



Ready when you are, whatever stage you're at



IDEAL SEGREGATED FUNDS SIGNATURE 2.0

**CLIENT GUIDE**

THE MANUFACTURERS LIFE INSURANCE COMPANY

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For your financial planning, you probably want it all –  
Guarantees and growth potential. That's okay. You can have it all.

Everyone wants a comfortable retirement. Segregated fund contracts, with their guarantees and other benefits, may be a good option.

For added flexibility, look into our Ideal Segregated Funds Signature 2.0. It's built to help maximize your protection in down markets, and access growth potential in up markets.

All you have to do is get started.



## We've got you covered

Segregated funds are similar to mutual funds, but with a few important differences. They have certain guarantees designed to protect your capital.

Like mutual funds, they pool the investments of many people, so that the money of all the investors can work together.

However, a segregated fund is an insurance contract (technically, an "individual variable insurance contract") and you can only buy one from a life insurance company.

On top of letting you access the growth potential of the markets, segregated funds contracts may:

- Help minimize your exposure to market downturns with built-in guarantees
- Let you reflect gains with "resets"<sup>1</sup> on your guarantees

## THEY ALSO OFFER

### PROBATE BYPASS OPPORTUNITIES<sup>2</sup>

Probate is a legal process that certifies a will and transfers assets to heirs. It can be time consuming and expensive, as most provincial governments charge a probate fee. Since segregated funds are insurance contracts, they don't flow into the estate if you have a designated beneficiary on your contract.

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

### PRIVACY<sup>3</sup>

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

### POTENTIAL FOR CREDITOR PROTECTION

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

- If you are a professional or business owner, you should explore this further
- You should also consult a legal advisor since there are some circumstances where the protection may not apply

<sup>1</sup> Available on Ideal 75/100 Series and Ideal 100/100 Series <sup>2</sup> This advantage isn't applicable in Quebec, where notarial wills don't need to be probated, and holograph wills and wills made in the presence of witnesses have minimal probate fees. <sup>3</sup> 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.

# It starts with your choice

Whether you're focused on growth, approaching retirement, or already retired, this product has a solution. Your advisor can help you decide which is best for you.

## 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/payout<sup>4</sup> 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/payout<sup>4</sup> 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

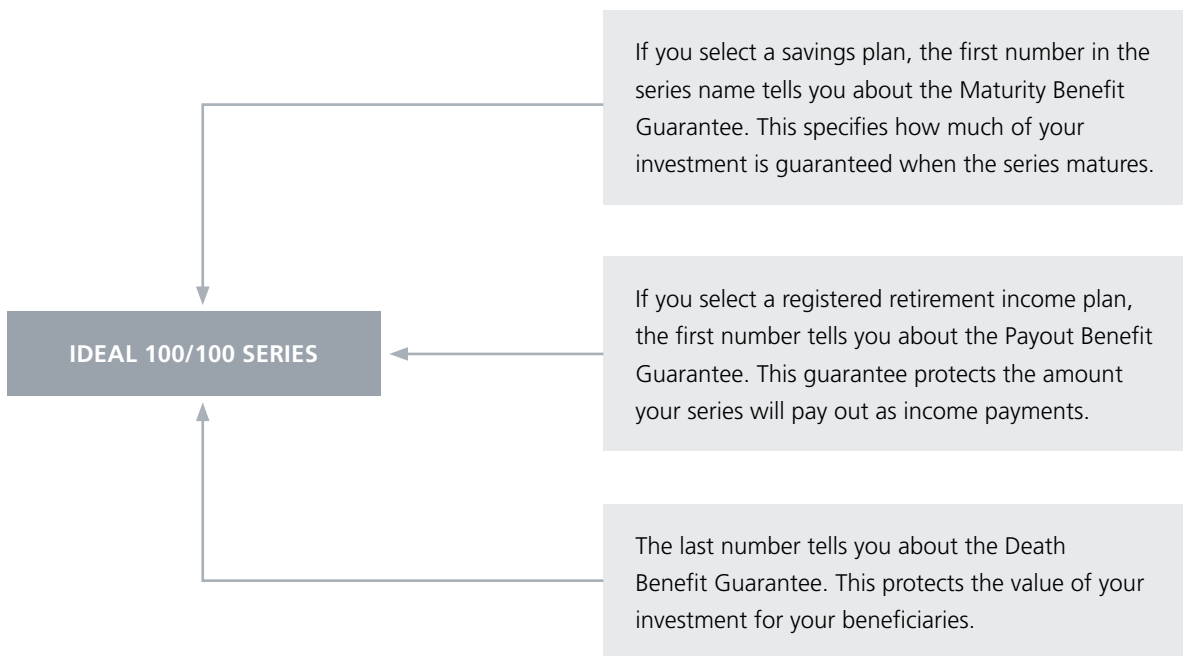
- Consider adding this series if you want to diversify your portfolio with:
  - The Ideal Global Absolute Return Strategies Fund<sup>5</sup>, which aims to deliver positive absolute returns over the medium to long-term in all market conditions
  - The Ideal Tactical Income Fund with a “go anywhere” mandate – its aims is to protect capital in down markets and capture returns in up markets
- Guarantees 75% of your principal at maturity/payout<sup>4</sup> and at death, and includes the same segregated fund contracts benefits as the other series

All our series are available in registered and non-registered savings plans, Tax-Free Savings Accounts, and registered retirement income plans. And they're all designed to offer you growth potential along with protection features.

<sup>4</sup>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. <sup>5</sup>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.

## The name says it all

To help make it clear, we've named each series so that you can see the guarantees at a glance. Here's an example.



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

- 100% Maturity Benefit Guarantee<sup>4</sup> (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.

# If investing is a journey, think of us as your GPS

## THE SAVINGS YEARS

While you're building a nest egg, you need to customize your plan in the way that works for you. Ideal Segregated Funds Signature 2.0 lets you lay the groundwork.

### Growth potential

Since time is on your side, you want to make the most of the growth potential of the markets – don't miss out on investment opportunities at this stage. A range of fund choices gives you lots of options.

### Guarantees

Participate in the markets knowing that you're also taking steps to protect your money. Our Maturity Benefit Guarantee<sup>4</sup> is series-based, which means all your premiums are eligible for the guarantee at the same time, no matter when you add them to your series. This can help protect more of your money and is a good retirement planning tool.

### Resets<sup>1</sup>

Growth is critically important in these years, and resets may let you reflect market gains. Over time, resets can make a big difference to your guaranteed amount and help you fight inflation.

### Flexibility

Combine series to reach your financial goals, choose the protection level you want, choose when your series matures<sup>6</sup> and choose the funds that will be held within your series. What's best is what works for you.

## THE TRANSITION YEARS

The years leading up to your retirement are critical. When you're ready to transition from saving to retirement, Ideal Segregated Funds Signature 2.0 can help make sure you're protected and prepared.

### Protection

The five years before and five years after retirement can have a magnified impact on how comfortable your future will be. That's because market drops during this period can devastate your savings, without any opportunity to catch up. Resets and guarantees at maturity and at death help protect your assets.

### Preparation

Your personalized options, series-based guarantees and resets during your savings years help prepare you for these pivotal years.

### Make your move

When you're ready, Ideal Segregated Funds Signature 2.0 can make a seamless transition from RRSP to RRIF. This can help you qualify for the protection of the Payout Benefit Guarantee more quickly – or even immediately. Ask your advisor how it will work for you.

<sup>6</sup> Choice of maturity date applies only 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 31st of the year in which the annuitant reaches the legislative age limit for maturing registered savings plans.

## THE RETIREMENT YEARS

You've worked hard to get to this point. Enjoy peace of mind knowing you have access to market growth, and superior protection against market drops.

### Peace of mind

Our Payout Benefit Guarantee shines in down markets. When combined with dollar-for-dollar reductions for registered retirement income payments, it can work extra hard to protect your retirement income.

### Greater protection

The Payout Benefit Guarantee is series-based, so when you add more money, it's eligible for protection at the same time as your initial investment.

### Flexibility

Ideal Segregated Funds Signature 2.0 can be included in all types of registered retirement income plans, including RRIFs and LIFs.

### Confidence

You can add money beyond age 80 and still protect your estate with the Death Benefit Guarantee level you chose when you bought the series. If you are age 80 or over when the series is purchased, the Death Benefit Guarantee will be 75% no matter which series you choose.

### Planning

If you're concerned with how loved ones will spend their inheritance, the Gradual Inheritance Concept lets you control how your investment is paid to beneficiaries. And remember, Ideal Segregated Funds Signature 2.0 has potential estate planning advantages that can keep more money for your beneficiaries, and help them receive their inheritance quickly and privately<sup>7</sup>. Ask your advisor for details.

Let Ideal Segregated Funds Signature 2.0 guide your financial journey.

<sup>7</sup> 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.



# 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<sup>5</sup>** 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.<sup>8</sup> 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:** 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:** 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**

Ask your advisor which funds are available under each series.



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

<sup>8</sup> 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.

# Go beyond: Sigma Assistel at your service

We try to make life simpler – and not just with your financial planning.

Get toll-free 24/7 information and support.  
Simply pick up the phone for:

## Legal assistance

Get answers about legal matters before they become legal problems. On-call lawyers answer your questions. Only criminal law, tax law and matters not covered by Canadian legislation are excluded.

## ID theft and restoration

Knowledge gives you the power to protect yourself against a new and growing problem. Get step-by-step guidance in restoring your identity if your personal information is stolen.

### **ASSURIS PROTECTION GIVES YOU ADDED PEACE OF MIND**

- 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](http://www.assuris.ca) or ask your advisor for a brochure
- You can also request a brochure from Assuris by emailing [info@assuris.ca](mailto:info@assuris.ca) or by calling **1-866-878-1225**.

## Home assistance

Access local resources for home maintenance, repairs and renovations.

## Domestic assistance

Expert advice and resources to meet any domestic challenge.

## Health assistance

Health professionals answer your health, nutrition and lifestyle questions.

## Psychological assistance

Get a confidential referral (phone or face-to-face) to accredited mental health professionals.

## To access Sigma Assistel's services, call 1-877-771-3276

Be sure to have your Ideal Segregated Funds Signature 2.0 Contract number on hand.

**It's like roadside assistance, but for people – not cars.**

Note: Sigma Assistel is a supplementary service provided by a third-party entity and can be changed or withdrawn without prior notice.

Take steps now to face your financial challenges.  
Because it's not enough to be alive during retirement.  
You want to be living.



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For more information, please contact your advisor

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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.

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