Manulife Investment Management

Advisor guide

Manulife Ideal Signature Select™

Segregated fund solutions

The Manufacturers Life Insurance Company

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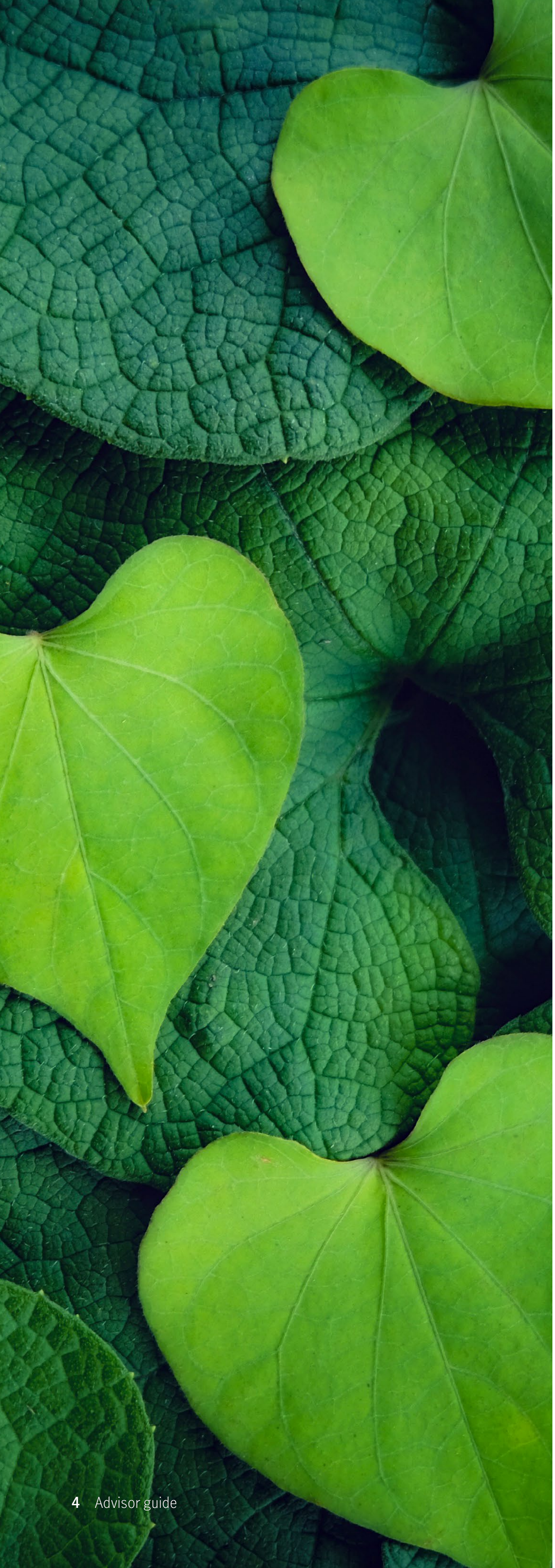
Clients want it all —guarantees and growth potential.

You want your clients to get exactly what they're looking for—robust, customized, easy-to-understanwwd financial plans that will get them from here to there. Talk to them about Manulife Ideal Signature Select.

Give them what they want.

This guide outlines all the choices available to your clients, and to you. Learn about choices in guarantees, choices in funds, and value-added features, such as our payout benefit guarantee.



Recommend a guarantee option that meets client needs

Grow

Ideal 75/100 series

- Ideal for clients who want to build savings for themselves and protect their estate for their loved ones
- Guarantees 75% of the principal at maturity or payout[1] and 100% at death (75% if the annuitant is 80 years of age or older at time of first premium payment into the series)
- Many opportunities to diversify

Protect

Ideal 100/100 series

- Ideal for clients who want full capital and estate protection —our highest level of guarantees
- Guarantees 100% of the principal at maturity or payout[1] and at death (75% if the annuitant is 80 years of age or older at time of first premium payment into the series)
- Many opportunities to diversify

Diversify

Ideal 75/75 series

- Ideal for clients who want to diversify their portfolio with pure equity mandates
- Guarantees 75% of the principal at maturity or payout[1] and at death, and includes the same segregated fund contract benefits as our other series

To see how the guarantees work, turn to page 10. Or for complete details, consult the Manulife Ideal Signature Select information folder and contract.

The difference between a retirement and a good retirement? Peace of mind.

[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 Resets are not applicable to Ideal 75/75 series. For Ideal 100/100 series, additional premiums that have been in the series for less than 15 years are guaranteed at 75%. The guarantee for the Ideal 75/75 series will be payable on the condition that 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 December 31 of the year the annuitant turns age 100. Prior to October 23, 2017, the series maturity date was 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.

Select from five load options

1 Back-end load option

- For clients who do not need to access their capital in the short-term
- Seven-year DSC schedule
- Upfront and asset-based commission payable
- Asset-based commission increases automatically after deferred sales charge period
- Can be held in the same series as No-load and F-Class options

2 Low-load option

- For clients who may need to access their capital in the short-term
- Three-year DSC schedule
- Upfront and asset-based commission payable
- Asset-based commission increases automatically after deferred sales charge period
- Must be held in a separate series

3 No-load option

- For clients who require easy access to their capital at all times
- No surrender charges to client
- Asset-based commission payable
- Can be held in same series as Back-end load and F-Class options
- Initial or subsequent premium in the No-load option equal to or exceeding $250,000 will be invested into the Platinum no-load option and benefits from its reduced management expense ratio (MER)

4 Platinum no-load option

- For high net worth clients
- $250,000 minimum premium per contract
- No surrender charges to client
- Lower management fees compared to other load options
- Asset-based commission payable
- Must be held in a separate series

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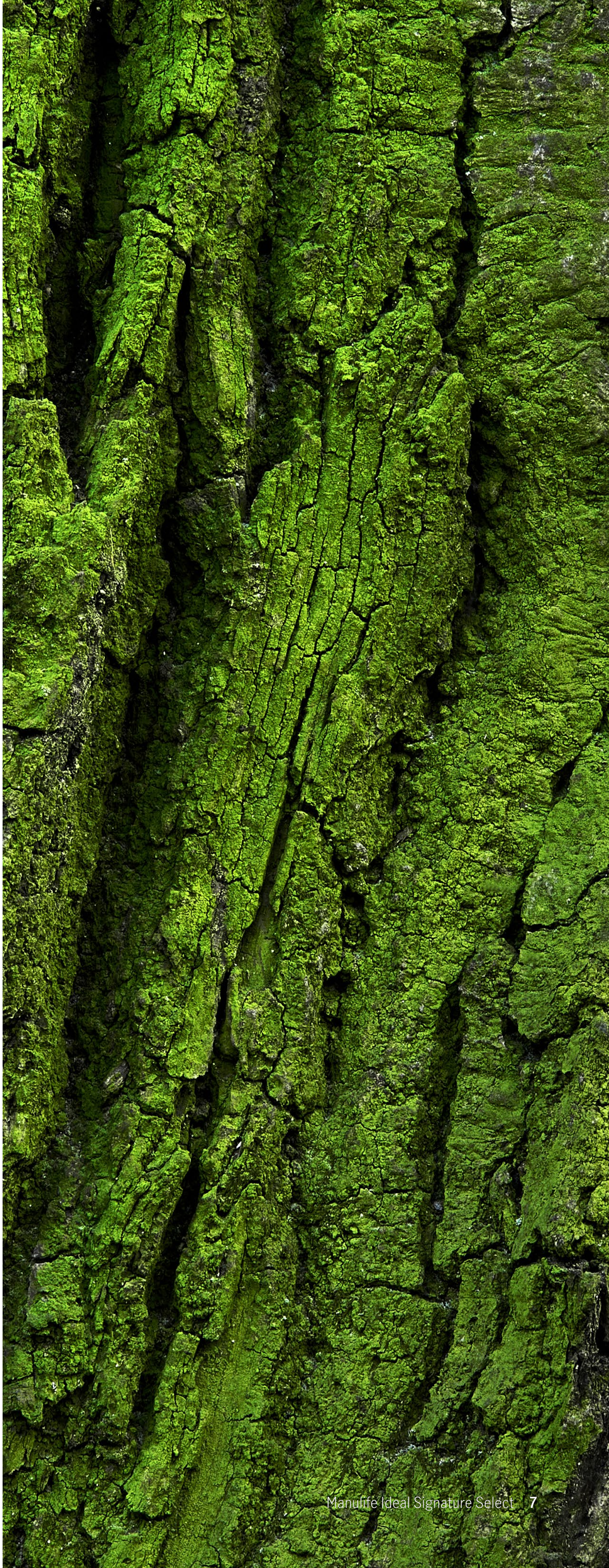
F-Class Option

- For advisors operating on a fee basis
- Can be held in the same series as Back-end load and No-load options



Find the right fund

Quality funds

Choose from an extensive line-up of funds including equity, fixed income, and balanced investment options managed by Manulife Investment Management and top third-party asset management partners.

Expertly managed portfolios

Ideal Portfolios: Designed to help you and your clients rest easy thanks to a focus on risk management. Guided by the expertise of Manulife Investment Management, 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.

Manulife Investment Management

CI Investments

FRANKLIN TEMPLETON INVESTMENTS

Fidelity INVESTMENTS

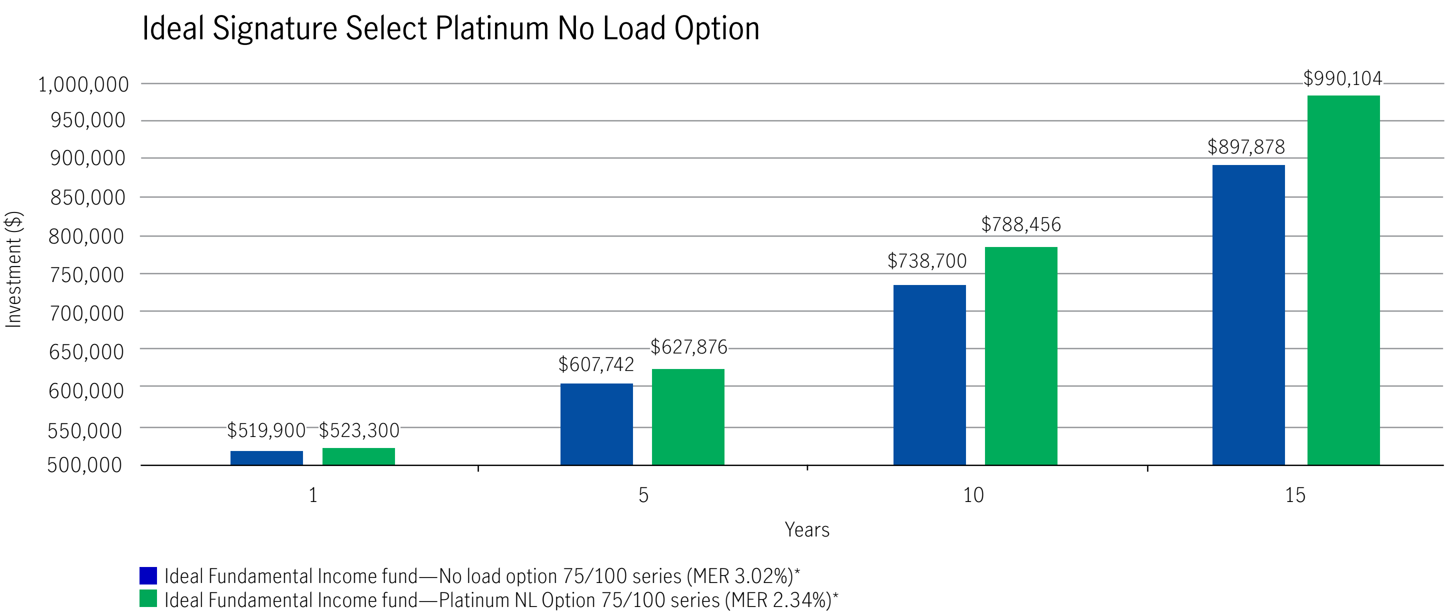
Handle high net worth clients with care

Offer Platinum no-load option

- A wealth-building solution available in all guarantee options with a minimum initial or subsequent premium deposit of $250,000
- Lets you show clients the benefits of consolidating their wealth: lower management fees can significantly enhance their savings

Lower MERs can make a big difference

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



For illustration purposes only. Past performance does not guarantee future results.

In this example, over a 15-year period, Platinum option investors could have accumulated over $90,000 more in their portfolios.

[2] Data as of December 2020. Management expense ratio (MER) includes all expenses of the segregated fund such as the management fee, insurance costs, operating costs, and GST/HST. The MER is an estimate for the current year and is subject to change.

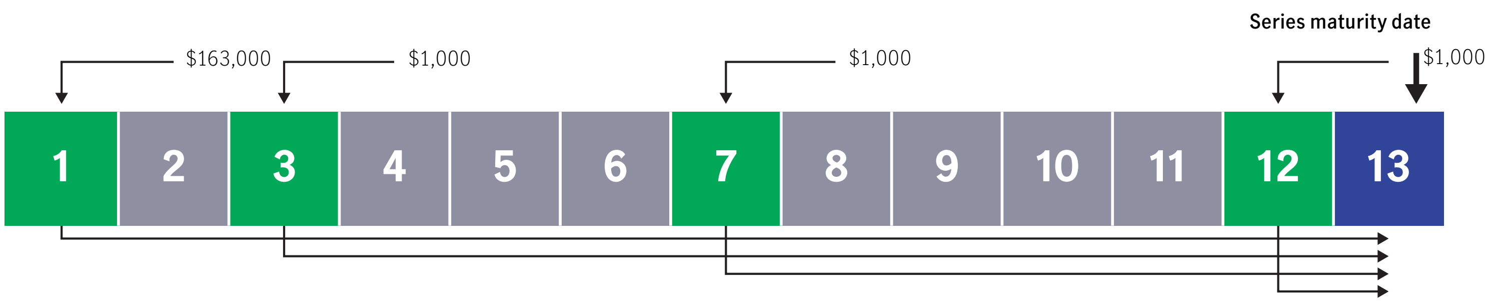
Turn to series-based guarantees to protect more money

- Guarantees are calculated on a per series basis —not per premium.
- When clients add money, all premium allocations mature at the same time as the original premium, no matter when they were paid.
- All premium payments into the series benefit from the same death benefit guarantee.

Case study: Jane
At age 70, Jane invests $163,000 in the Ideal 75/100 series.
Over the next 11 years, she allocates three additional premiums of $1,000 each.
When she reaches age 83, all her premiums mature at the same time—and her series-based maturity benefit guarantee is $124,500 (or 75% of $166,000).
Jane's death benefit guarantee is $166,000. She can allocate additional premiums beyond age 80, and still benefit from the 100% death benefit guarantee on all premiums (the guarantee is reduced to 75% if the annuitant is 80 years of age or older at time of first premium payment into the series).

For illustration purposes only.

Series-based guarantees in action



Check out our transparent fee structure

Manulife Ideal Signature Select charges a management fee and an insurance fee, which are both included in each fund's MER.

Clients can expect

The comfort of knowing each fund's insurance fee is calculated on the fund's market value and taken away from performance rather than their capital.

Transparency

There are no hidden fees for features like resets or an enhanced death benefit. Your clients will receive the posted performance for the series they choose.

Get the added value of segregated fund contracts

Your clients can access the growth potential of the markets and advantages like:

The ability to bypass the estate

At death, the proceeds of the contract have the ability to pass quickly and privately[3] to designated beneficiaries (other than an estate), without legal, estate administration, and probate fees.

Creditor protection

A segregated fund contract has the potential to protect a client's assets from creditors. This feature can be ideal for professionals and small business owners looking to help protect their personal assets from professional liability.

Payout benefit guarantee

Available with registered retirement income plans, the payout benefit guarantee specifies that the contractholder will receive scheduled retirement income payments of at least the amount of the payout benefit guarantee over the lifetime of the series.

Maturity benefit guarantee

On the series maturity date, the contractholder is guaranteed to receive the greater of the series value or up to 100% (depending on the series selected) of the maturity guarantee value, which is the sum of all premiums reduced proportionally for withdrawals.

[3] In Saskatchewan, jointly held property and insurance policies with a named beneficiary are included on the application for probate despite the fact that these assets do not flow through the estate and are not subject to probate.

Death benefit guarantee

Upon the death of the last surviving annuitant, beneficiaries are guaranteed to receive the greater of the series value or up to 100% of the death guarantee value (depending on the contract selected and the age of the annuitant when the series is purchased). The death guarantee value is the sum of all premiums reduced proportionally for withdrawals. For registered retirement income plans, the death benefit guarantee is equal to the greater of the series value or up to 100% of the death guarantee value less the sum of scheduled retirement income payments.

This section is designed to help you quickly understand how Manulife Ideal Signature Select works.

Please refer to the Manulife Ideal Signature Select information folder and contract for complete details.

Product overview: The details

Savings needs

How the features work in a savings plan

Retirement needs

How the features work in a registered retirement income plan

- Page 19: Learn how our strategies can protect more of your clients' money
- Page 21: Learn how the features work for client name contracts
- Page 24: Learn how the features work for nominee contracts

A description of the key features and the terms and conditions of Manulife Ideal Signature Select is contained in the information folder and contract. Please refer to the section on resets and the payout benefit guarantee for more information on the rules governing these features. 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 Manulife Ideal Signature Select information folder and contract, the information folder and contract will prevail.

How the features work in a savings plan

Key features	Ideal 75/100 series	Ideal 100/100 series	Ideal 75/75 series
Series-based maturity benefit guarantee[4]	Base capital protection: Greater of series value or 75% of maturity guarantee value[5]	Full capital protection: Greater of series value or 100% of maturity guarantee value[5]	Base capital protection: Greater of series value or 75% of maturity guarantee value[5]
Resets	Up to two client-initiated resets of the maturity guarantee value[5] per calendar year		
	Resets are not available in the:		N/A
	• 10-year period prior to series maturity date	• 15-year period prior to series maturity date	

Series-based death benefit guarantee[4]

Annuitant's age at first premium payment

Under age 80	Greater of: Series value or 100% of death guarantee value[5]	Greater of: Series value or 75% of death guarantee value[5]
Age 80 or older	Greater of: Series value or 75% of death guarantee value[5]	
Resets	Automatic resets of the death guarantee value[5] every three years until annuitant reaches age 70. A final reset may occur on the series anniversary date following the annuitant's 70th birthday	N/A

Minimum premiums

Initial premium	$1,000 per series
Platinum no-load option	$250,000 in Platinum no-load option. Initial or subsequent premium in the no-load option equal to or exceeding $250,000 will be invested into the Platinum no-load option and benefit from its reduced MER
Fund minimums and additional premiums	$250 per fund $5,000 per fund for Platinum no-load option
Pre-authorized debit (PAD) premium	$50 per fund $1,000 per fund for Platinum no-load option (as long as the minimum initial premium is met)

[4] For Ideal 75/100 series, the Maturity Benefit Guarantee and Payout Benefit Guarantee are payable on the condition that the series has been in-force for at least 10 years from the date of the first premium payment, or if resets have occurred, from the last reset date. For Ideal 100/100 series, the Maturity Benefit Guarantee and Payout Benefit Guarantee are payable on the condition that the series has been in-force for at least 15 years from the date of the first premium payment, or if resets have occurred, from the last reset date. Additional premiums that have been in the series for less than 15 years are guaranteed at 75%. The Maturity Benefit Guarantee and Payout Benefit Guarantee for the Ideal 75/75 series will be payable on the condition that the series has been in-force for at least 10 years from the date of the first premium payment at the series maturity date. The series maturity date for Ideal 75/75 series for non-registered savings plans and TFSAs, is December 31 of the year the Annuitant turns age 100. Prior to October 23, 2017, the series maturity date was 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.

[5] The maturity guarantee value is used to calculate the Maturity Benefit Guarantee and the Payout Benefit Guarantee. The death guarantee value is used to calculate the death benefit guarantee. Prior to any resets, the maturity guarantee value and the death guarantee value are equal to the sum of premiums paid less the sum of proportional reductions for prior withdrawals, for a particular series. If a reset has occurred, they are equal to the last reset value plus the sum of additional premiums paid less the sum of proportional reductions for prior withdrawals since the last reset, for a particular series. Resets do not apply to the Ideal 75/75 series.

Added flexibility and choice for your clients

For Ideal 75/100 and Ideal 100/100 series, our savings plans are so flexible that clients can set a specific maturity date simply by indicating it on the application form. The series maturity date determines when the maturity benefit guarantee is payable.

They can change the date by making a written request at least three years before the series maturity date.

If no series maturity date is chosen, the following default applies:

- Non-registered savings plans and TFSAs: December 31 of the year the annuitant turns age 100
- For contract opened before October 23, 2017: annuitant's 100th birthday
- Registered savings plans: December 31 of the year in which the annuitant turns 71 (or legislative age)

Transfer from RRSP to RRIF

When RRSP clients reach their series maturity date or the legislative maximum date, they can transfer seamlessly to a RRIF. The payout benefit guarantee will apply when they have held the series for the minimum period required and the time spent in the RRSP will count towards it.

Protect more of your clients' money

The maturity benefit guarantee for the Ideal 75/75 series will be payable on the condition that 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 December 31 of the year the annuitant turns age 100. Prior to October 23, 2017, the series maturity date was 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.

Learn how resets work

Take it up a notch

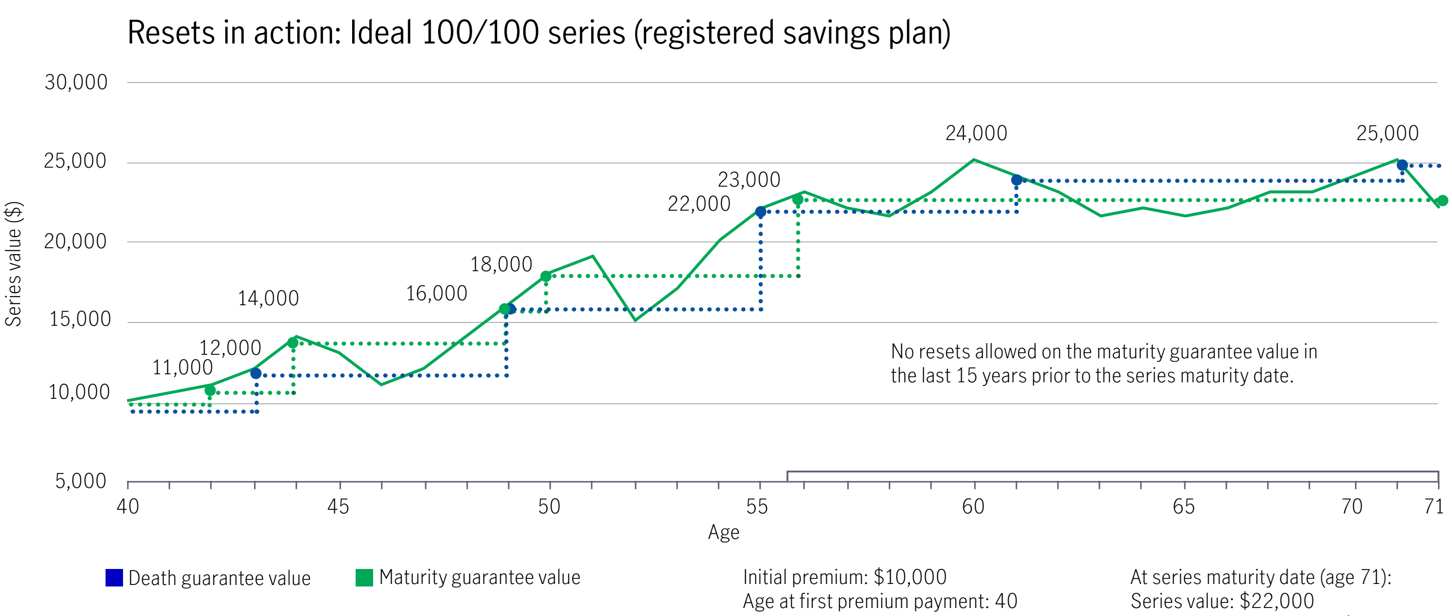
When the market does well, so do your clients. When it doesn't, their money can be protected against significant losses in certain circumstances.

- Resets are available on Ideal 75/100 and Ideal 100/100 series.
- Clients can request to reset their maturity guarantee value up to two times per calendar year.
- Automatic resets of the death guarantee value occur every three years, with a final reset on the series anniversary date following the annuitant's 70th birthday (if the series value is greater than the death guarantee value).
- No resets allowed in the 10-year period (Ideal 75/100 series) or 15-year period (Ideal 100/100 series) prior to the series maturity date.
- Resets work differently for registered retirement income plans. Consult the Manulife Ideal Signature Select information folder and contract for details.

Resets in action: Ideal 100/100 series (registered savings plan)

Resets can improve this client's maturity and death benefit guarantees over a 31-year period.

In this example, the client has selected a series maturity date at age 71 and requests to reset the maturity guarantee value in years 2, 4, 9, 10 and 16. The death guarantee value automatically resets in years 3, 9, 15, 21 and 30.



For illustration purposes only.

Maturity guarantee value resets

At age 40, the client allocates a premium of $10,000 to an RRSP (Ideal 100/100 series). The client requests a reset of the maturity guarantee value in the following years where the series value is higher than the guaranteed amount:

- Year 2 (age 42), reset guarantee to $11,000 (+ $1,000)
- Year 4 (age 44), reset guarantee to $14,000 (+ $4,000)
- Year 9 (age 49), reset guarantee to $16,000 (+ $6,000)
- Year 10 (age 50), reset guarantee to $18,000 (+ $8,000)
- Year 16 (age 56), reset guarantee to $23,000 (+ $13,000)

At the series maturity date (age 71), the client's maturity guarantee value of $23,000 has more than doubled from the initial premium. At this point, the client receives the maturity benefit guarantee of $23,000 {100% of $23,000 (maturity guarantee value at last reset)} or the series value, whichever is higher.

Death guarantee value resets

- Automatic resets of the death guarantee value occur in the following years:
- Year 3 (age 43), reset guarantee to $12,000 (+ $2,000)
- Year 9 (age 49), reset guarantee to $16,000 (+ $6,000)
- Year 15 (age 55), reset guarantee to $22,000 (+ $12,000)
- Year 21 (age 61), reset guarantee to $24,000 (+ $14,000)

A final reset occurs on year 30, on the series anniversary date following the annuitant's 70th birthday, since the series value is greater than the death guarantee value. Should the annuitant die, the beneficiary is guaranteed to receive a death benefit guarantee of $25,000 {100% of $25,000 (death guarantee value at last reset)} or the series value, whichever is higher.

Resets are also available for non-registered savings plans and RRIFs

This example (refer to graph on previous page) shows how resets work with a registered savings plan. Resets are available in the Ideal 75/100 and Ideal 100/100 series under all plan types offered. Note that resets work differently for our registered retirement income plans than the example shown. Consult the Manulife Ideal Signature Select information folder and contract for details.

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

How the features work in a registered retirement income plan

Learn how our strategy can help protect more of your clients' money

The payout benefit guarantee, combined with its dollar-for-dollar reductions, works extra hard to manage risk for people who are drawing income from a retirement plan. It guarantees that they get, as income, at least the money they invested (or a portion, depending on the series they choose). In down markets, our guarantee offers additional protection. Take a look:

What are dollar-for-dollar reductions?	What are proportional reductions?
They adjust the guaranteed amount by subtracting the amount of money a client withdraws as retirement income. Market conditions do not impact the amount of the reduction. To know how much the guarantee is reduced, you just need to know the withdrawal amount—no more, no less.	They adjust the guaranteed amount by considering prevailing market conditions at the time of the withdrawal. This kind of reduction takes into account the value of the investment before the withdrawal, relative to the amount of the guarantee. If the value of the investment declines significantly, so can the value of the guarantee.

See it in action: Dollar-for-dollar reductions offer additionalprotection and here's why:

These are point in time examples for illustration purposes only. The guarantee values could vary depending on market conditions. The following examples assume an initial premium of $200,000 and a regular retirement income payment of $25,000.

Down market performance

In this scenario, Henry and Sarah invest $200,000 in two separate contracts. Henry's contract uses dollar-for-dollar reductions and Sarah's uses proportional reductions. If markets drop 40% after Henry and Sarah invest, the guarantees become very important. Sarah's investment, with proportional reductions, will see the greatest guarantee reduction, since the market value has dropped to $120,000.

Market value: $120,000	Guarantee amount: $200,000	Annual return: -40%

Payout Benefit Guarantee offering $16,667 more protection

Reduction

Reduction	Remaining	
$25,000	Remaining Payout Benefit Guarantee: $175,000	**Dollar-for-dollar**
$41,667	Remaining Maturity Benefit Guarantee: $158,333	**Proportional**

Equal to $\frac{\text{Guarantee amount}}{\text{Market value}} \times \text{Withdrawal amount}$

In a year with a severe market drop, Sarah's withdrawal of $25,000 in a contract with proportional reductions reduces the guarantee by $41,667. Henry's contract with dollar-for-dollar reductions would have been reduced by the exact amount of the withdrawal, no matter what.

Offer your clients more protection in down markets.
Offer them a payout benefit guarantee with dollar-for-dollar reductions.

Flat market performance

The markets remain flat throughout the year and the market value of each investment is still $200,000 when $25,000 is withdrawn from each contract at year-end.

Market value: $200,000	Guarantee amount: $200,000	Annual return: 0%

Reduction

$25,000	Remaining Payout Benefit Guarantee: $175,000	**Dollar-for-dollar**
$25,000	Remaining Maturity Benefit Guarantee: $175,000	**Proportional**

As you can see, in a flat market both strategies work equally well and each contract's guarantees are reduced by $25,000.

Up market performance

Assuming Henry and Sarah had invested in a rising market, at the end of the year, the market value of either investment would be $250,000. Since the market value is greater than the guarantee, both Henry and Sarah receive the market value.

Market value: $250,000	Guarantee amount: $200,000	Annual return: 25%

Reduction

$25,000	Remaining Payout Benefit Guarantee: $175,000	**Dollar-for-dollar**
$20,000	Remaining Maturity Benefit Guarantee: $180,000	**Proportional**

Equal to $\frac{\text{Guarantee amount}}{\text{Market value}} \times$ Withdrawal amount

In this scenario, in a rising market, Henry and Sarah receive the market value, and the guarantee amount is not relevant.

How the features work for client name contracts

Read this section if you offer client name contracts. If you offer nominee contracts, please refer to page 24.

Key features	Ideal 75/100 series	Ideal 100/100 series	Ideal 75/75 series
Series-based payout benefit guarantee[4]	The payout benefit guarantee ensures that clients get, as income, at least the money they invested over the lifetime of the series (or a portion, depending on the series they choose)		
	At least 75% of the maturity guarantee value[5] • Amount will be paid as scheduled retirement income payments over the lifetime of the series, provided the series has been in-force for a minimum of 10 years from the date of the first premium payment, or if resets have occurred, from the last reset date	At least 100%[6] of the maturity guarantee value[5] • Amount will be paid as scheduled retirement income payments over the lifetime of the series, provided the series has been in-force for a minimum of 15 years from the date of the first premium payment, or if resets have occurred, from the last reset date	At least 75% of the maturity guarantee value[5] • Amount will be paid as scheduled retirement income payments over the lifetime of the series, provided the series has been in-force for a minimum of 10 years from the date of the first premium payment
Resets	Up to two client-initiated resets per calendar year, at any time. If a reset is made, it defers a client's eligibility for the payout benefit guarantee by:		N/A
	• 10 years	• 15 years	
Series-based death benefit guarantee[4] **Annuitant's age at first premium payment**			
Under age 80	Greater of: series value or 100% of death guarantee value[5] less the sum of scheduled retirement income payments received since the first premium or last reset, if applicable		Greater of: series value or 75% of death guarantee value[5] less the sum of scheduled retirement income payments received
Age 80 or older	Greater of: series value or 75% of death guarantee value[5] less the sum of scheduled retirement income payments received since the first premium or last reset, if applicable		
Resets	Automatic resets of the death guarantee value every three years until annuitant reaches age 70. A final reset may occur on the series anniversary date following the annuitant's 70th birthday.		N/A
Minimum premiums			
Initial premium	$10,000 per series for RRIFs		
Platinum no-load option	$250,000 in Platinum no-load option Initial or subsequent premium in the no-load option equal to or exceeding $250,000 will be invested into the Platinum no-load option and benefit from its reduced MER.		
Fund minimums and additional premiums	$1,000 per fund $5,000 per fund for Platinum no-load option		

[4] For Ideal 75/100 series, the maturity benefit guarantee and payout benefit guarantee are payable on the condition that the series has been in-force for at least 10 years from the date of the first premium payment, or if resets have occurred, from the last reset date. For Ideal 100/100 series, the maturity benefit guarantee and payout benefit guarantee are payable on the condition that the series has been in-force for at least 15 years from the date of the first premium payment, or if resets have occurred, from the last reset date. Additional premiums that have been in the series for less than 15 years are guaranteed at 75%. The maturity benefit guarantee and payout benefit guarantee for the Ideal 75/75 series will be payable on the condition that the series has been in-force for at least 10 years from the date of the first premium payment at the series maturity date. The series maturity date for Ideal 75/75 series for non-registered savings plans and TFSAs, is December 31 of the year the annuitant turns age 100. Prior to October 23, 2017, the series maturity date was 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.

[5] The maturity guarantee value is used to calculate the maturity benefit guarantee and the payout benefit guarantee. The death guarantee value is used to calculate the death benefit guarantee. Prior to any resets, the maturity guarantee value and the death guarantee value are equal to the sum of premiums paid less the sum of proportional reductions for prior withdrawals, for a particular series. If a reset has occurred, they are equal to the last reset value plus the sum of additional premiums paid less the sum of proportional reductions for prior withdrawals since the last reset, for a particular series. Resets do not apply to the Ideal 75/75 series.

[6] Additional premiums that have been in the series less than 15 years are guaranteed at 75%.

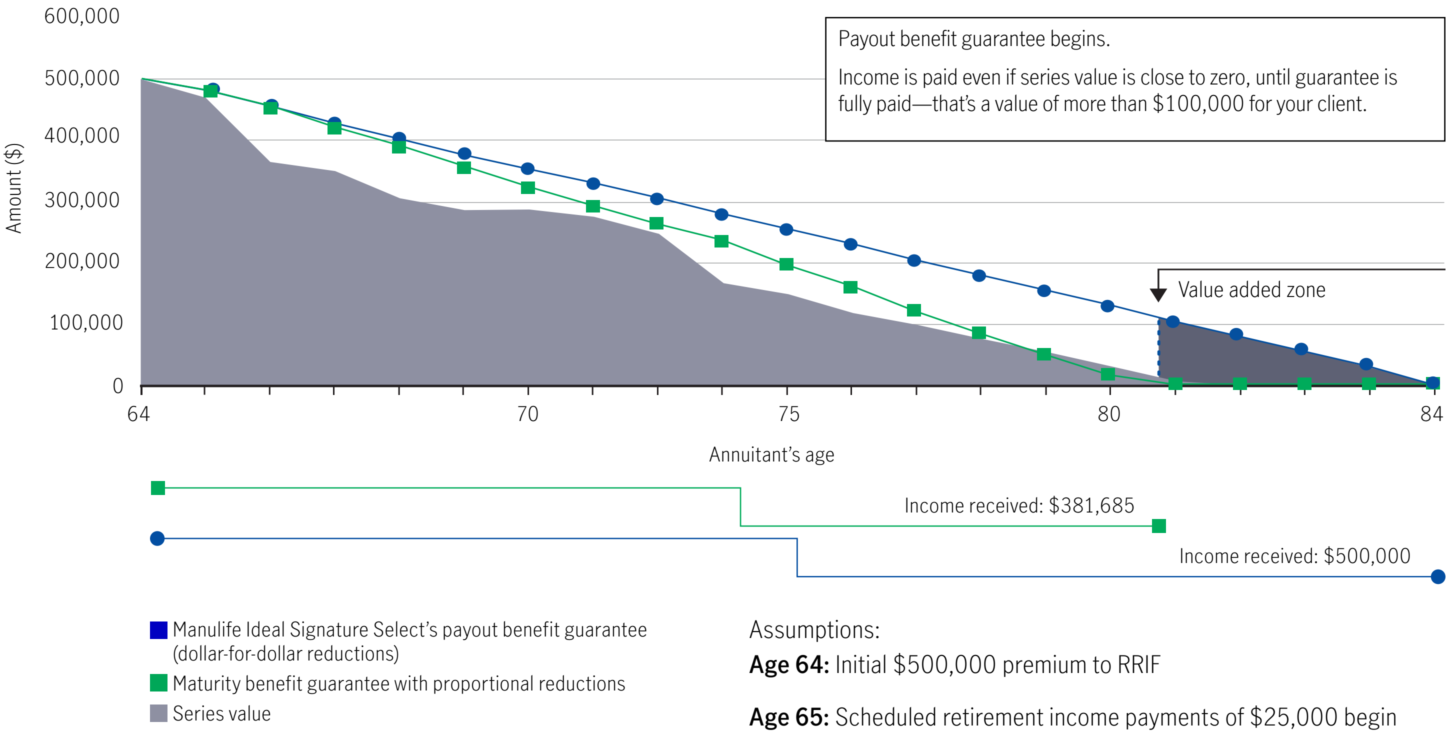
Client name contracts —Payout benefit guarantee in action

When clients take scheduled retirement income payments from registered plans, the guarantee is reduced to reflect the withdrawal. Most segregated fund contracts reduce the guarantee proportionally. In down markets, this means that guarantees may be reduced by an amount greater than the withdrawal.

By contrast, Manulife Ideal Signature Select reduces the payout benefit guarantee on a dollar-for-dollar basis. This means that the guarantee is reduced by an amount equal to the scheduled retirement income payment—no more, no less.

In this example, a client allocates $500,000 to a RRIF (Ideal 100/100 series) and begins scheduled retirement income payments of $25,000 a year later. When the payout benefit guarantee kicks in, income is paid even if the series value is close to zero.

Ideal 100/100 series



Assumptions:

Age 64: Initial $500,000 premium to RRIF

Age 65: Scheduled retirement income payments of $25,000 begin (at the beginning of the year)

Average rate of return: -0.10%

For illustration purposes, this is an arbitrary figure and includes random returns (negative and positive) generating an average -0.10% return over the period.

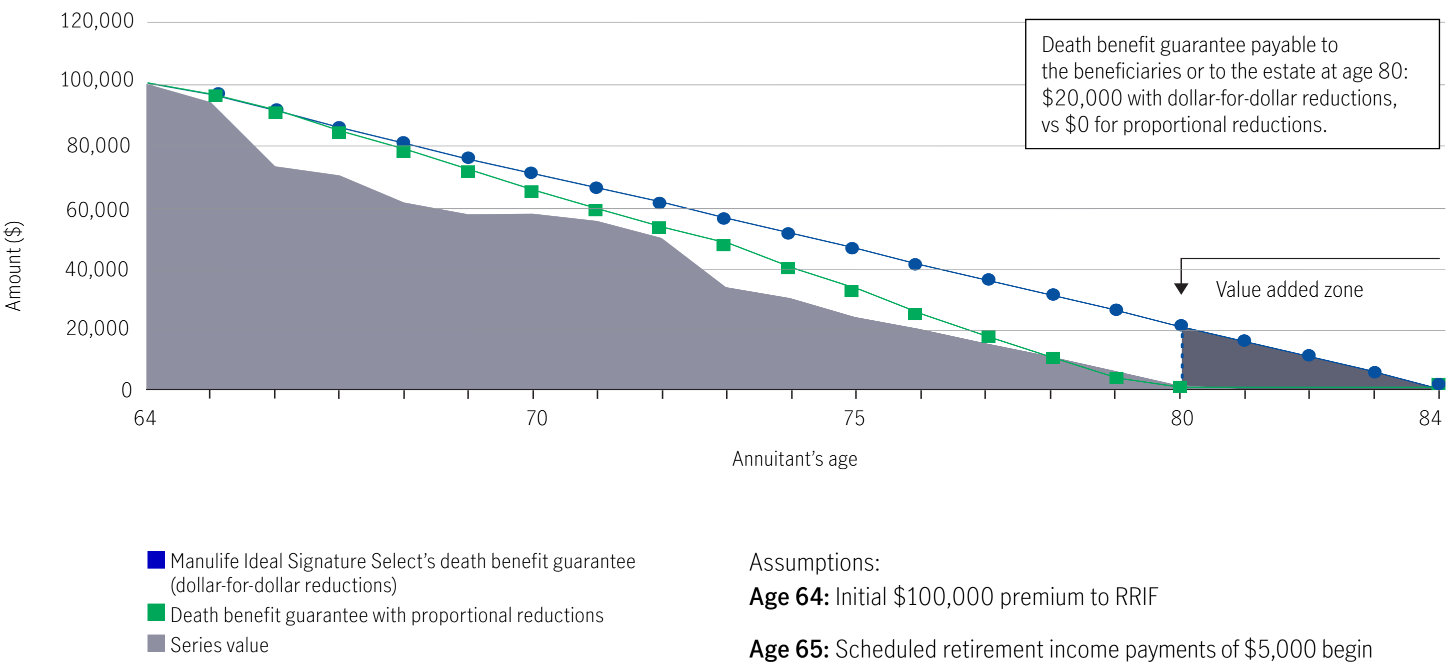
In this example, the payout benefit guarantee delivers an added value of more than $100,000. In down markets, dollar-for-dollar reductions offer your clients more protection than proportional reductions.

Client name contracts —Death benefit guarantee in action

Compare the value of the Manulife Ideal Signature Select death benefit guarantee (with dollar-for-dollar reductions) to death benefit guarantees with proportional reductions. Dollar-for-dollar reductions can mean significantly more money for beneficiaries or the estate in down markets.

In this example, we compare the Manulife Ideal Signature Select 100% death benefit guarantee to a death benefit guarantee with proportional reductions in retirement.

Ideal 100/100 series



Assumptions:

Age 64: Initial $100,000 premium to RRIF

Age 65: Scheduled retirement income payments of $5,000 begin (at the beginning of the year)

Age 80: If the client dies, their beneficiaries or estate would receive a death benefit of $20,000 from Manulife

Average rate of return: -0.10%

For illustration purposes, this is an arbitrary figure and includes random returns (negative and positive) generating an average -0.10% return over the period.

In down markets, dollar-for-dollar reductions offer your clients more protection.

How the features work for nominee contracts

Read this section if you offer nominee registered retirement income plans. Note that all nominee plans are held in non-registered savings plans at Manulife Investment Management. If you offer client name contracts, please refer to page 21.

Key features	Ideal 75/100 series	Ideal 100/100 series	Ideal 75/75 series
Series-based payout benefit guarantee[4]	The payout benefit guarantee ensures that clients receive, as income, an amount that is at least equal to the money they invested over the lifetime of the series (or a portion, depending on the series they choose)		
	At least 75% of the maturity guarantee value[5]	At least 100%[6] of the maturity guarantee value[5]	At least 75% of the maturity guarantee value[5]
	• Amount will be paid as retirement income payments over the lifetime of the series, provided that during the initial 10 years while the series is in force (or from the last reset), all withdrawals do not exceed 20%[7] of the series value as of December 31 of the previous year (the maximum amount is also recalculated to consider additional premiums deposited throughout the year). Withdrawals in excess of 20%[7] will reduce the maturity guarantee value on a proportional basis.	• Amount will be paid as retirement income payments over the lifetime of the series, provided that during the initial 15 years while the series is in force (or from the last reset), all withdrawals do not exceed 20%[7] of the series value as of December 31 of the previous year (the maximum amount is also recalculated to consider additional premiums deposited throughout the year). Withdrawals in excess of 20%[7] will reduce the maturity guarantee value on a proportional basis.	• Amount will be paid as retirement income payments over the lifetime of the series, provided that during the initial 10 years while the series is in force, all withdrawals do not exceed 20%[7] of the series value as of December 31 of the previous year (the maximum amount is also recalculated to consider additional premiums deposited throughout the year). Withdrawals in excess of 20%[7] will reduce the maturity guarantee value on a proportional basis.
Resets	Up to two client-initiated resets are allowed per calendar year. If a reset is made, it defers a client's eligibility for the payout benefit guarantee by:		N/A
	• 10 years	• 15 years	
Series-based death benefit guarantee[6]			
Annuitant's age at first premium payment			
Under age 80	Greater of: Series value or 100% of death guarantee value less the sum of all retirement income payments that did not exceed 20%[7] of the series value as of December 31 of the previous year (the maximum amount is also recalculated to consider additional premiums deposited throughout the year). Withdrawals in excess of 20%[7] will reduce the death guarantee value on a proportional basis.		Greater of: Series value or 75% of death guarantee value less the sum of all retirement income payments that did not exceed 20%[7] of the series value as of December 31 of the previous year (the maximum amount is also recalculated to consider additional premiums deposited throughout the year). Withdrawals in excess of 20%[7] will reduce the death guarantee value on a proportional basis.
Age 80 or older	Greater of: Series value or 75% of death guarantee value less the sum of all retirement income payments that did not exceed 20%[7] of the series value as of December 31 of the previous year (the maximum amount is also recalculated to consider additional premiums deposited throughout the year). Withdrawals in excess of 20%[7] will reduce the death guarantee value on a proportional basis.		
Resets	Automatic resets of the death guarantee value every three years until annuitant reaches age 70. A final reset may occur on the series anniversary date following the annuitant's 70th birthday		N/A
Minimum premiums			
Initial premium **Platinum no-load option**	$10,000 per series for RRIFs $250,000 in Platinum no-load option Initial or subsequent premiums in the no-load option equal to or exceeding $250,000 will be invested into the Platinum no-load option and benefit from its reduced MER	**Fund minimums and additional premiums**	$1,000 per fund $5,000 per fund for Platinum no-load option

[4] For Ideal 75/100 series, the maturity benefit guarantee and payout benefit guarantee are payable on the condition that the series has been in-force for at least 10 years from the date of the first premium payment, or if resets have occurred, from the last reset date. For Ideal 100/100 series, the maturity benefit guarantee and payout benefit guarantee are payable on the condition that the series has been in-force for at least 15 years from the date of the first premium payment, or if resets have occurred, from the last reset date. Additional premiums that have been in the series for less than 15 years are guaranteed at 75%. The maturity benefit guarantee and payout benefit guarantee for the Ideal 75/75 series will be payable on the condition that the series has been in-force for at least 10 years from the date of the first premium payment at the series maturity date. The series maturity date for Ideal 75/75 series for non-registered savings plans and TFSAs, is December 31 of the year the annuitant turns age 100. Prior to October 23, 2017, the series maturity date was 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.

[5] The maturity guarantee value is used to calculate the maturity benefit guarantee and the payout benefit guarantee. The death guarantee value is used to calculate the death benefit guarantee. Prior to any resets, the maturity guarantee value and the death guarantee value are equal to the sum of premiums paid less the sum of proportional reductions for prior withdrawals, for a particular series. If a reset has occurred, they are equal to the last reset value plus the sum of additional premiums paid less the sum of proportional reductions for prior withdrawals since the last reset, for a particular series. Resets do not apply to the Ideal 75/75 series.

[6] Additional premiums that have been in the series for less than 15 years are guaranteed at 75%.

[7] Calculated on a calendar year basis.

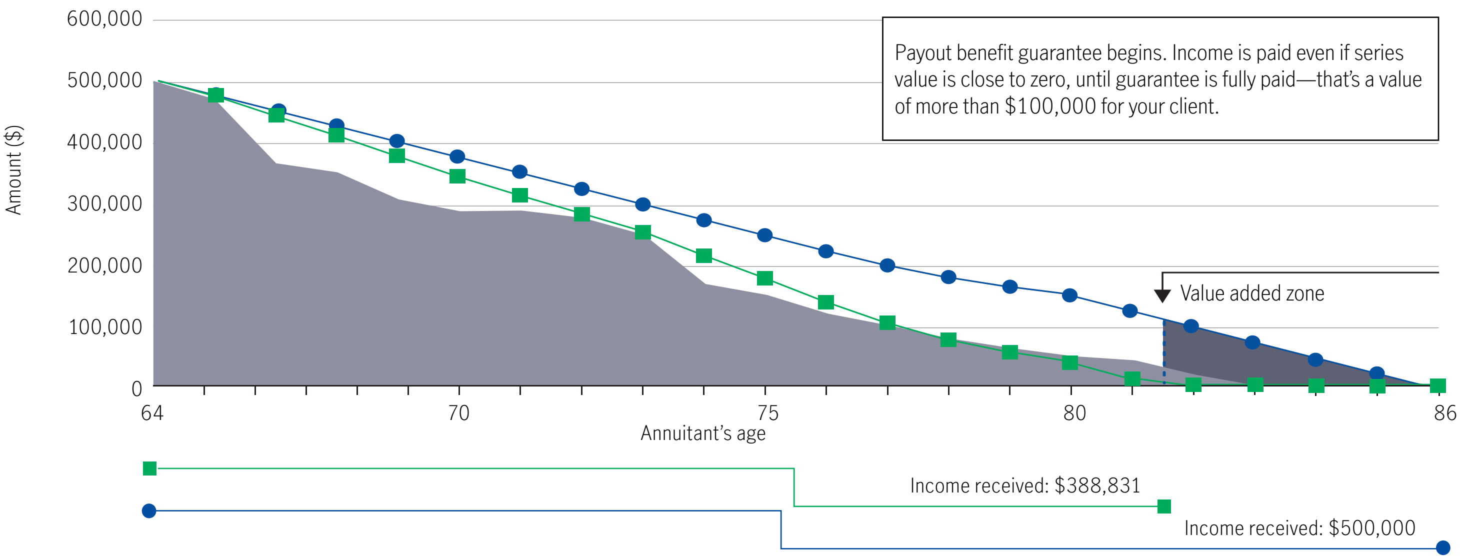
Nominee contracts —Payout benefit guarantee in action

When clients take retirement income payments from registered plans, the guarantee is reduced to reflect the withdrawal. Most segregated fund contracts reduce the guarantee proportionally. In down markets, this means that guarantees may be reduced by an amount greater than the withdrawal.

By contrast, Manulife Ideal Signature Select reduces the payout benefit guarantee on a dollar-for-dollar basis. This means that the guarantee is reduced by an amount equal to the retirement income payment received—no more, no less—and that's a significant benefit for your clients in a down market.

In this example, a client allocates $500,000 to a RRIF (Ideal 100/100 series) and begins retirement income payments of $25,000 a year later. When the payout benefit guarantee kicks in, income is paid even if the series value is close to zero.

Ideal 100/100 series



- Manulife Ideal Signature Select's payout benefit guarantee (dollar-for-dollar reductions)
- Maturity benefit guarantee with proportional reductions
- Series value

Note that for nominee contracts, if clients withdraw more than 20% of the series value as retirement income in a given year (the maximum amount is also recalculated to consider additional premiums deposited throughout the year), the withdrawals in excess of 20% will reduce the value of their guarantee proportionally.

Taking up to a maximum of 20% per year as income maximizes the value of this guarantee.

Assumptions:

Age 64: Initial $500,000 premium to a nominee RRIF

Age 65: Retirement income payments of $25,000 begin (at the beginning of the year)

Age 76: Reduces retirement income payments to 20% of the series value (in order for the whole amount to benefit from the dollar-for-dollar reductions)

Age 80: Returns to annual income payments of $25,000 until the whole amount has been paid as income

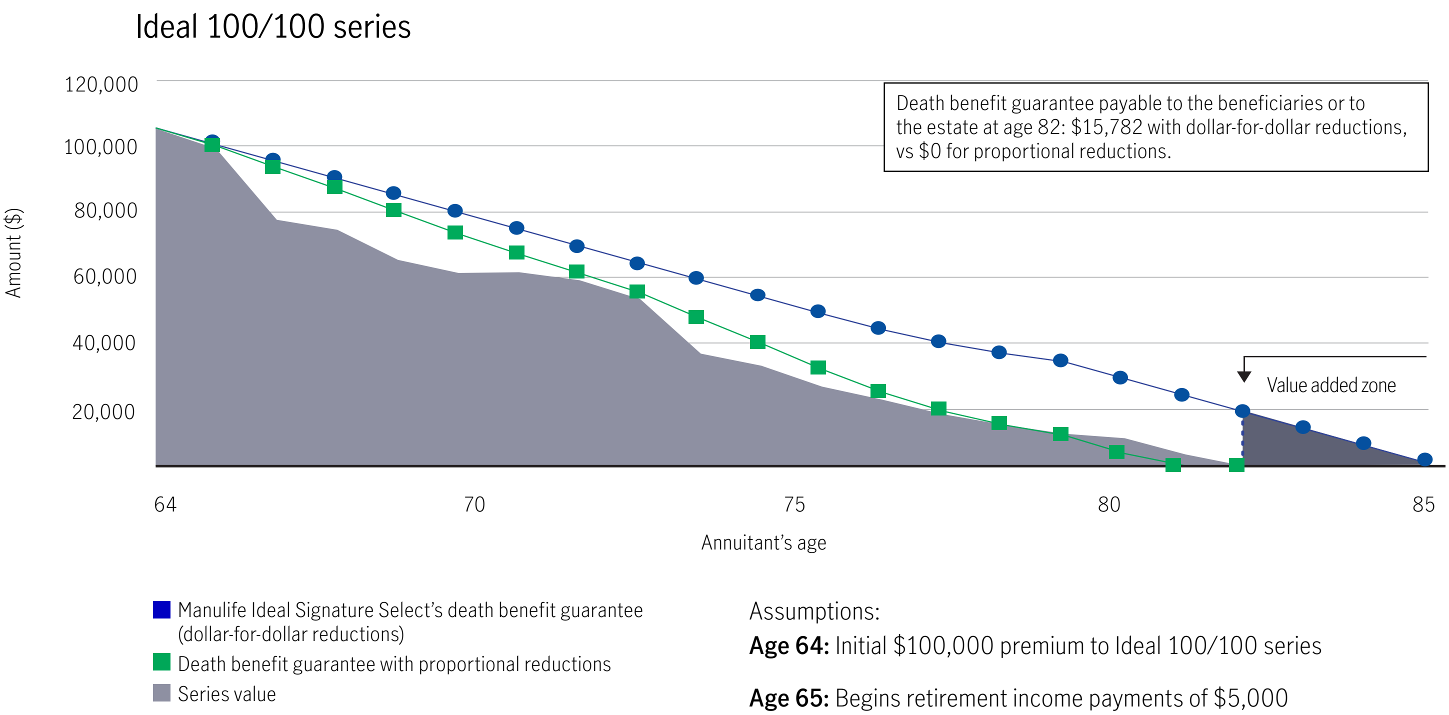
Average rate of return: 0.12%

For illustration purposes, this is an arbitrary figure and includes random returns (negative and positive) generating an average 0.12% return over the period.

In this example, the payout benefit guarantee delivers an added value of more than $100,000.
In down markets, dollar-for-dollar reductions offer your clients more protection than proportional reductions.

Nominee contracts —Death benefit guarantee in action

Compare the value of the Manulife Ideal Signature Select death benefit guarantee (with dollar-for-dollar reductions) to death benefit guarantees with proportional reductions. Dollar-for-dollar reductions can mean significantly more money for beneficiaries or the estate in down markets.



Note that for nominee contracts, if clients withdraw more than 20% of the series value as retirement income in a given year (the maximum amount is also recalculated to consider additional premiums deposited throughout the year), the withdrawals in excess of 20% will reduce the value of their guarantee proportionally.

Taking up to a maximum of 20% per year as income maximizes the value of this guarantee.

Assumptions:

Age 64: Initial $100,000 premium to Ideal 100/100 series

Age 65: Begins retirement income payments of $5,000 (at the beginning of the year)

Age 76: Reduces retirement income payments to 20% of the series value (in order for the whole amount to benefit from the dollar-for-dollar reduction)

Age 80: Resumes $5,000 payments until the whole amount has been paid as income

Age 82: If the client dies, their beneficiaries or estate would receive a death benefit of $15,782 from Manulife

Average rate of return: 0.12%

For illustration purposes, this is an arbitrary figure and includes random returns (negative and positive) generating an average 0.12% return over the period.

In down markets, dollar-for-dollar reductions offer your clients more protection.

For clients who want it all

Growth potential

- Capitalize on market opportunities
- Resets available on Ideal 75/100 and Ideal 100/100 series can lock-in growth for the guarantees
- Range of fund choices to match any investment style

Protection

- Choice of 75% or 100% maturity and payout benefit guarantees
- 100% death benefit guarantee if series is purchased before the annuitant reaches age 80 (75% if series is purchased when the annuitant is age 80 or older or if Ideal 75/75 series is purchased)
- Potential for creditor protection

Flexibility

- Personalize to match your clients' needs, transfer seamlessly from savings to retirement when they're ready
- Five load options to choose from, including F-Class Option
- Many opportunities to diversify, including equity, fixed income and balanced investment options managed by Manulife Investment Management and respected third-party asset management partners

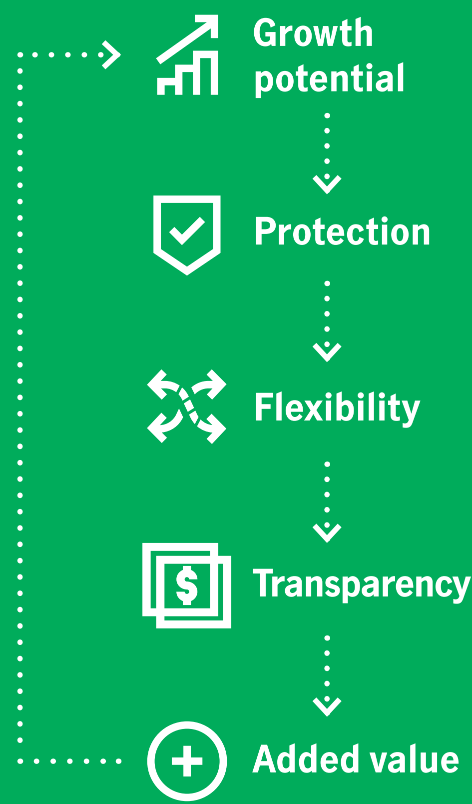
Transparency

- "What you see is what you get" policy on fees means no surprises, no hidden costs.

Added value

- Additional protection in down markets for registered retirement income plans with our dollar-for-dollar reduction strategy
- Potential for estate planning advantages

Manulife Ideal Signature Select



Manulife Investment Management

For more information, please contact your sales team or visit **manulifeim.ca**.

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Ideal 75/75 series, Ideal 75/100 series and Ideal 100/100 series are offered in our Manulife Ideal Signature Select Contract, which is an insurance product. 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 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. We reserve the right to establish a maximum percentage of the series Value that may be taken as scheduled retirement income payments on a dollar-for-dollar basis. Age restrictions and other conditions may apply.

All charts and illustrations contained in this document are for illustration purposes only. They are not intended to predict or project investment results. A description of the key features and the terms and conditions of Manulife Ideal Signature Select 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 Manulife Ideal Signature Select Information Folder and Contract, the Information Folder and Contract will prevail. The Manufacturers Life Insurance Company (Manulife) is the issuer of insurance contracts containing Manulife segregated funds and the guarantor of any guarantee provisions therein. Manulife Investment Management is a trade name of Manulife.

To speak with Manulife Investment Management about segregated funds, call **1-888-790-4387**.

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