

# GIF Select

MANULIFE GUARANTEED INVESTMENT FUNDS SELECT (GIF SELECT)  
INCOMEPLUS SERIES (VERSION 2.1)

## Fund Facts

Effective May 27, 2019

Performance as at December 31, 2018

This IncomePlus Series (version 2.1) is no longer available for new sales. This information applies to contracts sold April 30, 2012 to January 11, 2013.

**The Manufacturers Life Insurance Company ("Manulife")** is the issuer of the Manulife GIF Select insurance contract and the guarantor of any guarantee provisions therein.

**QUICK FACTS**

**Date Fund Available:** April 2012  
**Date Fund Created:** January 2005

**Fund Manager:** Manulife  
**Total Units Outstanding:** 23,341,699

**Total Fund Value:** \$369,212,584  
**Portfolio Turnover Rate:** 26.53%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.1	25,000	2.40	0.85	13.3572	436,274

**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in several different Manulife mutual funds. The underlying funds invest primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments	%
Manulife Corporate Bond Fund	12.63
Manulife Strategic Income Fund	12.18
Manulife Canadian Unconstrained Bond Fund	9.61
Manulife U.S. All Cap Equity Fund	8.71
Manulife International Value Equity Fund	8.18
Manulife World Investment Class	8.18
Manulife Fundamental Equity Fund	7.77
Manulife Canadian Universe Bond Fund	7.54
Manulife Fundamental Dividend Fund	5.58
Manulife Covered Call U.S. Equity Fund	4.61
<b>Total</b>	<b>84.99</b>

Total investments: 15

**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 guarantee. 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 6 years for a contractholder who has chosen IncomePlus v2.1 Series. Returns are after the MER has been deducted.

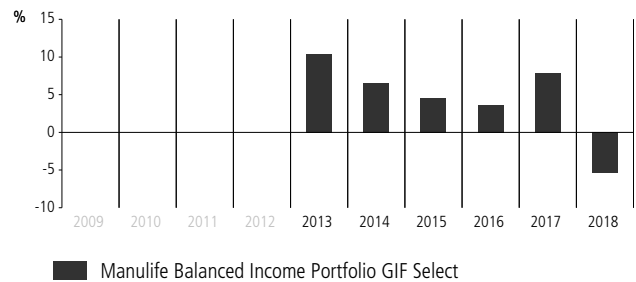
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the IncomePlus v2.1 Series on April 30, 2012 has \$1,335.70 on December 31, 2018. This works out to an average of 4.44% per year.

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

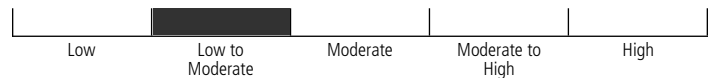
This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the IncomePlus v2.1 Series. In the last 6 years the fund was up in value 5 years and down in value 1 year.



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																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
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																			
<b>Low Load Sales Charge</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p>								
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																			

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus v2.1 guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
IncomePlus v2.1	2.40	0.85

#### 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
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 v2.1 with a GWB Benefit Base that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** April 2012  
**Date Fund Created:** October 2009

**Fund Manager:** Manulife  
**Total Units Outstanding:** 1,687,955

**Total Fund Value:** \$21,849,305  
**Portfolio Turnover Rate:** 29.34%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.1	25,000	2.95	1.15	12.3835	74,657

**WHAT DOES THE FUND INVEST IN?**

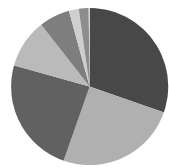
This Segregated Fund invests in several different Manulife mutual funds. The underlying funds invest primarily in Canadian equities and Canadian fixed income investments.

**Top 10 investments**

Manulife Global Franchise Fund	47.35
Manulife Bond Fund	33.43
Manulife Dividend Income Plus Fund	19.49
<b>Total</b>	<b>100.26</b>

Total investments: 3

**Investment Segmentation**



	% Assets
CANADIAN BONDS & DEBENTURES	30.8
GLOBAL EQUITIES	25.5
U.S. EQUITIES	24.4
CANADIAN EQUITIES	10.3
CASH AND EQUIVALENTS	6.4
U.S. BONDS	2.1
REITS	2.1
GLOBAL BONDS	0.2

**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 guarantee. 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 6 years for a contractholder who has chosen IncomePlus v2.1 Series. Returns are after the MER has been deducted.

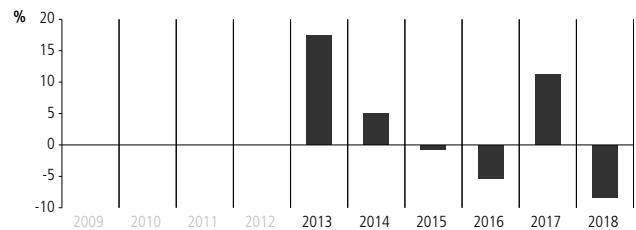
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the IncomePlus v2.1 Series on April 30, 2012 has \$1,238.40 on December 31, 2018. This works out to an average of 3.26% 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 6 years for a contractholder who chose the IncomePlus v2.1 Series. In the last 6 years the fund was up in value 3 years and down in value 3 years.



Manulife Focused Bundle GIF Select

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																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
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																			
<b>Low Load Sales Charge</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p>								
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																			

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus v2.1 guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
IncomePlus v2.1	2.95	1.15

#### 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
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 v2.1 with a GWB Benefit Base that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** April 2012  
**Date Fund Created:** October 2010

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 18,407,497

**Total Fund Value:** \$193,377,227  
**Portfolio Turnover Rate:** 26.76%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.1	25,000	2.14	0.55	10.7694	344,613

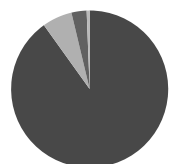
**WHAT DOES THE FUND INVEST IN?**

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

Top 10 investments (of the underlying fund)	%
Ontario (Province of), 2.6%, 6/2/2025	6.38
Gov. of Canada, 2.75%, 12/1/2048	3.58
Ontario (Province of), 3.5%, 6/2/2024	3.00
Quebec (Province of), 3.5%, 12/1/2048	1.28
Quebec (Province of), 3.5%, 12/1/2045	1.23
Canada Housing Trust No.1, 2.65%, 12/15/2028	1.02
Gov. of Canada, 3.5%, 12/1/2045	1.02
Ontario (Province of), 2.9%, 6/2/2049	1.01
Gov. of Canada, 2.75%, 12/1/2064	0.98
Ontario (Province of), 3.45%, 6/2/2045	0.90
<b>Total</b>	<b>20.39</b>

Total investments: 464

**Investment Segmentation**



	% Assets
CANADIAN BONDS & DEBENTURES	90.4
U.S. BONDS	6.2
CASH AND EQUIVALENTS	3.1
GLOBAL BONDS	0.6

**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 guarantee. 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 6 years for a contractholder who has chosen IncomePlus v2.1 Series. Returns are after the MER has been deducted.

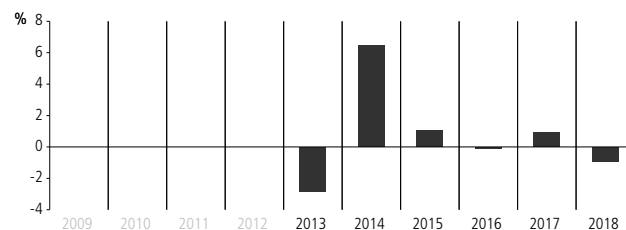
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the IncomePlus v2.1 Series on April 29, 2012 has \$1,076.90 on December 31, 2018. This works out to an average of 1.12% 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 6 years for a contractholder who chose the IncomePlus v2.1 Series. In the last 6 years the fund was up in value 3 years and down in value 3 years.



Manulife Bond GIF Select

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																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<p><b>If you sell within:</b></p> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
	%																			
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																			
<b>Low Load Sales Charge</b>	<p><b>If you sell within:</b></p> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	2.50	2 years of buying	2.00	3 years of buying	1.50	After 3 years	0.00	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p>								
	%																			
1 year of buying	2.50																			
2 years of buying	2.00																			
3 years of buying	1.50																			
After 3 years	0.00																			

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus v2.1 guarantee option 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
IncomePlus v2.1	2.14	0.55

#### 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 v2.1 with a GWB Benefit Base that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** April 2012  
**Date Fund Created:** December 2000

**Underlying Fund Manager:** Invesco Canada Ltd.  
**Total Units Outstanding:** 12,516,804

**Total Fund Value:** \$182,727,846  
**Portfolio Turnover Rate:** 3.38%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.1	25,000	2.66	0.85	13.1963	114,295

**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in the Invesco Canadian Premier Balanced mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)	%
CGI Group Inc.	2.35
Brookfield Asset Management Inc.	2.03
Ontario (Province of), 3.45%, 6/2/2045	1.92
Fairfax Financial Holdings Limited	1.81
Canadian National Railway Co.	1.74
Toronto Dominion Bank	1.55
Alimentation Couche-Tard Inc.	1.50
Onex Corporation	1.36
Canadian Natural Resources Ltd.	1.32
Celestica Inc.	1.28
<b>Total</b>	<b>16.83</b>

Total investments: 258

**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 guarantee. 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 6 years for a contractholder who has chosen IncomePlus v2.1 Series. Returns are after the MER has been deducted.

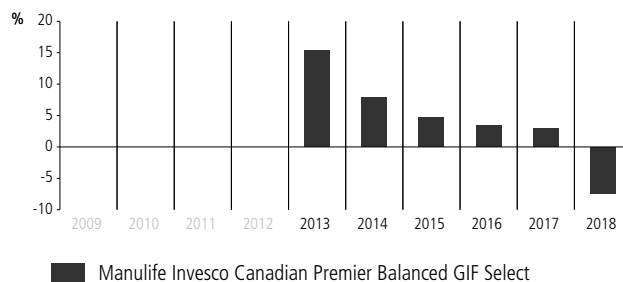
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the IncomePlus v2.1 Series on April 30, 2012 has \$1,319.60 on December 31, 2018. This works out to an average of 4.25% 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 6 years for a contractholder who chose the IncomePlus v2.1 Series. In the last 6 years the fund was up in value 5 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																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
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																			
<b>Low Load Sales Charge</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p>								
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																			

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus v2.1 guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
IncomePlus v2.1	2.66	0.85

#### 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
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 v2.1 with a GWB Benefit Base that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** April 2012  
**Date Fund Created:** June 2008

**Underlying Fund Manager:** CIBC Global Asset Management Inc.  
**Total Units Outstanding:** 5,716,872

**Total Fund Value:** \$70,361,142  
**Portfolio Turnover Rate:** 6.23%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.1	25,000	2.84	1.15	11.4168	128,167

**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in the CIBC Monthly Income mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)	%
Royal Bank of Canada	2.95
Toronto Dominion Bank	2.40
Enbridge Inc.	1.93
Canadian Imperial Bank of Commerce	1.70
British Columbia (Province of), 4.95%, 6/18/2040	1.65
Bank of Montreal	1.57
Transcanada Corp.	1.38
Suncor Energy Inc.	1.33
Gov. of Canada, 2.75%, 12/1/2048	1.28
Bank of Nova Scotia	1.26
<b>Total</b>	<b>17.45</b>

Total investments: 575

**Investment Segmentation**

Asset Class	% Assets
CANADIAN BONDS & DEBENTURES	34.1
CANADIAN EQUITIES	31.6
U.S. EQUITIES	14.0
GLOBAL EQUITIES	6.7
U.S. BONDS	6.0
CASH AND EQUIVALENTS	3.0
REITS	2.8
GLOBAL BONDS	2.1

**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 guarantee. 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 6 years for a contractholder who has chosen IncomePlus v2.1 Series. Returns are after the MER has been deducted.

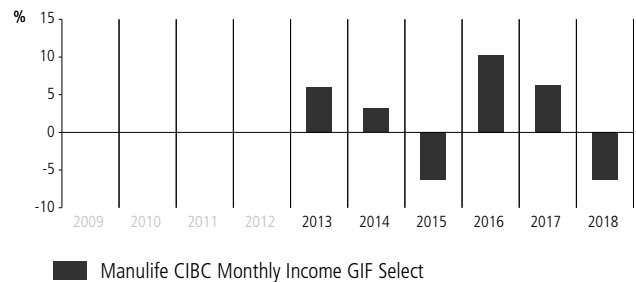
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the IncomePlus v2.1 Series on April 30, 2012 has \$1,141.70 on December 31, 2018. This works out to an average of 2.01% per year.

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

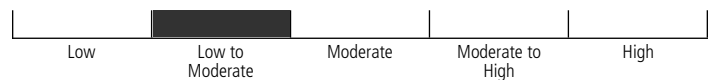
This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the IncomePlus v2.1 Series. In the last 6 years the fund was up in value 4 years and down in value 2 years.



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																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
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																			
<b>Low Load Sales Charge</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p>								
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																			

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus v2.1 guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
IncomePlus v2.1	2.84	1.15

#### 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
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 v2.1 with a GWB Benefit Base that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** April 2012  
**Date Fund Created:** July 2008

**Fund Manager:** Manulife  
**Total Units Outstanding:** 20,046,630

**Total Fund Value:** \$304,973,602  
**Portfolio Turnover Rate:** 6.38%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.1	25,000	2.91	0.85	13.7817	652,917

**WHAT DOES THE FUND INVEST IN?**

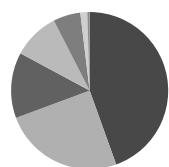
This Segregated Fund invests in several different CI mutual funds. The underlying funds invest primarily in foreign equities and Canadian fixed income investments.

**Top 10 investments**

CI Signature Canadian Bond Fund	47.77
CI Cambridge Canadian Equity Corporate Class	26.26
CI Cambridge Global Equity Corporate Class	26.25
<b>Total</b>	<b>100.28</b>

Total investments: 3

**Investment Segmentation**



	% Assets
CANADIAN BONDS & DEBENTURES	44.6
U.S. EQUITIES	24.9
CANADIAN EQUITIES	13.5
GLOBAL EQUITIES	9.6
CASH AND EQUIVALENTS	5.6
U.S. BONDS	1.4
GLOBAL BONDS	0.5

**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 guarantee. 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 6 years for a contractholder who has chosen IncomePlus v2.1 Series. Returns are after the MER has been deducted.

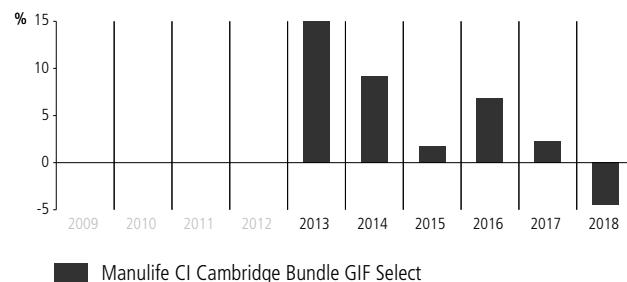
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the IncomePlus v2.1 Series on April 30, 2012 has \$1,378.20 on December 31, 2018. This works out to an average of 4.93% per year.

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

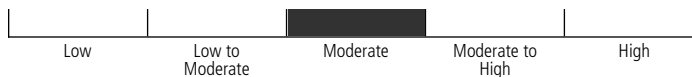
This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the IncomePlus v2.1 Series. In the last 6 years the fund was up in value 5 years and down in value 1 year.



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																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
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																			
<b>Low Load Sales Charge</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p>								
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																			

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus v2.1 guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
IncomePlus v2.1	2.91	0.85

#### 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
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 v2.1 with a GWB Benefit Base that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** April 2012  
**Date Fund Created:** January 1998

**Underlying Fund Manager:** CI Investments Inc.  
**Total Units Outstanding:** 55,156,201

**Total Fund Value:** \$698,755,001  
**Portfolio Turnover Rate:** 4.87%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.1	25,000	2.83	1.25	10.8186	267,625

**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in the CI Harbour Growth and Income mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)	%
Gov. of Canada RR, 4.25%, 12/1/2021	4.11
Gov. of Canada, 2.75%, 12/1/2048	3.24
Sony Corporation	2.93
Fairfax India Holdings Corporation	2.67
Agnico Eagle Mines Limited	2.52
Royal Bank of Canada	2.16
Boralex Inc.	1.96
NexGen Energy Ltd.	1.95
PrairieSky Royalty Ltd.	1.87
Toronto Dominion Bank	1.80
<b>Total</b>	<b>25.20</b>

Total investments: 148

**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 guarantee. 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 6 years for a contractholder who has chosen IncomePlus v2.1 Series. Returns are after the MER has been deducted.

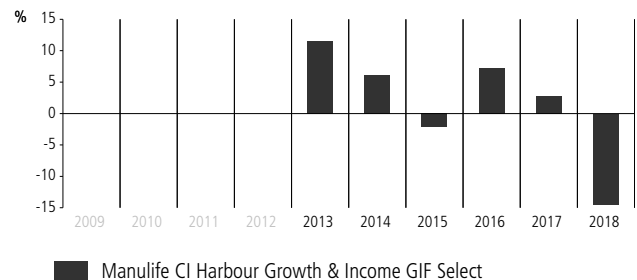
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the IncomePlus v2.1 Series on April 30, 2012 has \$1,081.90 on December 31, 2018. This works out to an average of 1.19% 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 6 years for a contractholder who chose the IncomePlus v2.1 Series. In the last 6 years the fund was up in value 4 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																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<p><b>If you sell within:</b></p> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
	%																			
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																			
<b>Low Load Sales Charge</b>	<p><b>If you sell within:</b></p> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	2.50	2 years of buying	2.00	3 years of buying	1.50	After 3 years	0.00	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p>								
	%																			
1 year of buying	2.50																			
2 years of buying	2.00																			
3 years of buying	1.50																			
After 3 years	0.00																			

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus v2.1 guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 5. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
IncomePlus v2.1	2.83	1.25

#### 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
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 v2.1 with a GWB Benefit Base that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** April 2012  
**Date Fund Created:** October 2006

**Underlying Fund Manager:** CI Investments Inc.  
**Total Units Outstanding:** 32,322,589

**Total Fund Value:** \$499,347,417  
**Portfolio Turnover Rate:** 7.65%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.1	25,000	2.82	1.25	13.4130	355,796

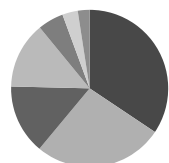
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in the CI Signature Income & Growth mutual fund. The underlying fund invests primarily in foreign and Canadian equities and fixed income investments.

Top 10 investments (of the underlying fund)	%
Gov. of Canada, 1.5%, 6/1/2026	6.20
Bank of Nova Scotia	3.90
Manulife Financial Corp.	3.77
Canadian Natural Resources Ltd.	2.32
Sony Corporation	2.04
Suncor Energy Inc.	1.84
Canadian Imperial Bank of Commerce	1.51
Teck Resources Limited	1.33
Samsung Electronics Co., Ltd.	1.31
Ontario (Province of), 2.9%, 6/2/2028	1.29
<b>Total</b>	<b>25.52</b>

Total investments: 705

**Investment Segmentation**



	% Assets
CANADIAN EQUITIES	34.4
CANADIAN BONDS & DEBENTURES	26.7
U.S. EQUITIES	14.4
GLOBAL EQUITIES	13.7
U.S. BONDS	5.3
CASH AND EQUIVALENTS	3.2
GLOBAL BONDS	2.4

**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 guarantee. 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 6 years for a contractholder who has chosen IncomePlus v2.1 Series. Returns are after the MER has been deducted.

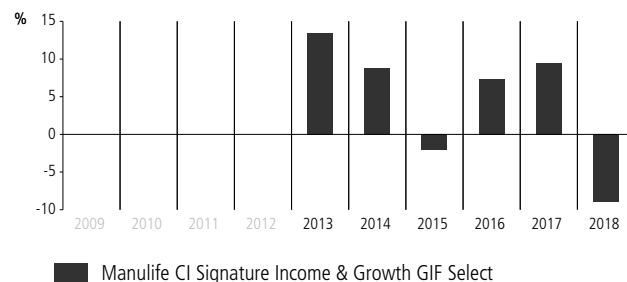
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the IncomePlus v2.1 Series on April 30, 2012 has \$1,341.30 on December 31, 2018. This works out to an average of 4.50% 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 6 years for a contractholder who chose the IncomePlus v2.1 Series. In the last 6 years the fund was up in value 4 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																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
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																			
<b>Low Load Sales Charge</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p>								
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																			

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus v2.1 guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 5. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
IncomePlus v2.1	2.82	1.25

#### 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
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 v2.1 with a GWB Benefit Base that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** May 2019

**Fund Manager:** Manulife

**Total Fund Value:** --

**Date Fund Created:** May 2019

**Total Units Outstanding:** 1,100

**Portfolio Turnover Rate:** --

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.1	25,000	0.00	0.55	10.0000	75

## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests primarily in Canadian cash and on demand deposit accounts.

This fund did not exist prior to December 2018, so no information is available for the Top 10 Holdings.

This fund did not exist prior to December 2018, so no information is available for the 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 guarantee. 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 years for a contractholder who has chosen IncomePlus v2.1 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

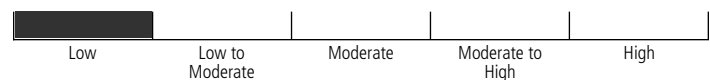
The fund is not old enough to show performance history.

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

The fund is not old enough to show performance history.

## 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																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
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																			
<b>Low Load Sales Charge</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 2.0%. Any sales charge you pay goes to Manulife.</p>								
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																			

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus v2.1 guarantee option 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. **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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
IncomePlus v2.1	0.00	0.55

#### 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 v2.1 with a GWB Benefit Base that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** April 2012  
**Date Fund Created:** October 2009

**Fund Manager:** Manulife  
**Total Units Outstanding:** 3,638,005

**Total Fund Value:** \$44,959,016  
**Portfolio Turnover Rate:** 0.88%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.1	25,000	2.90	0.85	12.2476	151,431

**WHAT DOES THE FUND INVEST IN?**

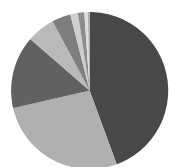
This Segregated Fund invests in several Dynamic mutual funds. The underlying funds invest primarily in Canadian equities and Canadian fixed income investments.

**Top 10 investments**

Dynamic Canadian Bond Fund	47.45
Dynamic Dividend Fund	27.91
Dynamic Power Canadian Growth Fund	24.89
<b>Total</b>	<b>100.25</b>

Total investments: 3

**Investment Segmentation**



	% Assets
CANADIAN BONDS & DEBENTURES	44.7
CANADIAN EQUITIES	27.2
U.S. EQUITIES	15.0
MUTUAL FUNDS	5.8
CASH AND EQUIVALENTS	3.9
GLOBAL EQUITIES	1.6
U.S. BONDS	1.3
GLOBAL BONDS	0.7
REITS	0.4

**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 guarantee. 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 6 years for a contractholder who has chosen IncomePlus v2.1 Series. Returns are after the MER has been deducted.

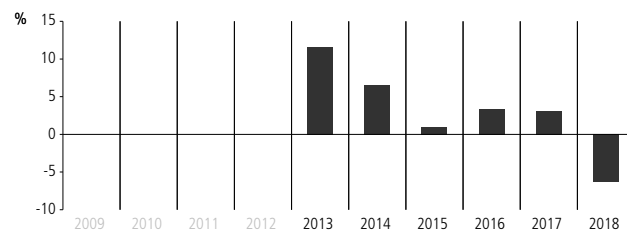
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the IncomePlus v2.1 Series on April 30, 2012 has \$1,224.80 on December 31, 2018. This works out to an average of 3.09% 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 6 years for a contractholder who chose the IncomePlus v2.1 Series. In the last 6 years the fund was up in value 5 years and down in value 1 year.

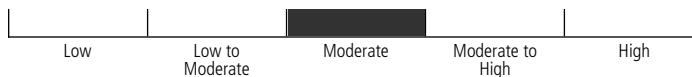


Manulife Dynamic Bundle GIF Select

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																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
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																			
<b>Low Load Sales Charge</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p>								
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																			

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus v2.1 guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
IncomePlus v2.1	2.90	0.85

#### 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
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 v2.1 with a GWB Benefit Base that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** April 2012  
**Date Fund Created:** November 2008

**Underlying Fund Manager:** 1832 Asset Management L.P.  
**Total Units Outstanding:** 13,671,194

**Total Fund Value:** \$179,940,259  
**Portfolio Turnover Rate:** 3.33%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.1	25,000	2.91	1.15	11.4677	71,788

**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in the Dynamic Power Balanced mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

**Top 10 investments (of the underlying fund)**

	%
Dynamic Power American Growth Class	12.52
Gov. of Canada Treasury Bill, 1.9%, 5/2/2019	5.05
Gov. of Canada Treasury Bill, 1.72%, 2/21/2019	5.02
Royal Bank of Canada	3.23
Gov. of Canada, 1%, 6/1/2027	3.03
Bank of Nova Scotia (The)	2.31
Ontario (Province of), 6.5%, 3/8/2029	2.08
Manulife Financial Corp.	1.82
IQVIA Holdings Inc.	1.82
Toronto Dominion Bank	1.76
<b>Total</b>	<b>38.65</b>

Total investments: 168

**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 guarantee. 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 6 years for a contractholder who has chosen IncomePlus v2.1 Series. Returns are after the MER has been deducted.

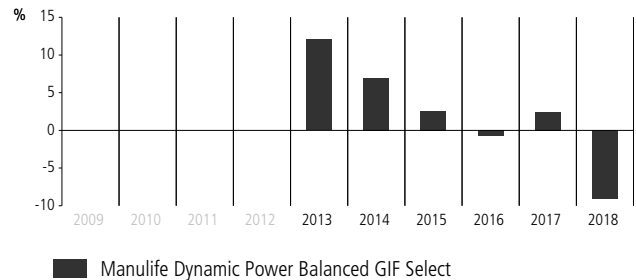
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the IncomePlus v2.1 Series on April 30, 2012 has \$1,146.80 on December 31, 2018. This works out to an average of 2.07% per year.

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

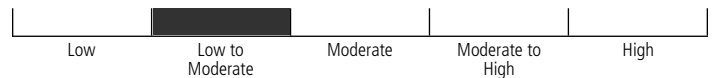
This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the IncomePlus v2.1 Series. In the last 6 years the fund was up in value 4 years and down in value 2 years.



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																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<p><b>If you sell within:</b></p> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
	%																			
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																			
<b>Low Load Sales Charge</b>	<p><b>If you sell within:</b></p> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	2.50	2 years of buying	2.00	3 years of buying	1.50	After 3 years	0.00	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p>								
	%																			
1 year of buying	2.50																			
2 years of buying	2.00																			
3 years of buying	1.50																			
After 3 years	0.00																			

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus v2.1 guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
IncomePlus v2.1	2.91	1.15

#### 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
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 v2.1 with a GWB Benefit Base that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** April 2012

**Underlying Fund Manager:** 1832 Asset Management L.P.

**Total Fund Value:** \$164,238,956

**Date Fund Created:** November 2008

**Total Units Outstanding:** 10,969,592

**Portfolio Turnover Rate:** 4.83%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.1	25,000	2.87	1.25	12.5472	50,007

**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in the Dynamic Value Balanced mutual fund. The underlying fund invests primarily in foreign equities and Canadian fixed income investments.

**Top 10 investments (of the underlying fund)**

	%
Gov. of Canada, 1%, 6/1/2027	5.51
Gov. of Canada, 1%, 9/1/2022	4.81
Quebec (Province of), 2.75%, 9/1/2025	4.08
Ontario (Province of), 2.6%, 6/2/2025	3.35
Royal Bank of Canada	3.31
Toronto Dominion Bank	3.21
Canadian National Railway Co.	2.46
Intact Financial Corp.	2.41
Shaw Communications Inc., Class "B"	2.31
BCE Inc.	2.20
<b>Total</b>	<b>33.66</b>

Total investments: 93

**Investment Segmentation**

	% Assets
CANADIAN EQUITIES	48.7
CANADIAN BONDS & DEBENTURES	26.9
U.S. EQUITIES	13.8
CASH AND EQUIVALENTS	8.4
U.S. BONDS	1.6
GLOBAL BONDS	1.0

**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 guarantee. 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 6 years for a contractholder who has chosen IncomePlus v2.1 Series. Returns are after the MER has been deducted.

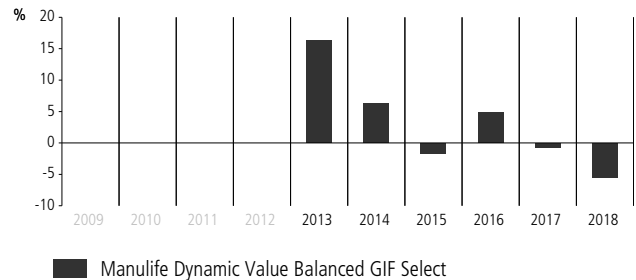
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the IncomePlus v2.1 Series on April 30, 2012 has \$1,254.70 on December 31, 2018. This works out to an average of 3.46% 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 6 years for a contractholder who chose the IncomePlus v2.1 Series. In the last 6 years the fund was up in value 3 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.

**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																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
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																			
<b>Low Load Sales Charge</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p>								
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																			

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus v2.1 guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 5. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
IncomePlus v2.1	2.87	1.25

#### 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
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 v2.1 with a GWB Benefit Base that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** April 2012

**Fund Manager:** Manulife

**Total Fund Value:** \$64,064,653

**Date Fund Created:** July 2003

**Total Units Outstanding:** 5,753,500

**Portfolio Turnover Rate:** --

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.1	25,000	0.00	0.55	10.9022	5,883

**WHAT DOES THE FUND INVEST IN?**

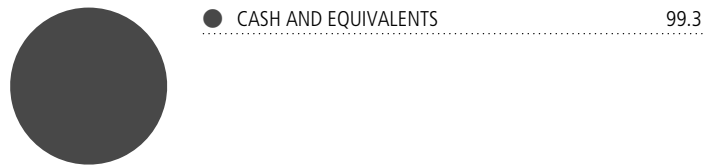
This Segregated Fund invests primarily in Canadian cash and cash equivalents.

Top 10 investments	%
Canadian Dollar	99.30
<b>Total</b>	<b>99.30</b>

Total investments: 1

**Investment Segmentation**

**% Assets**



**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 6 years for a contractholder who has chosen IncomePlus v2.1 Series. Returns are after the MER has been deducted.

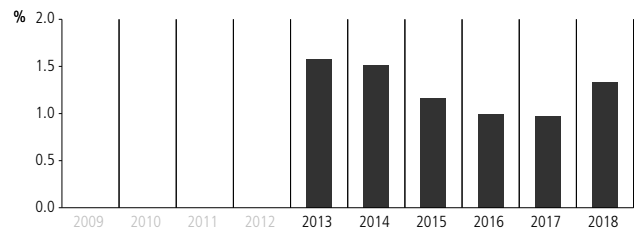
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the IncomePlus v2.1 Series on April 30, 2012 has \$1,090.20 on December 31, 2018. This works out to an average of 1.30% 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 6 years for a contractholder who chose the IncomePlus v2.1 Series. In the past 6 years the Fund was up in value.



Manulife Dollar-Cost Averaging Advantage GIF Select (capped)

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 guarantee. 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																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<p><b>If you sell within:</b></p> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
	%																			
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																			
<b>Low Load Sales Charge</b>	<p><b>If you sell within:</b></p> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	2.50	2 years of buying	2.00	3 years of buying	1.50	After 3 years	0.00	<p>When you invest, Manulife pays a commission of 2.0%. Any sales charge you pay goes to Manulife.</p>								
	%																			
1 year of buying	2.50																			
2 years of buying	2.00																			
3 years of buying	1.50																			
After 3 years	0.00																			

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus v2.1 guarantee option 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
IncomePlus v2.1	0.00	0.55

#### 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
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 v2.1 with a GWB Benefit Base that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** April 2012  
**Date Fund Created:** December 2000

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 237,132,759

**Total Fund Value:** \$4,366,543,828  
**Portfolio Turnover Rate:** 5.05%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.1	25,000	2.60	1.15	15.0604	5,670,609

**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in the Manulife Monthly High Income mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)	%
BCE Inc.	5.43
Alimentation Couche-Tard Inc.	3.02
Gov. of Canada Treasury Bill, 2/7/2019	2.93
Telus Corp.	2.60
The TJX Companies, Inc.	2.50
Brookfield Property Partners L.P.	2.49
Unitedhealth Group	2.43
The Progressive Corporation	2.12
Comcast Corporation	2.07
CI Financial Corp	2.06
<b>Total</b>	<b>27.65</b>

Total investments: 356

**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 guarantee. 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 6 years for a contractholder who has chosen IncomePlus v2.1 Series. Returns are after the MER has been deducted.

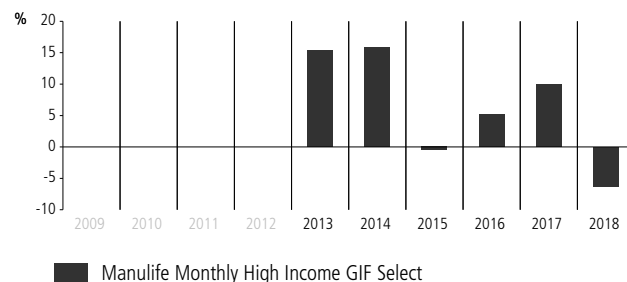
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the IncomePlus v2.1 Series on April 30, 2012 has \$1,506.00 on December 31, 2018. This works out to an average of 6.33% 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 6 years for a contractholder who chose the IncomePlus v2.1 Series. In the last 6 years the fund was up in value 4 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																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
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																			
<b>Low Load Sales Charge</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p>								
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																			

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus v2.1 guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
IncomePlus v2.1	2.60	1.15

#### 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
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 v2.1 with a GWB Benefit Base that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** April 2012  
**Date Fund Created:** July 2008

**Underlying Fund Manager:** Fidelity Investments Canada ULC  
**Total Units Outstanding:** 37,392,194

**Total Fund Value:** \$584,290,688  
**Portfolio Turnover Rate:** 4.86%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.1	25,000	2.78	0.85	13.6270	1,378,028

**WHAT DOES THE FUND INVEST IN?**

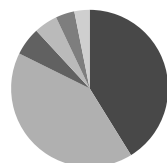
This Segregated Fund invests in the Fidelity Canadian Balanced mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

**Top 10 investments (of the underlying fund)**

	%
Ontario (Province of)	5.14
Gov. of Canada	3.82
Toronto Dominion Bank	3.59
Royal Bank of Canada	3.45
Fidelity Canadian Money Market Investment Trust	3.16
Canadian Pacific Railway Ltd.	2.88
Suncor Energy	2.81
Canada Housing Trust No. 1	2.78
Enbridge	2.45
Province of Quebec MTN	2.42
<b>Total</b>	<b>32.49</b>

Total investments: 920

**Investment Segmentation**



	% Assets
CANADIAN EQUITIES	41.2
CANADIAN BONDS & DEBENTURES	41.2
GLOBAL EQUITIES	5.8
U.S. BONDS	4.9
CASH AND EQUIVALENTS	3.9
GLOBAL BONDS	3.1

**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 guarantee. 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 6 years for a contractholder who has chosen IncomePlus v2.1 Series. Returns are after the MER has been deducted.

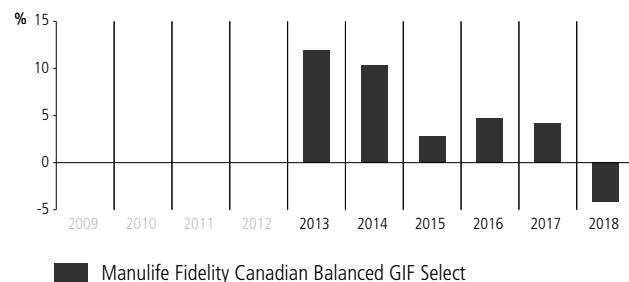
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the IncomePlus v2.1 Series on April 30, 2012 has \$1,362.70 on December 31, 2018. This works out to an average of 4.75% 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 6 years for a contractholder who chose the IncomePlus v2.1 Series. In the last 6 years the fund was up in value 5 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																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
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																			
<b>Low Load Sales Charge</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p>								
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																			

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus v2.1 guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
IncomePlus v2.1	2.78	0.85

#### 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
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 v2.1 with a GWB Benefit Base that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** April 2012

**Fund Manager:** Manulife

**Total Fund Value:** \$216,904,230

**Date Fund Created:** July 2008

**Total Units Outstanding:** 14,287,811

**Portfolio Turnover Rate:** 12.76%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.1	25,000	2.93	1.15	14.7942	350,049

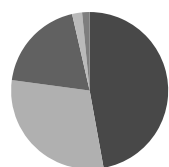
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in several different Fidelity mutual funds. The underlying funds invest primarily in foreign equities and Canadian fixed income investments.

Top 10 investments	%
Fidelity Global Disciplined Equity® Fund	48.30
Fidelity Canadian Bond Fund	32.01
Fidelity Canadian Disciplined Equity Fund	20.01
<b>Total</b>	<b>100.32</b>

Total investments: 3

**Investment Segmentation**



	% Assets
● GLOBAL EQUITIES	47.3
● CANADIAN BONDS & DEBENTURES	30.1
● CANADIAN EQUITIES	19.3
● CASH AND EQUIVALENTS	2.1
● GLOBAL BONDS	1.5

**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 guarantee. 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 6 years for a contractholder who has chosen IncomePlus v2.1 Series. Returns are after the MER has been deducted.

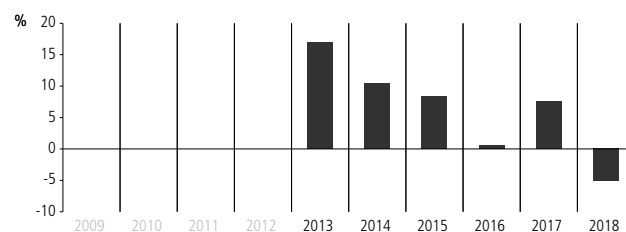
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the IncomePlus v2.1 Series on April 30, 2012 has \$1,479.40 on December 31, 2018. This works out to an average of 6.05% 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 6 years for a contractholder who chose the IncomePlus v2.1 Series. In the last 6 years the fund was up in value 5 years and down in value 1 year.

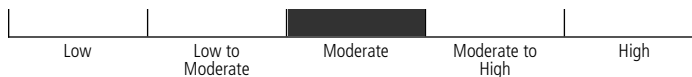


Manulife Fidelity Disciplined Equity Bundle GIF Select

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																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
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																			
<b>Low Load Sales Charge</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p>								
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																			

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus v2.1 guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
IncomePlus v2.1	2.93	1.15

#### 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
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 v2.1 with a GWB Benefit Base that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** April 2012  
**Date Fund Created:** January 1997

**Underlying Fund Manager:** Fidelity Investments Canada ULC  
**Total Units Outstanding:** 66,340,470

**Total Fund Value:** \$1,016,749,380  
**Portfolio Turnover Rate:** 5.35%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.1	25,000	2.83	1.25	12.6486	297,581

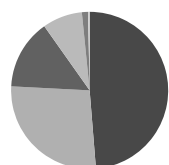
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in the Fidelity Canadian Asset Allocation mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)	%
Fidelity Canadian Money Market Investment Trust	7.44
Royal Bank of Canada	3.77
Enbridge	3.58
Toronto Dominion Bank	3.56
Fidelity Emerging Markets Equity Investment Trust	2.98
Suncor Energy	2.69
Fidelity Canadian Real Return Bond Index Investment Trust	2.27
Metro	2.18
Ontario (Province of)	2.14
iShares Core S&P 500 ETF	2.13
<b>Total</b>	<b>32.73</b>

Total investments: 1428

**Investment Segmentation**



	% Assets
CANADIAN EQUITIES	48.7
CANADIAN BONDS & DEBENTURES	27.1
GLOBAL EQUITIES	14.4
CASH AND EQUIVALENTS	8.2
GLOBAL BONDS	1.3
U.S. BONDS	0.3

**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 guarantee. 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 6 years for a contractholder who has chosen IncomePlus v2.1 Series. Returns are after the MER has been deducted.

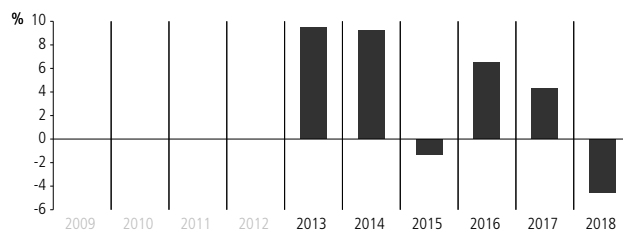
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the IncomePlus v2.1 Series on April 30, 2012 has \$1,264.90 on December 31, 2018. This works out to an average of 3.59% 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 6 years for a contractholder who chose the IncomePlus v2.1 Series. In the last 6 years the fund was up in value 4 years and down in value 2 years.



Manulife Fidelity Canadian Asset Allocation GIF Select

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																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
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																			
<b>Low Load Sales Charge</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p>								
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																			

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus v2.1 guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 5. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
IncomePlus v2.1	2.83	1.25

#### 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
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 v2.1 with a GWB Benefit Base that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** April 2012  
**Date Fund Created:** January 1997

**Underlying Fund Manager:** Fidelity Investments Canada ULC  
**Total Units Outstanding:** 9,429,098

**Total Fund Value:** \$123,319,220  
**Portfolio Turnover Rate:** 4.55%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.1	25,000	2.32	0.55	10.7202	233,563

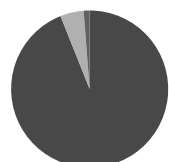
**WHAT DOES THE FUND INVEST IN?**

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

Top 10 investments (of the underlying fund)	%
Ontario (Province of)	10.84
Gov. of Canada	7.27
Province of Quebec MTN	5.81
Alberta (Province of)	3.21
Royal Bank of Canada	2.49
Toronto Dominion Bank	2.22
Bank of Nova Scotia	2.15
Canada Housing Trust No. 1	1.89
Institutional Mortgage Securities Canada	1.63
Province of British Columbia	1.62
<b>Total</b>	<b>39.14</b>

Total investments: 478

**Investment Segmentation**



	% Assets
● CANADIAN BONDS & DEBENTURES	94.0
● GLOBAL BONDS	4.8
● CASH AND EQUIVALENTS	1.2

**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 guarantee. 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 6 years for a contractholder who has chosen IncomePlus v2.1 Series. Returns are after the MER has been deducted.

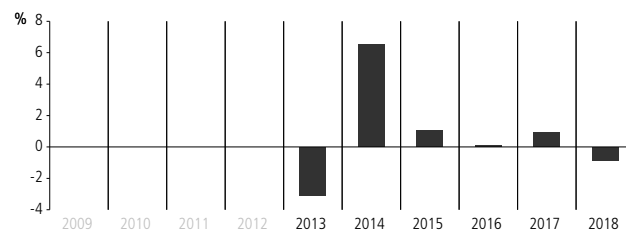
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the IncomePlus v2.1 Series on April 30, 2012 has \$1,072.00 on December 31, 2018. This works out to an average of 1.05% 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 6 years for a contractholder who chose the IncomePlus v2.1 Series. In the last 6 years the fund was up in value 4 years and down in value 2 years.



Manulife Fidelity Canadian Bond GIF Select

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																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
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																			
<b>Low Load Sales Charge</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p>								
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																			

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus v2.1 guarantee option 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
IncomePlus v2.1	2.32	0.55

#### 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 v2.1 with a GWB Benefit Base that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** April 2012  
**Date Fund Created:** October 2006

**Underlying Fund Manager:** Fidelity Investments Canada ULC  
**Total Units Outstanding:** 56,978,203

**Total Fund Value:** \$923,409,026  
**Portfolio Turnover Rate:** 3.85%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.1	25,000	2.78	1.15	12.9516	2,219,104

**WHAT DOES THE FUND INVEST IN?**

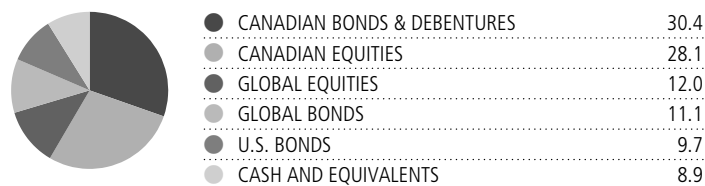
This Segregated Fund invests in the Fidelity Monthly Income mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

**Top 10 investments (of the underlying fund)**

	%
Fidelity Canadian Bond Fund	25.86
Fidelity Dividend Plus Fund	12.60
Fidelity American High Yield Fund	10.19
Fidelity Canadian Money Market Investment Trust	5.52
Fidelity Emerging Markets Debt Investment Trust	5.19
Fidelity Convertible Securities Investment Trust	3.85
Cash & Cash Equivalents	3.29
Chicago Mercantile Exchange (S&P 500 Futures)	2.77
Montreal Exchange (S&P/TSX Futures)	2.77
SPDR Gold Trust ETF	2.52
<b>Total</b>	<b>74.55</b>

Total investments: 2346

**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 guarantee. 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 6 years for a contractholder who has chosen IncomePlus v2.1 Series. Returns are after the MER has been deducted.

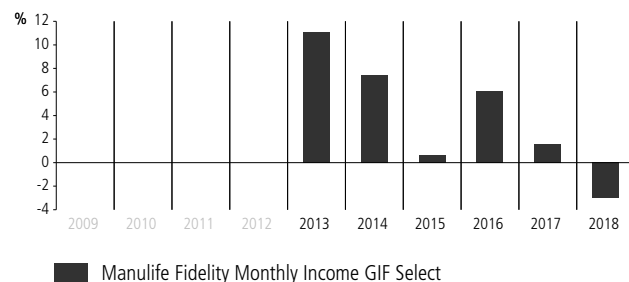
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the IncomePlus v2.1 Series on April 30, 2012 has \$1,295.20 on December 31, 2018. 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 6 years for a contractholder who chose the IncomePlus v2.1 Series. In the last 6 years the fund was up in value 5 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																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
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																			
<b>Low Load Sales Charge</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p>								
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																			

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus v2.1 guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
IncomePlus v2.1	2.78	1.15

#### 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
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 v2.1 with a GWB Benefit Base that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** April 2012  
**Date Fund Created:** July 2008

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 39,831,469

**Total Fund Value:** \$739,917,304  
**Portfolio Turnover Rate:** 7.52%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.1	25,000	2.72	1.15	16.1605	1,468,864

**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in the Manulife Diversified Investment mutual fund. The underlying fund invests primarily in foreign equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)	%
Gov. of Canada Treasury Bill, 2/21/2019	2.39
Canadian Treasury Bill 01/10/2019 Tbill	2.20
Gov. of Canada, 1%, 6/1/2027	2.08
Gov. of Canada, 4%, 6/1/2041	1.30
Canada Housing Trust No.1, 1.25%, 6/15/2021	1.26
Ontario (Province of), 3.45%, 6/2/2045	1.15
British Columbia (Province of), 3.3%, 12/18/2023	1.06
Gov. of Canada Treasury Bill, 1/24/2019	1.00
Gov. of Canada, 3.5%, 12/1/2045	0.99
Canada Housing Trust No.1, 2.25%, 12/15/2025	0.98
<b>Total</b>	<b>14.42</b>

Total investments: 397

**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 guarantee. 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 6 years for a contractholder who has chosen IncomePlus v2.1 Series. Returns are after the MER has been deducted.

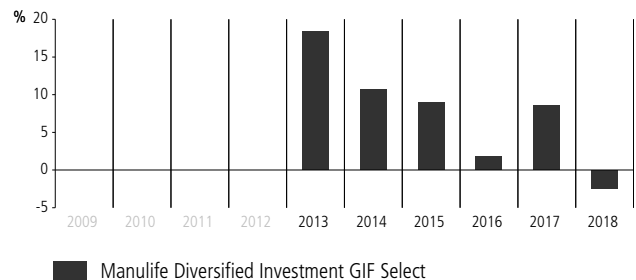
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the IncomePlus v2.1 Series on April 30, 2012 has \$1,616.10 on December 31, 2018. This works out to an average of 7.46% 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 6 years for a contractholder who chose the IncomePlus v2.1 Series. In the last 6 years the fund was up in value 5 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																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr><td>1 year of buying</td><td>5.50</td></tr> <tr><td>2 years of buying</td><td>5.00</td></tr> <tr><td>3 years of buying</td><td>5.00</td></tr> <tr><td>4 years of buying</td><td>4.00</td></tr> <tr><td>5 years of buying</td><td>4.00</td></tr> <tr><td>6 years of buying</td><td>3.00</td></tr> <tr><td>7 years of buying</td><td>2.00</td></tr> <tr><td>After 7 years</td><td>0.00</td></tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
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																			
<b>Low Load Sales Charge</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr><td>1 year of buying</td><td>2.50</td></tr> <tr><td>2 years of buying</td><td>2.00</td></tr> <tr><td>3 years of buying</td><td>1.50</td></tr> <tr><td>After 3 years</td><td>0.00</td></tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p>								
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																			

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus v2.1 guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
IncomePlus v2.1	2.72	1.15

#### 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
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 v2.1 with a GWB Benefit Base that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** April 2012  
**Date Fund Created:** May 2002

**Fund Manager:** Mackenzie Financial  
**Total Units Outstanding:** 19,727,104

**Total Fund Value:** \$279,761,145  
**Portfolio Turnover Rate:** 3.86%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.1	25,000	2.46	0.75	12.4885	450,567

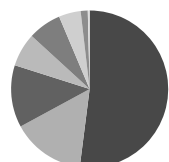
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)	%
Ontario (Province of), 2.9%, 6/2/2028	6.40
Gov. of Canada, 2%, 6/1/2028	4.54
Ontario (Province of), 2.9%, 6/2/2049	3.37
Gov. of Canada, 1.25%, 12/1/2047	2.24
Quebec (Province of), 3.5%, 12/1/2048	1.45
Quebec (Province of), 2.75%, 9/1/2028	1.37
Royal Bank of Canada	1.32
Bank of Nova Scotia	1.32
Toronto Dominion Bank	1.26
U.S Dept. of the Treasury, 3%, 2/15/2048	1.24
<b>Total</b>	<b>24.52</b>

Total investments: 489

**Investment Segmentation**



	% Assets
CANADIAN BONDS & DEBENTURES	52.1
CANADIAN EQUITIES	15.1
U.S. BONDS	12.8
GLOBAL EQUITIES	6.9
U.S. EQUITIES	6.9
GLOBAL BONDS	4.5
CASH AND EQUIVALENTS	1.5
REITS	0.4

**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 guarantee. 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 6 years for a contractholder who has chosen IncomePlus v2.1 Series. Returns are after the MER has been deducted.

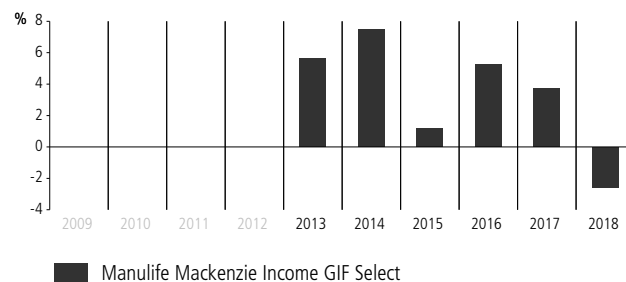
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the IncomePlus v2.1 Series on April 30, 2012 has \$1,248.90 on December 31, 2018. This works out to an average of 3.39% 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 6 years for a contractholder who chose the IncomePlus v2.1 Series. In the last 6 years the fund was up in value 5 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																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<p><b>If you sell within:</b></p> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
	%																			
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																			
<b>Low Load Sales Charge</b>	<p><b>If you sell within:</b></p> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	2.50	2 years of buying	2.00	3 years of buying	1.50	After 3 years	0.00	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p>								
	%																			
1 year of buying	2.50																			
2 years of buying	2.00																			
3 years of buying	1.50																			
After 3 years	0.00																			

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus v2.1 guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 2. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
IncomePlus v2.1	2.46	0.75

#### 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
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 v2.1 with a GWB Benefit Base that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** April 2012  
**Date Fund Created:** October 2006

**Fund Manager:** Manulife  
**Total Units Outstanding:** 45,282,860

**Total Fund Value:** \$520,113,879  
**Portfolio Turnover Rate:** --

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.1	25,000	0.00	0.55	10.6821	283,052

**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests primarily in Canadian cash and cash equivalents.

<b>Top 10 investments</b>	<b>%</b>
Canadian Dollar	99.89
<b>Total</b>	<b>99.89</b>

Total investments: 1

**Investment Segmentation**

**% Assets**



**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 6 years for a contractholder who has chosen IncomePlus v2.1 Series. Returns are after the MER has been deducted.

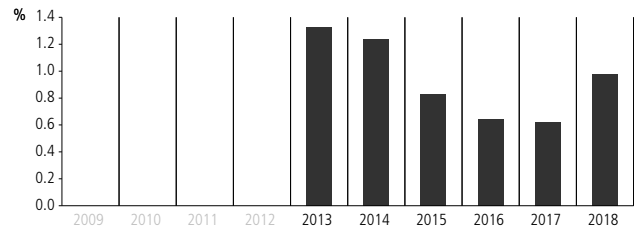
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the IncomePlus v2.1 Series on April 30, 2012 has \$1,068.20 on December 31, 2018. This works out to an average of 0.99% 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 6 years for a contractholder who chose the IncomePlus v2.1 Series. In the past 6 years the Fund was up in value.



Manulife High Interest Savings GIF Select

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 guarantee. 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																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>1.50</td> </tr> <tr> <td>2 years of buying</td> <td>1.50</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>4 years of buying</td> <td>1.00</td> </tr> <tr> <td>5 years of buying</td> <td>1.00</td> </tr> <tr> <td>6 years of buying</td> <td>1.00</td> </tr> <tr> <td>7 years of buying</td> <td>0.50</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>	If you sell within:	%	1 year of buying	1.50	2 years of buying	1.50	3 years of buying	1.50	4 years of buying	1.00	5 years of buying	1.00	6 years of buying	1.00	7 years of buying	0.50	After 7 years	0.00	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
If you sell within:	%																			
1 year of buying	1.50																			
2 years of buying	1.50																			
3 years of buying	1.50																			
4 years of buying	1.00																			
5 years of buying	1.00																			
6 years of buying	1.00																			
7 years of buying	0.50																			
After 7 years	0.00																			
<b>Low Load Sales Charge</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>1.00</td> </tr> <tr> <td>2 years of buying</td> <td>0.50</td> </tr> <tr> <td>3 years of buying</td> <td>0.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>	If you sell within:	%	1 year of buying	1.00	2 years of buying	0.50	3 years of buying	0.50	After 3 years	0.00	<p>When you invest, Manulife pays a commission of 0.5%. Any sales charge you pay goes to Manulife.</p>								
If you sell within:	%																			
1 year of buying	1.00																			
2 years of buying	0.50																			
3 years of buying	0.50																			
After 3 years	0.00																			

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus v2.1 guarantee option 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. **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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
IncomePlus v2.1	0.00	0.55

#### 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
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 v2.1 with a GWB Benefit Base that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** April 2012  
**Date Fund Created:** September 1986

**Fund Manager:** Manulife  
**Total Units Outstanding:** 10,751,502

**Total Fund Value:** \$213,224,290  
**Portfolio Turnover Rate:** 13.22%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.1	25,000	2.65	0.85	13.1519	268,623

**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests primarily in Canadian equities and Canadian fixed income investments.

**Top 10 investments**

	%
MAM Canadian Core Fixed Income	46.92
Manulife Dividend Income Fund	9.84
Franklin Bissett Canadian Equity Fund	9.37
Manulife Core Canadian Equity Fund	8.90
MAM U.S. Large Cap Core Pooled Fund	7.39
Manulife U.S. Unconstrained Bond Fund	5.15
National Bank Canadian All Cap Equity Fund	4.56
National Bank <i>SmartData</i> International Equity Fund	3.27
Manulife International Equity Fund	3.06
<b>Total</b>	<b>98.45</b>

Total investments: 9

**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 guarantee. 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 6 years for a contractholder who has chosen IncomePlus v2.1 Series. Returns are after the MER has been deducted.

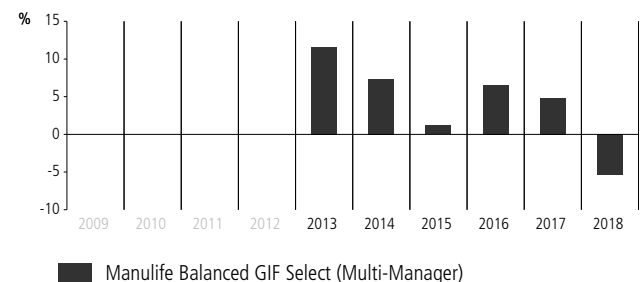
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the IncomePlus v2.1 Series on April 30, 2012 has \$1,315.20 on December 31, 2018. This works out to an average of 4.19% per year.

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

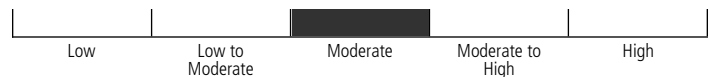
This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the IncomePlus v2.1 Series. In the last 6 years the fund was up in value 5 years and down in value 1 year.



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																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<p><b>If you sell within:</b></p> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
	%																			
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																			
<b>Low Load Sales Charge</b>	<p><b>If you sell within:</b></p> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	2.50	2 years of buying	2.00	3 years of buying	1.50	After 3 years	0.00	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p>								
	%																			
1 year of buying	2.50																			
2 years of buying	2.00																			
3 years of buying	1.50																			
After 3 years	0.00																			

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus v2.1 guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
IncomePlus v2.1	2.65	0.85

#### 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
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 v2.1 with a GWB Benefit Base that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** April 2012  
**Date Fund Created:** July 2008

**Fund Manager:** Manulife  
**Total Units Outstanding:** 18,164,226

**Total Fund Value:** \$268,984,482  
**Portfolio Turnover Rate:** 36.19%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.1	25,000	2.75	1.15	14.1782	523,346

**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in several different Manulife mutual funds. The underlying funds invest primarily in foreign equities and Canadian fixed income investments.

**Top 10 investments** %

Manulife Global Dividend Fund	50.43
Nestlé S.A.	
Johnson & Johnson	
Amcor Ltd.	
Microsoft Corp.	
Apple Inc.	
Wells Fargo & Co.	
Heineken N.V.	
Chubb Limited	
Compagnie Générale des Établissements Michelin	
Verizon Communications Inc.	
Manulife Fundamental Equity Fund	19.57
Manulife Strategic Income Fund	15.26
Manulife Corporate Bond Fund	15.00
<b>Total</b>	<b>100.27</b>

Total investments: 4

**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 guarantee. 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 6 years for a contractholder who has chosen IncomePlus v2.1 Series. Returns are after the MER has been deducted.

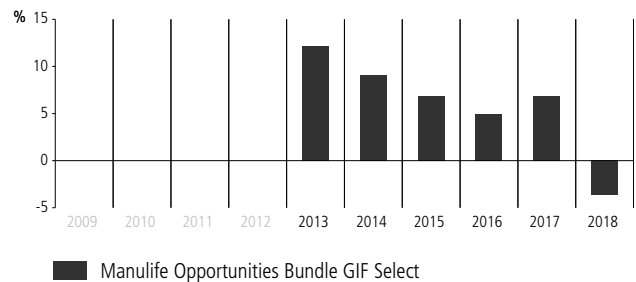
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the IncomePlus v2.1 Series on April 30, 2012 has \$1,417.80 on December 31, 2018. This works out to an average of 5.37% per year.

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

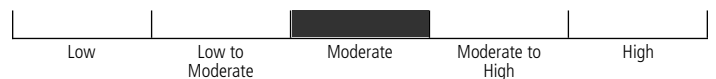
This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the IncomePlus v2.1 Series. In the last 6 years the fund was up in value 5 years and down in value 1 year.



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																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<p><b>If you sell within:</b></p> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
	%																			
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																			
<b>Low Load Sales Charge</b>	<p><b>If you sell within:</b></p> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	2.50	2 years of buying	2.00	3 years of buying	1.50	After 3 years	0.00	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p>								
	%																			
1 year of buying	2.50																			
2 years of buying	2.00																			
3 years of buying	1.50																			
After 3 years	0.00																			

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus v2.1 guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
IncomePlus v2.1	2.75	1.15

#### 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
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 v2.1 with a GWB Benefit Base that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** August 2015  
**Date Fund Created:** August 2015

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 39,308,594

**Total Fund Value:** \$416,615,760  
**Portfolio Turnover Rate:** 11.67%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.1	25,000	2.68	1.15	10.6945	808,864

**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in the Manulife Fundamental Income mutual fund. The underlying fund invests primarily in a mix of Canadian and/or foreign equities and fixed income.

Top 10 investments (of the underlying fund)	%
Gov. of Canada Treasury Bill, 2/7/2019	3.57
Bank of Nova Scotia	2.71
BCE Inc.	2.60
Royal Bank of Canada	2.55
Canadian Treasury Bill 01/10/2019 Tbill	2.31
Toronto Dominion Bank	2.20
Suncor Energy Inc.	1.94
Canadian Natural Resources Ltd.	1.89
Canadian Imperial Bank of Commerce	1.82
Loblaw Companies Ltd.	1.78
<b>Total</b>	<b>23.38</b>

Total investments: 383

**Investment Segmentation**

Asset Class	% Assets
CANADIAN EQUITIES	32.2
CANADIAN BONDS & DEBENTURES	26.7
U.S. EQUITIES	14.0
U.S. BONDS	9.6
GLOBAL EQUITIES	8.4
CASH AND EQUIVALENTS	8.4
GLOBAL BONDS	0.9
REITS	0.7

**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 guarantee. 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 3 years for a contractholder who has chosen IncomePlus v2.1 Series. Returns are after the MER has been deducted.

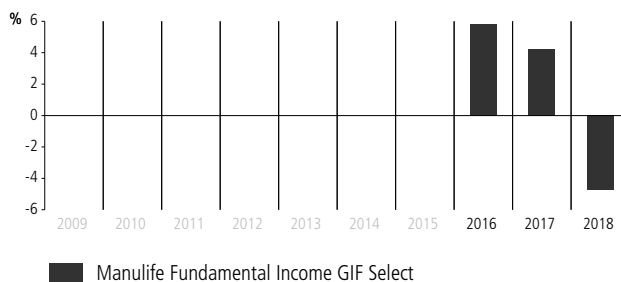
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the IncomePlus v2.1 Series on August 24, 2015 has \$1,069.50 on December 31, 2018. This works out to an average of 2.02% 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 IncomePlus v2.1 Series. In the last 3 years the fund was up in value 2 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																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<p><b>If you sell within:</b></p> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
	%																			
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																			
<b>Low Load Sales Charge</b>	<p><b>If you sell within:</b></p> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	2.50	2 years of buying	2.00	3 years of buying	1.50	After 3 years	0.00	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p>								
	%																			
1 year of buying	2.50																			
2 years of buying	2.00																			
3 years of buying	1.50																			
After 3 years	0.00																			

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus v2.1 guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
IncomePlus v2.1	2.68	1.15

#### 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
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 v2.1 with a GWB Benefit Base that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** April 2012  
**Date Fund Created:** October 2010

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 14,385,309

**Total Fund Value:** \$239,548,153  
**Portfolio Turnover Rate:** 6.46%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.1	25,000	2.63	0.85	15.3558	710,658

**WHAT DOES THE FUND INVEST IN?**

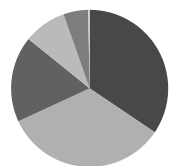
This Segregated Fund invests in the Manulife Canadian Balanced mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

**Top 10 investments (of the underlying fund)**

	%
Gov. of Canada Treasury Bill, 3/21/2019	3.01
Royal Bank of Canada	2.08
Brookfield Asset Management Inc.	1.79
Gov. of Canada, 2.75%, 6/1/2022	1.74
Toronto Dominion Bank	1.70
Telus Corp.	1.65
Canadian Pacific Railway Ltd.	1.63
Constellation Software Inc.	1.33
Bank of Nova Scotia	1.29
Canada Housing Trust No. 1, 1.25%, 6/15/2021	1.27
<b>Total</b>	<b>17.49</b>

Total investments: 266

**Investment Segmentation**



	% Assets
CANADIAN EQUITIES	34.5
CANADIAN BONDS & DEBENTURES	33.8
GLOBAL EQUITIES	17.7
U.S. EQUITIES	8.8
CASH AND EQUIVALENTS	5.1
U.S. BONDS	0.3

**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 guarantee. 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 6 years for a contractholder who has chosen IncomePlus v2.1 Series. Returns are after the MER has been deducted.

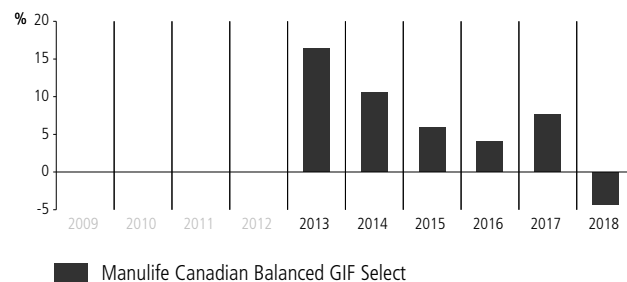
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the IncomePlus v2.1 Series on April 30, 2012 has \$1,535.60 on December 31, 2018. This works out to an average of 6.64% 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 6 years for a contractholder who chose the IncomePlus v2.1 Series. In the last 6 years the fund was up in value 5 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																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
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																			
<b>Low Load Sales Charge</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p>								
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																			

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus v2.1 guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
IncomePlus v2.1	2.63	0.85

#### 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
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 v2.1 with a GWB Benefit Base that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** September 2014

**Underlying Fund Manager:** Manulife Asset Management Limited

**Total Fund Value:** \$73,038,689

**Date Fund Created:** October 2013

**Total Units Outstanding:** 6,879,943

**Portfolio Turnover Rate:** 10.68%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.1	25,000	2.50	0.85	10.6564	103,155

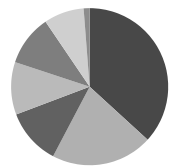
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in the Manulife Global Managed Volatility Portfolio mutual fund. The underlying fund invests primarily in ETFs to gain exposure to foreign equity and fixed income investments.

Top 10 investments (of the underlying fund)	%
VanEck Vectors ETF Trust - VanEck Vectors J.P. Morgan EM Local Currency Bond ETF	5.31
SPDR Barclays Capital High Yield	4.60
Suncor Energy Inc.	1.95
Canadian Natural Resources Ltd.	1.85
Vanguard FTSE Europe ETF	1.24
Royal Bank of Canada	1.12
Toronto Dominion Bank	1.02
Vanguard ETF	0.98
Merit Trust 01/02/2019 DN	0.96
Vanguard FTSE Developed Markets ETF	0.89
<b>Total</b>	<b>19.92</b>

Total investments: 21837

**Investment Segmentation**



	% Assets
U.S. EQUITIES	37.0
CANADIAN EQUITIES	21.0
U.S. BONDS	11.6
GLOBAL EQUITIES	10.9
CANADIAN BONDS & DEBENTURES	10.5
CASH AND EQUIVALENTS	8.3
GLOBAL BONDS	1.2

**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 guarantee. For details, please refer to the Information Folder and Contract.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking the potential for growth 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 4 years for a contractholder who has chosen IncomePlus v2.1 Series. Returns are after the MER has been deducted.

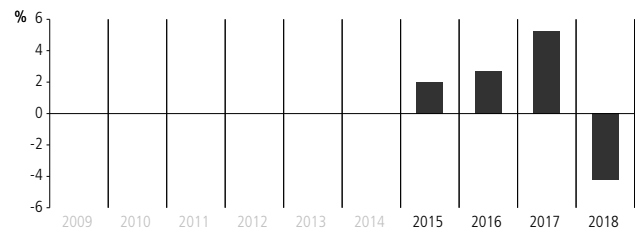
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the IncomePlus v2.1 Series on September 19, 2014 has \$1,065.60 on December 31, 2018. This works out to an average of 1.50% 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 4 years for a contractholder who chose the IncomePlus v2.1 Series. In the last 4 years the fund was up in value 3 years and down in value 1 year.



Manulife Global Managed Volatility GIF Select

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																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<p><b>If you sell within:</b></p> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
	%																			
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																			
<b>Low Load Sales Charge</b>	<p><b>If you sell within:</b></p> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	2.50	2 years of buying	2.00	3 years of buying	1.50	After 3 years	0.00	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p>								
	%																			
1 year of buying	2.50																			
2 years of buying	2.00																			
3 years of buying	1.50																			
After 3 years	0.00																			

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus v2.1 guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
IncomePlus v2.1	2.50	0.85

#### 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
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 v2.1 with a GWB Benefit Base that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** September 2014  
**Date Fund Created:** April 2014

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 101,722,782

**Total Fund Value:** \$1,187,463,978  
**Portfolio Turnover Rate:** 4.93%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.1	25,000	2.62	1.15	11.6420	1,314,194

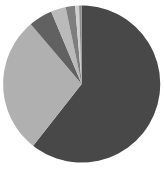
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in the Manulife U.S. Monthly High Income mutual fund. The underlying fund invests in U.S. equity and fixed income investments.

Top 10 investments (of the underlying fund)	%
Roper Technologies, Inc.	4.08
Thermo Fisher Scientific Inc.	4.02
Waste Connections, Inc.	4.01
Visa Inc.	3.72
Gov. of Canada Treasury Bill, 2/7/2019	3.33
Amphenol Corporation	3.07
Becton Dickinson & Co., 6.125%	2.91
TransUnion	2.63
DTE Energy Company, 6.5%	2.44
Danaher Corporation	2.43
<b>Total</b>	<b>32.64</b>

Total investments: 785

**Investment Segmentation**



Asset Class	% Assets
U.S. EQUITIES	62.5
U.S. BONDS	29.1
CASH AND EQUIVALENTS	5.0
GLOBAL BONDS	3.2
GLOBAL EQUITIES	2.0
REITS	0.8
CANADIAN BONDS & DEBENTURES	0.5

**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 guarantee. 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 4 years for a contractholder who has chosen IncomePlus v2.1 Series. Returns are after the MER has been deducted.

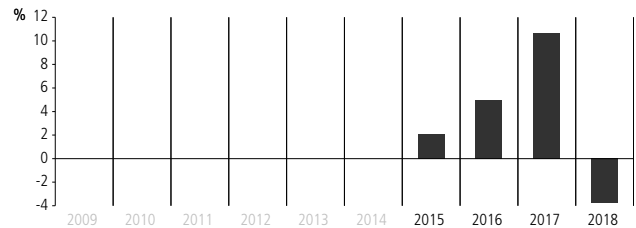
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the IncomePlus v2.1 Series on September 19, 2014 has \$1,164.20 on December 31, 2018. This works out to an average of 3.61% 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 4 years for a contractholder who chose the IncomePlus v2.1 Series. In the last 4 years the fund was up in value 3 years and down in value 1 year.



Manulife U.S. Monthly High Income GIF Select

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																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<p><b>If you sell within:</b></p> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
	%																			
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																			
<b>Low Load Sales Charge</b>	<p><b>If you sell within:</b></p> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	2.50	2 years of buying	2.00	3 years of buying	1.50	After 3 years	0.00	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p>								
	%																			
1 year of buying	2.50																			
2 years of buying	2.00																			
3 years of buying	1.50																			
After 3 years	0.00																			

**2. Ongoing Fund Expenses**

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus v2.1 guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
IncomePlus v2.1	2.62	1.15

**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
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 v2.1 with a GWB Benefit Base that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** October 2016  
**Date Fund Created:** October 2016

**Fund Manager:** Manulife  
**Total Units Outstanding:** 6,514,508

**Total Fund Value:** \$71,593,759  
**Portfolio Turnover Rate:** 13.76%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>IncomePlus v2.1</b>	25,000	2.88	1.15	10.9926	120,481

**WHAT DOES THE FUND INVEST IN?**

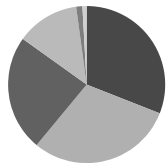
This Segregated Fund invests in several different National Bank mutual funds. The underlying funds invest primarily in foreign equities and Canadian fixed income investments.

**Top 10 investments** **%**

National Bank Global Equity Fund	50.78
Moody's Corp.	
Keyence Corp.	
MasterCard Inc., Class A	
Johnson & Johnson	
Becton Dickinson and Co.	
Unilever NV, GDR	
Diageo PLC	
MSCI Inc.	
Sherwin-Williams Co./The	
TJX Companies Inc.	
National Bank Bond Fund	31.11
National Bank Canadian All Cap Equity Fund	18.36
<b>Total</b>	<b>100.25</b>

Total investments: 3

**Investment Segmentation**



**% Assets**

● U.S. EQUITIES	31.0
● CANADIAN BONDS & DEBENTURES	30.1
● GLOBAL EQUITIES	23.9
● CANADIAN EQUITIES	13.0
● OTHER	1.3
● GLOBAL BONDS	0.9

**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 guarantee. 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 for a contractholder who has chosen IncomePlus v2.1 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 IncomePlus v2.1 Series on October 14, 2016 has \$1,099.30 on December 31, 2018. This works out to an average of 4.37% per year.

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

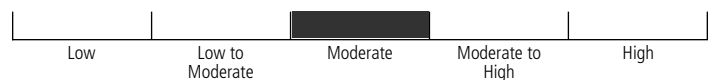
This chart shows how the Fund has performed in each of the past 2 years for a contractholder who chose the IncomePlus v2.1 Series. In the last 2 years the fund was up in value 1 year and down in value 1 year.



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																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
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																			
<b>Low Load Sales Charge</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p>								
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																			

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus v2.1 guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
IncomePlus v2.1	2.88	1.15

#### 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
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 v2.1 with a GWB Benefit Base that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** April 2012  
**Date Fund Created:** October 2006

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 52,595,862

**Total Fund Value:** \$780,460,879  
**Portfolio Turnover Rate:** 7.47%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.1	25,000	2.67	0.85	13.8165	963,527

**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in the Manulife Simplicity Balanced Portfolio mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

**Top 10 investments (of the underlying fund)**

	%
Manulife Bond Fund	16.51
Manulife Corporate Bond Fund	10.02
Manulife Strategic Income Fund	9.50
Manulife U.S. All Cap Equity Fund	6.97
Manulife International Value Equity Fund	6.39
Manulife World Investment Class	6.34
Manulife Canadian Unconstrained Bond Fund	5.00
Manulife Canadian Universe Bond Fund	4.99
Manulife Emerging Markets Fund	4.49
Manulife Canadian Investment Fund	4.36
<b>Total</b>	<b>74.57</b>

Total investments: 21

**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 guarantee. 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 6 years for a contractholder who has chosen IncomePlus v2.1 Series. Returns are after the MER has been deducted.

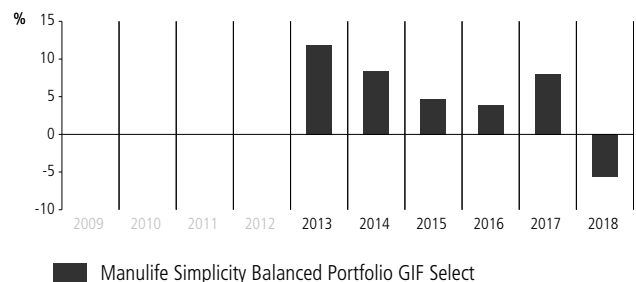
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the IncomePlus v2.1 Series on April 30, 2012 has \$1,381.70 on December 31, 2018. This works out to an average of 4.97% per year.

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

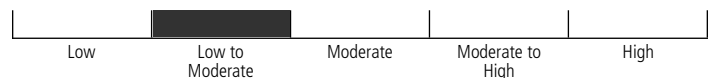
This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the IncomePlus v2.1 Series. In the last 6 years the fund was up in value 5 years and down in value 1 year.



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																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
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																			
<b>Low Load Sales Charge</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p>								
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																			

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus v2.1 guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
IncomePlus v2.1	2.67	0.85

#### 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
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 v2.1 with a GWB Benefit Base that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** April 2012  
**Date Fund Created:** October 2006

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 24,319,875

**Total Fund Value:** \$329,378,589  
**Portfolio Turnover Rate:** 11.03%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.1	25,000	2.20	0.75	12.0041	637,527

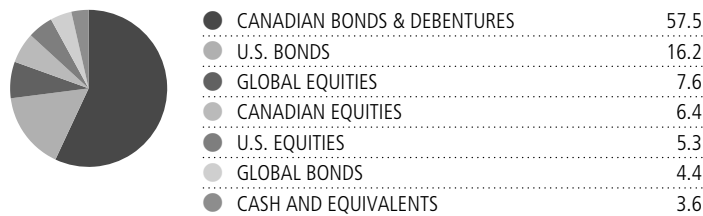
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in the Manulife Simplicity Conservative Portfolio mutual fund. The underlying fund invests primarily in Canadian fixed income and money market funds.

Top 10 investments (of the underlying fund)	%
Manulife Bond Fund	41.82
Manulife Canadian Universe Bond Fund	12.08
Manulife Strategic Income Fund	10.02
Manulife Corporate Bond Fund	9.00
Manulife Canadian Unconstrained Bond Fund	8.08
Manulife Canadian Investment Fund	2.06
Manulife World Investment Fund	2.03
Manulife U.S. All Cap Equity Fund	1.89
Manulife Fundamental Equity Fund	1.68
Manulife Emerging Markets Fund	1.48
<b>Total</b>	<b>90.13</b>

Total investments: 21

**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 guarantee. 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 bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 6 years for a contractholder who has chosen IncomePlus v2.1 Series. Returns are after the MER has been deducted.

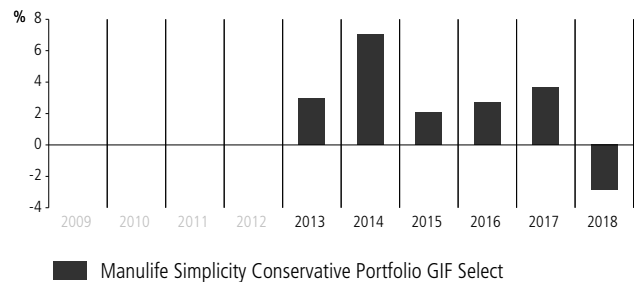
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the IncomePlus v2.1 Series on April 30, 2012 has \$1,200.40 on December 31, 2018. This works out to an average of 2.78% 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 6 years for a contractholder who chose the IncomePlus v2.1 Series. In the last 6 years the fund was up in value 5 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																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<p><b>If you sell within:</b></p> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
	%																			
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																			
<b>Low Load Sales Charge</b>	<p><b>If you sell within:</b></p> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	2.50	2 years of buying	2.00	3 years of buying	1.50	After 3 years	0.00	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p>								
	%																			
1 year of buying	2.50																			
2 years of buying	2.00																			
3 years of buying	1.50																			
After 3 years	0.00																			

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus v2.1 guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 2. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
IncomePlus v2.1	2.20	0.75

#### 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
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 v2.1 with a GWB Benefit Base that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** April 2012  
**Date Fund Created:** April 2007

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 39,648,990

**Total Fund Value:** \$601,841,998  
**Portfolio Turnover Rate:** 8.38%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.1	25,000	2.82	1.15	14.4841	715,994

**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in the Manulife Simplicity Global Balanced Portfolio mutual fund. The underlying fund invests primarily in foreign equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)	%
Manulife Bond Fund	13.05
Manulife Corporate Bond Fund	10.30
Manulife U.S. All Cap Equity Fund	9.06
Manulife Strategic Income Fund	9.03
Manulife World Investment Class	6.65
Manulife Canadian Unconstrained Bond Fund	6.04
Manulife International Value Equity Fund	6.03
Manulife Global Unconstrained Bond Fund	5.25
Manulife Emerging Markets Fund	5.03
Manulife World Investment Fund	4.88
<b>Total</b>	<b>75.33</b>

Total investments: 21

**Investment Segmentation**

Asset Class	% Assets
GLOBAL EQUITIES	28.2
CANADIAN BONDS & DEBENTURES	19.9
U.S. EQUITIES	17.8
U.S. BONDS	15.0
CANADIAN EQUITIES	8.5
GLOBAL BONDS	7.1
CASH AND EQUIVALENTS	4.6
REITS	0.4

**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 guarantee. 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 6 years for a contractholder who has chosen IncomePlus v2.1 Series. Returns are after the MER has been deducted.

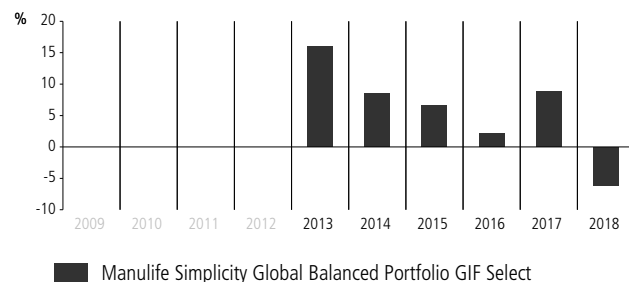
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the IncomePlus v2.1 Series on April 30, 2012 has \$1,448.40 on December 31, 2018. This works out to an average of 5.71% per year.

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

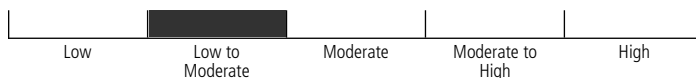
This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the IncomePlus v2.1 Series. In the last 6 years the fund was up in value 5 years and down in value 1 year.



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																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
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																			
<b>Low Load Sales Charge</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p>								
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																			

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus v2.1 guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
IncomePlus v2.1	2.82	1.15

#### 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
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 v2.1 with a GWB Benefit Base that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** April 2012  
**Date Fund Created:** October 2006

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 52,921,856

**Total Fund Value:** \$777,834,132  
**Portfolio Turnover Rate:** 9.61%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.1	25,000	2.78	1.15	14.6249	599,701

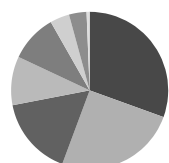
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in the Manulife Simplicity Growth Portfolio mutual fund. The underlying fund invests primarily in foreign equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)	%
Manulife U.S. All Cap Equity Fund	9.48
Manulife Strategic Income Fund	9.44
Manulife World Investment Class	8.13
Manulife Emerging Markets Fund	8.03
Manulife International Value Equity Fund	6.79
Manulife Corporate Bond Fund	6.22
Manulife Covered Call U.S. Equity Fund	5.97
Manulife Bond Fund	5.93
Manulife Canadian Investment Fund	5.11
Manulife Dividend Income Fund	4.95
<b>Total</b>	<b>70.06</b>

Total investments: 20

**Investment Segmentation**



	% Assets
GLOBAL EQUITIES	30.9
U.S. EQUITIES	25.5
CANADIAN EQUITIES	16.5
CANADIAN BONDS & DEBENTURES	10.2
U.S. BONDS	9.9
CASH AND EQUIVALENTS	4.0
GLOBAL BONDS	3.7
REITS	0.6

**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 guarantee. 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 6 years for a contractholder who has chosen IncomePlus v2.1 Series. Returns are after the MER has been deducted.

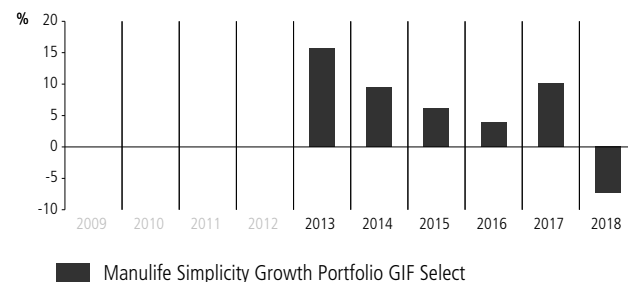
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the IncomePlus v2.1 Series on April 30, 2012 has \$1,462.50 on December 31, 2018. This works out to an average of 5.87% per year.

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

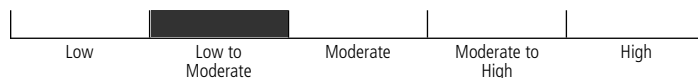
This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the IncomePlus v2.1 Series. In the last 6 years the fund was up in value 5 years and down in value 1 year.



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																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
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																			
<b>Low Load Sales Charge</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p>								
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																			

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus v2.1 guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
IncomePlus v2.1	2.78	1.15

#### 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
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 v2.1 with a GWB Benefit Base that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** April 2012  
**Date Fund Created:** October 2006

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 16,551,490

**Total Fund Value:** \$238,228,294  
**Portfolio Turnover Rate:** 8.52%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.1	25,000	2.31	0.75	13.0346	368,481

**WHAT DOES THE FUND INVEST IN?**

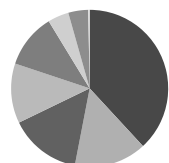
This Segregated Fund invests in the Manulife Simplicity Moderate Portfolio mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

**Top 10 investments (of the underlying fund)**

	%
Manulife Bond Fund	25.53
Manulife Corporate Bond Fund	10.29
Manulife Strategic Income Fund	10.10
Manulife Canadian Universe Bond Fund	8.08
Manulife Canadian Unconstrained Bond Fund	6.33
Manulife World Investment Class	4.90
Manulife Canadian Investment Fund	4.08
Manulife U.S. All Cap Equity Fund	3.80
Manulife Fundamental Equity Fund	3.35
Manulife Dividend Income Fund	3.34
<b>Total</b>	<b>79.81</b>

Total investments: 21

**Investment Segmentation**



	% Assets
CANADIAN BONDS & DEBENTURES	38.6
U.S. BONDS	15.1
GLOBAL EQUITIES	15.0
CANADIAN EQUITIES	12.4
U.S. EQUITIES	11.3
GLOBAL BONDS	4.4
CASH AND EQUIVALENTS	4.1
REITS	0.3

**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 guarantee. 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 6 years for a contractholder who has chosen IncomePlus v2.1 Series. Returns are after the MER has been deducted.

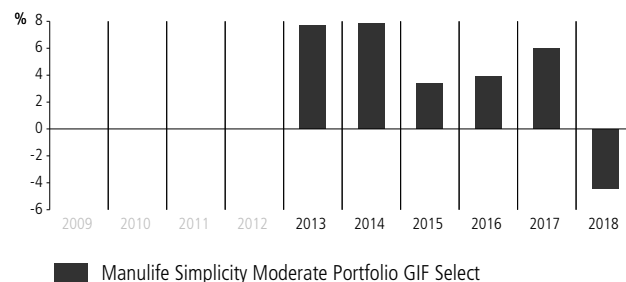
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the IncomePlus v2.1 Series on April 30, 2012 has \$1,303.50 on December 31, 2018. This works out to an average of 4.05% per year.

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

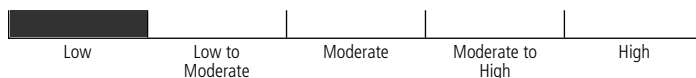
This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the IncomePlus v2.1 Series. In the last 6 years the fund was up in value 5 years and down in value 1 year.



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																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
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																			
<b>Low Load Sales Charge</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p>								
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																			

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus v2.1 guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 2. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
IncomePlus v2.1	2.31	0.75

#### 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
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 v2.1 with a GWB Benefit Base that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** October 2012  
**Date Fund Created:** October 2012

**Underlying Fund Manager:** TD Asset Management Inc.  
**Total Units Outstanding:** 1,441,301

**Total Fund Value:** \$16,271,063  
**Portfolio Turnover Rate:** 14.04%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.1	25,000	2.82	1.15	11.2948	192,305

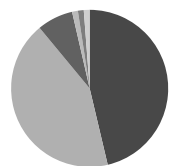
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in the TD Balanced Income mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)	%
Royal Bank of Canada	4.15
Toronto Dominion Bank	3.95
Bank of Nova Scotia	3.44
Alimentation Couche-Tard Inc.	2.43
Suncor Energy Inc.	2.33
Canadian Natural Resources Ltd.	2.23
Canadian Pacific Railway Ltd.	2.13
Canadian National Railway Co.	2.02
Bank of Montreal	2.02
Sun Life Financial Inc.	1.82
<b>Total</b>	<b>26.52</b>

Total investments: 352

**Investment Segmentation**



	% Assets
CANADIAN EQUITIES	46.3
CANADIAN BONDS & DEBENTURES	42.7
U.S. BONDS	7.4
CASH AND EQUIVALENTS	1.2
GLOBAL BONDS	1.2
U.S. EQUITIES	1.2

**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 guarantee. 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 6 years for a contractholder who has chosen IncomePlus v2.1 Series. Returns are after the MER has been deducted.

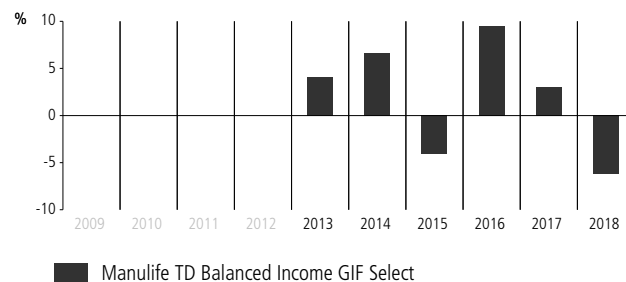
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the IncomePlus v2.1 Series on October 31, 2012 has \$1,129.50 on December 31, 2018. This works out to an average of 1.99% 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 6 years for a contractholder who chose the IncomePlus v2.1 Series. In the last 6 years the fund was up in value 4 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																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<p><b>If you sell within:</b></p> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
	%																			
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																			
<b>Low Load Sales Charge</b>	<p><b>If you sell within:</b></p> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	2.50	2 years of buying	2.00	3 years of buying	1.50	After 3 years	0.00	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p>								
	%																			
1 year of buying	2.50																			
2 years of buying	2.00																			
3 years of buying	1.50																			
After 3 years	0.00																			

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus v2.1 guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
IncomePlus v2.1	2.82	1.15

#### 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
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 v2.1 with a GWB Benefit Base that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** April 2012  
**Date Fund Created:** July 2008

**Underlying Fund Manager:** TD Asset Management Inc.  
**Total Units Outstanding:** 39,985,687

**Total Fund Value:** \$617,099,247  
**Portfolio Turnover Rate:** 3.51%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
IncomePlus v2.1	25,000	2.90	1.25	13.5530	530,188

**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in the TD Dividend Income mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)	%
Royal Bank of Canada	7.83
Toronto Dominion Bank	7.73
Bank of Montreal	6.42
Canadian Imperial Bank of Commerce	5.72
Bank of Nova Scotia	5.32
Brookfield Asset Management Inc.	4.31
Enbridge Inc.	4.21
Canadian National Railway Co.	3.21
Transcanada Corp.	2.61
Suncor Energy Inc.	2.51
<b>Total</b>	<b>49.86</b>

Total investments: 455

**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 guarantee. 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 6 years for a contractholder who has chosen IncomePlus v2.1 Series. Returns are after the MER has been deducted.

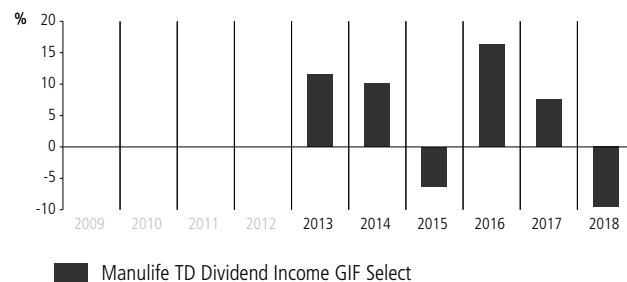
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the IncomePlus v2.1 Series on April 30, 2012 has \$1,355.30 on December 31, 2018. This works out to an average of 4.66% 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 6 years for a contractholder who chose the IncomePlus v2.1 Series. In the last 6 years the fund was up in value 4 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																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
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																			
<b>Low Load Sales Charge</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p>								
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																			

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus v2.1 guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 5. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
IncomePlus v2.1	2.90	1.25

#### 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
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 v2.1 with a GWB Benefit Base that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

## 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.

### **Manulife Balanced GIF Select (Multi-Manager)**

#### *Objective*

The Fund invests in a combination of Equity and Fixed Income Securities in order to provide a high rate of return and maximum security of principal.

#### *Strategy*

This fund will invest in units of multiple underlying funds.

### **Manulife Balanced Income Portfolio GIF Select**

#### *Objective*

Income generation and long-term growth consistent with preservation of capital. The Portfolio is a strategic asset allocation portfolio. It invests its assets in other mutual funds, focusing on fixed income and dividend paying Canadian equity funds.

#### *Strategy*

This fund will invest in units of multiple underlying funds.

### **Manulife Bond GIF Select**

#### *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.

### **Manulife Canadian Balanced GIF Select**

#### *Objective*

The Fund seeks to achieve long-term growth and preservation of capital. The Fund will invest up to all of its assets in a diversified mix of other mutual funds, and may also invest in common shares, preferred shares, treasury bills, short-term notes, debentures, and bonds.

#### *Strategy*

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

### **Manulife CI Cambridge Bundle GIF Select**

#### *Objective*

The bundle is an investment solution that incorporates components from three CI Mutual Funds including a global equity fund, a Canadian equity fund, and a fixed income fund. Typically, this fund will maintain an asset mix of approximately 20% fixed income investments and 80% equities.

#### *Strategy*

This fund will invest in units of multiple underlying funds.

### **Manulife CI Harbour Growth & Income GIF Select**

#### *Objective*

This fund's objective is to obtain long-term total return through a prudent balance of income and capital appreciation. It invests primarily in equity and equity-related securities of mid- to large capitalization Canadian companies and fixed income securities issued by Canadian governments and companies. The proportion of the fund's assets invested in equity and fixed income securities may vary according to market conditions.

#### *Strategy*

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

### **Manulife CI Signature Income & Growth GIF Select**

#### *Objective*

The fund seeks to provide a steady flow of current income while preserving capital by investing in a diversified portfolio of securities composed mainly of equity, equity-related and fixed income securities of Canadian issuers. The fund may also invest in foreign securities.

#### *Strategy*

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

## OBJECTIVE AND STRATEGY

### Manulife CIBC Monthly Income GIF Select

#### *Objective*

To provide a reasonably consistent level of monthly income while attempting to preserve capital by investing primarily in a diversified portfolio of debt and equity instruments.

#### *Strategy*

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

### Manulife Diversified Investment GIF Select

#### *Objective*

This Balanced Fund aims to achieve long-term growth. The Fund invests for high long-term, after-tax rates of return. The portfolio sub-advisor intends to achieve this objective by investing in a diversified mix of common shares, preferred shares, treasury bills, short-term notes, debentures and bonds. The Fund may also invest up to all of its assets in other Manulife funds.

#### *Strategy*

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

### Manulife Dollar Cost Averaging Program GIF Select

#### *Objective*

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*

Upon request, the strategy for this fund is available through the Investment Policy Statement (IPS).

### Manulife Dollar-Cost Averaging Advantage GIF Select (capped)

#### *Objective*

The investment objective of the Fund is to provide investors with interest income by investing in high interest cash accounts. The Fund is expected to provide a gross investment return equivalent to the return of the Manulife Bank Advantage Account.

#### *Strategy*

To provide investors with interest income by investing in high interest cash accounts. The Fund is expected to provide a gross investment return equivalent to the return of the Manulife Bank Advantage Account.

### Manulife Dynamic Bundle GIF Select

#### *Objective*

The objective of this fund is to provide growth and interest income by investing in a bundle of underlying Dynamic mutual funds.

#### *Strategy*

This fund will invest in units of multiple underlying funds.

### Manulife Dynamic Power Balanced GIF Select

#### *Objective*

Dynamic Power Balanced Fund seeks to maximize long-term capital appreciation in a manner that outperforms the Fund's benchmark primarily by investing in both equity and fixed income securities with the goal of achieving a 50/50 balance.

#### *Strategy*

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

### Manulife Dynamic Value Balanced GIF Select

#### *Objective*

Dynamic Value Balanced Fund seeks to achieve a high level of interest and dividend income and long-term capital appreciation by investing primarily in Canadian equity securities and debt obligations, including corporate bonds that are rated below investment grade.

#### *Strategy*

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

### Manulife Fidelity Canadian Asset Allocation GIF Select

#### *Objective*

The Fund aims to achieve high total investment return. The Fund uses an asset allocation approach. It invests primarily in a mix of Canadian equity securities, fixed-income securities and money market instruments.

#### *Strategy*

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

## OBJECTIVE AND STRATEGY

### Manulife Fidelity Canadian Balanced GIF Select

#### *Objective*

The Fund aims to achieve high total investment return. The Fund uses an asset allocation approach. It invests primarily in a mix of Canadian equity securities, fixed-income securities and money market instruments.

#### *Strategy*

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

### Manulife Fidelity Canadian Bond GIF Select

#### *Objective*

The Fund aims to provide a steady flow of income. It invests primarily in Canadian fixed income securities.

#### *Strategy*

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

### Manulife Fidelity Disciplined Equity Bundle GIF Select

#### *Objective*

The bundle is an investment solution that incorporates components from three Fidelity Mutual Funds including a global equity fund, a Canadian equity fund, and a fixed income fund. Typically, this fund will maintain an asset mix of approximately 20% fixed income investments and 80% equities.

#### *Strategy*

This fund will invest in units of multiple underlying funds.

### Manulife Fidelity Monthly Income GIF Select

#### *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.

### Manulife Focused Bundle GIF Select

#### *Objective*

The objective of this fund is to provide growth and interest income by investing in a bundle of underlying AIC mutual funds.

#### *Strategy*

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

### Manulife Global Managed Volatility GIF Select

#### *Objective*

This Fund seeks a balance between income and long-term capital growth while seeking to manage overall portfolio volatility.

#### *Strategy*

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

### Manulife High Interest Savings GIF Select

#### *Objective*

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*

Upon request, the strategy for this fund is available through the Investment Policy Statement (IPS).

### Manulife Invesco Canadian Premier Balanced GIF Select

#### *Objective*

Invesco Canadian Premier Balanced Fund seeks to generate capital growth and income by investing mainly in:

- Canadian equities with strong growth potential
- High-quality Canadian government and corporate fixed-income securities
- Foreign equities and high-quality U.S. government and corporate fixed-income securities

#### *Strategy*

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

## OBJECTIVE AND STRATEGY

### Manulife Mackenzie Income GIF Select

#### *Objective*

The Fund seeks a steady flow of income with reasonable safety of capital by investing primarily in a combination of fixed-income and equity securities of issuers anywhere in the world.

#### *Strategy*

When selecting equity securities, the portfolio advisor uses a five step value-oriented investment selection approach which involves studying industries and companies to gain a deeper understanding of fundamental conditions and competitive forces, estimating the value of the companies using a cash flow analysis, comparing those values to current stock prices to ensure both significant potential upside and to provide a margin of safety, ensuring consistency in the overall analysis across all prospective investments; and, finally when selecting securities for the portfolio, emphasizing securities with a higher yield.

### Manulife Monthly High Income GIF Select

#### *Objective*

This Balanced Fund aims to provide steady flow of monthly income and capital growth. The Fund invests primarily in Canadian fixed income and large-cap Canadian equity securities. The Fund may also invest in securities of royalty trusts and real estate investment trusts ("REITs").

#### *Strategy*

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

### Manulife National Bank Bundle GIF Select

#### *Objective*

The bundle is an investment solution that incorporates components from three National Bank Mutual Funds including a global equity fund, a Canadian equity fund, and a fixed income fund. Typically, this fund will maintain an asset mix of approximately 20% fixed income investments and 80% equities.

#### *Strategy*

This fund will invest in units of multiple underlying funds.

### Manulife Opportunities Bundle GIF Select

#### *Objective*

The bundle is an investment solution that incorporates components from four Manulife Mutual Funds including two global equity funds, a Canadian equity fund, and a fixed income fund. Typically, this fund will maintain an asset mix of approximately 20% fixed income investments and 80% equities.

#### *Strategy*

This fund will invest in units of multiple underlying funds.

### Manulife Simplicity Balanced Portfolio GIF Select

#### *Objective*

The Portfolio aims to achieve long term growth consistent with safety of capital. Manulife Simplicity Balanced Portfolio (the "Portfolio") is a strategic asset allocation portfolio. It invests its assets in other mutual funds managed by us (the "Underlying Funds") focusing on Canadian equity and fixed income funds. The Portfolio may also invest in foreign equity and money market funds within permitted ranges. The portfolio advisor may move up to 25% of the net assets of the Portfolio into cash if it feels that market conditions warrant it.

#### *Strategy*

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

### Manulife Simplicity Conservative Portfolio GIF Select

#### *Objective*

The Portfolio seeks to generate income with an emphasis on preserving capital. Manulife Simplicity Conservative Portfolio (the "Portfolio") is a strategic asset allocation portfolio. It invests its assets in other mutual funds (the "Underlying Funds"), focusing on Canadian fixed income and money market funds. The Portfolio may also invest in Canadian and foreign equity funds within permitted ranges.

#### *Strategy*

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

## OBJECTIVE AND STRATEGY

### **Manulife Simplicity Global Balanced Portfolio GIF Select**

#### *Objective*

The Portfolio aims to obtain long term returns consistent with safety of capital. Manulife Simplicity Global Balanced Portfolio (the "Portfolio") is a strategic asset allocation portfolio. It invests its assets in other mutual funds (the "Underlying Funds") focusing on global equity and fixed income funds. The portfolio advisor may move up to 25% of the net assets of the Portfolio into cash if it feels that market conditions warrant.

#### *Strategy*

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

### **Manulife Simplicity Growth Portfolio GIF Select**

#### *Objective*

The Portfolio aims to provide long-term capital growth and increased foreign content exposure. Manulife Simplicity Growth Portfolio (the "Portfolio") is a strategic asset allocation portfolio. It invests its assets in other mutual funds managed by us (the "Underlying Funds") focusing on Canadian and foreign equity funds. The portfolio advisor may move up to 25% of the net assets of the Portfolio into cash if it feels that market conditions warrant it.

#### *Strategy*

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

### **Manulife Simplicity Moderate Portfolio GIF Select**

#### *Objective*

The Portfolio aims to generate income and to provide long-term growth consistent with preservation of capital. Manulife Simplicity Moderate Portfolio (the "Portfolio") is a strategic asset allocation portfolio. It invests its assets in other mutual funds (the "Underlying Funds"), focusing on Canadian fixed income and money market funds, with a portion in Canadian equity funds. The Portfolio may also invest in foreign equity funds within permitted ranges. The portfolio advisor may move up to 25% of the net assets of the Portfolio into cash if it feels that market conditions warrant it.

#### *Strategy*

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

### **Manulife TD Balanced Income GIF Select**

#### *Objective*

The fundamental investment objective is to seek to provide income and moderate capital growth by investing primarily in fixed income and equity securities of issuers in Canada.

#### *Strategy*

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

### **Manulife TD Dividend Income GIF Select**

#### *Objective*

The fundamental investment objective is to seek to provide income with capital appreciation as a secondary objective, by investing primarily in income-producing securities.

#### *Strategy*

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

### **Manulife U.S. Monthly High Income GIF Select**

#### *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.

For more information, please contact your advisor or visit [manulife.ca/investments](http://manulife.ca/investments)



Simplicity is a trademark of The Manufacturers Life Insurance Company identifying the Manulife Simplicity Portfolios offered by Manulife Investments, a division of Manulife Asset Management Limited, and the Manulife Simplicity Portfolios available in contracts containing Manulife segregated funds offered by The Manufacturers Life Insurance Company. Manulife Investments is the brand name describing certain Canadian subsidiaries and operating divisions of Manulife that offers personal wealth management products and services in Canada. As one of Canada's largest integrated financial services providers, Manulife Investments offers a variety of products and services including: segregated fund contracts, mutual funds, annuities and guaranteed interest contracts. Manulife, Manulife Investments, the Four Cube Design, the Block 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 license.