

Ideal Segregated Funds

SECURITY AND PERFORMANCE POTENTIAL

Should you focus on aggressive growth? Or is it better to make sure your investments are secure? How do you know which is the right choice for you? We realize this can be a tough call – which is why we don't think you should have to make it at all.

Our Ideal Segregated Funds aim to offer the performance potential of mutual funds plus the security of guarantees*. What's more, Ideal Segregated Funds are designed to fit with your life cycle needs. When it's time, you'll find it easy to switch from saving for retirement to taking income from your savings. We offer a simple solution to a complicated question – it doesn't get much more ideal than that.

* Certain conditions apply. To learn more, consult page 03.

How we put the ideal in Ideal Segregated Funds

Security

Because segregated funds are only available through life insurance companies, this means they can offer certain guarantees not available with mutual funds. When you choose our Ideal Segregated Funds, you get:

- 75% Maturity Benefit Guarantee (savings plans)
- 5% Payout Benefit Guarantee¹ (registered retirement income plans)
- 100% Death Benefit Guarantee²

This means that, despite significant market downturns, you are assured to receive at least 75%³ of the Net Premium⁴ at the Annuity Commencement Date, or your beneficiaries will receive 100%² of the Net Premium⁴ as a death benefit³.

Our Ideal Segregated Funds Contract also offers the potential for creditor protection⁵ and probate bypass opportunities⁶.

Furthermore, The Manufacturers Life Insurance Company is a member of Assuris. Details about the extent of Assuris' protection are available at www.assuris.ca or in its brochure, which can be obtained from your advisor or from Assuris by email at info@assuris.ca or by calling 1 866 878-1225.

Flexibility

Ideal Segregated Funds are designed to take you from savings to retirement. They can be included in your RRSP when you're building your savings, and when you retire, simply transfer your RRSP to a Registered Retirement Income Fund (RRIF). And if you want to convert your savings to an annuity, we make that easy, too.

Choice

You can choose from our stand-alone Ideal Segregated Funds, or one of our four Ideal Portfolios:

From the relatively conservative

- Money Market II
- Canadian Bond
- Corporate Bond⁷

To the moderately risky

- Global Bond (formerly International Bond)⁷
- Income Balanced
- Monthly Income
- Balanced

To the more aggressive

- Dividend Income⁷
- Canadian Dividend Growth⁷
- Canadian Equity
- Canadian Small Cap⁷
- U.S. Dividend Growth⁷
- U.S. Equity Value⁷
- Global Dividend Growth⁷
- Global Equity⁷
- International Equity⁷

A portfolio to suit your risk profile

- Conservative Portfolio⁸
- Moderate Portfolio⁸
- Growth Portfolio⁸
- Aggressive Portfolio⁸

Value

We offer competitive management fees along with value-added features such as our Payout Benefit Guarantee with dollar-for-dollar reductions. For more information please go to the How our guarantees work section.

See footnotes at the end of the document.

How our guarantees work

Savings Plans	
Maturity Benefit Guarantee	Guarantees the contract value or 75% of the Net Premium ⁴ , whichever amount is greater at the Annuity Commencement Date, provided the 1st premium was allocated to the Ideal Segregated Funds at least 10 years earlier.
Registered Retirement Income Plans	
Payout Benefit Guarantee	Guarantees income payments of at least 75% of the Net Premium ⁴ over the lifetime of the contract, provided the 1st premium was allocated to the Ideal Segregated Funds at least 10 years earlier. Scheduled retirement income payments reduce the guarantee on a dollar-for-dollar basis.
Savings & Registered Retirement Income Plans	
Death Benefit Guarantee	
Under age 80 (age at contract issue)	Guarantees the contract value or 100% of the Net Premium ⁴ (less any scheduled retirement income payments received on Registered Retirement Income Plans, if applicable) on death ⁹ , whichever amount is greater.
Age 80 or older (age at contract issue)	Guarantees the contract value or 75% of the Net Premium ⁴ (less any scheduled retirement income payments received on Registered Retirement Income Plans, if applicable) on death ⁹ , whichever amount is greater.

Footnotes

1. The Payout Benefit Guarantee does not apply if the contract is held in a nominee plan.
2. Or 75% Death Benefit Guarantee if the annuitant is age 80 or over when the contract is issued.
3. See the How our guarantees work section for details.
4. Net Premium is equal to the sum of premiums paid less the sum of proportional reductions for prior withdrawals.
5. 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 your contract is held in a nominee plan. Please refer to the Information Folder for more details.
6. 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.
7. This fund invests in an underlying Standard Life Mutual Fund.
8. Ideal Portfolios are segregated funds that invest in underlying Standard Life Mutual Funds.
9. On non-registered contracts, you can designate someone else as the annuitant (or person insured under the contract), and the Death Benefit Guarantee will be payable on that person's death. For Registered Retirement Income Plans, on contracts held in a nominee plan, the Death Benefit Guarantee is equal to the greater of: the contract value or 100% of Net Premium (75% if the annuitant is age 80 or over when the contract is purchased).

For more information, please contact your advisor.



Ideal Portfolios are part of the Ideal Segregated Funds 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.

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.

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.

The Manufacturers Life Insurance Company
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