

Wealth-building strategies, for whatever stage you're at

Everyone wants a comfortable retirement. But the question is how do you get there? Our Ideal Segregated Funds Signature 2.0 are a great choice, with their maturity, payout and death benefit guarantees, built-in flexibility and range of options.

Why segregated funds?

Segregated funds are similar to mutual funds, with a few important differences. They include guarantees designed to protect your capital at maturity, during payout and at death. They also offer you access to the growth potential of the markets. You can only buy segregated fund contracts from a life insurance company, and you can take advantage of some of their distinct features, no matter what stage you're at.

SAVING YEARS

While building a nest egg, you need to tailor your retirement plan to work for you. Ideal Segregated Funds Signature 2.0 lets you do just that.

Growth potential

Participate in the growth potential of the markets.

Guarantees

Maturity Benefit Guarantees ensure that when your investment matures (you have held it for a set number of years) you're guaranteed to receive at least a portion or all (75% or 100%)¹ of your investment back, no matter how markets have performed. Death Benefit Guarantees specify that your beneficiaries will receive a set amount of the premiums you have paid.

Resets²

Resets can increase guarantees to reflect market gains. They help you benefit when the market goes up, and protect you when it drops.

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.

¹ 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 TFSA's 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. Certain conditions apply. Ask your advisor. ² Available on Ideal 75/100 Series and Ideal 100/100 Series

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 plans, it can work extra hard to protect your retirement income.

On top of letting you access the growth potential of the markets, while limiting your exposure to market downturns with built-in guarantees at maturity, payout and death, segregated fund contracts also offer:

PROBATE BYPASS OPPORTUNITIES

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 probate fees. Since segregated fund contracts are insurance contracts, they don't flow into the estate if you have a designated beneficiary on your contract.

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

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.

PRIVACY

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. Your beneficiaries can receive their inheritance quickly and privately.

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

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 contracts from being seized. If you are a professional or business owner, we suggest that you explore this further.

Consult a legal advisor since there are some circumstances where creditor protection may not apply.

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 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.

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