



MANULIFE IDEAL SIGNATURE SELECT™

Learn how resets work

When the market does well, so do you

When it doesn't, your money can be protected against significant losses in certain circumstances.

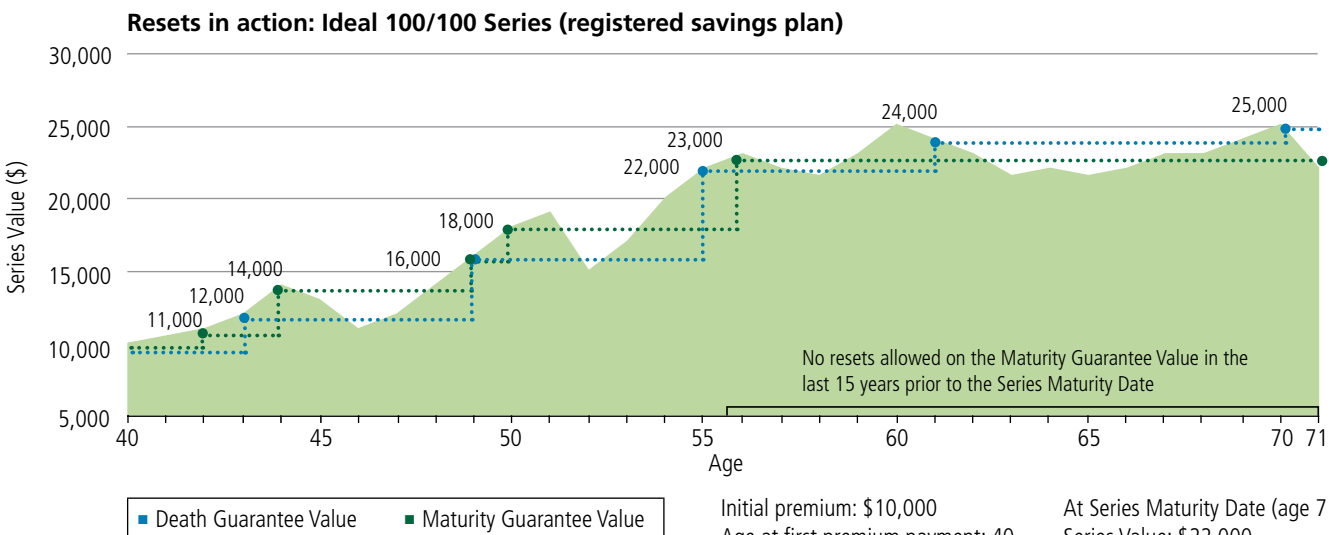
- Available only on Ideal 75/100 and Ideal 100/100 Series
- You can request to reset your Maturity Guarantee Value up to two times per calendar year
- Automatic resets of the Death Guarantee Value occur every three years, with a final reset on the Series anniversary date following the Annuitant's 70th birthday (if the Series Value is greater than the Death Guarantee Value)
- No resets allowed in the 10-year period (Ideal 75/100 Series) or 15-year period (Ideal 100/100 Series) prior to the Series Maturity Date

- Resets work differently for registered retirement income plans. Consult the Manulife Ideal Signature Select Information Folder and Contract for details.

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

- Resets improve Sarah's Maturity and Death Benefit Guarantees over a 31-year period

In this example, Sarah selected a Series Maturity Date at age 71 and requests to reset the Maturity Guarantee Value in years 2, 4, 9, 10 and 16. The Death Guarantee Value automatically resets in years 3, 9, 15, 21 and 30.



For illustration purposes only.

Maturity Guarantee Value resets

At age 40, Sarah allocates a premium of \$10,000 to an RRSP (Ideal 100/100 Series). She requests a reset of the Maturity Guarantee Value in the following years where the Series Value is higher than the guaranteed amount:

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

At the Series Maturity Date (age 71), Sarah's Maturity Guarantee Value of \$23,000 has more than doubled from the initial premium. At this point, she receives the Maturity Benefit Guarantee of \$23,000 {100% of \$23,000 (Maturity Guarantee Value at last reset)} or the Series Value, whichever is higher.

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

Death Guarantee Value resets

Automatic resets of the Death Guarantee Value occur in the following years:

- Year 3 (age 43), reset guarantee to \$12,000 (+ \$2,000)
- Year 9 (age 49), reset guarantee to \$16,000 (+ \$6,000)
- Year 15 (age 55), reset guarantee to \$22,000 (+ \$12,000)
- Year 21 (age 61), reset guarantee to \$24,000 (+ \$14,000)

A final reset occurs on year 30, on the Series anniversary date following the Annuitant's 70th birthday, since the Series Value is greater than the Death Guarantee Value. Should the Annuitant die, the beneficiary is guaranteed to receive a Death Benefit Guarantee of \$25,000 {100% of \$25,000 (Death Guarantee Value at last reset)} or the Series Value, whichever is higher.

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

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

For more information,
please contact your advisor



Investments

Ideal 75/75 Series, Ideal 75/100 Series and Ideal 100/100 Series are offered in our Manulife Ideal Signature Select Contract, which is an insurance product. Any amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value. Withdrawals proportionally decrease the Maturity and Death Guarantee Values. The Payout and Death Benefit Guarantee decrease dollar-for-dollar for scheduled income taken from registered retirement income plans. We reserve the right to establish a maximum percentage of the Series Value that may be taken as scheduled retirement income payments on a dollar-for-dollar basis. Age restrictions and other conditions may apply.

All charts and illustrations contained in this document are for illustration purposes only. They are not intended to predict or project investment results. A description of the key features and the terms and conditions of Manulife Ideal Signature Select is contained in the Information Folder and Contract. The information has been simplified for the purposes of this document and, if there are any inconsistencies between the information presented in this document and the Manulife Ideal Signature Select Information Folder and Contract, the Information Folder and Contract will prevail.

The Manufacturers Life Insurance Company is the issuer of the Manulife Ideal Signature Select insurance contract and the guarantor of any guarantee provisions therein. Manulife, Manulife Investments, the Block Design, the Four Cube Design, Strong Reliable Trustworthy Forward-thinking and Manulife Ideal Signature Select are trademarks of The Manufacturers Life Insurance Company and are used by it, and its affiliates under licence.