



 **Manulife** Investment Management

**Product at a glance**

# Manulife Ideal Signature Select™

**The Manufacturers Life Insurance Company**

# Manulife Ideal Signature Select at a glance

With Manulife Ideal Signature Select, clients can access a customized product designed to help them meet their financial goals. They can select the level of protection they need, choose from a wide range of funds and portfolios, and also access all the benefits offered by segregated fund contracts.

To access fund names and fund codes, please go to Manulife Investment Management's [online price and performance tool](#).

## Manulife Ideal Signature Select

### Ideal 75/100 Series



#### 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/payout<sup>1</sup> 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.

### Ideal 100/100 Series

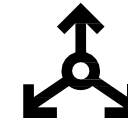


#### Protect

### 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/payout<sup>1</sup> 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.

### Ideal 75/75 Series



#### 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/payout<sup>1</sup> and at death, and includes the same segregated fund contracts benefits as our other series.

<sup>1</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. 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.

## Gross commission schedule (%)<sup>2\*\*\*</sup>

	Fund class		
	Money Market Fund	Bond Funds**	All other funds
<b>Back-end load commission</b>	5.00%	5.00%	5.00%
<b>Back-end load trailer</b>			
Year 1 to 7	0.15%	0.25%	0.50%
Year >7	0.25%	0.50%	1.00%
<b>No-load commission</b>	n/a	n/a	n/a
<b>No-load trailer</b>	0.25%	0.50%	1.00%
<b>Low-load commission</b>	2.50%	2.50%	2.50%
<b>Low-load trailer</b>			
Year 1 to 3	0.15%	0.25%	0.50%
Year >3	0.25%	0.50%	1.00%
<b>Platinum no-load Commission</b>	n/a	n/a	n/a
<b>Platinum no-load trailer</b>	0.25%	0.50%	1.00%
<b>F-Class commission*</b>	n/a	n/a	n/a
<b>F-Class trailer*</b>	n/a	n/a	n/a

\* No commissions are paid with this option but a fee may be negotiated between the contract holder and their advisor for ongoing professional services.

\*\* Includes the Ideal Dollar-Cost Averaging Program Fund for all sales charge options. Fund allocation instructions to the destination fund(s) are required within 90 days from deposit. Where instructions are not provided, the investment will be moved to the Ideal Money Market Fund and a full commission chargeback will apply.

\*\*\* Refer to the commission schedule available on Repsource for further details.

<sup>2</sup> Commissions shown are gross and include both the advisor's and advisor's firm portions of the commission, as applicable. We pay trailing commissions out of our management fees to eligible advisors and/or the advisor's firm. Trailing commissions are paid for ongoing service and advice provided to your client. The trailing commission fees vary depending on the age of the fund units within the withdrawal charge schedule and the corresponding trailer fee rate.

## Withdrawal charges

	Back-end load option (%)	Low-load option (%)
<b>Up to 1 year</b>	6	3
<b>1-2 years</b>	5	2
<b>2-3 years</b>	5	1
<b>3-4 years</b>	4	0
<b>4-5 years</b>	3	0
<b>5-6 years</b>	2	0
<b>6-7 years</b>	1	0
<b>7 years or more</b>	0	0

- There are no withdrawal charges for the no-load, F-class, and Platinum no-load options.
- Under the back-end load and low-load options, withdrawal charges are waived for payment of the death benefit guarantee.

# Product features

	Ideal 75/100 Series	Ideal 100/100 Series	Ideal 75/75 Series
<b>Premiums</b>			
<b>Initial premium minimums<sup>3</sup></b>	Savings <sup>4</sup> : \$1,000 per series Payout <sup>5</sup> : \$10,000 per series Platinum: \$250,000 per contract (\$5,000 per fund). Requires a separate series		
<b>Maximum premiums</b>	Premiums greater than \$2,000,000 or any subsequent deposit that will cause the market value of the contract to be greater than \$2,000,000 require pre-approval. Contact head office.		
<b>Additional premiums and fund minimums<sup>3</sup></b>	<p><b>Ad hoc:</b> Savings<sup>4</sup>: \$250 per fund, \$2,000 for Ideal Dollar-Cost Averaging Program Fund Payout<sup>5</sup>: \$1,000 per fund, \$2,000 for Ideal Dollar-Cost Averaging Program Fund Platinum: \$5,000 per fund (subject to initial premium minimum)</p> <p><b>Scheduled (PAD<sup>7</sup>):</b> Savings<sup>4</sup>: \$50 per month per fund Platinum: \$1,000 per month per fund (subject to initial premium minimum)</p>		
<b>Withdrawal minimums</b>	<p><b>Ad hoc:</b> Savings<sup>4</sup>: \$250 per fund Payout<sup>5</sup>: \$250 per fund Platinum: \$1,000 per fund</p> <p><b>Scheduled (SWP):</b> (Non-registered savings plans only) \$100 per fund (\$5,000 minimum must be met) Platinum: \$500 per fund per frequency<sup>7</sup></p>		
<b>Dollar cost averaging (DCA)</b> (refers to the Dollar cost averaging option, not the Ideal Dollar-Cost Averaging Program Fund)	Savings <sup>4</sup> : \$250 per switch per premium allocation option Payout <sup>5</sup> : \$1,000 per switch per premium allocation option Platinum: \$1,000 per switch		
<b>Premium allocation options available</b>	Back-end load, no-load, f-class, low-load and Platinum no-load option(s) can be combined in the same contract  Platinum no-load and low-load (require separate series) Back-end load, no-load and F-class can be held in the same series		

# Product features

	Ideal 75/100 Series	Ideal 100/100 Series	Ideal 75/75 Series
<b>Common features to all plan types</b>			
<b>Maximum age</b> (subject to legislative maximums)	<b>Latest age for initial premium:</b> age 90 <b>Latest age to own:</b> age 100	<b>Latest age for initial premium:</b> age 85 <b>Latest age to own:</b> age 100	<b>Latest age for initial premium:</b> age 90 <b>Latest age to own:</b> age 100
<b>Series maturity date</b>	<p>Client can elect the series maturity date and must be at least 10 years from the first premium payment or from the last reset date.</p> <p><b>Default:</b> Non-registered/TFSA: December 31 of the year the annuitant turns age 100 For contracts opened before October 23, 2017: annuitant's 100th birthday RSP: December 31 of the year in which the annuitant reaches the legislative age limit.</p>	<p>Client can elect the series maturity date and must be at least 15 years from the first premium payment or from the last reset date.</p> <p><b>Default:</b> Non-registered/TFSA: December 31 of the year the annuitant turns age 100 For contracts opened before October 23, 2017: annuitant's 100th birthday RSP: December 31 of the year in which the annuitant reaches the legislative age limit.</p>	<p>Non-registered/TFSA: December 31 of the year the annuitant turns age 100 For contracts opened before October 23, 2017: annuitant's 100<sup>th</sup> birthday RSP: December 31 of the year in which the annuitant reaches the legislative age limit.</p>
<b>Resets</b>	<p><b>Maturity guarantee value:</b> Up to 2 client-initiated resets per calendar year.</p> <p><b>Death guarantee value:</b> Automatic reset every 3 years with a final reset on the series anniversary date following the annuitant's 70<sup>th</sup> birthday, if the series value is greater than the death guarantee value.</p>		Not permitted
<b>Series-based guarantees</b>	Guarantees are calculated on a per series basis – not per premium. All premium allocations mature at the same time as the initial premium, not matter when they were paid.		
<b>Ability to bypass estate costs (i.e. probate)</b>	✓		
<b>Potential for creditor protection</b>	✓		

# Product features

	Ideal 75/100 Series	Ideal 100/100 Series	Ideal 75/75 Series
<b>Guarantees for savings plans</b>			
<b>Maturity benefit guarantee</b>	<b>Greater of:</b> Series value or 75% of maturity guarantee value <sup>8</sup> on the series maturity date.	<b>Greater of:</b> Series value or 100% of maturity guarantee value <sup>9</sup> on the series maturity date.	<b>Greater of:</b> Series value or 75% of maturity guarantee value <sup>8</sup> on the series maturity date.
<b>Death benefit guarantee</b>	<b>Greater of:</b> Series value or 100% of death guarantee value <sup>8</sup> (75% if the annuitant is 80 years of age or older at time of first premium payment into the series).		<b>Greater of:</b> Series value or 75% of death guarantee value <sup>9</sup>
<b>Guarantees for registered retirement income plans</b>			
<b>Payout benefit guarantee<sup>9</sup></b>	<b>Equal to at least:</b> 75% of maturity guarantee value <sup>8</sup> paid as income payments over the lifetime of the series.	<b>Equal to at least:</b> 100% of maturity guarantee value <sup>8</sup> paid as income payments over the lifetime of the series.	<b>Equal to at least:</b> 75% of maturity guarantee value <sup>8</sup> paid as income payments over the lifetime of the series.
<b>Death benefit guarantee<sup>10</sup></b>	<b>Greater of:</b> Series value or 100% of death guarantee value <sup>8</sup> (75% if the annuitant is 80 years of age or older at time of first premium payment into the series) less the sum of scheduled retirement income payments <sup>11</sup> received since first premium payment or last reset date.		<b>Greater of:</b> Series value or 75% of death guarantee value <sup>9</sup> less the sum of scheduled retirement income payments <sup>11</sup> received since first premium payment.
<b>Guarantees for nominee registered retirement income plans</b>			
<b>Payout benefit guarantee</b>	<p><b>Equal to at least:</b> 75% of maturity guarantee value<sup>8</sup> paid as income payments over the lifetime of the series.</p> <p>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%<sup>11</sup> 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).</p> <p>Withdrawals in excess of 20%<sup>11</sup> will reduce the maturity guarantee value on a proportional basis.</p>	<p><b>Equal to at least:</b> 100% of maturity guarantee value<sup>8</sup> paid as income payments over the lifetime of the series.</p> <p>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%<sup>11</sup> 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).</p> <p>Withdrawals in excess of 20%<sup>11</sup> will reduce the maturity guarantee value on a proportional basis.</p>	<p><b>Equal to at least:</b> 75% of maturity guarantee value<sup>8</sup> paid as income payments over the lifetime of the series.</p> <p>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%<sup>11</sup> 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).</p> <p>Withdrawals in excess of 20%<sup>11</sup> will reduce the maturity guarantee value on a proportional basis.</p>
<b>Death benefit guarantee</b>	<p><b>Greater of:</b> Series value or 100% of death guarantee value<sup>8</sup> (75% if the annuitant is age 80 or older at the time of the first premium payment) less the sum of all retirement income payments that did not exceed 20%<sup>11</sup> 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).</p> <p>Withdrawals in excess of 20%<sup>11</sup> will reduce the death guarantee value on a proportional basis.</p>		<p><b>Greater of:</b> Series value or 75% of death guarantee value<sup>9</sup> less the sum of all retirement income payments that did not exceed 20%<sup>11</sup> 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).</p> <p>Withdrawals in excess of 20%<sup>11</sup> will reduce the death guarantee value on a proportional basis.</p>



This is a quick reference guide only. For full contract provisions, refer to the information folder and contract.

<sup>3</sup>Initial or additional 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.

<sup>4</sup>Savings refers to savings plans, which include: Non-registered savings plan, TFSA, RSP (including spousal RSP), LIRA, LRSP and RLSP.

<sup>5</sup>Payout refers to registered retirement income plans, which include: RIF (including spousal RIF), LIF, LRIF, Prescribed RIF and RLIF.

<sup>6</sup>A pre-authorized debit (PAD) agreement allows your client to pay regular premiums into a contract from a bank account.

<sup>7</sup>Platinum No-load minimum must be respected prior to setting up a pre-authorized debit (PAD) or Systematic Withdrawal Plan (SWP).

<sup>8</sup>The maturity guarantee value is used to calculate the maturity 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.

<sup>9</sup>For Ideal 75/100 Series and Ideal 75/75 Series, the payout benefit guarantee is 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 payout benefit guarantee is 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%. Scheduled retirement income payments reduce the payout benefit guarantee on a dollar-for-dollar basis. Unscheduled withdrawals made over and above scheduled retirement income payments reduce the maturity guarantee value on a proportional basis.

<sup>10</sup>Scheduled retirement income payments reduce the death benefit guarantee on a dollar-for-dollar basis. Unscheduled withdrawals made over and above scheduled retirement income payments reduce the death guarantee value on a proportional basis.

<sup>11</sup>Calculated on a calendar year basis.

For more information, please contact your sales team  
or visit **[manulifeim.ca](http://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. Age restrictions and other conditions may apply.

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 is the issuer of the Manulife Ideal Signature Select contract. Manulife Investment Management is a trade name of Manulife. Manulife, Stylized M Design, and Manulife Investment Management & Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and its affiliates under license.

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