

Ideal Segregated Funds

Advisor guide

SIMPLICITY. THAT'S WHAT WE WANT TO BRING TO YOUR LIFE, AND TO YOUR CLIENTS' LIVES.

We offer you solutions with built-in flexibility to meet your clients' needs, no matter where they are in their life stage, or their investment style. Simple financial solutions in a complex world. Doesn't that sound ideal? And doesn't that sound like our Ideal Segregated Funds?

Our Ideal Segregated Funds offer a complete line-up – from fixed income, to balanced to a range of Canadian and international equity funds – giving you even more choices when helping your clients build their portfolios.

Not only do our Ideal Segregated Funds bring peace of mind with their built-in capital guarantees*, they also aim to provide consistent performance and long-term growth potential. So whether your clients

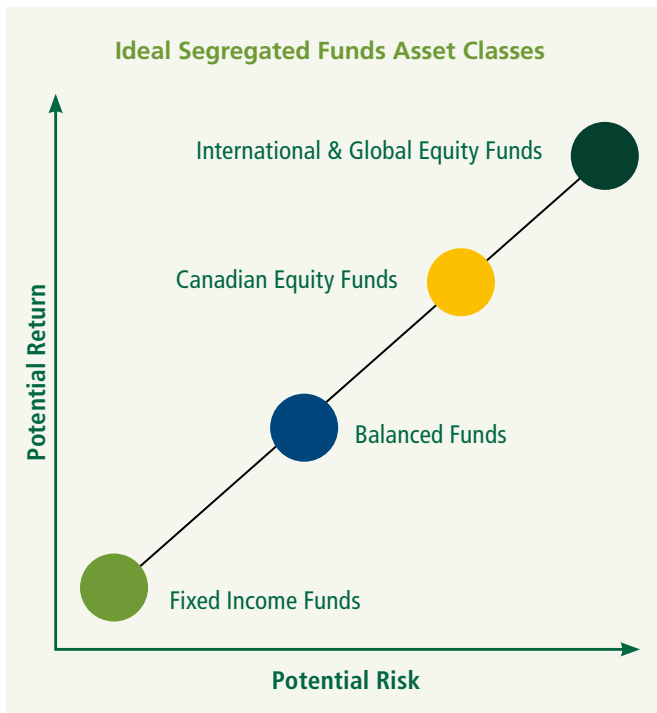
seek capital preservation or the potential for capital growth, Ideal Segregated Funds are the ideal solution to achieve financial and personal goals.

And that's not all. Great funds with embedded guarantees* and competitive management fees – just what your discerning clients need for a customized portfolio!

* Certain conditions apply. To learn more, consult the Information Folder.

Diversification and long-term growth potential

Help clients benefit from diversification with Ideal Segregated Funds. Choose from a range of professionally managed funds across asset classes. Our funds aim to generate consistent performance and offer long-term growth potential.



Our core offering of funds

Build a complete and diversified portfolio for your clients. Take a look at our Ideal Segregated Funds line-up:

Fixed Income Funds

- Money Market II
- Canadian Bond
- Corporate Bond*
- Global Bond (formerly International Bond)*

Balanced Funds

- Income Balanced
- Monthly Income
- Balanced

Canadian Equity Funds

- Dividend Income*
- Canadian Dividend Growth*
- Canadian Equity
- Canadian Small Cap*

International Equity Funds

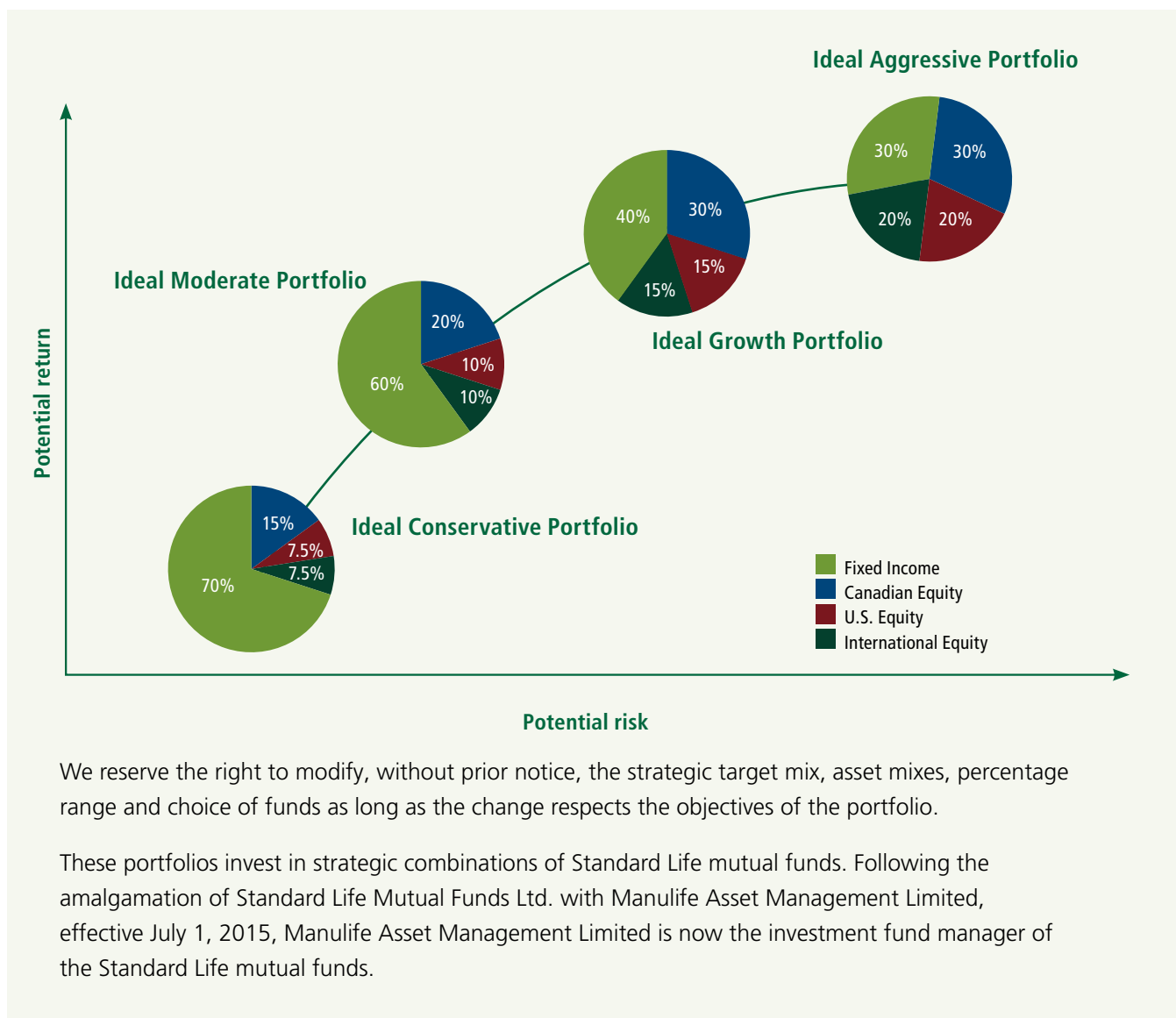
- U.S. Dividend Growth*
- Global Dividend Growth*†
- U.S. Equity Value*
- International Equity*†
- Global Equity*†

* This fund invests in an underlying Standard Life mutual fund. Following the amalgamation of Standard Life Mutual Funds Ltd. with Manulife Asset Management Limited, effective July 1, 2015, Manulife Asset Management Limited is now the investment fund manager of the Standard Life mutual funds.

† Standard Life Investments Limited is the portfolio sub-manager.

More time for your clients

If you're looking for a simpler and hassle-free solution, our Ideal Portfolios will interest you. Ideal Portfolios are a family of professionally constructed managed solutions, aiming to maximize returns for the level of risk selected. The monitoring and rebalancing are all taken care of on your behalf, giving you more time to spend with your clients. Choose from four risk profiles:



Ideal Portfolios offer your clients:

- A comprehensive investment solution all in just one purchase
- Professional fund selection taken care of by experts
- Active portfolio monitoring and rebalancing
- Competitive management fees
- A portfolio designed to optimize expected returns for a long-term targeted level of risk

Features and benefits of our Ideal Segregated Funds

Our Ideal Segregated Funds offer a wide range of features and benefits to help you meet the unique requirements of investors seeking both performance potential and security:

Ideal Segregated Funds give you:	What this means for you	What this means for your client
Contract-based Maturity Benefit Guarantee (savings plans)	Excellent retirement planning tool	All premiums are guaranteed on the same date regardless of when they were paid, thereby providing the ability to schedule retirement payments
Payout Benefit Guarantee ¹ (retirement income plans)	Ensures your clients get, as income payments, at least 75% of the money they invested	Even if market drops reduce your clients savings, they get as retirement income payments at least 75% of the money they invested
Death Benefit Guarantee	Provide your clients with an added layer of protection on their investments	Personal assets better protected Estate Planning advantages through beneficiary designations
Competitive management fees plus they're capped at 3% ²	Ensures more of your clients' money at work	Protection against rising costs and potential for more capitalgrowth
"Pre-packaged" portfolios: Conservative, Moderate, Growth, Aggressive	Allows you to spend more time on client relationships	Professionally constructed portfolios with automatic rebalancing
Free withdrawals	Opportunity for better retirement planning	Liquidity (via withdrawal flexibility)
Back-end load and no-load	Financial planning flexibility	Flexibility and choice
Successor annuitant designation on non-registered plans and RRIFs ³	Ability to offer clients the option to continue the contract on the annuitant's death	Continue the contract on the annuitant's death without interruption
Potential for creditor protection ⁴	Comfort in providing client with additional layer of protection ⁴	Personal assets protected in the event of a bankruptcy or lawsuit, provided a preferred class beneficiary is named ⁴
Probate bypass opportunities ⁵	Excellent wealth preservation tool	Estate preservation without fees or delays

¹ The Payout Benefit Guarantee does not apply to contracts held in a nominee plan.

² For our back-end load and no-load withdrawal options our management fees will not exceed 3% per year. The Ideal Segregated Funds may be subject to other expenses and withdrawal charges. For more details regarding these or other applicable fees refer to the Information Folder.

³ On RRIFs, only the spouse or common-law partner can be named as successor annuitant.

⁴ 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.

⁵ In Québec, notarial wills don't need to be probated. Probate fees are minimal for both holograph wills and wills made in the presence of witnesses.

Flexibility and choice on Ideal Segregated Funds

You and your clients can choose two options:

Ideal Segregated Funds ⁶	
Back-End Load Option	No-Load Option
<ul style="list-style-type: none">■ 5-year declining back-end load schedule■ Competitive management fees, capped at 3%■ Upfront and asset-based commission payable	<ul style="list-style-type: none">■ No withdrawal charges for the client■ Competitive management fees, capped at 3%■ Asset-based commission payable

Our complete Ideal Segregated Funds offering

Ideal Segregated Funds is our classic segregated funds solution offering 2 load options, a 75% Maturity Benefit Guarantee/Payout Benefit Guarantee and a 100% Death Benefit Guarantee⁷ plus the usual segregated fund benefits at competitive management fees.

For additional load options, including Platinum Option for your affluent clients or for a wider choice of capital guarantees and additional features such as resets, please consult our Ideal Segregated Funds Signature 2.0 Advisor guide (form # 7326).

⁶ Both loads can be held in the same contract.

⁷ 75% Death Benefit Guarantee if the annuitant (or person insured) is age 80 or over when the contract is purchased.

For more information, please contact your sales team.



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Ideal Portfolios are part of the Ideal Segregated Fund family.

Savings and Retirement Income Plans are offered on our Ideal Segregated Funds Contract, which is an insurance product.

A description of the key features and the terms and conditions of The Manufacturers Life Insurance Company's (Manulife Financial) 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 Information Folder and Contract, the Information Folder and Contract will prevail.

Subject to any applicable guarantees, any part of the premium or other amount allocated to an Ideal Segregated Fund is invested at the risk of the contractholder and may increase or decrease in value according to fluctuations in the market value of the assets of the Ideal Segregated Fund.

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