



Comprehensive Reference Tool

Ideal Segregated Funds “Classic Series”

Use this all-in-one comprehensive reference tool with the Ideal Segregated Funds “Classic Series”.

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Stand-alone funds and Portfolios

Inception date	Inception date of underlying fund	Objectives	Back-end load option ¹				No-load option ¹							
			Fund code	Mgmt. fees ² (%)	MER ³ (%)	Total up-front compensation ⁴	Total trailer fee	Fund code	Mgmt. fees ² (%)	MER ³ (%)	Total up-front compensation ⁴	Total trailer fee		
Fixed Income Funds														
Ideal Money Market II	06/2009	N/A	Provide low risk source of interest income	SLI130	0.75	0.84	Paperbased 3.5% paid to advisor FundSERV 5.0% paid to distributor up-front – non-negotiable	Paperbased 0.4% paid to advisor (0.12% for Money Market II) FundSERV 0.5% paid to distributor (0.15% for Money Market II)	SLI330	0.75	0.85	N/A	Paperbased 0.7% paid to advisor (0.175% for Money Market II) FundSERV 1.0% paid to distributor (0.25% for Money Market II)	
Ideal Canadian Bond	12/1986	N/A	Achieve maximum risk-adjusted returns	SLI101	1.70	1.87			SLI301	1.85	2.02			
Ideal Canadian Corporate Bond ^{5, 17}	10/2000	01/2000	Generate superior income compared to traditional bond funds	SLI108	2.10	2.37			SLI308	2.25	2.53			
Ideal Strategic Investment Grade Global Bond ^{5, 18}	10/2000	11/1994	Provide superior income returns and currency diversification	SLI109	2.20	2.54			SLI309	2.35	2.70			
Balanced Funds														
Ideal Balanced	12/1986	N/A	Provide superior long-term capital appreciation and generate steady income	SLI100	2.40	2.66			SLI300	2.55	2.82			
Ideal Income Balanced	12/1998	N/A	Generate income while maintaining long-term capital growth	SLI105	2.40	2.66			SLI305	2.55	2.82			
Ideal Monthly Income	10/2000	N/A	Generate income and capital appreciation	SLI113	2.40	2.65			SLI313	2.55	2.80			
Dividend Funds														
Ideal Canadian Dividend Growth ⁵	12/1998	11/1994	Provide capital growth and generate superior dividend income	SLI104	2.40	2.66			SLI304	2.55	2.82			
Ideal Canadian Dividend Income ^{5, 19}	10/2007	07/2007	Achieve a combination of income and capital growth	SLI120	2.40	2.67	SLI320	2.55	2.84 ⁶					
Ideal U.S. Dividend Income ^{5, 20}	10/2007	07/2007	Achieve a combination of capital growth and income	SLI121	2.40	2.67	SLI321	2.55	2.84 ⁶					
Ideal Global Dividend Growth ⁵	01/2005	07/2004	Provide capital growth and generate income	SLI119	2.40	2.67	SLI319	2.55	2.84					
Canadian Equity Funds														
Ideal Canadian Equity	12/1986	N/A	Provide superior capital appreciation	SLI102	2.40	2.66	SLI302	2.55	2.78					
Ideal Growth Opportunities ^{5, 21}	10/2000	11/1994	Provide superior capital growth	SLI110	2.35	2.63	SLI310	2.50	2.79					
Global Equity Funds														
Ideal U.S. All Cap Equity ^{5, 22}	12/1998	11/1994	Provide long-term capital growth and diversification	SLI106	2.50	2.82	SLI306	2.65	2.99					
Ideal World Investment ^{5, 23}	12/1998	11/1994	Provide long-term capital growth and portfolio diversification	SLI107	2.65	2.96	SLI307	2.80	3.12					
Ideal Global Equity Unconstrained ^{5, 24}	10/2000	01/2001	Provide capital appreciation over the medium to longer term	SLI114	2.50	2.77	SLI314	2.65	2.93					
Ideal Portfolios														
Conservative	01/2003	N/A	Generate income and preserve capital	SLI115	2.30	2.60	SLI315	2.45	2.77					
Moderate	01/2003	N/A	Generate income and moderate long-term capital growth	SLI116	2.35	2.66	SLI316	2.50	2.82					
Growth	01/2003	N/A	Long-term capital growth and moderate income	SLI117	2.45	2.75	SLI317	2.60	2.91					
Aggressive	01/2003	N/A	Long-term capital growth	SLI118	2.50	2.77	SLI318	2.65	2.94					

Stand-alone funds and Portfolios (con't)

The No-load with reset and Platinum No-load options have been closed to new contracts under the Ideal Segregated Funds since July 15, 2013.

Inception date	Inception date of underlying fund	Objectives	No-load with reset				Platinum No-load						
			Fund code	Mgmt. fees ² (%)	MER ³ (%)	Total up-front compensation ⁴	Total trailer fee	Fund code	Mgmt. fees ² (%)	MER ³ (%)	Total up-front compensation ⁴	Total trailer fee	
Fixed Income Funds													
Ideal Money Market II	06/2009	N/A	Provide low risk source of interest income	SLI530	0.75	0.82	Paperbased 0.4% paid to advisor (0.20% for Money Market II) FundSERV 0.5% paid to distributor (0.25% for Money Market II) FundSERV 3.0% paid to distributor up-front – non-negotiable 1-3 years Paperbased 0.4% paid to advisor (0.20% for Money Market II) FundSERV 0.5% paid to distributor (0.25% for Money Market II) 3+ years Paperbased 0.8% paid to advisor (0.20% for Money Market II) FundSERV 1.0% paid to distributor (0.25% for Money Market II)	SLI430	0.75	0.85	Paperbased 0.7% paid to advisor (0.175% for Money Market II) FundSERV 1.0% paid to distributor (0.25% for Money Market II)		
Ideal Canadian Bond	12/1986	N/A	Achieve maximum risk-adjusted returns	SLI501	1.80	1.98		SLI401	1.40	1.52			
Ideal Canadian Corporate Bond ^{5, 17}	10/2000	01/2000	Generate superior income compared to traditional bond funds	SLI508	2.20	2.48		SLI408	1.80	2.04			
Ideal Strategic Investment Grade Global Bond ^{5, 18}	10/2000	11/1994	Provide superior income returns and currency diversification	SLI509	2.30	2.65		SLI409	1.85	2.14			
Balanced Funds													
Ideal Balanced	12/1986	N/A	Provide superior long-term capital appreciation and generate steady income	SLI500	2.55	2.89		SLI400	1.95	2.03		N/A	
Ideal Income Balanced	12/1998	N/A	Generate income while maintaining long-term capital growth	SLI505	2.55	2.87		SLI405	1.95	2.09			
Ideal Monthly Income	10/2000	N/A	Generate income and capital appreciation	SLI513	2.55	2.79		SLI413	1.95	2.06			
Dividend Funds													
Ideal Canadian Dividend Growth ⁵	12/1998	11/1994	Provide capital growth and generate superior dividend income	SLI504	2.55	2.82		SLI404	1.95	2.17			
Ideal Canadian Dividend Income ^{5, 19}	10/2007	07/2007	Achieve a combination of income and capital growth	SLI520	2.55	2.84	SLI420	1.95	2.17				
Ideal U.S. Dividend Income ^{5, 20}	10/2007	07/2007	Achieve a combination of capital growth and income	SLI521	2.55	2.84	SLI421	1.95	2.17				
Ideal Global Dividend Growth ⁵	01/2005	07/2004	Provide capital growth and generate income	SLI519	2.65	2.95	SLI419	1.95	2.17				
Canadian Equity Funds													
Ideal Canadian Equity	12/1986	N/A	Provide superior capital appreciation	SLI502	2.55	2.87	SLI402	1.95	2.13				
Ideal Growth Opportunities ^{5, 21}	10/2000	11/1994	Provide superior capital growth	SLI510	2.60	2.91	SLI410	1.95	2.18				
Global Equity Funds													
Ideal U.S. All Cap Equity ^{5, 22}	12/1998	11/1994	Provide long-term capital growth and diversification	SLI506	2.65	2.99	SLI406	2.05	2.32				
Ideal World Investment ^{5, 23}	12/1998	11/1994	Provide long-term capital growth and portfolio diversification	SLI507	2.85	3.19	SLI407	2.20	2.47				
Ideal Global Equity Unconstrained ^{5, 24}	10/2000	01/2001	Provide capital appreciation over the medium to longer term	SLI514	2.70	2.99	SLI414	2.05	2.27				
Ideal Portfolios													
Conservative	01/2003	N/A	Generate income and preserve capital	SLI515	2.45	2.75	SLI415	1.85	2.10				
Moderate	01/2003	N/A	Generate income and moderate long-term capital growth	SLI516	2.50	2.83	SLI416	1.90	2.16				
Growth	01/2003	N/A	Long-term capital growth and moderate income	SLI517	2.60	2.91	SLI417	2.00	2.25				
Aggressive	01/2003	N/A	Long-term capital growth	SLI518	2.65	2.94	SLI418	2.05	2.27				

Features of Ideal Segregated Funds

Features	Back-end load option ⁷	No-load option ⁷
Portfolio manager/Investment fund manager	Manulife Asset Management Limited, and Beutel, Goodman & Company Ltd.	
Premium minimums	RRSP/Non-Reg/TFSA: \$1,000 per plan RRIF/LIF: \$10,000 per plan Additional: \$250/fund (savings) Additional/frequency: \$1,000/fund (payout) PAD ^{††} : \$50/fund/frequency (savings plans only. N/A on LIRA, Locked-in RSPs)	SWP ^{††} : \$100 minimum withdrawal/frequency (non-registered contracts only. \$5,000 minimum plan balance) DCA ^{††} : \$250/switch/frequency (saving) DCA ^{††} : \$1,000/switch/frequency (payout)
Up-front commission for first year	Paper-based: 3.5% paid to advisor FundSERV: 5.0% paid to distributor	Up-front – Non negotiable N/A
Trailer yearly	Paper-based: 0.4% paid to advisor (0.12% for Money Market II)	FundSERV: 0.5% paid to distributor (0.15% for Money Market II)
Management fee cap	3%	3%
Maximum age at issue	New premiums: age 90	Additional premiums: age 100
Maturity Benefit Guarantee ⁸	Greater of: contract value or 75% of net premium ⁹	
Payout Benefit Guarantee ^{10,14}	Equal to: 75% of net premium ⁹	
Death Benefit Guarantee ¹¹	Savings plans – Greater of: contract value or 100% of net premium ⁹ , if the annuitant is under age 80 at the time of the first premium payment. Additional premiums can be made after age 80.	Registered retirement income plans¹² – Greater of: contract value or 100% of net premium ⁹ less the sum of scheduled retirement income payments, if the annuitant is under age 80 at the time of the first premium payment. Additional premiums can be made after age 80.
Valuation dates	Daily	Daily
Withdrawal charge period	5 year	N/A
Withdrawal charges (waived on death)	Less than 1 year 6% 1 year 5% 2 year 4%	3 year 3% 4 year 2% 5 year 0%
Free withdrawals	Savings Plans ■ 1 st year: Up to 10% of the sum of the premiums paid in the 1 st calendar year ■ Subsequent years: Up to 10% of the sum of the fund values as at January 1 st plus 10% of any additional premiums paid during the year	Registered retirement income plans ■ 1 st year: Up to 20% of the sum of the premiums paid in the 1 st calendar year. ■ Subsequent years: Up to 20% of the sum of the fund values as at January 1 st plus 20% of any additional premiums paid during the year
	Free withdrawals are not applicable for registered retirement income plans in the case of transfers to other financial institutions. They are not cumulative and unused amounts cannot be carried forward to future years.	
Annuity Commencement Date	The maximum Annuity Commencement Date is: ■ December 31 st of the year the annuitant turns age 71 for registered contracts ■ Annuitant's 100 th birthday for non-registered contracts – maximum issue age for a non-registered contract is annuitant's age 90	
Successor annuitant designation on non-registered contracts and RRIFs ¹³	The contractholder can designate a successor annuitant. On the annuitant's death, the successor annuitant automatically becomes the annuitant and the guarantees continue uninterrupted.	

†† Frequencies: weekly, biweekly, monthly, bimonthly, quarterly, semi-annual or annual basis.

Benefits of Ideal Segregated Funds

Guarantees

Savings Plans

Maturity Benefit Guarantee

At the Annuity Commencement Date, guarantees 75% of the Net Premium⁹ provided the 1st premium was allocated to the Ideal Segregated Funds at least 10 years earlier.

Death Benefit Guarantee

Guarantees 100% of the Net Premium^{9,11} on death.

Retirement Income Plans

Payout Benefit Guarantee

Guarantees income payments of at least 75% of Net Premium⁹ (less any scheduled income payments received) over the lifetime of the contract provided the 1st premium was allocated to the Ideal Segregated Funds at least 10 years earlier¹⁴.

Death Benefit Guarantee

Guarantees 100% of the Net Premium^{9,11} (less any income payments made) on death¹². If the annuitant is age 80 or over when the contract is issued, Manulife guarantees 75% of the Net Premium⁹ (less any income payments made) on death¹².

Our guarantees are calculated on a contract basis and not per premium. When clients add money, it is eligible for guaranteed protection at maturity (or payout) at the same time as their initial premium.

Ideal Segregated Fund transfers from a registered savings plan to a retirement income plan can be eligible for the Payout Benefit Guarantee from day one (if the minimum 10 year requirement was met under the RRSP, LIRA, or Locked-in RSP).

Benefits

Creditor protection¹⁵ may be available in case of bankruptcy or lawsuit provided a preferred class beneficiary is named.

Opportunities to bypass probate fees¹⁶ and delays upon death, if a beneficiary other than the estate is named.

Footnotes

- ¹ The compensation may vary depending on whether the Ideal Segregated Funds contract was purchased through FundSERV or a General Agency. Overall, total compensation is equivalent using either method.
- ² Management fees and MER charged per year as at December 31, 2014. No distributions are paid on segregated funds. They are reinvested or retained in the fund.
- ³ Management Expense Ratio (MER) = Mgmt. fee plus operating expenses (such as legal, audit and custodial fees, regulatory filing fees), GST and HST.
During this past year, the Company waived or absorbed certain operating expenses. The absorption of expenses can be suspended or terminated at any time without notice.
- ⁴ The Ideal Segregated Funds may also be subject to other expenses and withdrawal charges. For more details regarding these or other applicable fees, please refer to the Information Folder.
- ⁵ This fund invests in an underlying mutual fund managed by Manulife Asset Management Limited.
- ⁶ The no-load option for this fund was introduced on November 18, 2013.
- ⁷ The back-end load and the no-load options can be held in the same contract.
- ⁸ Provided the 1st premium was allocated to the Ideal Segregated Funds at least 10 years earlier.
- ⁹ The Net Premium is equal to the sum of premiums paid less the sum of proportional reductions for prior withdrawals.
- ¹⁰ Amount will be paid as scheduled retirement income payments over the lifetime of the contract, provided the contract has been in-force for a minimum of 10 years from the date of the first premium payment and the contract value has depleted.
- ¹¹ If annuitant is age 80 or over at the time of the first premium payment, the Death Benefit Guarantee is reduced to 75% of the Net Premium⁹.
- ¹² For contracts held in a nominee plan, the Death Benefit Guarantee is equal to the greater of: the contract value or 100% of the Net Premium (75% if the annuitant is age 80 and over when the contract is purchased).
- ¹³ On RRIFs, only the spouse or common-law partner can be designated as a successor annuitant.
- ¹⁴ This guarantee does not apply on contracts held in a nominee plan.
- ¹⁵ Since there are some circumstances where creditor protection may not apply, it is recommended that contractholders consult a legal advisor to find out if they are eligible for this kind of protection. This feature may not apply if the contract is held in a nominee plan. Please refer to the Information Folder for more details.
- ¹⁶ In Quebec, notarial wills don't need to be probated. Probate fees are minimal for both holograph wills and wills made in the presence of witnesses.
- ¹⁷ Formerly Ideal Corporate Bond.
- ¹⁸ Will be renamed in April 15, 2016. Formerly Ideal Global Bond.
- ¹⁹ Formerly Ideal Dividend Income.
- ²⁰ Formerly Ideal U.S. Dividend Growth.
- ²¹ Formerly Ideal Canadian Small Cap.
- ²² Formerly Ideal U.S. Equity Value.
- ²³ Will be renamed Ideal World Investment on April 15, 2016. Formerly Ideal International Equity.
- ²⁴ Formerly Ideal Global Equity.

For more information, please contact your sales team.



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The Manufacturers Life Insurance Company is the issuer of the Ideal Segregated Fund insurance contract and the guarantor of any guarantee provisions therein. A description of the key features and the terms and conditions of Manulife's Ideal Segregated Funds 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 Ideal Segregated Funds Information Folder and Contract, the Information Folder and Contract will prevail. Any amount allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value.

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