

Fund Facts

Manulife Ideal Signature Select

Segregated Fund Solutions

Effective July 2, 2021

Performance as at December 31, 2021

The Manufacturers Life Insurance Company (“Manulife”) is the issuer of the Manulife Ideal Signature Select insurance contract and the guarantor of any guarantee provisions therein.

The Manufacturers Life Insurance Company

What's New in Manulife Ideal Signature Select?

Name Changes

Effective May 24, 2022, the following fund names were changed:

Old Fund Name	New Fund Name
Ideal CI Cambridge Global High Income Fund	Ideal CI Global Equity and Income Fund
Ideal CI Signature Canadian Balanced Fund	Ideal CI Canadian Balanced Fund

Fund Fact pages will be updated on or about June 30, 2022 to reflect above mentioned changes.

How to read the Fund Facts: Manulife Segregated Funds

- 1. Fund name:** This is the full name of the segregated fund within your contract.
- 2. Date fund available:** This is the date on which the fund was first made available in your contract. It is also the date from which we measure performance.
- 3. Date fund created:** This is the date on which the fund became available for sale in other Manulife segregated fund products. This date may be older than the Date Fund Available as the fund may have been previously offered under another Manulife segregated fund contract.
- 4. Fund manager/Underlying fund manager:** This is the name of the fund management company that manages the fund or the underlying fund.
- 5. Total units outstanding:** This is the total number of units outstanding for all classes of the fund.
- 6. Total fund value:** This is the total market value for all classes of the fund's assets.
- 7. Portfolio turnover rate:** This is a measure of how frequently assets within the fund are bought and sold. A portfolio turnover rate of 100% is equivalent to the fund buying and selling all of the holdings in its portfolio once in the course of the year.
- 8. Guarantee option:** This section lists the guarantee options available within the contract.
- 9. Minimum investment:** This is the minimum initial deposit amount required.
- 10. Management Expense Ratio (MER):** MERs include all expenses of the segregated fund such as the management fee, insurance costs, operating costs and applicable sales tax. There is no duplication of fees from the underlying pooled funds, unit trust, mutual funds or other investment funds. If the fund was launched after the Performance Date, the MER is an estimate for the current year and is subject to change.
- 11. Management Fee:** The management fee of a fund is calculated and accrued on a daily basis and paid to Manulife for the management of the fund and guarantee costs. You do not directly pay for the management fees as they are paid by the fund.
- 12. Net asset value per unit:** The value of each unit in the fund as at the date shown. The total market value of the fund's assets, minus their liabilities, divided by the number of units outstanding.
- 13. Units outstanding:** This is the total number of units outstanding for the Sales Charge Option.
- 14. What does this fund invest in?**
 - Underlying Fund:** The underlying investments of the fund may be units of pooled funds, unit trust, mutual funds or other investment funds. When a transaction (e.g. deposit or withdrawal) is made in a fund, the transaction will purchase or redeem units of the underlying fund that corresponds to the fund. For example, if you purchase units of the Manulife Bond segregated fund, the fund invests in units of the Manulife Bond mutual fund. Each fund may also contain a small cash component in addition to the underlying investment. The goal of the fund-on-fund strategy is to produce returns consistent with, and based on, the underlying fund.
 - Top 10 Investments:** This lists the top 10 investments of the fund or the underlying fund. It is listed beginning with the highest weighting to the lowest. The holdings may change due to ongoing portfolio transactions. The total number of investments of the (underlying) fund will be listed at the bottom of this section. If you would like more current information, please refer to our website at www.manulifeim.ca.
 - Investment Segmentation:** This pie chart represents the breakdown of the fund's investment portfolio by investment type.
- 15. Are there any guarantees?** This states that guarantees are provided under this contract.
- 16. Who is this fund for?** This states a general description of the type of investor the fund would be suitable for.

How to read the Fund Facts: Manulife Segregated Funds

17. How has the fund performed?

- **Average Return:** This states how much a \$1,000 investment in the fund would be worth when the most basic guarantee option was chosen and the average annual return as a percentage for the years shown. For any fund with less than one-year history, the information is not provided due to insufficient segregated fund history.
- **Year by Year Returns:** This chart shows you the fund's annual performance. Each bar shows in percentage terms how much an investment made on January 1 would have changed by December 31 in that same year. For any fund with less than one-year history, the graph is not provided due to insufficient segregated fund history.

18. How risky is it?

The risk rating measures a fund's fluctuation in monthly returns. A fund with high risk has experienced larger fluctuations of monthly returns than a fund with low risk. While higher risk funds may be more volatile in the short term, over the long term (10 years or more) a higher risk fund will generally earn more than a lower risk investment. Generally, the greater the return you want to earn on your investments, the greater risk you have to assume. This increased gain is what investors expect in exchange for assuming the higher risk of these volatile investments. You can use the overall risk rating for each investment option to choose the investments that fit with your investment strategy.

19. How much does it cost?

This describes the fees and expenses to buy, own and sell units of the fund.

- **Sales Charges:** This shows the percentage amount of any sales charge options and a description for each of how they work.
- **Ongoing fund expenses:** This describes the MER for the fund and any additional charges for different guarantee options.
- **Fund Fee Rate (will only be displayed if applicable):** This is a separate guarantee fee applicable to specific products and/or Series.
- **Trailing commission:** This describes the ongoing commission paid to your advisor while you hold the fund.

20. What if I change my mind?:

This section outlines details on when you can change your mind and what to do if you change your mind.

21. Objective and Strategy:

This section describes the investment objective and strategy of the segregated fund. For segregated funds that invest directly in an underlying fund, please see the underlying fund Prospectus (available on request) for the complete objective and strategy of the underlying fund.

22. Information specific to Elite/F-Class/Professional Service Fee/Platinum sales charge options:

Some products may have alternative sales charge options that offer reduced fees. These sales charge options will be included in this section, which will outline any of the fund related information that differs from the standard sales charge options of the fund (listed on pages 1 and 2 of each Fund Facts).

How to read the Fund Facts: Manulife Segregated Funds

Manulife Investment Management

Performance as at December 31, 2019

Fund Facts — GIF Select

1 Manulife Bond GIF Select

Quick Facts

2 **Date Fund Available:** October 2010 4 **Underlying Fund Manager:** Manulife Investment Management Limited 6 **Total Fund Value:** \$185,627,348
 3 **Date Fund Created:** October 2010 5 **Total Units Outstanding:** 16,718,581 7 **Portfolio Turnover Rate:** 8.17%

8	9	10	11	12	13
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.11	1.62	11.7906	1,868,672
IncomePlus	25,000	2.12	1.62	11.0970	106,010
EstatePlus	10,000	2.11	1.62	11.7906	381,764

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. EstatePlus Series only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on F-Class and Elite sales charge options, refer to page 3.

14 What does the fund invest in?

This Segregated Fund invests in the Manulife Bond Fund. The underlying mutual fund invests primarily in Canadian fixed income investments.

Top 10 investments (of the underlying fund)

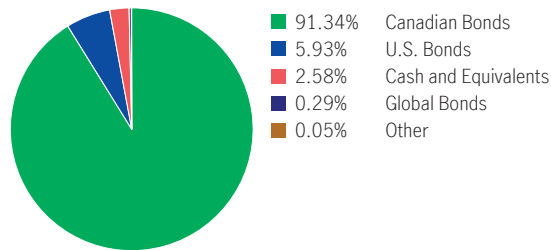
Province of Ontario, 2.6%, 6/2/2025	6.33%
Gov. of Canada, 2.75%, 12/1/2048	5.32%
Gov. of Canada, 2.25%, 06/01/2029	1.60%
Canada Housing Trust No.1, 2.35%, 6/15/2027	1.49%
Province of Ontario, 2.9%, 6/2/2049	1.48%
Province of Quebec, 3.5%, 12/1/2045	1.36%
Province of Ontario, 2.70%, 6/2/2029	1.23%
Province of Ontario, 2.3%, 9/8/2024	1.11%
Gov. of Canada, 3.5%, 12/1/2045	1.04%
United States Treasury Bill, 2.625%, 2/15/2029	1.02%

Total

21.98%

Total investments: 448

Investment Segmentation



15 Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

16 Who is this fund for?

This fund may be right for a person seeking interest income with an emphasis on capital preservation.

17 How has the fund performed?

This section tells you how the fund has performed over the past 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

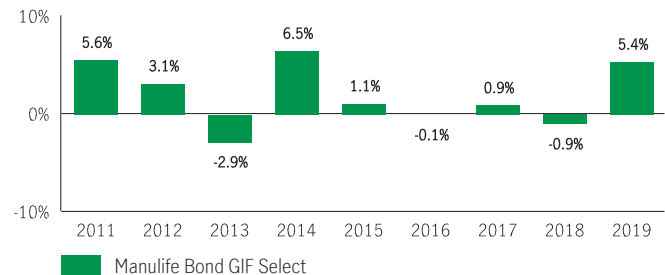
Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on October 18, 2010 has \$1,179.06 on December 31, 2019. This works out to an average of 1.81% per year.

Year-by-year returns

Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 6 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

18 How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How to read the Fund Facts: Manulife Segregated Funds

19

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 1 year of buying 5.50% 2 years of buying 5.00% 3 years of buying 5.00% 4 years of buying 4.00% 5 years of buying 4.00% 6 years of buying 3.00% 7 years of buying 2.00% After 7 years 0.00%	When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund
Low Load Sales Charge	If you sell within: 1 year of buying 2.50% 2 years of buying 2.00% 3 years of buying 1.50% After 3 years 0.00%	When you invest, Manulife pays a commission of 1.0%. Any sales charge you pay goes to Manulife.
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your servicing advisor may have to return a portion of the commission to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 1. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.11	1.62	—
IncomePlus	2.12	1.62	0.55
EstatePlus	2.11	1.62	0.25

Trailing commission

Manulife pays a trailing commission of up to 0.50% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

20

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

How to read the Fund Facts: Manulife Segregated Funds

21 Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus for complete objective and strategy of the underlying fund.

Objective: The Fund seeks to earn the highest level of income consistent with the preservation of capital with some capital appreciation by investing primarily in bonds and debentures of various terms issued or guaranteed by Canadian federal, provincial or municipal governments or corporations.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

22 Information specific to Elite and F-Class sales charge options

Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay

- For the Front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Back-end and Low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.54	1.24	12.3835	110,030
IncomePlus	1,000,000	1.62	1.33	11.5308	11
EstatePlus	1,000,000	1.54	1.24	12.3835	39,201

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.29	0.95	12.4170	24,938
IncomePlus	25,000	1.29	1.13	11.6586	11
EstatePlus	10,000	1.29	0.95	12.4170	—

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

Manulife

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Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

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Fund Facts — Manulife Ideal Signature Select

Ideal Dollar-Cost Averaging Program

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options will no longer be available for purchase and subsequent deposit.

Quick Facts

Date Fund Available: May 2019 **Fund Manager:** Manulife **Total Fund Value:** \$149,188,584
Date Fund Created: May 2019 **Total Units Outstanding:** 14,814,317 **Portfolio Turnover Rate:** --

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	0.00	0.00	10.0701	20,179
Ideal 75/100 Series	1,000	0.00	0.00	10.0707	142,756
Ideal 100/100 Series	1,000	0.00	0.00	10.0706	141,921

For information on Platinum no load and F-Class sales charge options, refer to page 3.

What does the fund invest in?

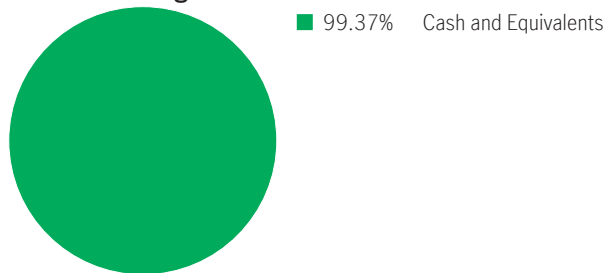
This Segregated Fund invests directly into a Manulife Bank demand deposit account.

Top 10 investments

Canadian Dollar 99.37%
Total 99.37%

Total investments: 1

Investment Segmentation



How has the fund performed?

This section tells you how the fund has performed over the past 2 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

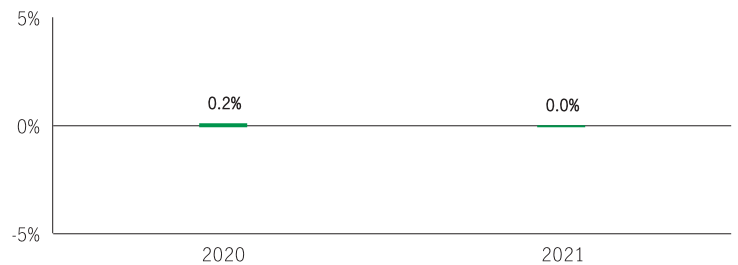
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on May 27, 2019 has \$1,007.07 on December 31, 2021. This works out to an average of 0.27% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 2 years for a contractholder. In the past 2 years the Fund was up in value.



Ideal Dollar-Cost Averaging Program

For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



Who is this fund for?

This fund may be right for a person seeking interest income with an emphasis on capital preservation.

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC)	If you sell within:	%	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
After 7 years	0.00		
Low Load Sales Charge	If you sell within:	%	When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	
No Load Sales Charge	There are no charges to you.		No Sales Charges or upfront commission will be charged or paid on any amount invested in this Fund.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment.

Manulife is currently waiving the management fee of this fund, at its discretion.

Rather, Manulife is receiving a negotiated fee from Manulife Bank at a level that allows the fund to provide an interest rate comparable to the returns of Canadian money market segregated funds with similar features. This fee arrangement may change or be terminated at any time. **In the event the fee arrangement is terminated, a management fee not exceeding 1.0% may be charged to the fund.** For details about how the guarantees work, see your Information Folder and Contract.

Trailing commission

Manulife pays a trailing commission of up to 0.50% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Objective: The fund seeks to provide investors with interest income by generally holding all of its portfolio assets on deposit in a demand deposit (cashable) account with an administered interest rate at its affiliate, Manulife Bank of Canada.

Strategy: The fund seeks to provide investors with interest income by generally holding all of its portfolio assets on deposit in a demand deposit (cashable) account where Manulife is receiving a negotiated fee from Manulife Bank at a level that allows the fund to provide an interest rate comparable to the returns of Canadian money market segregated funds with similar features. The strategy for this fund is available through the Investment Policy Statement (IPS).

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	0.00	0.00	10.0580	10
Ideal 75/100 Series	1,000	0.00	0.00	10.0580	10
Ideal 100/100 Series	1,000	0.00	0.00	10.0604	4,002

Platinum No-Load

This section shows the information specific to the Platinum No-load sales charge option of this fund. When investing a minimum of \$250,000 you may qualify for Platinum pricing which offers a lower management expense ratio than other sales charge options in the same product. Other than the MER, there are no additional fees for this sales charge.

What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	250,000	0.00	0.00	10.0580	10
Ideal 75/100 Series	250,000	0.00	0.00	10.0774	123,543
Ideal 100/100 Series	250,000	0.00	0.00	10.0650	10

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

Manulife

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Fund Facts — Manulife Ideal Signature Select

Ideal Money Market Fund

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options will no longer be available for purchase and subsequent deposit.

Quick Facts

Date Fund Available: May 2018 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$84,381,447
Date Fund Created: May 2018 **Total Units Outstanding:** 8,476,319 **Portfolio Turnover Rate:** 36.77%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	1.30	1.15	9.9968	196,571
Ideal 75/100 Series	1,000	1.46	1.15	9.9335	892,325
Ideal 100/100 Series	1,000	1.59	1.15	9.8909	1,292,401

For information on Platinum no load and F-Class sales charge options, refer to page 3.

What does the fund invest in?

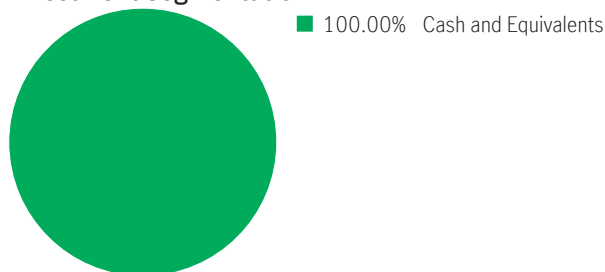
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Money Market Fund. The underlying mutual fund trust holds primarily Canadian money market investments.

Top 10 investments (of the underlying fund)

PROVINCE OF ONTARIO 26JAN22 TBILL	8.44%
OMERS FINANCE TRUST 05JAN22 DN	7.55%
Bank of Montreal, 2.12%, 2022/03/16	7.27%
Royal Bank of Canada (FRN), 0.28%, 2/10/2022	7.20%
Sound Trust, 1/17/2022	7.20%
Canadian Imperial Bank of Commerce, 2.04%, 3/21/2022	5.73%
PROVINCE OF SASKATCHEWAN 22FEB22 PN	5.32%
National Bank of Canada, 1.96%, 6/30/2022	4.35%
Toyota Credit Canada Inc., 2.35%, 7/18/2022	4.01%
Federation des caisses Desjardins du Quebec, 2.39%, 8/25/2022	3.52%
Total	60.58%

Total investments: 30

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person looking for liquidity.

How has the fund performed?

This section tells you how the fund has performed over the past 3 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

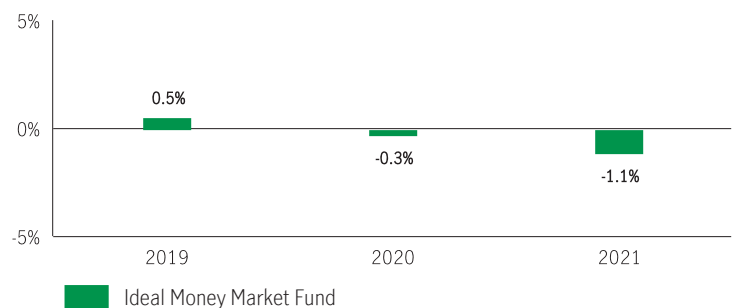
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on May 14, 2018 has \$993.35 on December 31, 2021. This works out to an average of -0.18% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 3 years for a contractholder who chose the Ideal 75/100 Series. In the last 3 years the fund was up in value 1 year and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC)	If you sell within:	%	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
After 7 years	0.00		
Low Load Sales Charge	If you sell within:	%	When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	
No Load Sales Charge	There are no charges to you.		No Sales Charges or upfront commission will be charged or paid on any amount invested in this Fund.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/75 Series	1.30	1.15
Ideal 75/100 Series	1.46	1.15
Ideal 100/100 Series	1.59	1.15

Trailing commission

Manulife pays a trailing commission of up to 0.25% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Fund seeks to provide interest income by investing in high quality, short-term fixed income securities issued by Canadian federal or provincial governments, Canadian chartered banks, and loan, trust and other companies operating in Canada. The fund may also invest in interest rate bearing instruments such as demand deposit accounts.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	1.02	0.90	10.0757	5,135
Ideal 75/100 Series	1,000	1.19	0.90	10.0311	435,501
Ideal 100/100 Series	1,000	1.31	0.90	10.0170	10

Platinum No-Load

This section shows the information specific to the Platinum No-load sales charge option of this fund. When investing a minimum of \$250,000 you may qualify for Platinum pricing which offers a lower management expense ratio than other sales charge options in the same product. Other than the MER, there are no additional fees for this sales charge.

What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	250,000	0.97	0.85	9.9497	56,976
Ideal 75/100 Series	250,000	1.11	0.85	10.0620	68,257
Ideal 100/100 Series	250,000	1.24	0.85	9.9995	192,844

For more information

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Manulife

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Quebec & French Business 1-800-355-6776

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Fund Facts — Manulife Ideal Signature Select

Ideal Bond Fund

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options will no longer be available for purchase and subsequent deposit.

Quick Facts

Date Fund Available: May 2016 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$144,810,356
Date Fund Created: October 2010 **Total Units Outstanding:** 12,620,652 **Portfolio Turnover Rate:** 3.67%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.24	1.85	10.6705	397,943
Ideal 100/100 Series	1,000	2.51	1.85	10.5156	220,019

For information on Platinum no load and F-Class sales charge options, refer to page 3.

What does the fund invest in?

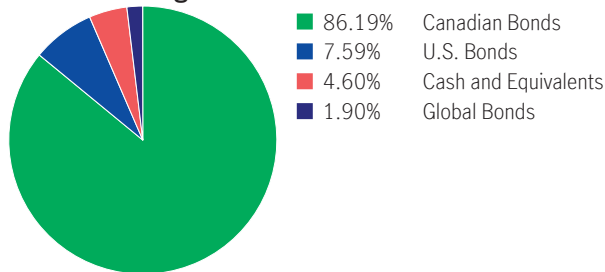
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Bond Fund. The underlying mutual fund trust holds primarily Canadian fixed income investments.

Top 10 investments (of the underlying fund)

Province of Ontario, 1.9%, 12/2/2051	2.44%
Province of Ontario, 2.6%, 6/2/2025	2.20%
Gov. of Canada, 1.5%, 6/1/2026	1.70%
Gov. of Canada, 2.00%, 2051/12/1	1.48%
Province of Ontario, 3.45%, 6/2/2045	1.47%
Province of Quebec, 3.5%, 12/1/2045	1.40%
Gov. of Canada, 5.75%, 6/1/2033	1.28%
Province of Ontario, 2.55%, 12/2/2052	1.12%
Canada Housing Trust No.1, 2.65%, 12/15/2028	0.98%
Athene Global Funding, 1.25%, 4/9/2024	0.96%
Total	15.02%

Total investments: 463

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking interest income with an emphasis on capital preservation.

How has the fund performed?

This section tells you how the fund has performed over the past 5 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

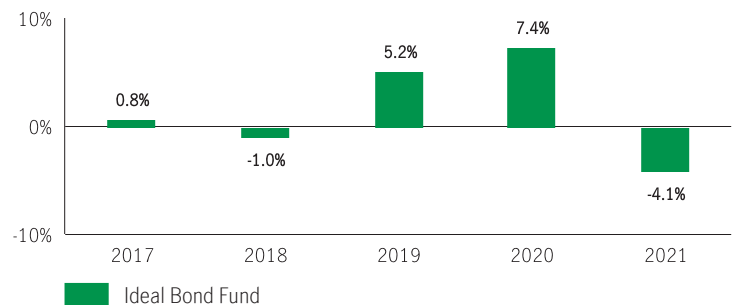
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,066.28 on December 31, 2021. This works out to an average of 1.15% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 5 years for a contractholder who chose the Ideal 75/100 Series. In the last 5 years the fund was up in value 3 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC)	If you sell within:	%	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
After 7 years	0.00		
Low Load Sales Charge	If you sell within:	%	When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	
No Load Sales Charge	There are no charges to you.		No Sales Charges or upfront commission will be charged or paid on any amount invested in this Fund.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	2.24	1.85
Ideal 100/100 Series	2.51	1.85

Trailing commission

Manulife pays a trailing commission of up to 0.50% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

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Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Fund seeks to earn the highest level of income consistent with the preservation of capital with some capital appreciation by investing primarily in bonds and debentures of various terms issued or guaranteed by Canadian federal, provincial or municipal governments or corporations.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	1.61	1.35	11.0847	72
Ideal 100/100 Series	1,000	1.99	1.35	10.8963	1,071

Platinum No-Load

This section shows the information specific to the Platinum No-load sales charge option of this fund. When investing a minimum of \$250,000 you may qualify for Platinum pricing which offers a lower management expense ratio than other sales charge options in the same product. Other than the MER, there are no additional fees for this sales charge.

What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	250,000	1.73	1.45	10.9648	51,957
Ideal 100/100 Series	250,000	2.07	1.45	10.8495	26,259

For more information

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Manulife

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Fund Facts — Manulife Ideal Signature Select

Ideal Canadian Unconstrained Bond Fund

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options will no longer be available for purchase and subsequent deposit.

Quick Facts

Date Fund Available: May 2016 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$4,141,689
Date Fund Created: November 2014 **Total Units Outstanding:** 366,605 **Portfolio Turnover Rate:** 23.94%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.49	2.05	10.9847	67,725
Ideal 100/100 Series	1,000	2.74	2.05	10.8290	16,639

For information on Platinum no load and F-Class sales charge options, refer to page 3.

What does the fund invest in?

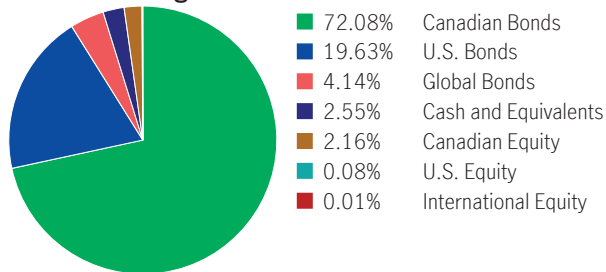
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Canadian Unconstrained Bond Fund. The underlying mutual fund trust holds primarily Canadian and foreign fixed income investments.

Top 10 investments (of the underlying fund)

Province of Ontario, 1.9%, 12/2/2051	2.23%
Gov. of Canada, 0.50%, 12/1/2030	1.89%
Province of Ontario, 4.7%, 6/2/2037	1.63%
CANADA HOUSING TRUST NO 1 1.55% 15DEC26	1.55%
CANADA HOUSING TRUST NO 1 2.15% 15DEC31	1.46%
Province of Quebec, 3.1%, 12/1/2051	1.42%
Gov. of Canada, 2.00%, 2051/12/1	1.40%
Province of Ontario, 2.9%, 6/2/2049	1.37%
First Capital REIT, 3.9%, 10/30/2023	1.28%
Province of Quebec, 3.5%, 12/1/2048	1.16%
Total	15.38%

Total investments: 572

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking income, capital growth and capital preservation. They are also seeking the benefits of a tactical mix of fixed-income instruments. They are comfortable with the risks of investing in global markets.

How has the fund performed?

This section tells you how the fund has performed over the past 5 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

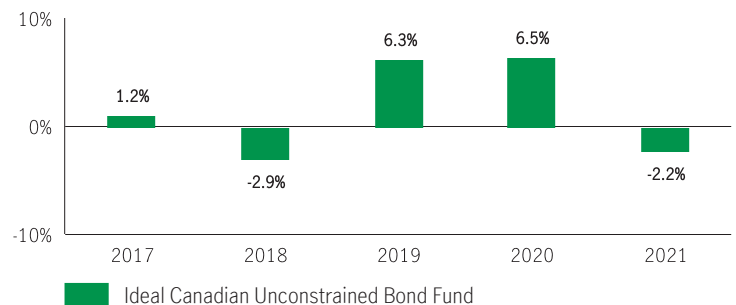
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,097.68 on December 31, 2021. This works out to an average of 1.67% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 5 years for a contractholder who chose the Ideal 75/100 Series. In the last 5 years the fund was up in value 3 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC)	If you sell within:	%	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
After 7 years	0.00		
Low Load Sales Charge	If you sell within:	%	When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	
No Load Sales Charge	There are no charges to you.		No Sales Charges or upfront commission will be charged or paid on any amount invested in this Fund.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	2.49	2.05
Ideal 100/100 Series	2.74	2.05

Trailing commission

Manulife pays a trailing commission of up to 0.50% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Fund seeks to generate income with an emphasis on capital preservation. The Fund invests primarily in a diversified portfolio of Canadian fixed income securities. The Fund may also invest in fixed income securities of other countries.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	1.94	1.55	11.7950	10
Ideal 100/100 Series	1,000	2.17	1.55	11.7450	10

Platinum No-Load

This section shows the information specific to the Platinum No-load sales charge option of this fund. When investing a minimum of \$250,000 you may qualify for Platinum pricing which offers a lower management expense ratio than other sales charge options in the same product. Other than the MER, there are no additional fees for this sales charge.

What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	250,000	1.96	1.65	11.2760	21,903
Ideal 100/100 Series	250,000	2.28	1.65	11.3272	901

For more information

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Fund Facts — Manulife Ideal Signature Select

Ideal Strategic Income Fund

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options will no longer be available for purchase and subsequent deposit.

Quick Facts

Date Fund Available: October 2016 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$730,074,657
Date Fund Created: April 2006 **Total Units Outstanding:** 42,601,482 **Portfolio Turnover Rate:** 4.08%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	2.21	1.90	11.0078	625,273

For information on Platinum no load and F-Class sales charge options, refer to page 3.

What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Manulife Strategic Income Fund. The underlying mutual fund trust holds primarily foreign fixed income investments.

Top 10 investments (of the underlying fund)

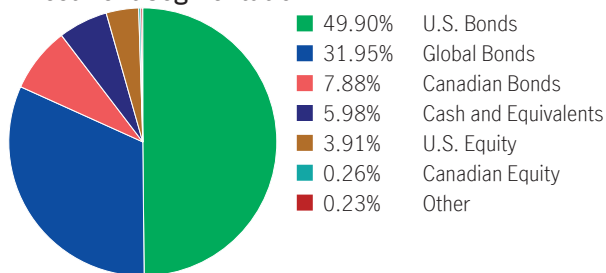
United States Treasury Note, 3%, 2/15/2049	1.24%
Province of Ontario, 1.35%, 12/2/2030	1.05%
Skymiles Ip Ltd., 4.75%, 10/20/2028	1.04%
Japan, 0.1%, 12/20/2023	0.80%
FMG Resources (August 2006) Pty Ltd., 4.38%, 4/1/2031	0.78%
United States Treasury Note, 4.38%, 2/15/2038	0.72%
HCA Inc., 3.5%, 9/1/2030	0.71%
Cenovus Energy Inc., 6.75%, 11/15/2039	0.68%
Indonesia, 6.5%, 6/15/2025	0.64%
Boeing Co., 5.15%, 5/1/2030	0.59%

Total

8.25%

Total investments: 587

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking interest income with an emphasis on capital preservation.

How has the fund performed?

This section tells you how the fund has performed over the past 5 years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

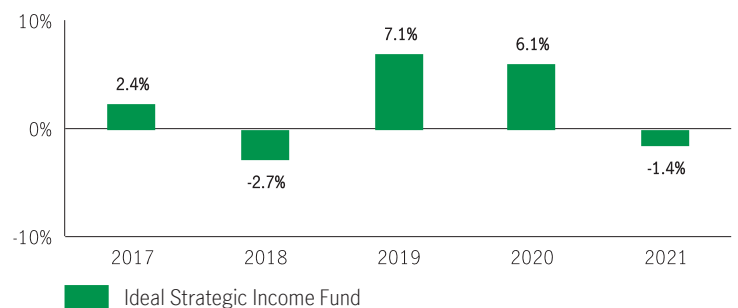
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on October 14, 2016 has \$1,100.78 on December 31, 2021. This works out to an average of 1.86% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 5 years for a contractholder. In the last 5 years the fund was up in value 3 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay		How it works	
Deferred Sales Charge (DSC)	If you sell within:	%	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.	
	1 year of buying	6.00		
	2 years of buying	5.00		
	3 years of buying	5.00		
	4 years of buying	4.00		
	5 years of buying	3.00		
	6 years of buying	2.00		
	7 years of buying	1.00		
After 7 years	0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund 		
Low Load Sales Charge	If you sell within:		%	When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.
	1 year of buying		3.00	
	2 years of buying		2.00	
	3 years of buying		1.00	
	After 3 years		0.00	
No Load Sales Charge	There are no charges to you.		No Sales Charges or upfront commission will be charged or paid on any amount invested in this Fund.	

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/75 Series	2.21	1.90

Trailing commission

Manulife pays a trailing commission of up to 0.50% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: This Fixed Income Fund aims to generate income with an emphasis on capital preservation. This Fund invests primarily in government and corporate debt securities from developed and emerging markets. It also invests in U.S. government and agency securities and high yield bonds. The Fund may also invest in preferred shares and other types of debt securities.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	1.77	1.50	11.6510	10

Platinum No-Load

This section shows the information specific to the Platinum No-load sales charge option of this fund. When investing a minimum of \$250,000 you may qualify for Platinum pricing which offers a lower management expense ratio than other sales charge options in the same product. Other than the MER, there are no additional fees for this sales charge.

What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	250,000	2.08	1.75	11.0850	232,102

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

Manulife

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Fund Facts — Manulife Ideal Signature Select

Ideal Strategic Investment Grade Global Bond Fund

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options will no longer be available for purchase and subsequent deposit.

Quick Facts

Date Fund Available: May 2016 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$43,845,181
Date Fund Created: October 2000 **Total Units Outstanding:** 3,800,458 **Portfolio Turnover Rate:** 7.77%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.52	2.05	10.5280	866,372
Ideal 100/100 Series	1,000	2.75	2.05	10.3967	316,542

For information on Platinum no load and F-Class sales charge options, refer to page 3.

What does the fund invest in?

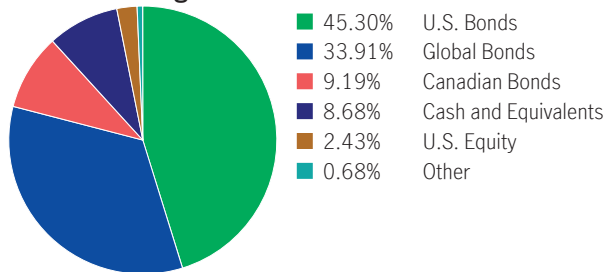
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Strategic Investment Grade Global Bond Fund. The underlying mutual fund trust holds primarily Canadian and foreign fixed income investments.

Top 10 investments (of the underlying fund)

Skymiles Ip Ltd., 4.75%, 10/20/2028	1.59%
Her Majesty's Treasury, 0.13%, 1/31/2024	1.51%
Province of Ontario, 1.35%, 12/2/2030	1.23%
Singapore, 2.38%, 6/1/2025	1.11%
United States Treasury Note, 4.38%, 2/15/2038	1.07%
Denmark, 1.75%, 11/15/2025	1.04%
United States Treasury Note, 3%, 2/15/2049	0.97%
Boeing Co., 5.15%, 5/1/2030	0.95%
Norway, 2%, 5/24/2023	0.87%
United States Treasury Note, 0.5%, 2/28/2026	0.84%
Total	11.19%

Total investments: 360

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking potential income. They are also seeking fewer ups and downs in the worldwide market.

How has the fund performed?

This section tells you how the fund has performed over the past 5 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

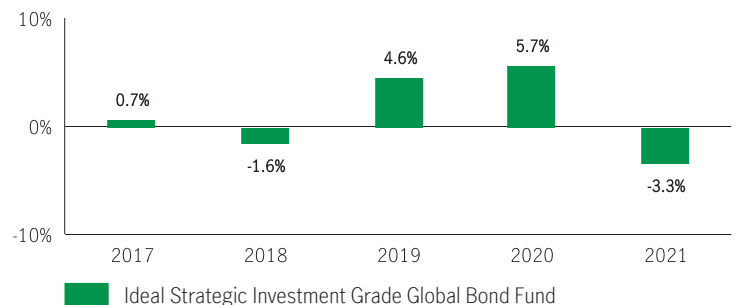
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,053.43 on December 31, 2021. This works out to an average of 0.93% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 5 years for a contractholder who chose the Ideal 75/100 Series. In the last 5 years the fund was up in value 3 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC)	If you sell within:	%	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
After 7 years	0.00		
Low Load Sales Charge	If you sell within:	%	When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	
No Load Sales Charge	There are no charges to you.		No Sales Charges or upfront commission will be charged or paid on any amount invested in this Fund.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	2.52	2.05
Ideal 100/100 Series	2.75	2.05

Trailing commission

Manulife pays a trailing commission of up to 0.50% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Fund seeks to provide income with an emphasis on capital preservation by investing primarily in investment-grade government and corporate debt securities from developed and emerging markets globally.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	1.94	1.55	10.8803	12,518
Ideal 100/100 Series	1,000	2.17	1.55	10.7391	1,938

Platinum No-Load

This section shows the information specific to the Platinum No-load sales charge option of this fund. When investing a minimum of \$250,000 you may qualify for Platinum pricing which offers a lower management expense ratio than other sales charge options in the same product. Other than the MER, there are no additional fees for this sales charge.

What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	250,000	2.03	1.65	10.8149	240,024
Ideal 100/100 Series	250,000	2.29	1.65	10.6837	146,801

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

Manulife

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Fund Facts — Manulife Ideal Signature Select

Ideal Conservative Portfolio

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options will no longer be available for purchase and subsequent deposit.

Quick Facts

Date Fund Available: May 2016

Fund Manager: Manulife

Total Fund Value: \$577,631,269

Date Fund Created: January 2003

Total Units Outstanding: 39,021,057

Portfolio Turnover Rate: 32.11%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.93	2.25	12.4854	5,600,127
Ideal 100/100 Series	1,000	3.25	2.25	12.2772	3,676,349

For information on Platinum no load and F-Class sales charge options, refer to page 3.

What does the fund invest in?

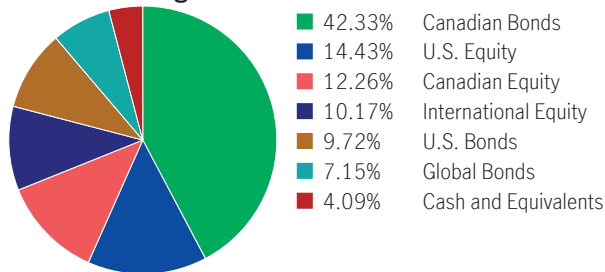
This segregated fund has a “fund-of-fund” structure that invests into a basket of funds which includes, but is not limited to, mutual funds and pooled funds. The underlying funds hold primarily Canadian fixed income investments.

Top 10 investments

Manulife Canadian Unconstrained Bond Fund	22.00%
Manulife Bond Fund	21.98%
MIM Short-Term Bond Pooled Fund	9.94%
Manulife Global Franchise Fund	7.81%
Manulife Global Dividend Fund	7.78%
MIM Emerging Markets Corporate Debt Pooled Fund	5.08%
Manulife Global Listed Infrastructure Fund	4.48%
Manulife Multifactor Canadian Large Cap	4.18%
Manulife Fundamental Dividend Fund	4.16%
Manulife Dividend Income Fund	4.16%
Total	91.56%

Total investments: 13

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking potential to maintain their capital. They are also seeking some potential income. They are comfortable with the risks of investing in equities.

How has the fund performed?

This section tells you how the fund has performed over the past 5 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

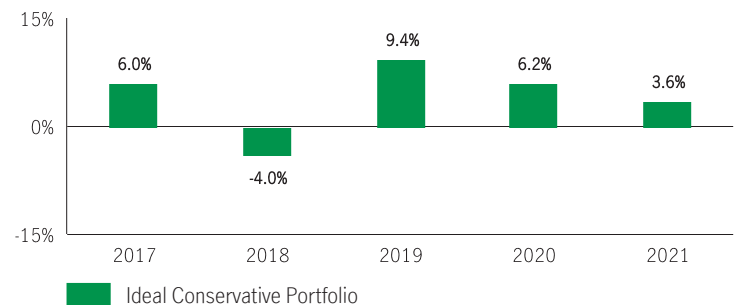
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,250.34 on December 31, 2021. This works out to an average of 4.05% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 5 years for a contractholder who chose the Ideal 75/100 Series. In the last 5 years the fund was up in value 4 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC)	If you sell within:	%	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
After 7 years	0.00		
Low Load Sales Charge	If you sell within:	%	When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	
No Load Sales Charge	There are no charges to you.		No Sales Charges or upfront commission will be charged or paid on any amount invested in this Fund.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	2.93	2.25
Ideal 100/100 Series	3.25	2.25

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Objective: The investment objective is to provide a consistent flow of income with an emphasis on preservation of capital.

Strategy: This fund will invest in units of multiple underlying funds. The strategy for this fund is available through the Investment Policy Statement (IPS).

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	1.67	1.10	13.4045	135,869
Ideal 100/100 Series	1,000	1.91	1.10	13.5859	11

Platinum No-Load

This section shows the information specific to the Platinum No-load sales charge option of this fund. When investing a minimum of \$250,000 you may qualify for Platinum pricing which offers a lower management expense ratio than other sales charge options in the same product. Other than the MER, there are no additional fees for this sales charge.

What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	250,000	2.23	1.65	12.9863	2,197,352
Ideal 100/100 Series	250,000	2.57	1.65	12.6027	740,745

For more information

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Fund Facts — Manulife Ideal Signature Select

Ideal Yield Opportunities Fund

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options will no longer be available for purchase and subsequent deposit.

Quick Facts

Date Fund Available: October 2019 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$395,086,748
Date Fund Created: October 2010 **Total Units Outstanding:** 24,237,492 **Portfolio Turnover Rate:** 6.69%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	2.53	2.12	11.2832	369,541

For information on Platinum no load and F-Class sales charge options, refer to page 3.

What does the fund invest in?

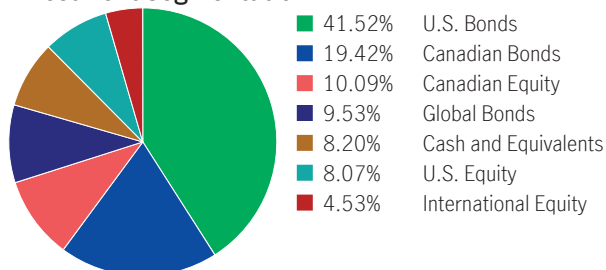
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Yield Opportunities Fund. The underlying mutual fund trust holds primarily Canadian and foreign equities and fixed income investments.

Top 10 investments (of the underlying fund)

Gov. of Canada Treasury Bill, 2/3/2022	2.30%
Nissan Motor Co. Ltd., 3.52%, 9/17/2025	1.39%
United States Treasury Note, 1.38%, 8/15/2050	1.12%
ISHARES S&P /TSX CANADIAN PREFERRED SHA	0.89%
Gov. of Canada, 5/26/2022	0.75%
Ford Credit Canada Co., 2.71%, 2/23/2022	0.66%
Algonquin Power & Utilities Corp. Corp Unit, 7.75%	0.63%
ROGERS COMMUNICATIONS INC FRN 17DEC81	0.61%
DLLTD TL B 1L USD 3.51% 10MAY24	0.60%
Shaw Communications Inc., 6.75%, 11/9/2039	0.59%
Total	9.54%

Total investments: 692

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

How has the fund performed?

This section tells you how the fund has performed over the past 2 years. Returns are after the MER has been deducted.

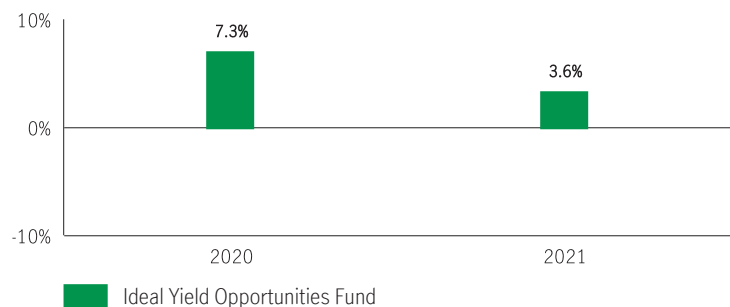
It’s important to note that this doesn’t tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on October 7, 2019 has \$1,128.32 on December 31, 2021. This works out to an average of 5.55% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 2 years for a contractholder. In the past 2 years the Fund was up in value.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC)	If you sell within:	%	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
After 7 years	0.00		
Low Load Sales Charge	If you sell within:	%	When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	
No Load Sales Charge	There are no charges to you.		No Sales Charges or upfront commission will be charged or paid on any amount invested in this Fund.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/75 Series	2.53	2.12

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: This Balanced Fund's primary objective is to generate income and its secondary objective is long term capital appreciation. The Fund will seek to achieve its objective by investing directly in a diversified portfolio primarily consisting of Canadian and/or global fixed income and/or equity securities. The Fund may also indirectly invest in such securities through investments in other investment funds.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	1.49	1.19	11.5442	45,016

Platinum No-Load

This section shows the information specific to the Platinum No-load sales charge option of this fund. When investing a minimum of \$250,000 you may qualify for Platinum pricing which offers a lower management expense ratio than other sales charge options in the same product. Other than the MER, there are no additional fees for this sales charge.

What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	250,000	2.12	1.71	11.3860	70,049

For more information

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Fund Facts — Manulife Ideal Signature Select

Ideal CI Canadian Balanced Fund

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options will no longer be available for purchase and subsequent deposit.

Quick Facts

Date Fund Available: May 2016 **Underlying Fund Manager:** CI Investments Inc. **Total Fund Value:** \$19,119,501
Date Fund Created: November 2014 **Total Units Outstanding:** 1,355,870 **Portfolio Turnover Rate:** 16.20%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.45	2.60	14.2161	584,363
Ideal 100/100 Series	1,000	3.74	2.60	13.9981	469,958

For information on Platinum no load and F-Class sales charge options, refer to page 3.

What does the fund invest in?

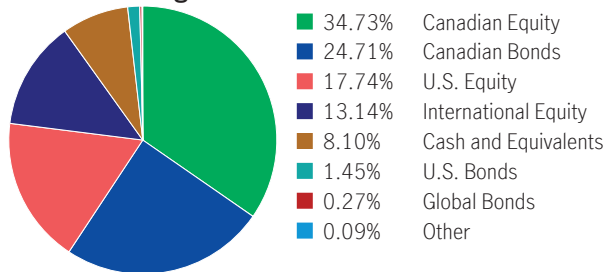
This segregated fund has a “fund-of-fund” structure and invests into the CI Canadian Balanced Fund. The underlying mutual fund trust holds primarily Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

Manulife Financial Corporation	3.82%
Bank of Nova Scotia (The)	2.46%
Gov. of Canada, 0.02%, 6/1/2031	2.43%
Shopify Inc. Cl A	2.11%
Gov. of Canada, 4/28/2022	1.95%
Advanced Micro Devices Inc.	1.87%
Microsoft Corp.	1.85%
Sony Group Corp. Shs	1.81%
Toronto-Dominion Bank Com New	1.63%
Royal Bank of Canada	1.55%
Total	21.46%

Total investments: 427

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking capital growth and income over the medium term. They are comfortable with the risks associated with investing in equities.

How has the fund performed?

This section tells you how the fund has performed over the past 5 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

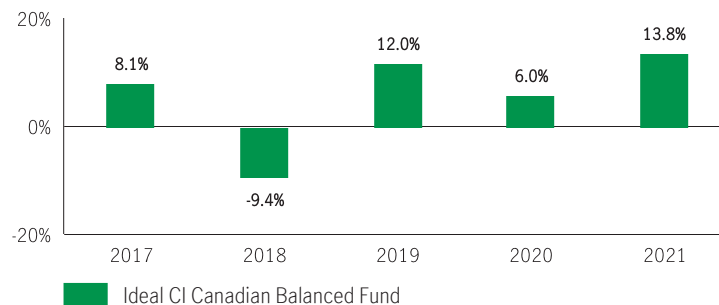
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,420.08 on December 31, 2021. This works out to an average of 6.44% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 5 years for a contractholder who chose the Ideal 75/100 Series. In the last 5 years the fund was up in value 4 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC)	If you sell within:	%	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
After 7 years	0.00		
Low Load Sales Charge	If you sell within:	%	When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	
No Load Sales Charge	There are no charges to you.		No Sales Charges or upfront commission will be charged or paid on any amount invested in this Fund.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.45	2.60
Ideal 100/100 Series	3.74	2.60

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: This fund's objective is to achieve an attractive total return, consisting of income and capital gains. It invests primarily in a mix of Canadian equity and equity-related securities and fixed income securities. The fund is not limited to how much it invests or keeps invested in each asset class. The mix may vary according to market conditions.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.40	1.60	15.0870	10
Ideal 100/100 Series	1,000	2.68	1.60	14.8500	10

Platinum No-Load

This section shows the information specific to the Platinum No-load sales charge option of this fund. When investing a minimum of \$250,000 you may qualify for Platinum pricing which offers a lower management expense ratio than other sales charge options in the same product. Other than the MER, there are no additional fees for this sales charge.

What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	250,000	2.89	2.10	14.6887	62,475
Ideal 100/100 Series	250,000	3.26	2.10	14.3168	16,995

For more information

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Fund Facts — Manulife Ideal Signature Select

Ideal Fidelity Canadian Balanced Fund

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options will no longer be available for purchase and subsequent deposit.

Quick Facts

Date Fund Available: May 2016 **Underlying Fund Manager:** Fidelity Investments Canada ULC **Total Fund Value:** \$128,561,107
Date Fund Created: January 2009 **Total Units Outstanding:** 7,317,092 **Portfolio Turnover Rate:** 11.57%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.38	2.55	13.5975	1,035,012
Ideal 100/100 Series	1,000	3.76	2.55	13.3199	574,972

For information on Platinum no load and F-Class sales charge options, refer to page 3.

What does the fund invest in?

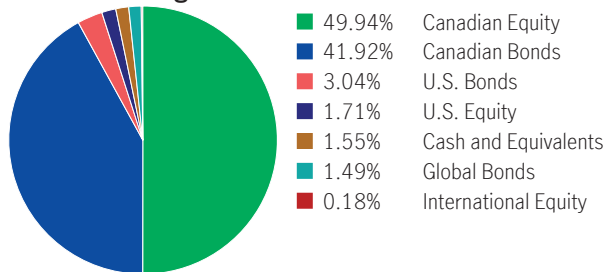
This segregated fund has a “fund-of-fund” structure and invests into the Fidelity Canadian Balanced Fund. The underlying mutual fund trust holds a balance of Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

High Yield Investments Directly Held	6.39%
Royal Bank of Canada	5.12%
Brookfield Asset Management Inc. Voting Shs Cl A	3.48%
Shopify Inc. Cl A	3.47%
Nutrien Ltd.	2.87%
Canadian Pacific Railway Ltd.	2.72%
Canadian Imperial Bank ofmerce	2.25%
Canadian Natural Resources Ltd.	1.96%
Sun Life Financial Inc.	1.88%
Thomson Reuters Corp. Com New	1.87%
Total	32.01%

Total investments: 885

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking potential long term capital growth and income. They are comfortable with the risks of investing in equities.

How has the fund performed?

This section tells you how the fund has performed over the past 5 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

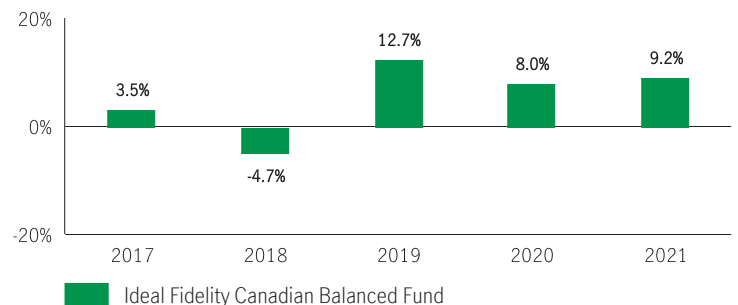
It’s important to note that this doesn’t tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,358.77 on December 31, 2021. This works out to an average of 5.60% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 5 years for a contractholder who chose the Ideal 75/100 Series. In the last 5 years the fund was up in value 4 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC)	If you sell within:	%	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
After 7 years	0.00		
Low Load Sales Charge	If you sell within:	%	When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	
No Load Sales Charge	There are no charges to you.		No Sales Charges or upfront commission will be charged or paid on any amount invested in this Fund.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.38	2.55
Ideal 100/100 Series	3.76	2.55

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Fund aims to achieve high total investment return. The Fund uses a balanced approach. It invests primarily in a mix of Canadian equity securities, investment grade bonds, high yield securities and money market instruments.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.34	1.55	14.6814	8,324
Ideal 100/100 Series	1,000	2.62	1.55	14.2210	10

Platinum No-Load

This section shows the information specific to the Platinum No-load sales charge option of this fund. When investing a minimum of \$250,000 you may qualify for Platinum pricing which offers a lower management expense ratio than other sales charge options in the same product. Other than the MER, there are no additional fees for this sales charge.

What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	250,000	2.78	2.05	14.0782	276,817
Ideal 100/100 Series	250,000	3.09	2.05	13.8340	120,237

For more information

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Fund Facts — Manulife Ideal Signature Select

Ideal Fidelity Monthly Income Fund

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options will no longer be available for purchase and subsequent deposit.

Quick Facts

Date Fund Available: May 2016

Underlying Fund Manager: Fidelity Investments Canada ULC

Total Fund Value: \$166,008,422

Date Fund Created: May 2011

Total Units Outstanding: 11,099,389

Portfolio Turnover Rate: 9.57%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.39	2.55	12.5771	1,210,393
Ideal 100/100 Series	1,000	3.75	2.55	12.3401	917,244

For information on Platinum no load and F-Class sales charge options, refer to page 3.

What does the fund invest in?

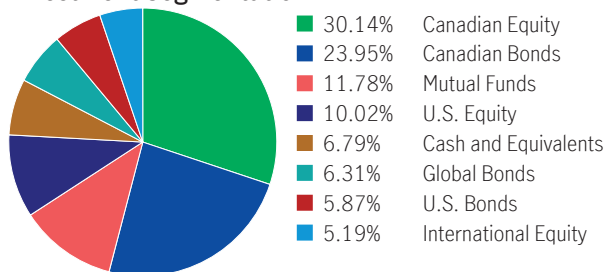
This segregated fund has a “fund-of-fund” structure and invests into the Fidelity Monthly Income Fund. The underlying mutual fund trust holds primarily Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

Fidelity American High Yield Fund	11.78%
Imperial Brands PLC Shs	2.11%
Fortis Inc.	2.11%
iShares Comex Gold Trust ETF	1.85%
BCE Inc. Com New	1.82%
Investment Grade CMBS Securities Directly Held	1.77%
High Yield Investments Directly Held	1.72%
Suncor Energy Inc.	1.59%
Alimentation Couche-Tard Inc. Multiple Vtg Sh	1.56%
TC Energy Corp.	1.54%
Total	27.85%

Total investments: 1742

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

How has the fund performed?

This section tells you how the fund has performed over the past 5 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

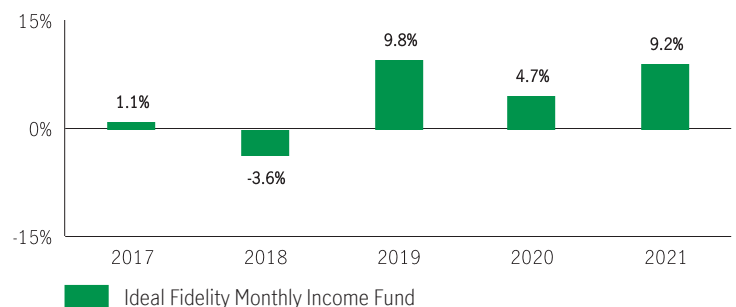
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,258.52 on December 31, 2021. This works out to an average of 4.17% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 5 years for a contractholder who chose the Ideal 75/100 Series. In the last 5 years the fund was up in value 4 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC)	If you sell within:	%	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
After 7 years	0.00		
Low Load Sales Charge	If you sell within:	%	When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	
No Load Sales Charge	There are no charges to you.		No Sales Charges or upfront commission will be charged or paid on any amount invested in this Fund.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.39	2.55
Ideal 100/100 Series	3.75	2.55

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Fund aims to achieve a combination of a steady flow of income and the potential for capital gains. It invests primarily in a mix of Canadian equity securities, Canadian fixed income securities, U.S. commercial mortgage-backed securities, and U.S. higher yielding, lower quality fixed income securities, preferred stocks and convertible securities. The Fund can invest in these securities either directly or indirectly through investments in underlying funds.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.35	1.55	13.3873	795
Ideal 100/100 Series	1,000	2.67	1.55	13.1157	3,912

Platinum No-Load

This section shows the information specific to the Platinum No-load sales charge option of this fund. When investing a minimum of \$250,000 you may qualify for Platinum pricing which offers a lower management expense ratio than other sales charge options in the same product. Other than the MER, there are no additional fees for this sales charge.

What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	250,000	2.81	2.05	12.9933	423,275
Ideal 100/100 Series	250,000	3.17	2.05	12.7484	62,695

For more information

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Fund Facts — Manulife Ideal Signature Select

Ideal Franklin Bissett Canadian Balanced Fund

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options will no longer be available for purchase and subsequent deposit.

Quick Facts

Date Fund Available: May 2016 **Underlying Fund Manager:** Franklin Templeton Investments Corp. **Total Fund Value:** \$3,899,944
Date Fund Created: November 2014 **Total Units Outstanding:** 321,550 **Portfolio Turnover Rate:** 4.57%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.56	2.65	12.2187	146,724
Ideal 100/100 Series	1,000	3.88	2.65	11.9936	65,168

For information on Platinum no load and F-Class sales charge options, refer to page 3.

What does the fund invest in?

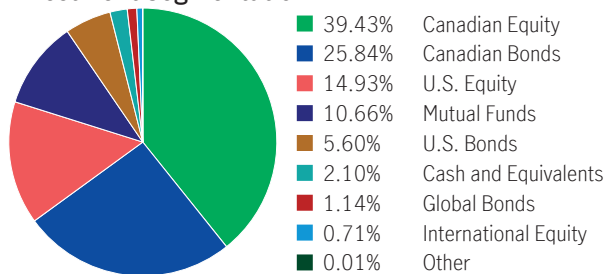
This segregated fund has a “fund-of-fund” structure and invests into the Franklin Bissett Canadian Balanced Fund. The underlying mutual fund trust holds a balance of Canadian and foreign equities and fixed income investments.

Top 10 investments (of the underlying fund)

TEMPLETON GROWTH FUND	6.30%
FRANKLIN BISSETT CANADA PLUS EQUITY FUND	4.37%
Royal Bank of Canada	1.44%
Toronto-Dominion Bank Com New	1.32%
Brookfield Asset Management Inc. Voting Shs Cl A	1.18%
Canadian National Railwaypany	1.11%
Bank of Nova Scotia (The)	1.02%
Alimentation Couche-Tard Inc. Multiple Vtg Sh	1.00%
Fortis Inc.	0.86%
Metro Inc.	0.84%
Total	19.43%

Total investments: 932

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

The Fund may be right for people seeking potential capital gains and income over the medium term. They are comfortable with the risks associated with investing in equities.

How has the fund performed?

This section tells you how the fund has performed over the past 5 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

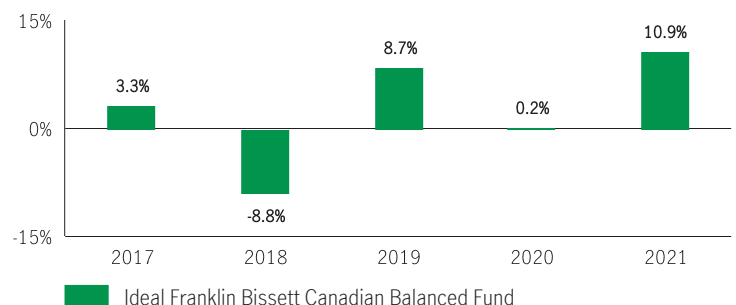
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,223.29 on December 31, 2021. This works out to an average of 3.65% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 5 years for a contractholder who chose the Ideal 75/100 Series. In the last 5 years the fund was up in value 4 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC)	If you sell within:	%	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
After 7 years	0.00		
Low Load Sales Charge	If you sell within:	%	When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	
No Load Sales Charge	There are no charges to you.		No Sales Charges or upfront commission will be charged or paid on any amount invested in this Fund.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.56	2.65
Ideal 100/100 Series	3.88	2.65

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The investment objective of this fund is to achieve a balance of current income and long-term capital appreciation by investing in a portfolio of Franklin Bissett Funds to achieve a balance of fixed income and equity investments.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.45	1.65	13.2514	10
Ideal 100/100 Series	1,000	2.73	1.65	12.8060	10

Platinum No-Load

This section shows the information specific to the Platinum No-load sales charge option of this fund. When investing a minimum of \$250,000 you may qualify for Platinum pricing which offers a lower management expense ratio than other sales charge options in the same product. Other than the MER, there are no additional fees for this sales charge.

What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	250,000	3.02	2.15	12.6015	3,402
Ideal 100/100 Series	250,000	3.27	2.15	12.3763	22,615

For more information

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Fund Facts — Manulife Ideal Signature Select

Ideal Fundamental Income Fund

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options will no longer be available for purchase and subsequent deposit.

Quick Facts

Date Fund Available: May 2016 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$968,787,254
Date Fund Created: August 2015 **Total Units Outstanding:** 67,906,806 **Portfolio Turnover Rate:** 8.30%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.02	2.20	13.7423	4,307,108
Ideal 100/100 Series	1,000	3.36	2.20	13.5060	2,982,870

For information on Platinum no load and F-Class sales charge options, refer to page 3.

What does the fund invest in?

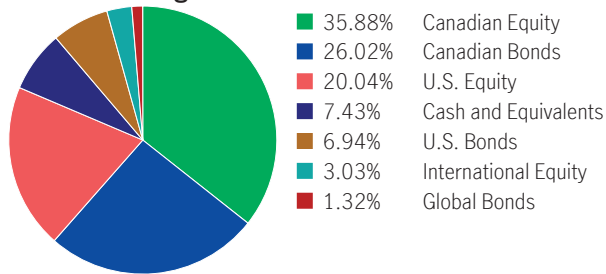
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Fundamental Income Fund. The underlying mutual fund trust holds primarily Canadian equities and fixed income investments.

Top 10 investments (of the underlying fund)

Toronto-Dominion Bank Com New	4.20%
Microsoft Corp.	3.66%
Gov. of Canada, 5/26/2022	3.22%
Gov. of Canada, 4/28/2022	2.87%
Royal Bank of Canada	2.03%
Bank of Nova Scotia (The)	1.87%
TMX Group Limited	1.69%
Sun Life Financial Inc.	1.67%
Dollarama Inc.	1.64%
Suncor Energy Inc.	1.58%
Total	24.43%

Total investments: 602

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity market.

How has the fund performed?

This section tells you how the fund has performed over the past 5 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

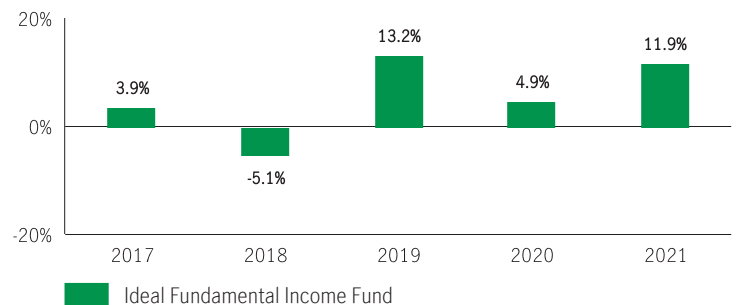
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,375.66 on December 31, 2021. This works out to an average of 5.84% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 5 years for a contractholder who chose the Ideal 75/100 Series. In the last 5 years the fund was up in value 4 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC)	If you sell within:	%	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
After 7 years	0.00		
Low Load Sales Charge	If you sell within:	%	When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	
No Load Sales Charge	There are no charges to you.		No Sales Charges or upfront commission will be charged or paid on any amount invested in this Fund.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.02	2.20
Ideal 100/100 Series	3.36	2.20

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: This Balanced Fund aims to provide a regular flow of monthly revenue. The Fund invests primarily in equities and fixed income investments. These securities can be Canadian or foreign.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	1.94	1.20	14.6181	56,489
Ideal 100/100 Series	1,000	2.23	1.20	14.3613	10,818

Platinum No-Load

This section shows the information specific to the Platinum No-load sales charge option of this fund. When investing a minimum of \$250,000 you may qualify for Platinum pricing which offers a lower management expense ratio than other sales charge options in the same product. Other than the MER, there are no additional fees for this sales charge.

What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	250,000	2.34	1.60	14.2733	1,908,256
Ideal 100/100 Series	250,000	2.65	1.60	14.0288	706,933

For more information

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Fund Facts — Manulife Ideal Signature Select

Ideal Moderate Portfolio

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options will no longer be available for purchase and subsequent deposit.

Quick Facts

Date Fund Available: May 2016 **Fund Manager:** Manulife **Total Fund Value:** \$502,822,511
Date Fund Created: January 2003 **Total Units Outstanding:** 31,097,801 **Portfolio Turnover Rate:** 34.29%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.98	2.25	13.0585	3,706,187
Ideal 100/100 Series	1,000	3.30	2.25	12.8379	2,617,636

For information on Platinum no load and F-Class sales charge options, refer to page 3.

What does the fund invest in?

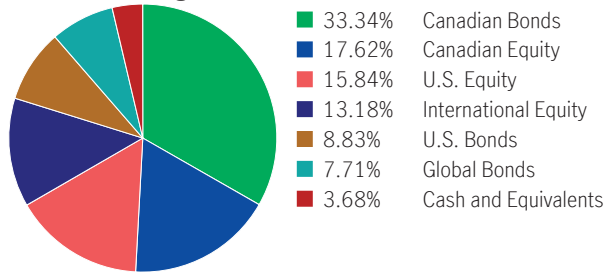
This segregated fund has a “fund-of-fund” structure that invests into a basket of funds which includes, but is not limited to, ETFs, mutual funds and pooled funds. The underlying funds hold primarily Canadian and foreign fixed income investments.

Top 10 investments

Manulife Canadian Unconstrained Bond Fund	17.19%
Manulife Bond Fund	17.19%
MIM Short-Term Bond Pooled Fund	7.95%
Manulife Global Dividend Fund	7.90%
Manulife Global Franchise Fund	6.73%
Manulife Fundamental Dividend Fund	6.21%
Manulife Dividend Income Plus Fund	6.19%
Manulife Multifactor Canadian Large Cap	6.19%
Manulife Dividend Income Fund	6.13%
MIM Emerging Markets Corporate Debt Pooled Fund	5.79%
Total	87.47%

Total investments: 14

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking potential income and some capital growth. They are comfortable with the risks of investing in equities.

How has the fund performed?

This section tells you how the fund has performed over the past 5 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

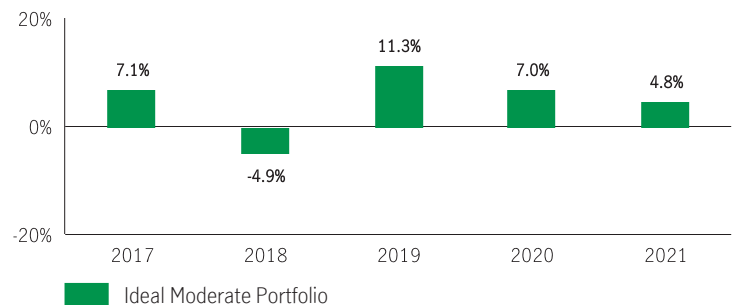
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,309.31 on December 31, 2021. This works out to an average of 4.91% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 5 years for a contractholder who chose the Ideal 75/100 Series. In the last 5 years the fund was up in value 4 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC)	If you sell within:	%	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
After 7 years	0.00		
Low Load Sales Charge	If you sell within:	%	When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	
No Load Sales Charge	There are no charges to you.		No Sales Charges or upfront commission will be charged or paid on any amount invested in this Fund.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	2.98	2.25
Ideal 100/100 Series	3.30	2.25

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Objective: The investment objective is to provide income while leaving room for some capital appreciation.

Strategy: This fund will invest in units of multiple underlying funds. The strategy for this fund is available through the Investment Policy Statement (IPS).

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	1.71	1.10	14.0416	237,196
Ideal 100/100 Series	1,000	2.04	1.10	13.8474	17,740

Platinum No-Load

This section shows the information specific to the Platinum No-load sales charge option of this fund. When investing a minimum of \$250,000 you may qualify for Platinum pricing which offers a lower management expense ratio than other sales charge options in the same product. Other than the MER, there are no additional fees for this sales charge.

What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	250,000	2.30	1.65	13.5692	1,411,211
Ideal 100/100 Series	250,000	2.63	1.65	13.3396	597,004

For more information

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Fund Facts — Manulife Ideal Signature Select

Ideal CI Global Equity and Income Fund

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options will no longer be available for purchase and subsequent deposit.

Quick Facts

Date Fund Available: May 2016 **Underlying Fund Manager:** CI Investments Inc. **Total Fund Value:** \$12,688,630
Date Fund Created: November 2014 **Total Units Outstanding:** 1,021,026 **Portfolio Turnover Rate:** 17.47%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.29	2.55	12.3824	277,895
Ideal 100/100 Series	1,000	3.61	2.55	12.2016	241,959

For information on Platinum no load and F-Class sales charge options, refer to page 3.

What does the fund invest in?

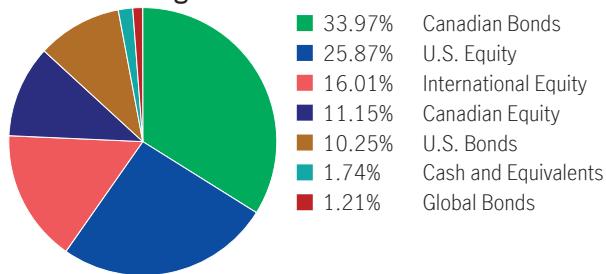
This segregated fund has a “fund-of-fund” structure and invests into the CI Global Equity and Income Fund. The underlying mutual fund trust holds primarily Canadian and foreign equities.

Top 10 investments (of the underlying fund)

CI Cambridge Bond Fund	42.68%
CI Cambridge Global Dividend Fund	37.62%
Concentric Cambridge Canadian Dividend GIF	7.83%
CI International Equity Growth Private Pool	4.58%
Cambridge Canadian Long-Term Bond Pool	3.56%
CI Cambridge Canadian Short-Term Bond Pool	3.50%
Total	99.78%

Total investments: 6

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking income over the medium term. They are comfortable with the risks associated with investing in equities and in global markets.

How has the fund performed?

This section tells you how the fund has performed over the past 5 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

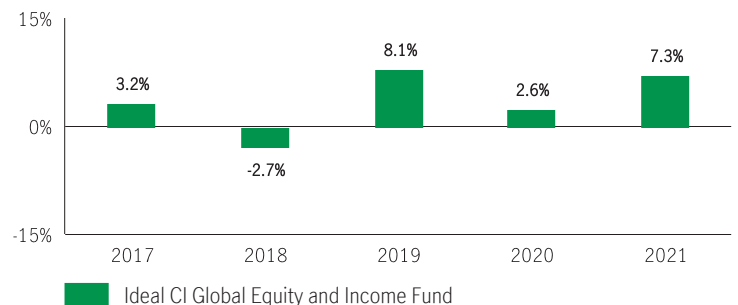
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,239.63 on December 31, 2021. This works out to an average of 3.89% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 5 years for a contractholder who chose the Ideal 75/100 Series. In the last 5 years the fund was up in value 4 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works	
Deferred Sales Charge (DSC)	If you sell within:	%	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.	
	1 year of buying	6.00		
	2 years of buying	5.00		
	3 years of buying	5.00		
	4 years of buying	4.00		
	5 years of buying	3.00		
	6 years of buying	2.00		
	7 years of buying	1.00		
After 7 years	0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund 		
Low Load Sales Charge	If you sell within:		%	When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.
	1 year of buying		3.00	
	2 years of buying		2.00	
	3 years of buying		1.00	
	After 3 years		0.00	
No Load Sales Charge	There are no charges to you.		No Sales Charges or upfront commission will be charged or paid on any amount invested in this Fund.	

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.29	2.55
Ideal 100/100 Series	3.61	2.55

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: This fund's objective is to achieve a high level of income by investing primarily in fixed income and high-yielding equity securities and other income producing securities throughout the world.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.23	1.55	13.3603	10
Ideal 100/100 Series	1,000	2.51	1.55	13.1760	10

Platinum No-Load

This section shows the information specific to the Platinum No-load sales charge option of this fund. When investing a minimum of \$250,000 you may qualify for Platinum pricing which offers a lower management expense ratio than other sales charge options in the same product. Other than the MER, there are no additional fees for this sales charge.

What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	250,000	2.65	2.05	12.8501	99,469
Ideal 100/100 Series	250,000	3.07	2.05	12.6771	30,481

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

Manulife

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Fund Facts — Manulife Ideal Signature Select

Ideal Tactical Income Fund

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options will no longer be available for purchase and subsequent deposit.

Quick Facts

Date Fund Available: May 2016 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$40,298,366
Date Fund Created: December 2012 **Total Units Outstanding:** 2,433,209 **Portfolio Turnover Rate:** 22.55%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	2.65	2.25	14.4794	872,198

For information on Platinum no load and F-Class sales charge options, refer to page 3.

What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Manulife Tactical Income Fund. The underlying mutual fund trust holds primarily Canadian and foreign equities as well as fixed income investments.

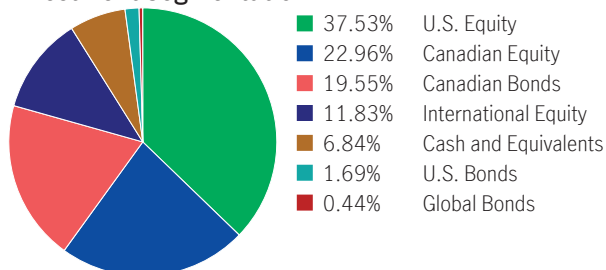
Top 10 investments (of the underlying fund)

Banner Trust, 1/4/2022	5.19%
Toronto-Dominion Bank Com New	4.68%
Suncor Energy Inc.	3.84%
Microsoft Corp.	3.67%
Mastercard Inc. Cl A	3.19%
CSX Corp.	2.51%
Thermo Fisher Scientific Inc.	2.23%
Brookfield Infrastructure Partners L.P. Partnership Units	2.18%
Walmart Inc.	2.01%
Enbridge Inc.	1.94%

Total 31.44%

Total investments: 1456

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking a regular flow of monthly income. They are comfortable with the risks of investing in equities.

How has the fund performed?

This section tells you how the fund has performed over the past 5 years. Returns are after the MER has been deducted.

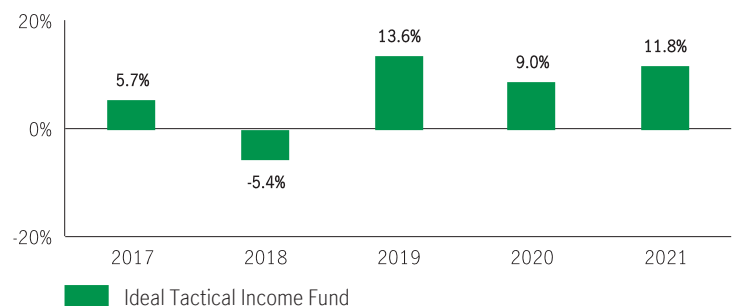
It’s important to note that this doesn’t tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on May 17, 2016 has \$1,452.88 on December 31, 2021. This works out to an average of 6.87% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 5 years for a contractholder. In the last 5 years the fund was up in value 4 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay		How it works	
Deferred Sales Charge (DSC)	If you sell within:	%	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.	
	1 year of buying	6.00		
	2 years of buying	5.00		
	3 years of buying	5.00		
	4 years of buying	4.00		
	5 years of buying	3.00		
	6 years of buying	2.00		
	7 years of buying	1.00		
After 7 years	0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund 		
Low Load Sales Charge	If you sell within:		%	When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.
	1 year of buying		3.00	
	2 years of buying		2.00	
	3 years of buying		1.00	
	After 3 years		0.00	
No Load Sales Charge	There are no charges to you.		No Sales Charges or upfront commission will be charged or paid on any amount invested in this Fund.	

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/75 Series	2.65	2.25

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: This Balanced Fund aims to generate income with the potential for long term capital growth. The Fund invests primarily in fixed income and equity securities of Canadian and foreign issuers.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	1.55	1.25	15.4531	5,361

Platinum No-Load

This section shows the information specific to the Platinum No-load sales charge option of this fund. When investing a minimum of \$250,000 you may qualify for Platinum pricing which offers a lower management expense ratio than other sales charge options in the same product. Other than the MER, there are no additional fees for this sales charge.

What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	250,000	1.89	1.65	15.0923	315,113

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

Manulife

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Fund Facts — Manulife Ideal Signature Select

Ideal Fidelity Global Monthly Income Fund

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options will no longer be available for purchase and subsequent deposit.

Quick Facts

Date Fund Available: May 2016 **Underlying Fund Manager:** Fidelity Investments Canada ULC **Total Fund Value:** \$54,157,514
Date Fund Created: November 2014 **Total Units Outstanding:** 3,739,598 **Portfolio Turnover Rate:** 10.37%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.53	2.70	13.3000	545,198
Ideal 100/100 Series	1,000	3.88	2.70	13.0384	375,609

For information on Platinum no load and F-Class sales charge options, refer to page 3.

What does the fund invest in?

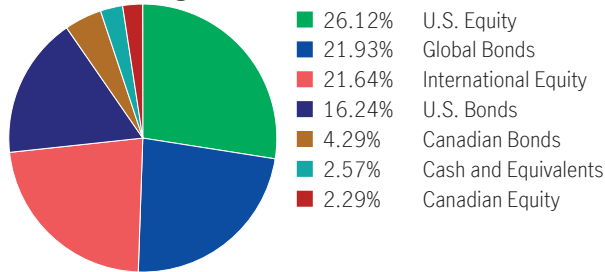
This segregated fund has a “fund-of-fund” structure and invests into the Fidelity Global Monthly Income Fund. The underlying mutual fund trust holds primarily foreign equities and foreign fixed income investments.

Top 10 investments (of the underlying fund)

United States Treasury Note, 1.13%, 8/31/2028	2.44%
Apple Inc.	2.22%
Microsoft Corp.	1.87%
High Yield Investments Directly Held	1.80%
Investment Grade CMBS Securities Directly Held Germany, 8/15/2030	1.59%
iShares Comex Gold Trust ETF	1.12%
Taiwan Semiconductor Manufacturing Co. Ltd. Shs Japan, 0.4%, 3/20/2040	0.91%
Accenture PLC Shs Class A	0.81%
	0.75%
	0.71%
Total	14.22%

Total investments: 1952

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

The Fund may be right for people seeking potential capital gains and income over the long-term. They are comfortable with the risks associated with investing in equities and in global markets.

How has the fund performed?

This section tells you how the fund has performed over the past 5 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

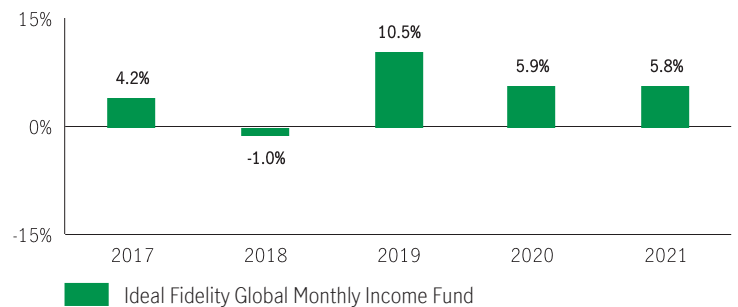
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,332.77 on December 31, 2021. This works out to an average of 5.24% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 5 years for a contractholder who chose the Ideal 75/100 Series. In the last 5 years the fund was up in value 4 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC)	If you sell within:	%	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
After 7 years	0.00		
Low Load Sales Charge	If you sell within:	%	When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	
No Load Sales Charge	There are no charges to you.		No Sales Charges or upfront commission will be charged or paid on any amount invested in this Fund.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.53	2.70
Ideal 100/100 Series	3.88	2.70

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Fund aims to achieve a combination of a steady flow of income and the potential for capital gains. It invests primarily in a mix of equity securities and fixed income securities located anywhere in the world.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.31	1.70	14.2114	523
Ideal 100/100 Series	1,000	2.85	1.70	13.7934	2,685

Platinum No-Load

This section shows the information specific to the Platinum No-load sales charge option of this fund. When investing a minimum of \$250,000 you may qualify for Platinum pricing which offers a lower management expense ratio than other sales charge options in the same product. Other than the MER, there are no additional fees for this sales charge.

What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	250,000	2.96	2.20	13.7094	278,607
Ideal 100/100 Series	250,000	3.38	2.20	13.3864	14,427

For more information

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Manulife

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Fund Facts — Manulife Ideal Signature Select

Ideal Global Balanced Fund

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options will no longer be available for purchase and subsequent deposit.

Quick Facts

Date Fund Available: May 2016	Underlying Fund Manager: Manulife Investment Management Limited	Total Fund Value: \$1,315,998,940
Date Fund Created: October 2013	Total Units Outstanding: 69,901,899	Portfolio Turnover Rate: 2.95%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.43	2.55	15.2513	4,767,064
Ideal 100/100 Series	1,000	3.66	2.55	15.0678	4,367,917

For information on Platinum no load and F-Class sales charge options, refer to page 3.

What does the fund invest in?

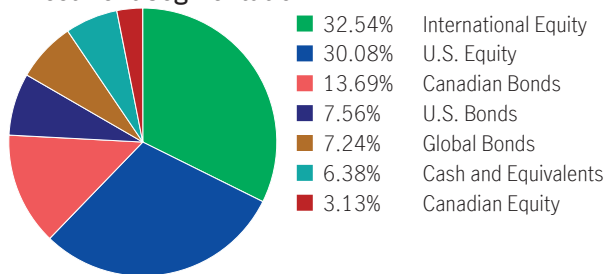
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global Balanced Fund. The underlying mutual fund trust holds primarily foreign equities and foreign fixed income investments.

Top 10 investments (of the underlying fund)

Alphabet Inc. Cap Stk Cl C	2.91%
Marsh & McLennan Cos.	2.55%
Microsoft Corp.	2.50%
Aon Global Ltd. Shs Cl A	2.43%
Intercontinental Exchange, Inc.	2.43%
Wolters Kluwer N.V. Shs	2.40%
CDW Corp.	2.14%
Amazon.com Inc.	2.08%
Alimentation Couche-Tard Inc. Multiple Vtg Sh	1.97%
KDDI Corp. Shs	1.82%
Total	23.23%

Total investments: 701

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

How has the fund performed?

This section tells you how the fund has performed over the past 5 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

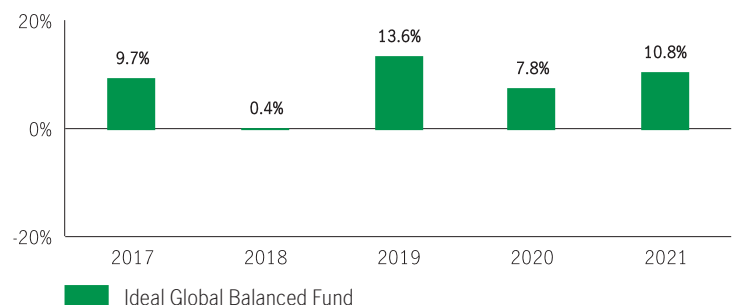
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,529.41 on December 31, 2021. This works out to an average of 7.85% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 5 years for a contractholder. In the past 5 years the Fund was up in value.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC)	If you sell within:	%	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
After 7 years	0.00		
Low Load Sales Charge	If you sell within:	%	When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	
No Load Sales Charge	There are no charges to you.		No Sales Charges or upfront commission will be charged or paid on any amount invested in this Fund.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.43	2.55
Ideal 100/100 Series	3.66	2.55

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Fund seeks to provide a combination of income and capital appreciation by investing primarily in a global diversified portfolio of equity and fixed income securities.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.35	1.55	16.2583	197,033
Ideal 100/100 Series	1,000	2.46	1.55	16.1115	33,535

Platinum No-Load

This section shows the information specific to the Platinum No-load sales charge option of this fund. When investing a minimum of \$250,000 you may qualify for Platinum pricing which offers a lower management expense ratio than other sales charge options in the same product. Other than the MER, there are no additional fees for this sales charge.

What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	250,000	2.73	1.95	15.8587	1,985,792
Ideal 100/100 Series	250,000	2.92	1.95	15.6789	1,112,942

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

Manulife

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Fund Facts — Manulife Ideal Signature Select

Ideal Global Strategic Balanced Yield Fund

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options will no longer be available for purchase and subsequent deposit.

Quick Facts

Date Fund Available: November 2018 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$112,155,357
Date Fund Created: September 2014 **Total Units Outstanding:** 7,767,151 **Portfolio Turnover Rate:** 13.29%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.43	2.55	12.6637	845,725
Ideal 100/100 Series	1,000	3.75	2.55	12.5408	388,917

For information on Platinum no load and F-Class sales charge options, refer to page 3.

What does the fund invest in?

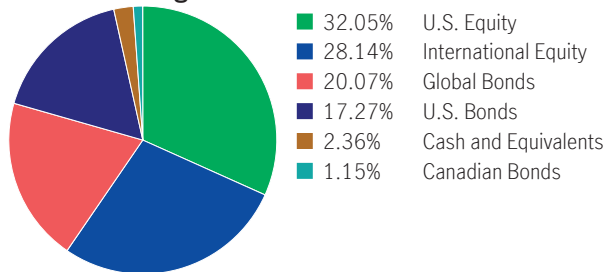
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global Strategic Balanced Yield Fund. The underlying mutual fund trust holds primarily foreign equities and fixed income investments.

Top 10 investments (of the underlying fund)

Alphabet Inc. Cl A	2.69%
Facebook, Inc. Cl A	2.56%
Apple Inc.	2.31%
Philip Morris International Inc.	2.14%
TotalEnergies SE Shs	1.88%
Roche Holding AG Dividend Right Cert	1.73%
Bank of America Corp.	1.72%
UnitedHealth Group Inc.	1.70%
Johnson & Johnson	1.69%
Fiat SpA Common Shares	1.69%
Total	20.11%

Total investments: 403

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

How has the fund performed?

This section tells you how the fund has performed over the past 3 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

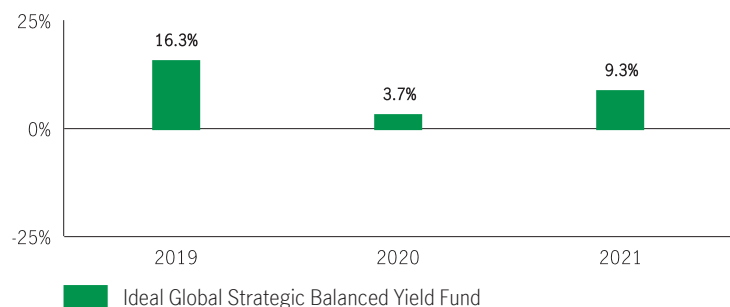
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on November 12, 2018 has \$1,266.37 on December 31, 2021. This works out to an average of 7.82% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 3 years for a contractholder. In the past 3 years the Fund was up in value.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC)	If you sell within:	%	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
After 7 years	0.00		
Low Load Sales Charge	If you sell within:	%	When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	
No Load Sales Charge	There are no charges to you.		No Sales Charges or upfront commission will be charged or paid on any amount invested in this Fund.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.43	2.55
Ideal 100/100 Series	3.75	2.55

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Fund seeks to provide a combination of income and capital appreciation by investing primarily in a diversified portfolio of global dividend paying equity securities and fixed income securities.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.33	1.55	13.0783	10
Ideal 100/100 Series	1,000	2.62	1.55	12.9841	19,341

Platinum No-Load

This section shows the information specific to the Platinum No-load sales charge option of this fund. When investing a minimum of \$250,000 you may qualify for Platinum pricing which offers a lower management expense ratio than other sales charge options in the same product. Other than the MER, there are no additional fees for this sales charge.

What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	250,000	2.88	2.05	12.8861	282,583
Ideal 100/100 Series	250,000	3.17	2.05	12.7699	49,174

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

Manulife

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Fund Facts — Manulife Ideal Signature Select

Ideal Templeton Global Balanced Fund

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options will no longer be available for purchase and subsequent deposit.

Quick Facts

Date Fund Available: May 2016 **Underlying Fund Manager:** Franklin Templeton Investments Corp. **Total Fund Value:** \$6,402,696
Date Fund Created: January 2009 **Total Units Outstanding:** 554,557 **Portfolio Turnover Rate:** 6.90%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.52	2.65	10.1394	145,469
Ideal 100/100 Series	1,000	3.81	2.65	9.9675	85,423

For information on Platinum no load and F-Class sales charge options, refer to page 3.

What does the fund invest in?

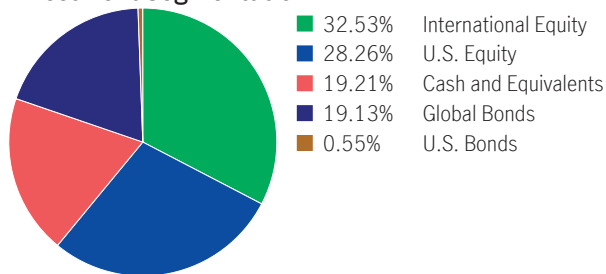
This segregated fund has a “fund-of-fund” structure and invests into the Templeton Global Balanced Fund. The underlying mutual fund trust holds primarily foreign equities.

Top 10 investments (of the underlying fund)

Korea (the Republic of) Treasury Bill, 3.75%, 6/10/2022	3.25%
Korea (the Republic of) Treasury Bill, 1.88%, 3/10/2022	2.99%
Japan, 0.1%, 4/1/2022	2.44%
Sony Group Corp. Shs	2.25%
Singapore, 1.75%, 4/1/2022	2.19%
Walt Disney Co. (The) Disney	1.91%
Indonesia Treasury Bill, 5.5%, 4/15/2026	1.86%
Comcast Corp. Cl A	1.76%
AstraZeneca PLC Shs	1.75%
Lloyds Banking Group PLC Shs	1.71%
Total	22.13%

Total investments: 116

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking potential long term capital growth and income. They are comfortable with the risks of investing in global equities.

How has the fund performed?

This section tells you how the fund has performed over the past 5 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

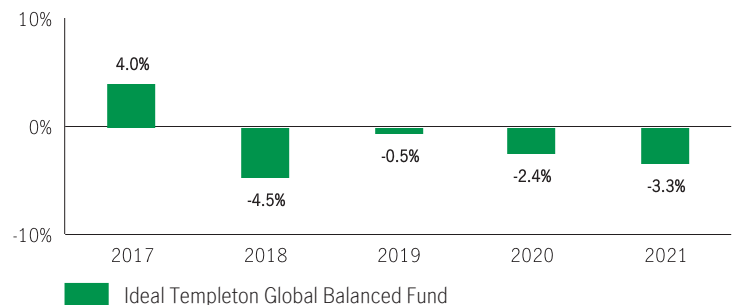
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,012.60 on December 31, 2021. This works out to an average of 0.22% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 5 years for a contractholder who chose the Ideal 75/100 Series. In the last 5 years the fund was up in value 1 year and down in value 4 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC)	If you sell within:	%	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
After 7 years	0.00		
Low Load Sales Charge	If you sell within:	%	When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	
No Load Sales Charge	There are no charges to you.		No Sales Charges or upfront commission will be charged or paid on any amount invested in this Fund.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.52	2.65
Ideal 100/100 Series	3.81	2.65

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The investment objective of this fund is to achieve current income while maintaining prospects for capital appreciation by investing primarily in debt and equity securities issued around the world.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.45	1.65	11.0768	10
Ideal 100/100 Series	1,000	2.73	1.65	10.7800	10

Platinum No-Load

This section shows the information specific to the Platinum No-load sales charge option of this fund. When investing a minimum of \$250,000 you may qualify for Platinum pricing which offers a lower management expense ratio than other sales charge options in the same product. Other than the MER, there are no additional fees for this sales charge.

What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	250,000	2.93	2.15	10.4946	17,581
Ideal 100/100 Series	250,000	3.30	2.15	10.1765	10,221

For more information

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Fund Facts — Manulife Ideal Signature Select

Ideal U.S. Monthly High Income Fund

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options will no longer be available for purchase and subsequent deposit.

Quick Facts

Date Fund Available: May 2016	Underlying Fund Manager: Manulife Investment Management Limited	Total Fund Value: \$2,102,279,579
Date Fund Created: April 2014	Total Units Outstanding: 109,099,483	Portfolio Turnover Rate: 7.04%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.31	2.45	17.1656	4,152,193
Ideal 100/100 Series	1,000	3.65	2.45	16.8401	4,028,260

For information on Platinum no load and F-Class sales charge options, refer to page 3.

What does the fund invest in?

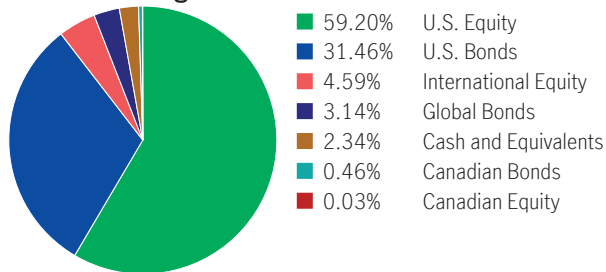
This segregated fund has a “fund-of-fund” structure and invests into the Manulife U.S. Monthly High Income Fund. The underlying mutual fund trust holds primarily U.S. equities and U.S. fixed income investments.

Top 10 investments (of the underlying fund)

Old Dominion Freight Line, Inc.	2.74%
Roper Technologies Inc.	2.71%
Linde plc Sh	2.70%
Cintas Corp.	2.70%
Costco Wholesale Corp.	2.70%
Thermo Fisher Scientific Inc.	2.69%
Danaher Corp.	2.69%
S&P Global Inc.	2.68%
Cadence Design Systems Inc.	2.65%
Microsoft Corp.	2.65%
Total	26.93%

Total investments: 1106

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

How has the fund performed?

This section tells you how the fund has performed over the past 5 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

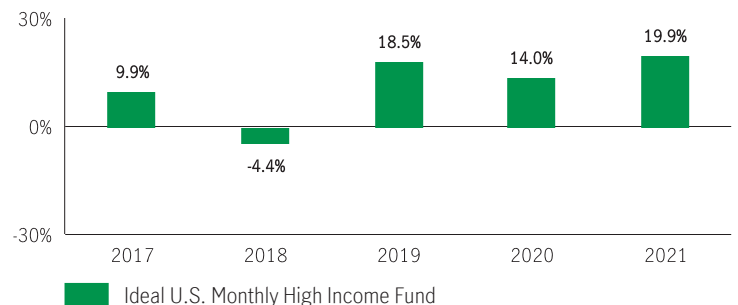
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,728.03 on December 31, 2021. This works out to an average of 10.22% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 5 years for a contractholder who chose the Ideal 75/100 Series. In the last 5 years the fund was up in value 4 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC)	If you sell within:	%	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
After 7 years	0.00		
Low Load Sales Charge	If you sell within:	%	When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	
No Load Sales Charge	There are no charges to you.		No Sales Charges or upfront commission will be charged or paid on any amount invested in this Fund.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.31	2.45
Ideal 100/100 Series	3.65	2.45

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: This Balanced Fund seeks to provide a combination of income and capital appreciation by investing primarily in a diversified portfolio of U.S. dividend paying and other equity securities as well as fixed income securities.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.22	1.45	18.2807	52,228
Ideal 100/100 Series	1,000	2.51	1.45	17.9398	6,304

Platinum No-Load

This section shows the information specific to the Platinum No-load sales charge option of this fund. When investing a minimum of \$250,000 you may qualify for Platinum pricing which offers a lower management expense ratio than other sales charge options in the same product. Other than the MER, there are no additional fees for this sales charge.

What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	250,000	2.64	1.85	17.8192	1,561,881
Ideal 100/100 Series	250,000	2.97	1.85	17.4926	679,922

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

Manulife

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Fund Facts — Manulife Ideal Signature Select

Ideal Aggressive Portfolio

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options will no longer be available for purchase and subsequent deposit.

Quick Facts

Date Fund Available: May 2016 **Fund Manager:** Manulife **Total Fund Value:** \$98,407,025
Date Fund Created: January 2003 **Total Units Outstanding:** 5,043,134 **Portfolio Turnover Rate:** 35.82%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.38	2.25	14.9183	797,403
Ideal 100/100 Series	1,000	3.67	2.25	14.6778	725,826

For information on Platinum no load and F-Class sales charge options, refer to page 3.

What does the fund invest in?

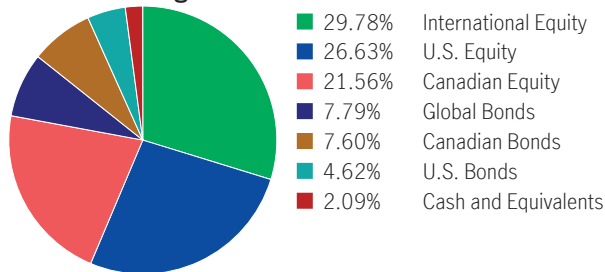
This segregated fund has a “fund-of-fund” structure that invests into a basket of funds which includes, but is not limited to, mutual funds and pooled funds. The underlying funds hold primarily Canadian and foreign equities.

Top 10 investments

Manulife Global Dividend Fund	10.04%
Manulife U.S. All Cap Equity Fund	9.55%
Manulife Global Franchise Fund	8.00%
Manulife World Investment Fund	7.34%
MIM Emerging Markets Corporate Debt Pooled Fund	6.88%
Manulife Dividend Income Plus Fund	6.66%
Manulife Fundamental Dividend Fund	6.65%
Manulife Dividend Income Fund	6.62%
Manulife Multifactor Canadian Large Cap	6.57%
Manulife Emerging Markets Fund	5.94%
Total	74.24%

Total investments: 19

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking potential long term capital growth. They are comfortable with the risks of investing in global equities.

How has the fund performed?

This section tells you how the fund has performed over the past 5 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

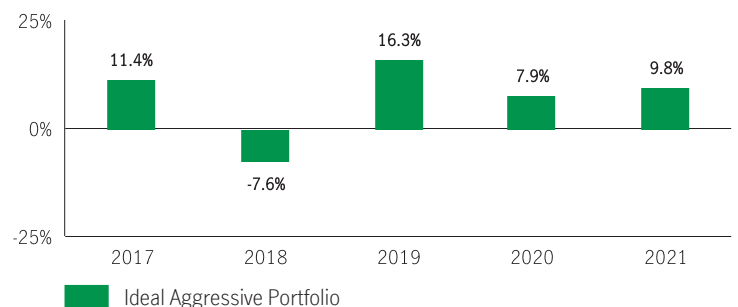
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,497.40 on December 31, 2021. This works out to an average of 7.44% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 5 years for a contractholder who chose the Ideal 75/100 Series. In the last 5 years the fund was up in value 4 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC)	If you sell within:	%	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
After 7 years	0.00		
Low Load Sales Charge	If you sell within:	%	When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	
No Load Sales Charge	There are no charges to you.		No Sales Charges or upfront commission will be charged or paid on any amount invested in this Fund.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.38	2.25
Ideal 100/100 Series	3.67	2.25

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Objective: The investment objective is to maximize long-term capital growth.

Strategy: This fund will invest in units of multiple underlying funds. The strategy for this fund is available through the Investment Policy Statement (IPS).

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.13	1.25	15.8275	575
Ideal 100/100 Series	1,000	2.57	1.25	15.9174	11

Platinum No-Load

This section shows the information specific to the Platinum No-load sales charge option of this fund. When investing a minimum of \$250,000 you may qualify for Platinum pricing which offers a lower management expense ratio than other sales charge options in the same product. Other than the MER, there are no additional fees for this sales charge.

What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	250,000	2.69	1.65	15.4543	110,087
Ideal 100/100 Series	250,000	3.02	1.65	15.2314	386,085

For more information

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Fund Facts — Manulife Ideal Signature Select

Ideal CI Black Creek Global Balanced Fund

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options will no longer be available for purchase and subsequent deposit.

Quick Facts

Date Fund Available: May 2016 **Underlying Fund Manager:** CI Investments Inc. **Total Fund Value:** \$18,618,428
Date Fund Created: November 2014 **Total Units Outstanding:** 1,456,731 **Portfolio Turnover Rate:** 5.52%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.62	2.70	12.4396	260,870
Ideal 100/100 Series	1,000	3.93	2.70	12.2377	463,679

For information on Platinum no load and F-Class sales charge options, refer to page 3.

What does the fund invest in?

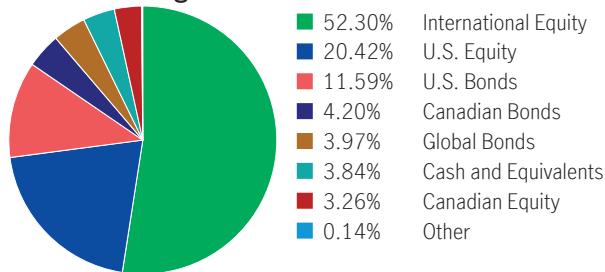
This segregated fund has a “fund-of-fund” structure and invests into the CI Black Creek Global Balanced Corporate Class. The underlying corporate class mutual fund holds primarily foreign equities.

Top 10 investments (of the underlying fund)

Compass Group PLC Ord Gbp0.1105	3.78%
Ericsson (Telefonaktiebolaget L.M.) Shs -B-	3.74%
Royal Boskalis Westminster N.V. Shs	3.37%
Booz Allen Hamilton Holding Corporation Cl A	3.28%
Gov. of Canada, 0.25%, 8/1/2023	3.14%
Merck & Co. Inc.	3.14%
Booking Holdings Inc.	3.02%
BAE Systems PLC Shs	2.97%
Autoliv Inc.	2.91%
Dentsu Inc. Shs	2.81%
Total	32.15%

Total investments: 61

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking reduced volatility through a diversified portfolio of global fixed income and equity securities. They are comfortable with the risks associated with investing in equities and in global markets.

How has the fund performed?

This section tells you how the fund has performed over the past 5 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

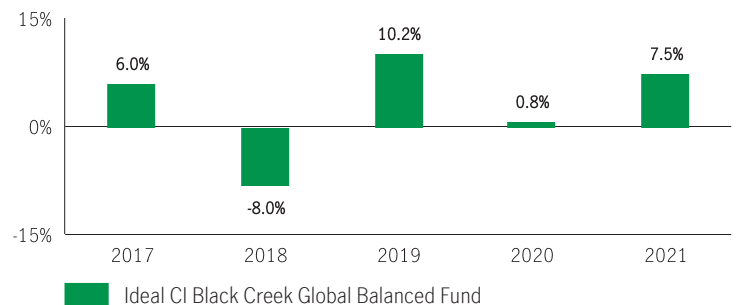
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,243.21 on December 31, 2021. This works out to an average of 3.95% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 5 years for a contractholder who chose the Ideal 75/100 Series. In the last 5 years the fund was up in value 4 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC)	If you sell within:	%	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
After 7 years	0.00		
Low Load Sales Charge	If you sell within:	%	When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	
No Load Sales Charge	There are no charges to you.		No Sales Charges or upfront commission will be charged or paid on any amount invested in this Fund.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.62	2.70
Ideal 100/100 Series	3.93	2.70

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The fundamental investment objective is to seek the growth of long-term total return by investing primarily in a balanced portfolio of equities, convertible and fixed income securities issued by governments, supra-national agencies or corporations anywhere in the world. To achieve its objective, the investment policy of the fund is to invest a majority of the fund's assets in a portfolio consisting of equities, convertible and fixed income investments issued globally. The global equity securities in which the fund will invest are a diversified portfolio of primarily globally competitive companies within growing sectors. The debt securities in which the fund will invest are a diversified portfolio of primarily convertible and fixed income investments issued by governments, corporations and supra-national organizations throughout the world.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.34	1.70	13.3477	762
Ideal 100/100 Series	1,000	2.84	1.70	12.9826	8,705

Platinum No-Load

This section shows the information specific to the Platinum No-load sales charge option of this fund. When investing a minimum of \$250,000 you may qualify for Platinum pricing which offers a lower management expense ratio than other sales charge options in the same product. Other than the MER, there are no additional fees for this sales charge.

What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	250,000	2.87	2.20	12.9049	83,013
Ideal 100/100 Series	250,000	3.38	2.20	12.5654	96,544

For more information

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Fund Facts — Manulife Ideal Signature Select

Ideal Dividend Growth & Income Portfolio

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options will no longer be available for purchase and subsequent deposit.

Quick Facts

Date Fund Available: May 2016 **Fund Manager:** Manulife **Total Fund Value:** \$268,325,858
Date Fund Created: January 2009 **Total Units Outstanding:** 15,440,577 **Portfolio Turnover Rate:** 35.51%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.35	2.25	14.2372	2,957,507
Ideal 100/100 Series	1,000	3.65	2.25	14.0174	2,526,505

For information on Platinum no load and F-Class sales charge options, refer to page 3.

What does the fund invest in?

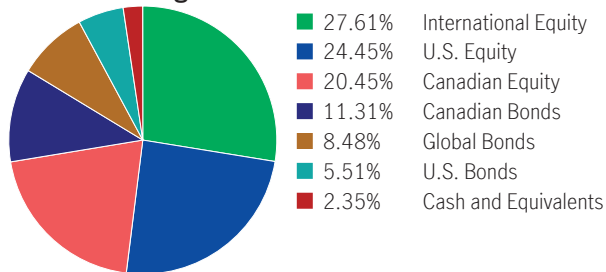
This segregated fund has a “fund-of-fund” structure that invests into a basket of funds which includes, but is not limited to, ETFs, mutual funds and pooled funds. The underlying funds hold primarily Canadian and foreign equities.

Top 10 investments

Manulife Global Dividend Fund	10.03%
Manulife Global Franchise Fund	8.03%
Manulife U.S. All Cap Equity Fund	7.54%
MIM Emerging Markets Corporate Debt Pooled Fund	7.38%
Manulife World Investment Fund	7.35%
Manulife Fundamental Dividend Fund	6.39%
Manulife Multifactor Canadian Large Cap	6.38%
Manulife Dividend Income Plus Fund	6.37%
Manulife Dividend Income Fund	6.34%
Manulife Canadian Unconstrained Bond Fund	5.55%
Total	71.35%

Total investments: 19

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking potential long term capital growth. They are comfortable with the risks of investing in global equities.

How has the fund performed?

This section tells you how the fund has performed over the past 5 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

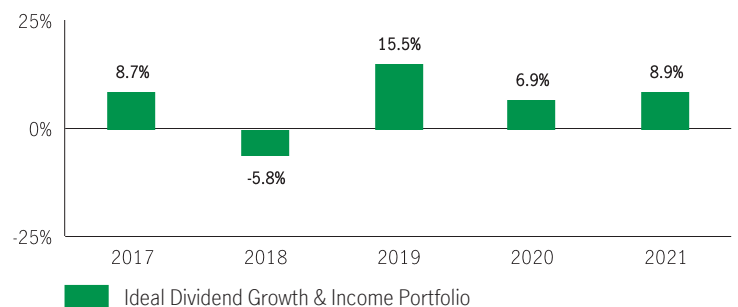
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,430.93 on December 31, 2021. This works out to an average of 6.58% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 5 years for a contractholder who chose the Ideal 75/100 Series. In the last 5 years the fund was up in value 4 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC)	If you sell within:	%	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
After 7 years	0.00		
Low Load Sales Charge	If you sell within:	%	When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	
No Load Sales Charge	There are no charges to you.		No Sales Charges or upfront commission will be charged or paid on any amount invested in this Fund.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.35	2.25
Ideal 100/100 Series	3.65	2.25

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Objective: The investment objective is to achieve long-term capital growth. The portfolio invests in a diversified mix of funds with a focus on dividend growth and monthly income funds.

Strategy: This fund will invest in units of multiple underlying funds. The strategy for this fund is available through the Investment Policy Statement (IPS).

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.28	1.25	15.0535	77,483
Ideal 100/100 Series	1,000	2.60	1.25	14.8810	19,879

Platinum No-Load

This section shows the information specific to the Platinum No-load sales charge option of this fund. When investing a minimum of \$250,000 you may qualify for Platinum pricing which offers a lower management expense ratio than other sales charge options in the same product. Other than the MER, there are no additional fees for this sales charge.

What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	250,000	2.64	1.65	14.8458	670,507
Ideal 100/100 Series	250,000	3.02	1.65	14.5154	404,773

For more information

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Manulife

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Fund Facts — Manulife Ideal Signature Select

Ideal Growth Portfolio

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options will no longer be available for purchase and subsequent deposit.

Quick Facts

Date Fund Available: May 2016 **Fund Manager:** Manulife **Total Fund Value:** \$369,540,012
Date Fund Created: January 2003 **Total Units Outstanding:** 19,861,233 **Portfolio Turnover Rate:** 38.06%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.10	2.25	14.2784	2,384,796
Ideal 100/100 Series	1,000	3.43	2.25	14.0125	1,992,491

For information on Platinum no load and F-Class sales charge options, refer to page 3.

What does the fund invest in?

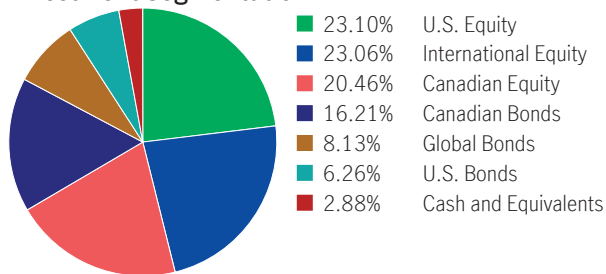
This segregated fund has a “fund-of-fund” structure that invests into a basket of funds which includes, but is not limited to, ETFs, mutual funds and pooled funds. The underlying funds hold primarily Canadian and foreign equities.

Top 10 investments

Manulife Global Dividend Fund	8.48%
Manulife U.S. All Cap Equity Fund	7.56%
Manulife Canadian Unconstrained Bond Fund	7.25%
Manulife Bond Fund	7.24%
Manulife Global Franchise Fund	7.01%
MIM Emerging Markets Corporate Debt Pooled Fund	6.82%
Manulife Multifactor Canadian Large Cap	6.38%
Manulife Fundamental Dividend Fund	6.37%
Manulife Dividend Income Plus Fund	6.36%
Manulife Dividend Income Fund	6.34%
Total	69.83%

Total investments: 19

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking potential capital growth and some income. They are comfortable with the risks of investing in global equities.

How has the fund performed?

This section tells you how the fund has performed over the past 5 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

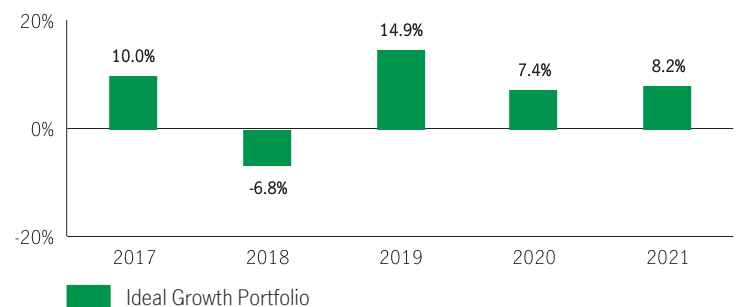
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,432.54 on December 31, 2021. This works out to an average of 6.60% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 5 years for a contractholder who chose the Ideal 75/100 Series. In the last 5 years the fund was up in value 4 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC)	If you sell within:	%	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
After 7 years	0.00		
Low Load Sales Charge	If you sell within:	%	When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	
No Load Sales Charge	There are no charges to you.		No Sales Charges or upfront commission will be charged or paid on any amount invested in this Fund.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.10	2.25
Ideal 100/100 Series	3.43	2.25

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Objective: The investment objective is to emphasize appreciation of capital while still providing some income.

Strategy: This fund will invest in units of multiple underlying funds. The strategy for this fund is available through the Investment Policy Statement (IPS).

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	1.81	1.10	15.4056	29,685
Ideal 100/100 Series	1,000	2.15	1.10	14.9720	16,935

Platinum No-Load

This section shows the information specific to the Platinum No-load sales charge option of this fund. When investing a minimum of \$250,000 you may qualify for Platinum pricing which offers a lower management expense ratio than other sales charge options in the same product. Other than the MER, there are no additional fees for this sales charge.

What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	250,000	2.38	1.65	14.8412	928,794
Ideal 100/100 Series	250,000	2.74	1.65	14.5606	672,876

For more information

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Fund Facts — Manulife Ideal Signature Select

Ideal Canadian Dividend Growth Fund

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options will no longer be available for purchase and subsequent deposit.

Quick Facts

Date Fund Available: May 2016 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$342,291,401
Date Fund Created: December 1998 **Total Units Outstanding:** 12,019,364 **Portfolio Turnover Rate:** 9.02%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	2.78	2.10	15.9188	808,370

For information on Platinum no load and F-Class sales charge options, refer to page 3.

What does the fund invest in?

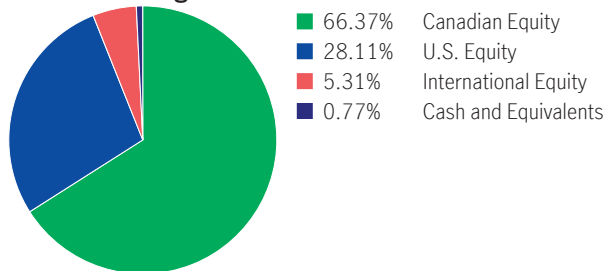
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Canadian Dividend Growth Fund. The underlying mutual fund trust holds primarily Canadian equities.

Top 10 investments (of the underlying fund)

Toronto-Dominion Bank Com New	9.55%
Bank of Nova Scotia (The)	6.25%
Royal Bank of Canada	6.03%
Enbridge Inc.	4.92%
Microsoft Corp.	4.89%
Brookfield Infrastructure Partners L.P. Partnership Units	4.12%
Suncor Energy Inc.	3.89%
Telus Corp.	3.52%
Sun Life Financial Inc.	3.45%
Canadian National Railwaypany	2.98%
Total	49.59%

Total investments: 51

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking potential capital growth and some income. They are comfortable with the risks of investing in equities.

How has the fund performed?

This section tells you how the fund has performed over the past 5 years. Returns are after the MER has been deducted.

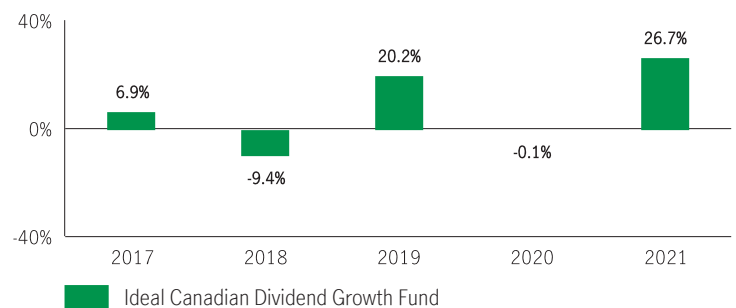
It’s important to note that this doesn’t tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on May 17, 2016 has \$1,595.97 on December 31, 2021. This works out to an average of 8.67% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 5 years for a contractholder. In the last 5 years the fund was up in value 3 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay		How it works	
Deferred Sales Charge (DSC)	If you sell within:	%	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.	
	1 year of buying	6.00		
	2 years of buying	5.00		
	3 years of buying	5.00		
	4 years of buying	4.00		
	5 years of buying	3.00		
	6 years of buying	2.00		
	7 years of buying	1.00		
After 7 years	0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund 		
Low Load Sales Charge	If you sell within:		%	When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.
	1 year of buying		3.00	
	2 years of buying		2.00	
	3 years of buying		1.00	
	After 3 years		0.00	
No Load Sales Charge	There are no charges to you.		No Sales Charges or upfront commission will be charged or paid on any amount invested in this Fund.	

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/75 Series	2.78	2.10

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Fund seeks to generate both capital growth and income by primarily investing in a diversified portfolio of dividend paying Canadian equities.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	1.71	1.10	16.9431	29,036

Platinum No-Load

This section shows the information specific to the Platinum No-load sales charge option of this fund. When investing a minimum of \$250,000 you may qualify for Platinum pricing which offers a lower management expense ratio than other sales charge options in the same product. Other than the MER, there are no additional fees for this sales charge.

What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	250,000	2.27	1.70	16.3577	110,235

For more information

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Fund Facts — Manulife Ideal Signature Select

Ideal Fundamental Dividend Fund

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options will no longer be available for purchase and subsequent deposit.

Quick Facts

Date Fund Available: May 2016 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$289,476,276
Date Fund Created: October 2007 **Total Units Outstanding:** 12,737,001 **Portfolio Turnover Rate:** 13.21%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	2.79	2.10	15.9975	560,611

For information on Platinum no load and F-Class sales charge options, refer to page 3.

What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Manulife Fundamental Dividend Fund. The underlying mutual fund trust holds primarily Canadian and foreign equities.

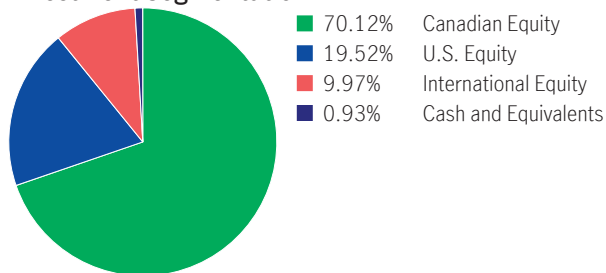
Top 10 investments (of the underlying fund)

Toronto-Dominion Bank Com New	9.52%
Royal Bank of Canada	6.18%
Enbridge Inc.	5.09%
Microsoft Corp.	5.03%
Bank of Nova Scotia (The)	4.97%
Suncor Energy Inc.	4.55%
Canadian National Railwaypany	3.84%
Brookfield Infrastructure Partners L.P. Partnership Units	3.82%
Fortis Inc.	3.16%
Sun Life Financial Inc.	3.10%

Total 49.27%

Total investments: 43

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking potential capital growth and income. They are comfortable with the risks of investing in equities.

How has the fund performed?

This section tells you how the fund has performed over the past 5 years. Returns are after the MER has been deducted.

It’s important to note that this doesn’t tell you how the fund will perform in the future.

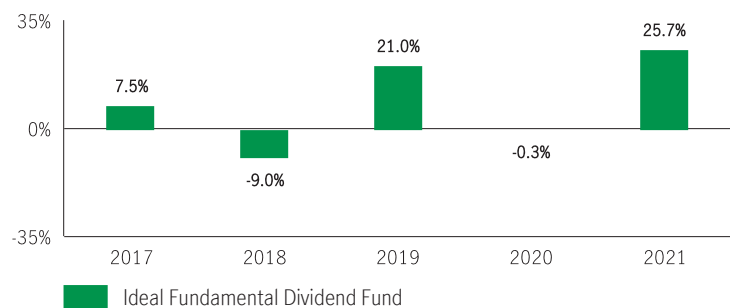
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on May 17, 2016 has \$1,604.89 on December 31, 2021. This works out to an average of 8.78% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 5 years for a contractholder. In the last 5 years the fund was up in value 3 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC)	If you sell within:	%	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
After 7 years	0.00		
Low Load Sales Charge	If you sell within:	%	When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	
No Load Sales Charge	There are no charges to you.		No Sales Charges or upfront commission will be charged or paid on any amount invested in this Fund.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/75 Series	2.79	2.10

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: This Canadian Equity Fund seeks to generate a combination of capital growth and income by primarily investing in a diversified portfolio of high-yielding equity and equity-type securities. The Fund may also invest in fixed income investments and money market instruments.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	1.72	1.10	17.1423	32,798

Platinum No-Load

This section shows the information specific to the Platinum No-load sales charge option of this fund. When investing a minimum of \$250,000 you may qualify for Platinum pricing which offers a lower management expense ratio than other sales charge options in the same product. Other than the MER, there are no additional fees for this sales charge.

What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	250,000	2.33	1.70	16.4275	89,666

For more information

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Fund Facts — Manulife Ideal Signature Select

Ideal U.S. Dividend Income Fund

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options will no longer be available for purchase and subsequent deposit.

Quick Facts

Date Fund Available: May 2016 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$794,620,673
Date Fund Created: October 2007 **Total Units Outstanding:** 28,398,668 **Portfolio Turnover Rate:** 6.78%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	2.88	2.20	22.6596	1,209,699

For information on Platinum no load and F-Class sales charge options, refer to page 3.

What does the fund invest in?

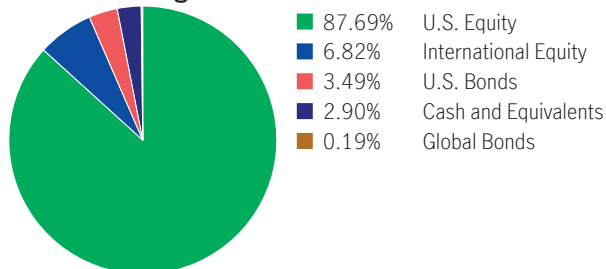
This segregated fund has a “fund-of-fund” structure and invests into the Manulife U.S. Dividend Income Fund. The underlying mutual fund trust holds primarily U.S. equities.

Top 10 investments (of the underlying fund)

Old Dominion Freight Line, Inc.	4.06%
Linde plc Sh	4.03%
Roper Technologies Inc.	4.02%
Costco Wholesale Corp.	4.02%
Cintas Corp.	4.02%
Thermo Fisher Scientific Inc.	4.02%
Danaher Corp.	4.02%
S&P Global Inc.	3.99%
Cadence Design Systems Inc.	3.96%
Microsoft Corp.	3.96%
Total	40.11%

Total
Total investments: 133

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking potential capital growth and some income. They are comfortable with the risks of investing in U.S. equities.

How has the fund performed?

This section tells you how the fund has performed over the past 5 years. Returns are after the MER has been deducted.

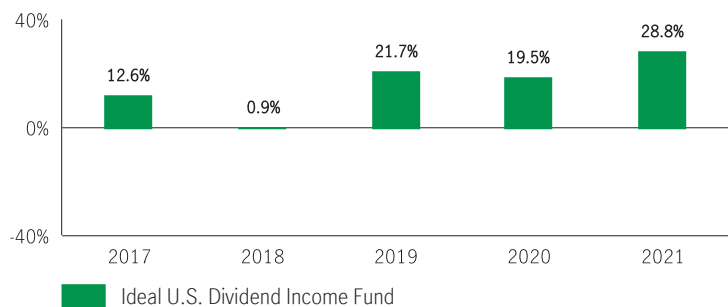
It’s important to note that this doesn’t tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on May 17, 2016 has \$2,287.46 on December 31, 2021. This works out to an average of 15.85% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 5 years for a contractholder. In the past 5 years the Fund was up in value.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC)	If you sell within:	%	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
After 7 years	0.00		
Low Load Sales Charge	If you sell within:	%	When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	
No Load Sales Charge	There are no charges to you.		No Sales Charges or upfront commission will be charged or paid on any amount invested in this Fund.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/75 Series	2.88	2.20

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Fund seeks to achieve a combination of capital growth and income. The Fund invests primarily in a diversified portfolio of U.S. equity and equity-type securities and other income producing investments.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	1.83	1.20	24.0998	26,247

Platinum No-Load

This section shows the information specific to the Platinum No-load sales charge option of this fund. When investing a minimum of \$250,000 you may qualify for Platinum pricing which offers a lower management expense ratio than other sales charge options in the same product. Other than the MER, there are no additional fees for this sales charge.

What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	250,000	2.49	1.80	23.1717	163,077

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

Manulife

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Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

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Fund Facts — Manulife Ideal Signature Select

Ideal Global Dividend Growth Fund

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options will no longer be available for purchase and subsequent deposit.

Quick Facts

Date Fund Available: May 2016 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$254,410,149
Date Fund Created: January 2005 **Total Units Outstanding:** 10,454,734 **Portfolio Turnover Rate:** 12.74%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	3.01	2.30	15.0728	466,699

For information on Platinum no load and F-Class sales charge options, refer to page 3.

What does the fund invest in?

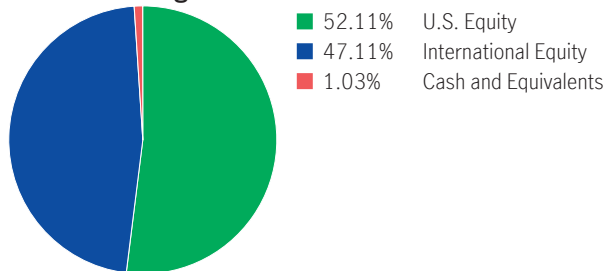
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global Dividend Growth Fund. The underlying mutual fund trust holds primarily foreign equities.

Top 10 investments (of the underlying fund)

Alphabet Inc. Cl A	4.51%
Facebook, Inc. Cl A	4.28%
Apple Inc.	3.85%
Philip Morris International Inc.	3.59%
TotalEnergies SE Shs	3.15%
Roche Holding AG Dividend Right Cert	2.93%
Bank of America Corp.	2.87%
UnitedHealth Group Inc.	2.83%
Fiat SpA Common Shares	2.81%
Johnson & Johnson	2.81%
Total	33.62%

Total investments: 46

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking potential capital growth. The Fund may also be right for people seeking some potential income. They are comfortable with the risks of investing in global equities.

How has the fund performed?

This section tells you how the fund has performed over the past 5 years. Returns are after the MER has been deducted.

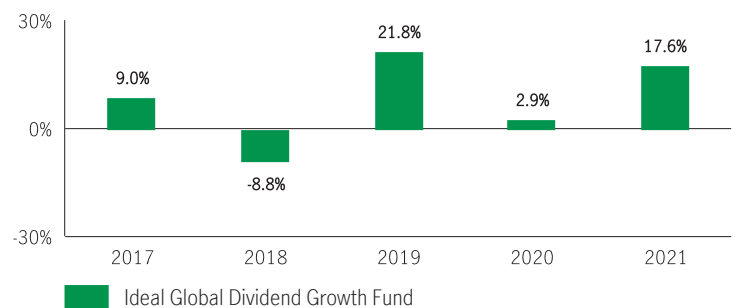
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on May 17, 2016 has \$1,519.62 on December 31, 2021. This works out to an average of 7.73% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 5 years for a contractholder. In the last 5 years the fund was up in value 4 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay		How it works	
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	3 years of buying	5.00		
	4 years of buying	4.00		
	5 years of buying	3.00		
	6 years of buying	2.00		
	7 years of buying	1.00		
After 7 years	0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund 		
Low Load Sales Charge	If you sell within:		%	When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.
	1 year of buying		3.00	
	2 years of buying		2.00	
	3 years of buying		1.00	
	After 3 years		0.00	
No Load Sales Charge	There are no charges to you.		No Sales Charges or upfront commission will be charged or paid on any amount invested in this Fund.	

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The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/75 Series	3.01	2.30

Trailing commission

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Objective: The Fund seeks to provide both capital growth and income. The Fund invests primarily in a globally diversified portfolio of equity, equity-type securities and other income producing investments.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	1.94	1.30	16.0330	3,861

Platinum No-Load

This section shows the information specific to the Platinum No-load sales charge option of this fund. When investing a minimum of \$250,000 you may qualify for Platinum pricing which offers a lower management expense ratio than other sales charge options in the same product. Other than the MER, there are no additional fees for this sales charge.

What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	250,000	2.60	1.90	15.4476	91,051

For more information

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Manulife

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Potential risks of investing

The underlying investments of the segregated funds may be units of mutual funds, pooled funds or other selected investments. The risk factors of the underlying investments directly affect those investments and will also affect the segregated funds. For a comprehensive disclosure of the risks of these underlying funds, refer to the simplified prospectus or other disclosure documents of the underlying funds, copies of which are available upon request.

Asset-backed and mortgage-backed risk: If there are changes in the market's perception of the issuers of asset backed or mortgage backed securities, or in the credit worthiness of the parties involved, then the value of the securities may be affected. In addition, for asset-backed securities, there is a risk that there may be a mismatch in timing between the cash flow of the underlying assets backing the security and the repayment obligation of the security upon maturity. In the use of mortgage-backed securities, there are also risks that there may be a drop in the interest rates charged on mortgages, a mortgagor may default in its obligations under a mortgage or there may be a drop in the value of the property secured by the mortgage.

Credit risk is the risk of default by the issuer of debt instruments, such as bond or money market instruments. Default will negatively impact the value of assets within the underlying fund, thus lowering the overall return of the Fund.

Corporate class risk: Certain underlying funds are structured as classes of shares of a single corporation which may contain multiple funds. Each corporate class fund has its own assets and liabilities, and each fund will be charged separately for any expenses that are specifically attributable to that fund. However, each fund's assets are the property of the corporation. Therefore, if a fund cannot meet its obligations, the assets of the other funds of the corporation may be used to pay those obligations.

Derivative risk occurs when derivatives are used as a risk management tool to mitigate risks or diversify risks that are not desired. Some Funds and underlying mutual funds may invest in derivatives for hedging purposes, for achieving the duration target or for replicating the approximate return of a direct investment in the underlying mutual funds(s). A Fund's ability to dispose of the derivatives depends on the liquidity of such positions in the market, if the market direction goes against the manager's forecast, and the ability of the other party to fulfill its obligations. Therefore, there is no guarantee that transactions involving derivatives will always be beneficial to the Fund. The use of derivative instruments is prohibited in acquiring investment exposures not otherwise permitted in the Fund's investment description.

Sustainability (ESG) Policy Risk: An ESG Fund's ESG investment policy could cause it to perform differently compared to similar funds that do not have such a policy. Any criteria related to this ESG investment policy may result in the ESG Fund's forgoing opportunities to buy certain securities when it might otherwise be advantageous to do so, or selling securities for ESG reasons when it might be otherwise disadvantageous for it to do so. In addition, investors may differ in their views on what constitutes positive or negative ESG characteristics. As a result, the companies in which an ESG Fund invests, directly or indirectly, may not reflect the beliefs and values of any particular investor. An ESG Fund will vote proxies in accordance with the Manager's Proxy Voting Policy.

Exchange-traded fund risk: Certain Funds may invest in securities of exchange-traded funds (ETFs). These ETFs seek to provide returns similar to the performance of a particular market index or industry sector index. ETFs may not achieve the same return as their benchmark market or industry sector indices due to, among other things, differences in the actual weights of securities held in the ETF versus the weights in the relevant index (any such differences are usually small) and due to the operating and management expenses of the ETFs. An ETF may, for a variety of reasons, also fail to accurately track the market segment or index that underlies its investment objective. The price of an ETF can also fluctuate and the value of Funds that invest in securities offered by ETFs will change with these fluctuations.

Foreign currency risk occurs when an underlying fund invests in countries other than Canada or holds assets valued in another currency, which may decline in value relative to the Canadian currency. This situation will adversely affect the returns of those foreign assets held in the underlying fund and the total return of the Fund.

Inflation risk is the risk that inflation will affect interest rates and, in turn, make assets within an underlying fund less attractive from a price perspective, thus hurting the overall performance of the Fund.

Interest rate risk is the chance that interest rates may fluctuate, and thereby may negatively impact the value of the assets within an underlying fund, thus lowering the overall return of the Fund.

Liquidity risk is the risk that an investment cannot be easily converted into cash. An investment may be less liquid if it is not widely traded, if there are restrictions on the exchange where the trading takes place or due to legal restrictions, the nature of the investment itself, settlement terms, or for other reasons such as a shortage of buyers interested in a particular investment or an entire market. Investments with low liquidity can have dramatic changes in value and can result in loss.

Manager risk is the chance that a fund manager may purchase a poor asset or may dispose of an asset which continues to grow in value; the fund manager may fail to recognize increasing or decreasing market conditions. Any or all of these can directly affect the performance of the Fund.

Market risk is the fundamental risk of investing in the capital markets. It is the risk that the assets of the underlying fund will decline in value simply because the market, as a whole, declines in value, thereby lowering the overall return of the Fund. The profitability of a Fund's investment program may depend to a great extent on the future course of price movements of securities and other investments. The securities markets have in recent years been characterized by great volatility and unpredictability. The performance of a Fund may be influenced by, among other things, interest rates, changing supply and demand relationships, trade, fiscal, monetary, and exchange control programs and policies of governments and national and international political and economic events and policies. In addition, unexpected and unpredictable events such as war and occupation, a widespread health crisis or global pandemic (such as the recent spread of coronavirus disease (COVID-19)), terrorism, and related geopolitical risks may lead to increased short-term market volatility and may have adverse long-term effects on world economies and markets generally, including U.S., Canadian and other economies and securities markets. Each Fund is therefore exposed to some, and at times, a substantial, degree of market risk.

Real estate risk: Real estate by nature is not a liquid asset. There is no formal market for trading in real property and very few records are available to the public, which give terms and conditions of real property transactions. It may take time to sell real estate investments at a reasonable price, limiting the funds ability to respond quickly to changes in economic or investment conditions.

Securities lending, repurchase, and reverse Repurchase transaction risk:

Funds may engage in securities lending, repurchase and reverse repurchase transactions directly, or may be exposed to these transactions indirectly because of the underlying funds in which they invest. While securities lending, repurchase and reverse repurchase transactions are different, all three arrangements involve the temporary exchange of securities for cash with a simultaneous obligation to redeliver a like quantity of the same securities at a future date. Securities lending is an agreement whereby a fund lends securities through an authorized agent in exchange for a fee and a form of acceptable collateral. Under a repurchase transaction, a fund agrees to sell securities for cash, while at the same time assuming an obligation to repurchase the same securities for cash, usually at a lower price and at a later date. A reverse repurchase transaction is a transaction in which a fund buys securities for cash and simultaneously agrees to resell the same securities for cash, usually at a higher price and at a later date. The risks associated with securities lending, repurchase and reverse repurchase transactions arise when a counterparty, whether it be the borrower, seller or buyer, defaults under the agreement evidencing the transaction. The fund is then forced to make a claim in order to recover its investment. In securities lending or repurchase transactions, the fund could incur a loss if the value of the securities loaned or sold has increased relative to the value of the collateral held by the fund. In the case of a reverse repurchase transaction, the fund could incur a loss if the value of the securities purchased by the fund decreases in value relative to the value of the collateral held by the fund. To limit the risks associated

with these transactions, a fund would adhere to controls and limits that are intended to offset these risks and by limiting the amount of exposure to these transactions. A fund would also typically deposit collateral only with lenders that meet certain criteria for creditworthiness and only up to certain limits.

Small company risk is the result of smaller companies having valuations that tend to be more volatile than those of large established companies. As such, the value of Funds that buy investments in smaller companies may rise and fall significantly.

Sovereign risk applies when investing abroad as there may be additional risk of the Fund's capital to companies outside of the laws of Canada. Information flow, liquidity, political stability, and social policy may all affect the prices of foreign investments and in return the value of the assets within the Fund, thus hurting the overall performance of the Fund.

Specialization risk: Some Funds specialize in investing in a particular industry or part of the world. Specialization allows the portfolio advisor to focus on specific areas of the economy, which can boost profits if both the sector and the companies selected prosper. However, if the industry or geographic area experience challenges, the Fund will suffer because there are relatively few other exposures to offset and because securities in the same industry tend to be affected by challenges in a similar manner. The Fund must follow its investment objective and may be required to continue to invest primarily in securities in the industry or geographic area, whether or not it is prosperous.

Substantial securityholder risk: A Fund may have one or more substantial investors who hold a significant amount of securities of the Fund, such as a financial institution or a Top Fund. If a substantial investor decides to redeem its investment in a Fund, the Fund may be forced to sell its investments at an unfavourable market price in order to accommodate such request. The Fund may also be forced to change the composition of its portfolio. Such actions may result in considerable price fluctuations to the Fund's net asset value and negatively impact on its returns. The Funds do, however, have policies and procedures designed to monitor, detect and deter inappropriate short-term or excessive trading. See "Short-Term Trading".

Underlying fund risk applies where a segregated fund that invests in units of an underlying fund may be exposed to the risks associated with the underlying fund.

 **Manulife** Investment Management

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