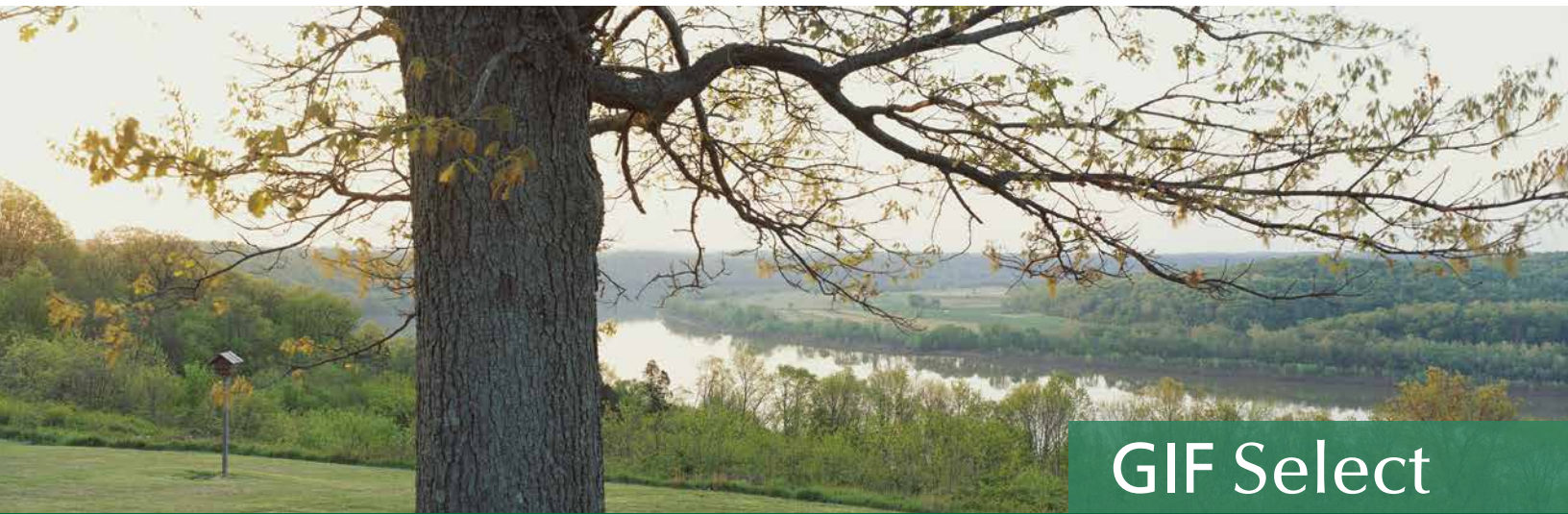




Products and funds at a glance

Effective March 11, 2016



GIF Select

FEATURING INCOMEPLUS®

INCLUDING THE FUND NAME AND NUMBER GUIDE

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series, unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series

Feature	Version 2	Version 2.1	Version 2.2
Death Benefit Guarantee (DBG)	100% of deposit value, reduced proportionally by withdrawals		
Guaranteed Withdrawal Benefit (GWB) Benefit Base	Initially set to 100% of deposit value, usually increases with net additional deposits, and is reduced proportionally for withdrawals, exceeding the Lifetime Withdrawal Amount (LWA) or for withdrawals taken prior to the Election of LWA		
Lifetime Withdrawal Amount (LWA) Payout Options	<p>Single Life Payout Option</p> <ul style="list-style-type: none"> Available as early as January 1 in the year the annuitant is age 55 <p>Joint Life Payout Option²</p> <ul style="list-style-type: none"> Available as early as January 1 in the year the younger spouse is age 55 Based on the lives of the annuitant and Joint Life 		
LWA Payout Percentage³	Refer to chart on page 8		
Guaranteed Withdrawal Benefit (GWB) Bonus	<ul style="list-style-type: none"> Increase to GWB Benefit Base in each year that the IncomePlus Series funds are held, if no withdrawals are taken. Available for the life of the contract Income bonuses are not cash deposits; they increase the basis for calculating guaranteed income Increase is equal to 5% of the GWB Bonus Base 		<ul style="list-style-type: none"> Increase to GWB Benefit Base in each year that the IncomePlus Series funds are held, if no withdrawals are taken. Available for the life of the contract Income bonuses are not cash deposits; they increase the basis for calculating guaranteed income Increase is equal to 3.5% of the GWB Bonus Base
Reset⁴	Automatic reset of the DBG, GWB Benefit Base and the GWB Bonus Base to the market value, if higher, every third anniversary		
Additional guarantee fees	<ul style="list-style-type: none"> No fees paid in the first calendar year Fees range from 0.55% to 1.25% per year The IncomePlus Fee is charged at the beginning of the calendar year and calculated using a formula involving a proportional weighting of funds, the risk level of the funds, and the GWB Benefit Base at the end of the previous year 		
Deposit minimums⁵	<ul style="list-style-type: none"> \$500 minimum per fund per sales charge option \$5000 minimum for Manulife Dollar-Cost Averaging (DCA) Advantage GIF Select \$100,000 minimum per fund for Elite Pricing¹ 		
PAC Deposits	Minimum \$100 per fund per sales charge option once contract minimums are reached		
Maximum deposits	Deposits greater than \$1,000,000 or any subsequent deposit that will cause the market value of the contract to be greater than \$1,000,000 require pre-approval. Contact head office.		

Feature	Version 2	Version 2.1	Version 2.2
Maximum age to deposit⁶ (See chart on page 8)	Single Life Payout Option <ul style="list-style-type: none"> No deposits after December 31 in the year the annuitant turns age 80 		
	Joint Life Payout Option² <ul style="list-style-type: none"> No deposits after December 31 in the year the older spouse turns 80 		
	Closed to new contracts and all new deposits	Closed to new contracts, new PAC set ups and increases to existing PACs	
Withdrawals⁷	<ul style="list-style-type: none"> Ad hoc: \$500 minimum per fund per sales charge option Scheduled: \$100 minimum a month per fund per sales charge option 		
Fund switches⁷	<ul style="list-style-type: none"> Ad hoc: \$500 minimum per fund per sales charge option Scheduled: \$100 minimum a month per fund per sales charge option Five free switches per calendar year Switches from Manulife DCA Advantage GIF Select fund to the Manulife High Interest Savings Fund are not allowed Switches between funds within a Series and within the same sales charge option do not affect any of the guarantees 		
Switching investment Series⁷	Switches into other investment Series are not allowed		
Maturity Guarantee	<ul style="list-style-type: none"> 75% of deposits to the applicable Series, reduced proportionally by withdrawals Available on December 31 of the annuitant's 100th year or earlier where required by legislation 		
Ability to bypass estate costs (e.g. probate)		✓	
Potential for creditor protection		✓	
Waiving of redemption fees upon death		✓	

¹ Elite Pricing deposits of \$1,000,000 or more receive a reduced MER. Minimum investment amounts for Elite Pricing can be met by combining investments in certain situations.

² The Joint Life must be the spouse or common-law partner (as defined in the *Income Tax Act* (Canada)) of the annuitant. Once named, the Joint Life cannot be changed.

³ Age of annuitant, or younger of annuitant and Joint Life (if applicable) as of December 31 of the year election takes place.

⁴ The last Death Benefit Guarantee reset is on the annuitant's 80th birthday. The GWB Benefit Base and GWB Bonus Base resets are available until contract maturity.

⁵ A Small Policy Fee of up to \$100 may be applied annually to IncomePlus Contracts with a GWB Benefit Base balance or EstatePlus Contract with a DBG below the initial deposit minimum.

⁶ Age 71 for locked-in plans in jurisdictions that require annuitization at age 80 or latest age to own under the *Income Tax Act* (Canada) for RRSPs, RLSP, LIRA and certain LIFs.

⁷ Withdrawals, fund switches or switching investment Series may result in tax consequences.

INCOMEPLUS VERSION 2.0 FUND NAME AND NUMBER GUIDE – MARCH 11, 2016

FUND NAME	MER (%)	Fund Fee Rate Level	Fund Fee Rate (%)	BE	LL	FE	F-class		Elite Sales Charge Option				
							MER (%)	F-class*	MER (%)	BE	LL	FE	
CANADIAN MONEY MARKET							MGF						
Manulife Dollar-Cost Averaging Advantage GIF Select**	0.00	1	0.55	8414	8514	8314	0.00	6114	N/A	N/A	N/A	N/A	
LONG TERM CANADIAN MONEY MARKET							MGF						
Manulife High Interest Savings GIF Select	0.00	1	0.55	8418	8518	8318	0.00	6118	N/A	N/A	N/A	N/A	
FIXED INCOME							MGF						
Manulife Bond GIF Select	2.11	1	0.55	8408	8508	8308	1.61	6108	1.58	9408	9508	8708	
Manulife Canadian Bond Index GIF Select	2.05	1	0.55	8475	8575	8375	1.26	6175	1.24	9475	9575	8775	
Manulife Dynamic Canadian Bond GIF Select	2.34	1	0.55	8409	8509	8309	1.90	6109	1.90	9409	9509	8709	
Manulife Fidelity Canadian Bond GIF Select	2.30	1	0.55	8461	8561	8361	1.81	6161	1.74	9461	9561	8761	
Manulife Short-Term Bond GIF Select	2.00	1	0.55	8400	8500	8300	1.50	6100	1.44	9400	9500	8700	
BALANCED							MGF						
Canadian Fixed Income Balanced													
Manulife Dynamic Aurion Bundle GIF Select	2.85	2	0.75	8416	8516	8316	1.86	6116	2.21	9416	9516	8716	
Manulife Mackenzie Income GIF Select	2.45	2	0.75	8472	8572	8372	1.43	6172	1.96	9472	9572	8772	
Canadian Neutral Balanced													
Manulife Balanced GIF Select (Multi-Manager)	2.60	3	0.85	8422	8522	8322	1.59	6122	1.77	9422	9522	8722	
Manulife Balanced Index Bundle GIF Select	2.51	3	0.85	8476	8576	8376	1.46	6176	1.71	9476	9576	8776	
Manulife Canadian Balanced GIF Select	2.65	3	0.85	8437	8537	8337	1.63	6137	1.83	9437	9537	8737	
Manulife Canadian Opportunities Balanced GIF Select	2.74	3	0.85	8434	8534	8334	1.75	6134	2.00	9434	9534	8734	
Manulife CI Harbour Bundle GIF Select	2.83	4	1.15	8415	8515	8315	1.86	6115	2.21	9415	9515	8715	
Manulife CI Signature Bundle GIF Select	2.83	3	0.85	8406	8506	8306	1.86	6106	2.04	9406	9506	8706	
Manulife Dynamic Bundle GIF Select	2.88	3	0.85	8492	8592	8392	1.78	6192	2.29	9492	9592	8792	
Manulife Dynamic Power Balanced GIF Select	2.89	4	1.15	8490	8590	8390	1.82	6190	2.16	9490	9590	8790	
Manulife Fidelity Canadian Balanced GIF Select	2.79	3	0.85	8468	8568	8368	1.68	6168	2.08	9468	9568	8768	
Manulife Invesco Canadian Balanced GIF Select	2.70	3	0.85	8442	8542	8342	1.58	6142	2.06	9442	9542	8742	
Manulife TD Balanced Income GIF Select	2.82	4	1.15	8413	8513	8313	1.86	6113	2.04	9413	9513	8713	
Canadian Equity Balanced													
Manulife AGF Bundle GIF Select	2.92	4	1.15	8483	8583	8383	1.88	6183	2.26	9483	9583	8783	
Manulife CI Harbour Growth & Income GIF Select	2.82	5	1.25	8450	8550	8350	1.80	6150	2.13	9450	9550	8750	
Manulife CI Signature Income & Growth GIF Select	2.82	5	1.25	8452	8552	8352	1.73	6152	2.12	9452	9552	8752	
Manulife CIBC Monthly Income GIF Select	2.83	4	1.15	8499	8599	8399	1.84	6199	2.11	9499	9599	8799	
Manulife Dynamic Blue Chip Bundle GIF Select	2.81	4	1.15	8412	8512	8312	1.86	6112	2.21	9412	9512	8712	
Manulife Fidelity Canadian Asset Allocation GIF Select	2.82	5	1.25	8460	8560	8360	1.76	6160	2.16	9460	9560	8760	
Manulife Fidelity Monthly Income GIF Select	2.76	4	1.15	8464	8564	8364	1.71	6164	2.11	9464	9564	8764	
Manulife Growth Index Bundle GIF Select	2.59	4	1.15	8477	8577	8377	1.56	6177	1.83	9477	9577	8777	
Manulife Monthly High Income GIF Select	2.61	4	1.15	8419	8519	8319	1.57	6119	1.82	9419	9519	8719	
Manulife Monthly Income GIF Select	2.65	4	1.15	1165	1166	1164	1.69	1170	1.95	1168	1169	1167	
Manulife TD Dividend Income GIF Select	2.89	5	1.25	8497	8597	8397	1.79	6197	2.20	9497	9597	8797	
Global Neutral Balanced													
Manulife Balanced Income Portfolio GIF Select	2.40	3	0.85	8403	8503	8303	1.36	6103	1.75	9403	9503	8703	
Manulife CI Cambridge Bundle GIF Select	2.91	3	0.85	8454	8554	8354	1.87	6154	2.19	9454	9554	8754	
Manulife Global Managed Volatility GIF Select	2.53	3	0.85	5342	5442	5242	1.65	6342	1.96	4642	4742	5542	
Manulife U.S. Monthly High Income GIF Select	2.61	4	1.15	5042	5142	4942	1.68	6642	1.95	9942	7942	9842	
Global Equity Balanced													
Manulife Diversified Investment GIF Select	2.73	4	1.15	8485	8585	8385	1.69	6185	1.97	9485	9585	8785	
Manulife Dynamic Value Balanced GIF Select	2.90	5	1.25	8491	8591	8391	1.85	6191	2.22	9491	9591	8791	
Manulife Fidelity Bundle GIF Select	2.92	4	1.15	8495	8595	8395	1.88	6195	2.20	9495	9595	8795	
Manulife Fidelity Disciplined Equity Bundle GIF Select	2.90	4	1.15	8466	8566	8366	1.88	6166	2.16	9466	9566	8766	
Manulife Focused Bundle GIF Select	2.90	4	1.15	8465	8565	8365	1.88	6165	2.19	9465	9565	8765	
Manulife Opportunities Bundle GIF Select	2.78	4	1.15	8438	8538	8338	1.65	6138	1.94	9438	9538	8738	
Manulife Renaissance Bundle GIF Select	2.88	4	1.15	8498	8598	8398	1.78	6198	2.19	9498	9598	8798	

■ Closed to all deposits and switches-in.

INCOMEPLUS VERSION 2.0 FUND NAME AND NUMBER GUIDE – MARCH 11, 2016 (cont'd)

FUND NAME	MER (%)	Fund Fee Rate Level	Fund Fee Rate (%)	BE	LL	FE	F-class		Elite Sales Charge Option			
							MER (%)	F-class*	MER (%)	BE	LL	FE
STRATEGIC ASSET ALLOCATION												
MGF												
Manulife Simplicity Balanced Portfolio GIF Select	2.67	3	0.85	8404	8504	8304	1.63	6104	1.85	9404	9504	8704
Manulife Simplicity Conservative Portfolio GIF Select	2.20	2	0.75	8401	8501	8301	1.15	6101	1.69	9401	9501	8701
Manulife Simplicity Global Balanced Portfolio GIF Select	2.82	4	1.15	8407	8507	8307	1.80	6107	2.01	9407	9507	8707
Manulife Simplicity Growth Portfolio GIF Select	2.75	4	1.15	8405	8505	8305	1.63	6105	1.95	9405	9505	8705
Manulife Simplicity Moderate Portfolio GIF Select	2.35	2	0.75	8402	8502	8302	1.33	6102	1.75	9402	9502	8702

Fund Names in bold denote funds managed by Manulife.

The MER's shown here were those charged in December 2015 and include HST.

*F-class is only available for fee-based programs where contracts are held in Nominee or Intermediary Name.

**This fund is for new deposits that will be held in the fund for less than one year. Switches from other funds to the DCA fund are not permitted.

INCOMEPLUS VERSION 2.1 FUND NAME AND NUMBER GUIDE – MARCH 11, 2016 2016

FUND NAME	MER (%)	Fund Fee Rate Level	Fund Fee Rate (%)	BE	LL	FE	F-class		Elite Sales Charge Option			
							MER (%)	F-class*	MER (%)	BE	LL	FE
CANADIAN MONEY MARKET												
MGF												
Manulife Dollar-Cost Averaging Advantage GIF Select**	0.00	1	0.55	6814	6914	6714	0.00	7314	N/A	N/A	N/A	N/A
LONG TERM CANADIAN MONEY MARKET												
MGF												
Manulife High Interest Savings GIF Select	0.00	1	0.55	6818	6918	6718	0.00	7318	N/A	N/A	N/A	N/A
FIXED INCOME												
MGF												
Manulife Bond GIF Select	2.11	1	0.55	6808	6908	6708	1.61	7308	1.61	7108	7208	7008
Manulife Canadian Bond Index GIF Select	2.07	1	0.55	6875	6975	6775	1.40	7375	1.30	7175	7275	7075
Manulife Dynamic Canadian Bond GIF Select	2.44	1	0.55	6809	6909	6709	1.90	7309	1.90	7109	7209	7009
Manulife Fidelity Canadian Bond GIF Select	2.30	1	0.55	6861	6961	6761	1.81	7361	1.81	7161	7261	7061
Manulife Short-Term Bond GIF Select	1.99	1	0.55	6800	6900	6700	1.50	7300	1.50	7100	7200	7000
BALANCED												
MGF												
Canadian Fixed Income Balanced												
Manulife Dynamic Aurion Bundle GIF Select	2.84	2	0.75	6816	6916	6716	1.86	7316	2.21	7116	7216	7016
Manulife Mackenzie Income GIF Select	2.45	2	0.75	6872	6972	6772	1.43	7372	1.97	7172	7272	7072
Canadian Neutral Balanced												
Manulife Balanced GIF Select (Multi-Manager)	2.66	3	0.85	6822	6922	6722	1.59	7322	1.86	7122	7222	7022
Manulife Balanced Index Bundle GIF Select	2.50	3	0.85	6876	6976	6776	1.46	7376	1.71	7176	7276	7076
Manulife Canadian Balanced GIF Select	2.63	3	0.85	6837	6937	6737	1.60	7337	1.89	7137	7237	7037
Manulife Canadian Opportunities Balanced GIF Select	2.65	3	0.85	6834	6934	6734	1.75	7334	2.00	7134	7234	7034
Manulife CI Harbour Bundle GIF Select	2.85	4	1.15	6815	6915	6715	1.86	7315	2.21	7115	7215	7015
Manulife CI Signature Bundle GIF Select	2.78	3	0.85	6806	6906	6706	1.86	7306	2.21	7106	7206	7006
Manulife Dynamic Bundle GIF Select	2.91	3	0.85	6892	6992	6792	1.88	7392	2.26	7192	7292	7092
Manulife Dynamic Power Balanced GIF Select	2.92	4	1.15	6890	6990	6790	1.88	7390	2.26	7190	7290	7090
Manulife Fidelity Canadian Balanced GIF Select	2.78	3	0.85	6868	6968	6768	1.77	7368	2.15	7168	7268	7068
Manulife Invesco Canadian Balanced GIF Select	2.66	3	0.85	6842	6942	6742	1.69	7342	2.07	7142	7242	7042
Manulife TD Balanced Income GIF Select	2.81	4	1.15	6813	6913	6713	1.86	7313	2.21	7113	7213	7013

Closed to all deposits and switches-in.

INCOMEPLUS VERSION 2.1 FUND NAME AND NUMBER GUIDE –MARCH 11, 2016 (cont'd)

FUND NAME	MER (%)	Fund Fee Rate Level	Fund Fee Rate (%)	BE	LL	FE	F-class		Elite Sales Charge Option			
							MER (%)	F-class*	MER (%)	BE	LL	FE
Canadian Equity Balanced												
Manulife AGF Bundle GIF Select	2.93	4	1.15	6883	6983	6783	1.88	7383	2.26	7183	7283	7083
Manulife CI Harbour Growth & Income GIF Select	2.82	5	1.25	6850	6950	6750	1.80	7350	2.18	7150	7250	7050
Manulife CI Signature Income & Growth GIF Select	2.82	5	1.25	6852	6952	6752	1.80	7352	2.20	7152	7252	7052
Manulife CIBC Monthly Income GIF Select	2.81	4	1.15	6899	6999	6799	1.84	7399	2.22	7199	7299	7099
Manulife Dynamic Blue Chip Bundle GIF Select	2.82	4	1.15	6812	6912	6712	1.86	7312	2.21	7112	7212	7012
Manulife Fidelity Canadian Asset Allocation GIF Select	2.82	5	1.25	6860	6960	6760	1.81	7360	2.20	7160	7260	7060
Manulife Fidelity Monthly Income GIF Select	2.77	4	1.15	6864	6964	6764	1.63	7364	2.12	7164	7264	7064
Manulife Growth Index Bundle GIF Select	2.56	4	1.15	6877	6977	6777	1.56	7377	1.83	7177	7277	7077
Manulife Monthly High Income GIF Select	2.60	4	1.15	6819	6919	6719	1.60	7319	1.82	7119	7219	7019
Manulife Monthly Income GIF Select	2.53	4	1.15	1172	1173	1171	1.69	1177	1.95	1175	1176	1174
Manulife TD Dividend Income GIF Select	2.89	5	1.25	6897	6997	6797	1.88	7397	2.26	7197	7297	7097
Global Neutral Balanced												
Manulife Balanced Income Portfolio GIF Select	2.39	3	0.85	6803	6903	6703	1.36	7303	1.80	7103	7203	7003
Manulife CI Cambridge Bundle GIF Select	2.91	3	0.85	6854	6954	6754	1.88	7354	2.26	7154	7254	7054
Manulife Global Managed Volatility GIF Select	2.49	3	0.85	3199	3299	3099	1.65	4199	1.96	3899	3999	3799
Manulife U.S. Monthly High Income GIF Select	2.57	4	1.15	3898	3998	3798	1.68	7798	1.99	5898	5998	5798
Global Equity Balanced												
Manulife Diversified Investment GIF Select	2.73	4	1.15	6885	6985	6785	1.72	7385	1.98	7185	7285	7085
Manulife Dynamic Value Balanced GIF Select	2.91	5	1.25	6891	6991	6791	1.88	7391	2.26	7191	7291	7091
Manulife Fidelity Bundle GIF Select	2.88	4	1.15	6895	6995	6795	1.88	7395	2.26	7195	7295	7095
Manulife Fidelity Disciplined Equity Bundle GIF Select	2.94	4	1.15	6866	6966	6766	1.88	7366	2.26	7166	7266	7066
Manulife Focused Bundle GIF Select	2.91	4	1.15	6865	6965	6765	1.88	7365	2.26	7165	7265	7065
Manulife Opportunities Bundle GIF Select	2.76	4	1.15	6838	6938	6738	1.78	7338	2.04	7138	7238	7038
Manulife Renaissance Bundle GIF Select	2.86	4	1.15	6898	6998	6798	1.88	7398	2.26	7198	7298	7098
STRATEGIC ASSET ALLOCATION												
MGF												
Manulife Simplicity Balanced Portfolio GIF Select	2.66	3	0.85	6804	6904	6704	1.65	7304	1.78	7104	7204	7004
Manulife Simplicity Conservative Portfolio GIF Select	2.19	2	0.75	6801	6901	6701	1.15	7301	1.71	7101	7201	7001
Manulife Simplicity Global Balanced Portfolio GIF Select	2.83	4	1.15	6807	6907	6707	1.80	7307	2.08	7107	7207	7007
Manulife Simplicity Growth Portfolio GIF Select	2.78	4	1.15	6805	6905	6705	1.76	7305	2.06	7105	7205	7005
Manulife Simplicity Moderate Portfolio GIF Select	2.32	2	0.75	6802	6902	6702	1.32	7302	1.75	7102	7202	7002

■ Closed to all deposits and switches-in.

Fund Names in bold denote funds managed by Manulife.

The MER's shown here were those charged in December 2015 and include HST.

*F-class is only available for fee-based programs where contracts are held in Nominee or Intermediary Name.

**This fund is for new deposits that will be held in the fund for less than one year. Switches from other funds to the DCA fund are not permitted.

INCOMEPLUS VERSION 2.2 FUND NAME AND NUMBER GUIDE – MARCH 11, 2016

FUND NAME	MER (%)	Fund Fee Rate Level	Fund Fee Rate (%)	BE	LL	FE	F-class		Elite Sales Charge Option			
							MER (%)	F-class*	MER (%)	BE	LL	FE
CANADIAN MONEY MARKET							MGF					
Manulife Dollar-Cost Averaging Advantage GIF Select**	0.00	1	0.55	2914	7414	1314	0.00	7814	N/A	N/A	N/A	N/A
LONG TERM CANADIAN MONEY MARKET							MGF					
Manulife High Interest Savings GIF Select	0.00	1	0.55	2918	7418	1318	0.00	7818	N/A	N/A	N/A	N/A
FIXED INCOME							MGF					
Manulife Bond GIF Select	2.06	1	0.55	2908	7408	1308	1.61	7808	1.61	6408	7508	2808
Manulife Canadian Bond Index GIF Select	2.06	1	0.55	2975	7475	1375	1.29	7875	1.30	6475	7575	2875
Manulife Dynamic Canadian Bond GIF Select	2.39	1	0.55	2909	7409	1309	1.90	7809	1.90	6409	7509	2809
Manulife Fidelity Canadian Bond GIF Select	2.32	1	0.55	2961	7461	1361	1.81	7861	1.81	6461	7561	2861
Manulife Short-Term Bond GIF Select	2.00	1	0.55	2900	7400	1300	1.50	7800	1.50	6400	7500	2800
BALANCED							MGF					
Canadian Fixed Income Balanced												
Manulife Dynamic Aurion Bundle GIF Select	2.85	2	0.75	2916	7416	1316	1.86	7816	2.21	6416	7516	2816
Manulife Mackenzie Income GIF Select	2.39	2	0.75	2972	7472	1372	1.43	7872	1.97	6472	7572	2872
Canadian Neutral Balanced												
Manulife Balanced GIF Select (Multi-Manager)	2.60	3	0.85	2922	7422	1322	1.59	7822	1.73	6422	7522	2822
Manulife Balanced Index Bundle GIF Select	2.55	3	0.85	2976	7476	1376	1.46	7876	1.71	6476	7576	2876
Manulife Canadian Balanced GIF Select	2.63	3	0.85	2937	7437	1337	1.60	7837	1.76	6437	7537	2837
Manulife Canadian Opportunities Balanced GIF Select	2.66	3	0.85	2934	7434	1334	1.75	7834	2.00	6434	7534	2834
Manulife CI Harbour Bundle GIF Select	2.83	4	1.15	2915	7415	1315	1.86	7815	2.21	6415	7515	2815
Manulife CI Signature Bundle GIF Select	2.79	3	0.85	2906	7406	1306	1.86	7806	2.21	6406	7506	2806
Manulife Dynamic Bundle GIF Select	2.90	3	0.85	2992	7492	1392	1.88	7892	2.26	6492	7592	2892
Manulife Fidelity Canadian Balanced GIF Select	2.78	3	0.85	2968	7468	1368	1.77	7868	2.00	6468	7568	2868
Manulife Invesco Canadian Balanced GIF Select	2.71	3	0.85	2942	7442	1342	1.69	7842	2.07	6442	7542	2842
Manulife TD Balanced Income GIF Select	2.82	4	1.15	2913	7413	1313	1.86	7813	2.04	6413	7513	2813
Canadian Equity Balanced												
Manulife AGF Bundle GIF Select	2.97	4	1.15	2983	7483	1383	1.88	7883	2.26	6483	7583	2883
Manulife CIBC Monthly Income GIF Select	2.83	4	1.15	2999	7499	1399	1.84	7899	2.22	6499	7599	2899
Manulife Dynamic Blue Chip Bundle GIF Select	2.85	4	1.15	2912	7412	1312	1.86	7812	2.21	6412	7512	2812
Manulife Fidelity Monthly Income GIF Select	2.75	4	1.15	2964	7464	1364	1.76	7864	2.10	6464	7564	2864
Manulife Growth Index Bundle GIF Select	2.55	4	1.15	2977	7477	1377	1.56	7877	1.83	6477	7577	2877
Manulife Monthly High Income GIF Select	2.59	4	1.15	2919	7419	1319	1.49	7819	1.80	6419	7519	2819
Manulife Monthly Income GIF Select	2.53	4	1.15	1179	1180	1178	1.69	1184	1.95	1182	1183	1181
Global Neutral Balanced												
Manulife Balanced Income Portfolio GIF Select	2.40	3	0.85	2903	7403	1303	1.36	7803	1.80	6403	7503	2803
Manulife CI Cambridge Bundle GIF Select	2.93	3	0.85	2954	7454	1354	1.88	7854	2.28	6454	7554	2854
Manulife Global Managed Volatility GIF Select	2.67	3	0.85	3412	3512	3112	1.65	4312	1.96	4512	4612	3612
Manulife U.S. Monthly High Income GIF Select	2.64	4	1.15	4212	4112	4012	1.68	5612	1.99	5312	5512	5112
Global Equity Balanced												
Manulife Diversified Investment GIF Select	2.72	4	1.15	2985	7485	1385	1.72	7885	1.98	6485	7585	2885
Manulife Fidelity Bundle GIF Select	2.93	4	1.15	2995	7495	1395	1.88	7895	2.26	6495	7595	2895
Manulife Fidelity Disciplined Equity Bundle GIF Select	2.94	4	1.15	2966	7466	1366	1.88	7866	2.26	6466	7566	2866
Manulife Focused Bundle GIF Select	2.91	4	1.15	2965	7465	1365	1.88	7865	2.26	6465	7565	2865
Manulife Opportunities Bundle GIF Select	2.78	4	1.15	2938	7438	1338	1.78	7838	2.04	6438	7538	2838
Manulife Renaissance Bundle GIF Select	2.90	4	1.15	2998	7498	1398	1.88	7898	2.26	6498	7598	2898
STRATEGIC ASSET ALLOCATION							MGF					
Manulife Simplicity Balanced Portfolio GIF Select	2.68	3	0.85	2904	7404	1304	1.65	7804	1.92	6404	7504	2804
Manulife Simplicity Conservative Portfolio GIF Select	2.21	2	0.75	2901	7401	1301	1.15	7801	1.71	6401	7501	2801
Manulife Simplicity Global Balanced Portfolio GIF Select	2.84	4	1.15	2907	7407	1307	1.80	7807	2.08	6407	7507	2807
Manulife Simplicity Growth Portfolio GIF Select	2.73	4	1.15	2905	7405	1305	1.76	7805	2.02	6405	7505	2805
Manulife Simplicity Moderate Portfolio GIF Select	2.39	2	0.75	2902	7402	1302	1.32	7802	1.75	6402	7502	2802

■ Closed to all deposits and switches-in.

Fund Names in bold denote funds managed by Manulife.

The MER's shown here were those charged in December 2015 and include HST.

*F-class is only available for fee-based programs where contracts are held in Nominee or Intermediary Name.

**This fund is for new deposits that will be held in the fund for less than one year. Switches from other funds to the DCA fund are not permitted.

IncomePlus payout percentages by version

Payout option	INCOMEPLUS Version 2 ¹		INCOMEPLUS Versions 2.1 ² and 2.2 ³	
	Age ⁵	LWA payout %	Age ⁵	LWA payout %
Single Life Payout Option	55–59	4	55–59	3
	60–64	4	60–64	3.5
	65–69	5	65–69	4
	70–74	5	70–74	4.25
	75 and over	6	75 and over	5
Joint Life Payout Option ⁴	Age ⁵	LWA payout %	Age ⁵	LWA payout %
	55–59	3.5	55–59	2.5
	60–64	3.5	60–64	3
	65–69	4.5	65–69	3.5
	70–74	4.5	70–74	3.75
	75 and over	5.5	75 and over	4.5

¹IncomePlus Version 2 (V2) for contracts where the initial deposit was made to IncomePlus between October 5, 2009 and April 29, 2012.

²IncomePlus Version 2.1 (V2.1) for contracts where the initial deposit was made to IncomePlus between April 30, 2012 and January 11, 2013.

³IncomePlus Version 2.2 (V2.2) for contracts where the initial deposit was made to IncomePlus between January 14, 2013 and October 25, 2013.

⁴The Joint Life must be the spouse or common-law partner (as defined in the *Income Tax Act* (Canada)) of the annuitant. Once named, the Joint Life cannot be changed.

⁵Age of annuitant, or younger of annuitant and Joint Life (if applicable) as of December 31 of the year election takes place.

GIF Select Gross Commission Schedule (%)

	Money market fund	Fixed income funds	All other funds ¹
Back-end sales	1.00	2.50	5.00
Back-end trailer	0.15	0.25	0.50
Back-end Elite sales	N/A	2.50	5.00
Back-end Elite trailers		0.13	0.25
Front-end sales	0–5	0–5	0–5
Front-end trailers	0.25	0.50	1.00
Front-end Elite sales	N/A	0–3	0–3
Front-end Elite trailers	N/A	0.38	0.75
Low-load sales	0.50	1.00	2.00
Low-load trailers			
Year 1–3	0.15	0.25	0.50
Year >3	0.25	0.50	1.00
Low-load Elite sales	N/A	1.00	2.00
Low-load Elite trailers			
Year 1–3	N/A	0.05	0.10
Year >3	N/A	0.38	0.75
F-class sales	0.00	0.00	0.00
F-class trailers	0.00	0.00	0.00

NOTES:

- Moving money between sales charge options is a sell/buy transaction and must be considered carefully. For the IncomePlus Series, the sell transaction may exceed the annual Lifetime Withdrawal Amount (LWA), which will result in a proportional reduction for guarantees, and may impact future income. The sell transaction will also make the contract ineligible for a Guaranteed Withdrawal Benefit (GWB) Bonus in that calendar year. Additionally, there are maximum age restrictions for buy transactions.
- Front-end sales charges can be negotiated from 0% to the 5% (3% for Front-end Elite) maximum sales charge. If the front-end percentage is not specified, the default will be 0%.
- A prorated claw back of commission will apply if the annuitant dies within 90 days of the contract start date.
- Switches from money market funds will not generate additional compensation.
- F-class is only available for fee-based programs where contracts are held in Nominee or Intermediary Name.
- Elite Pricing deposits of \$1,000,000 or more receive a reduced MER. Minimum investment amounts for Elite Pricing can be met by combining investments in certain situations.
- Elite Pricing not available for Money Market funds.

¹Includes the Manulife Dollar-Cost Averaging Advantage GIF Select Fund (not available under Elite Pricing option).

GIF Select Sales Charge Schedule (%)

Fund Category	Fees for redemptions made during the first few years following the date of deposit		
	Back-end Back-end Elite	Low-load Low-load Elite	Front-end, Front-end Elite and F-class
Money Market Fund (excludes the Manulife Dollar-Cost Averaging Advantage GIF Select Fund)	Year 1 – 1.50 Year 2 – 1.50 Year 3 – 1.50 Year 4 – 1.00 Year 5 – 1.00 Year 6 – 1.00 Year 7 – 0.50 Year 8 and after – 0	Year 1 – 1.00 Year 2 – 0.50 Year 3 – 0.50 Year 4 and after – 0	N/A
All Other Funds (Bond, Dividend, Asset Allocation, Balanced, Equity Funds and Manulife Dollar-Cost Averaging Advantage GIF Select Fund)	Year 1 – 5.50 Year 2 – 5.00 Year 3 – 5.00 Year 4 – 4.00 Year 5 – 4.00 Year 6 – 3.00 Year 7 – 2.00 Year 8 and after – 0	Year 1 – 2.50 Year 2 – 2.00 Year 3 – 1.50 Year 4 and after – 0	N/A

NOTES:

- Elite Pricing deposits of \$1,000,000 or more receive a reduced MER. Minimum investment amounts for Elite Pricing can be met by combining investments in certain situations. Elite Pricing not available for Money Market funds. Please contact the Manulife Investments Customer Service Centre for these requests; all provinces 1-888-790-4387, Quebec 1-800-355-6776.
- F-class is only available for fee-based programs where contracts are held in Nominee or Intermediary Name.

Why Manulife

FINANCIAL STRENGTH AND STABILITY

Strong. Funds under management by Manulife and its subsidiaries are Cdn\$935 billion.¹

Reliable. More than one in five Canadians are served by Manulife's leading businesses that provide individual life and health insurance, wealth management, banking, group benefits, group savings plans, plus services to alumni and professional associations across the country.

Trustworthy. Manulife has stood solidly behind our promises for over 125 years.

Forward-thinking. Manulife is a market leader in both financial protection and wealth management businesses. We provide a full suite of products and services to meet the current and future needs of individual and group customers

HIGHLY REGARDED

- Track record of growth, leading corporate governance practices and strong management teams
- Manulife has strong claims paying ability and financial strength ratings from all of its credit rating agencies
- Is one of the largest insurance companies in Canada and one of the top five in the world
- Manulife was first incorporated in 1887 with Sir John A. Macdonald, Canada's first Prime Minister, as President

¹As at December 31, 2015.

For more information, please contact your Manulife Investments sales team



FOR ADVISOR USE ONLY.

The Manufacturers Life Insurance Company is the issuer of the Manulife GIF Select insurance contract which offers the IncomePlus Series and the guarantor of any guarantee provisions therein. Any amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value. Withdrawals proportionally decrease Maturity and Death Benefit Guarantees. Exceeding the withdrawal thresholds and/or withdrawals taken prior to the Election of LWA (Lifetime Withdrawal Amount) may have a negative impact on future income payments. Age restrictions and other conditions may apply. 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.