEES TO REFLECT MARKET GAINS

ACCESS LOW FEES

MAKE MAXIMUM USE OF GUARANTEES

ADDED PROTECTION FOR YOUR REGISTERED RETIREMENT INCOME PLAN

ESTATE PLANNING BENEFITS

PROTECT YOUR FAMILY'S PRIVACY

For investors like you

You've worked hard to achieve your success, and you therefore have high expectations. Just as you demand more from yourself, you demand more from others.

We understand that – which is why we believe the Ideal Segregated Funds Signature 2.0 Platinum Option might be right for you. After all, it's a solution that works as hard as you do.

Exclusive investment opportunity

Platinum Option is a special offer for investors who qualify. For an initial minimum premium of \$250,000, you gain access to significantly lower management fees as compared to our mainstream product.

This means that Ideal Segregated Funds Signature 2.0 Platinum Option works even harder to protect and grow your wealth.

The more choices you have, the more ways you can protect your wealth

You can choose Platinum Option with any series in the Ideal Segregated Funds Signature 2.0 Contract.

Each series is available in registered and non-registered savings plans, Tax-Free Savings Accounts, and registered retirement income plans. And each is designed to offer both protection and growth potential.

Ideal 75/100 Series

GROW

- Consider this series if you want access to the growth potential of the markets, partial capital protection, and full protection to preserve your estate for your loved ones
- Guarantees 75% of your principal at maturity/payout¹ and 100% at death (if you or the person insured are age 80 or over when you buy the series, 75% of your principal is protected at death)

Ideal 100/100 Series

PROTECT

- Consider this series if you want full capital and estate protection, plus access to the growth potential of the markets
- Guarantees 100% of your principal at maturity/payout¹ and at death – our highest level of protection (if you or the person insured are age 80 or over when you buy the series, 75% of your principal is protected at death)

Ideal 75/75 Series

DIVERSIFY

- Consider adding this series if you want to diversify your portfolio with:
 - The Ideal Global Absolute Return Strategies Fund², which aims to deliver positive absolute returns over the medium to long term in all market conditions
 - The Ideal Tactical Income Fund with a “go anywhere” mandate – its aim is to protect capital in down markets and capture returns in up markets
- Guarantees 75% of your principal at maturity/payout¹ and at death, and includes the same segregated fund contracts benefits as the other series

¹ The guarantee is payable on the condition that the series has been in force for at least 10 years (for Ideal 75/100 Series) or 15 years (for Ideal 100/100 Series) from the date of the first premium payment, or if resets have occurred, from the last reset date. For the Ideal 100/100 Series, additional premiums that have been in the series for less than 15 years are guaranteed at 75%. The Maturity Benefit Guarantee for the Ideal 75/75 Series will be payable on the condition the series has been in-force for at least 10 years at the Series Maturity Date. The Series Maturity Date for Ideal 75/75 Series for non-registered savings plans and TFSAs is the annuitant's 100th birthday. For registered savings plans, it will be December 31 of the year in which the annuitant reaches the legislative age limit for maturing registered savings plans. ² The Ideal Global Absolute Return Strategies Fund invests in Canadian dollar hedged Class Z shares of the Standard Life Investments Global SICAV Global Absolute Return Strategies Fund (the underlying fund) which is managed by Standard Life Investments Limited. Performance of the Standard Life Investments Global SICAV Global Absolute Return Strategies Fund is not guaranteed. This fund is not a substitute for cash or deposits. In order to achieve its investment objective, the Standard Life Investments Global SICAV Global Absolute Return Strategies Fund will make extensive use of derivatives. The value of an investment may rise as well as fall.

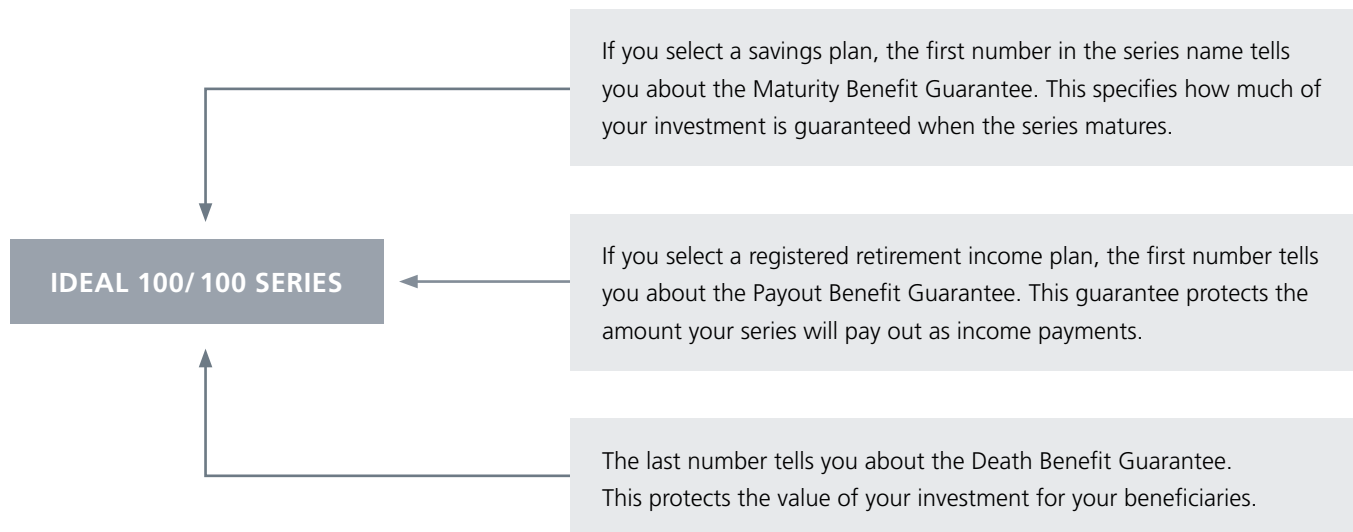
Only a life insurance company can offer so much

Unlike mutual funds, segregated fund contracts are actually insurance contracts. So when you invest in Ideal Segregated Funds Signature 2.0 with Platinum Option, you become a contractholder.

This means you are entitled to benefits that only segregated fund contracts can offer, such as guarantees on capital in certain circumstances – a significant benefit in volatile markets.

What's in a name?

We've named the series so that you can see the guarantees at a glance.



So, for example, Ideal 100/100 Series offers a:

- 100% Maturity Benefit Guarantee (or Payout Benefit Guarantee)
- 100% Death Benefit Guarantee (75% if you/the person insured are age 80 or over when you buy the series)

You can get full details in the Ideal Segregated Funds Signature 2.0 Information Folder.

Ask your advisor to show you how Ideal Segregated Funds Signature 2.0 Platinum Option can help bring more certainty to your retirement journey.

Low MERs make a big difference

The Platinum Option management fees can make a significant difference in your portfolio.

Compare a \$500,000 investment in the Ideal Monthly Income Fund – Platinum Option and Ideal Monthly Income Fund – No-load option using a gross 15-year return of 7% (before fees and expenses).



³ Data as of December 31, 2014. MER includes the management fee, the insurance fee, operating expenses and GST/HST. Actual results may vary.

Over a 15-year period, Platinum Option investors could have accumulated more than \$1,000,000 in their portfolios.

It's what's on the inside that counts

In addition to the fee advantages that come with Platinum Option, you also access all the benefits and features of the Ideal Segregated Funds Signature 2.0 Contract. You can:

BUILD A PLAN THAT'S CUSTOMIZED FOR YOU

- Select the protection you need
- Combine series, if that makes sense for you
- Decide when your series matures⁴ while you're saving
- Choose the funds that will be held within your series

What's best is what works for you.

RESET TO REFLECT MARKET GAINS

Two of our series offer resets – the ability to increase guarantees to reflect market gains. Resets help you benefit when the market goes up, and protect you when it drops.

- Refer to the Ideal Segregated Funds Signature 2.0 Information Folder for full details

MAKE MAXIMUM USE OF GUARANTEES

Our series-based Maturity and Payout Benefit Guarantees mean that when you add more money to your series, it's eligible for protection at the same time as your initial investment.

What's more, you can allocate premiums beyond age 80 and still help protect your estate with the Death Benefit Guarantee level you choose when you buy the series. If you or the person insured are age 80 or over when you first buy the series, your Death Benefit Guarantee will be 75% no matter which series you choose.

GET ADDED PROTECTION FOR YOUR REGISTERED RETIREMENT INCOME PLAN

Choose between two levels of Payout Benefit Guarantees to help protect your retirement income over the lifetime of your series.

Then, learn how dollar-for-dollar reductions for retirement income payments can mean more money in your pocket. In down markets, this approach helps preserve your Payout and Death Benefit Guarantees better than proportional reductions.

⁴ Choice of maturity date applies to Ideal 75/100 and Ideal 100/100 Series. For Ideal 75/75 Series, the Series Maturity Date for non-registered savings plans and TFSAs is the annuitant's 100th birthday. For registered savings plans, it will be December 31 of the year in which the annuitant reaches the legislative age limit for maturing registered savings plans.

GET ESTATE PLANNING BENEFITS

Segregated funds don't flow into the estate if you have a designated beneficiary on your contract. This means they can bypass the probate process and the money goes directly to beneficiaries avoiding costly fees and delays.

- Your beneficiaries can receive the money quickly
- There are no probate fees taken from the value of the investment

Note: This advantage isn't applicable in Quebec, where notarial wills don't need to be probated, and for holograph wills and wills made in the presence of witnesses, probate fees are minimal.

PROTECT YOUR FAMILY'S PRIVACY

Once a will is probated, it becomes a publicly available record in the province of residence. Segregated funds with a named beneficiary don't form part of an estate, so your beneficiaries can receive their inheritance quickly and privately.

Note: In some provinces such as Saskatchewan, this may not apply due to disclosure requirements. As these requirements change from time to time, we suggest that you consult with your advisor on this.

EXPLORE POTENTIAL CREDITOR PROTECTION

If you go bankrupt or are exposed to a lawsuit, having a preferred class beneficiary can help protect the money held in a segregated fund from being seized.

- If you are a professional or business owner, we recommend that you explore this potential benefit further
- Please consult a legal advisor, as creditor protection may not apply in some circumstances

MAKE YOUR LEGACY GO A LONG WAY

If you're concerned with how your loved ones will spend their inheritance, we've got a solution to help. Our Gradual Inheritance Concept gives you the flexibility to control how your investment is paid to your beneficiaries. Ask your advisor for details.

ACCESS SIGMA ASSISTEL FOR NON-FINANCIAL MATTERS

Gain access to a toll-free, 24/7 resource for non-financial information and support.

- Obtain advice on everything from legal matters and household repairs, to identity theft and restoration
- It's like roadside assistance, but for people – not cars

BENEFIT FROM ASSURIS PROTECTION

- The Manufacturers Life Insurance Company is a member of Assuris.
- Assuris is a not for profit corporation, that protects Canadian policyholders against loss of benefits due to the financial failure of a member company.
- For details, visit www.assuris.ca or ask your advisor for a brochure
- You can also request one from Assuris by emailing info@assuris.ca or calling **1 866 878-1225**

Choose the right funds for your portfolio

QUALITY FUNDS

Choose from an extensive line-up of funds managed by best in class and complementary investment managers. Choices include equity, fixed income and balanced funds.

INNOVATIVE APPROACHES

For innovative options to diversify your portfolio, look into choices available with Ideal 75/75 Series:

The **Ideal Global Absolute Return Strategies Fund**² aims to deliver positive absolute returns over the medium to long term, in all market conditions. The performance target for the GARS Fund is cash +5% per annum (gross of fees) over rolling three-year periods.⁵ The portfolio manager adopts a risk-based approach, which leads it to expect volatility to be lower than in a traditional global equity portfolio with similar long-term objectives.

The **Ideal Tactical Income Fund** is designed to be nimble and to adapt quickly to volatile markets. The underlying fund provides the potential for a more consistent level of income compared to more traditional types of investments.

EXPERTLY MANAGED PORTFOLIOS

If you prefer pre-packaged solutions, you can choose from:

- **Ideal Portfolios:** they are designed to help you rest easy thanks to a focus on risk management. Guided by the expertise of Manulife Asset Management Limited, the portfolios are managed by The Manufacturers Life Insurance Company. These portfolios integrate an approach to understanding and managing risk that aims to maximize returns for each risk level.
- **Ideal Select Portfolios:** they are designed to help you rest easy thanks to a robust due diligence process. These portfolios give access to the complementary expertise and management styles of different fund managers. The portfolios benefit from the expertise of our Quality & Choice Investment Program, previously only available to institutional investors.
- **Ideal Franklin Quotential Portfolios**
- **Ideal Meritas SRI Portfolios**



Meritas SRI Funds is a division of OceanRock Investments Inc. and a member of the Qtrade Financial Group, owner of the Meritas registered trademark.



⁵ Cash is defined as the 6-month Canadian Dealer Offered Rate (CDOR). There is no guarantee that the performance target will be attained over this or any time period.

Protect your wealth and preserve your lifestyle

Volatile markets can play havoc with your wealth. Ideal Segregated Funds Signature 2.0 Platinum Option could be the right solution for the right times.

It lets you add low fees to all the other advantages of our segregated funds, including built-in guarantees in certain circumstances and resets to protect more money for you and your family to enjoy.

Ask your advisor about how Platinum Option can help you achieve your goals.



For more information, please contact your advisor



Ideal 75/75 Series, Ideal 75/100 Series and Ideal 100/100 Series are offered in our Ideal Segregated Funds Signature 2.0 Contract, which is an insurance product. The Manufacturers Life Insurance Company is the issuer of the Ideal Segregated Funds Insurance Contract and the guarantor of any provisions therein.

A description of the key features and the terms and conditions of Manulife's Ideal Segregated Funds Signature 2.0 is contained in the Information Folder and Contract. Please refer to the section on resets for more information on the rules governing this feature. The information has been simplified for the purposes of this document and, if there are any inconsistencies between the information presented in this document and the Ideal Segregated Funds Signature 2.0 Information Folder and Contract, the Information Folder and Contract will prevail.

Any amount allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value. Withdrawals proportionally decrease the Maturity and Death Guarantee Values. The Payout and Death Benefit Guarantee decrease dollar-for-dollar for scheduled income taken from registered retirement income plans.

All charts and illustrations contained in this document are for illustration purposes only. They are not intended to predict or project investment results.

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