

IDEAL SEGREGATED FUNDS

## Fund Facts

Effective May 27, 2019

Performance as at December 31, 2018

The Ideal Segregated Funds Contract is no longer available to new sales effective May 16, 2016

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

**QUICK FACTS**

**Date Fund Available:** January 2003  
**Date Fund Created:** January 2003

**Fund Manager:** Manulife  
**Total Units Outstanding:** 4,781,606

**Total Fund Value:** \$72,177,852  
**Portfolio Turnover Rate:** 52.96%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Back-end load</b>	1,000	2.79	21.1649	407,537
<b>No-load</b>	1,000	2.97	20.6023	70,019
<b>No-load with Reset</b>	1,000	2.92	20.7298	30,033
<b>Platinum No-load</b>	1,000	2.24	22.3863	60,727

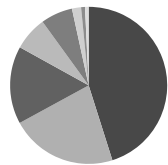
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in a mix of underlying funds. The Fund invests a larger portion of its assets in Canadian and foreign equities. The Fund also invests a smaller portion of its assets in Canadian and foreign fixed income.

Top 10 investments	%
Manulife World Investment Fund	11.46
Manulife Global Dividend Fund	11.30
Manulife Emerging Markets Fund	8.65
Manulife Dividend Income Plus Fund	8.61
MAM Emerging Market Equity Pooled Fund	8.33
Manulife U.S. Unconstrained Bond Fund	7.60
Manulife Global Franchise Fund	7.42
Manulife Fundamental Dividend Fund	5.91
Manulife Dividend Income Fund	5.18
Manulife International Value Equity Fund	4.70
<b>Total</b>	<b>79.17</b>

Total investments: 17

**Investment Segmentation**



	% Assets
GLOBAL EQUITIES	45.5
U.S. EQUITIES	22.1
CANADIAN EQUITIES	16.1
U.S. BONDS	7.0
CASH AND EQUIVALENTS	6.6
CANADIAN BONDS & DEBENTURES	1.9
REITS	0.8
GLOBAL BONDS	0.8

**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 people seeking potential long term capital growth. They are comfortable with the risks of investing in global equities.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 10 years for a contractholder who has chosen Back-end load. Returns are after the MER has been deducted.

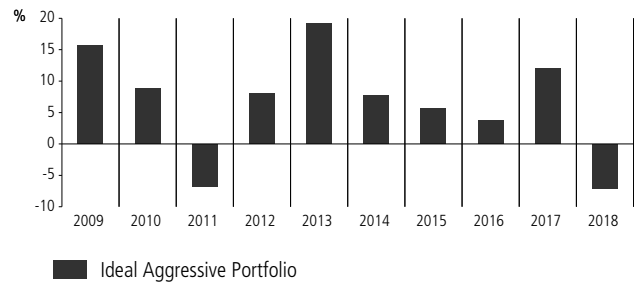
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Back-end load 10 years ago has \$1,854.30 on December 31, 2018. This works out to an average of 6.37% per year.

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

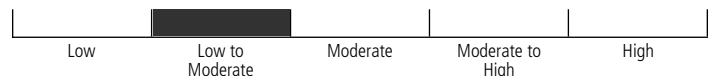
This chart shows how the Fund has performed in each of the past 10 years for a contractholder who chose the Back-end load. In the last 10 years the fund was up in value 8 years and down in value 2 years.



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>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b>	<b>%</b>
	1 year of buying	6.00
	2 years of buying	5.00
	3 years of buying	4.00
	4 years of buying	3.00
	5 years of buying	2.00
	6 years of buying	0.00
	7 years of buying	0.00
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>

### 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. 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)
Back-end load	2.79
No-load	2.97
No-load with Reset	2.92
Platinum No-load	2.24

### 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
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

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 2018  
**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 (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Back-end load</b>	1,000	2.30	10.0684	1,294,817
<b>No-load</b>	1,000	2.40	10.0625	170,318
<b>No-load with Reset</b>	1,000	2.39	10.0633	114,192
<b>Platinum No-load</b>	1,000	1.91	10.0926	200,713

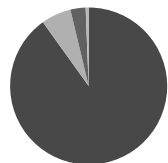
**WHAT DOES THE FUND INVEST IN?**

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 years for a contractholder who has chosen Back-end load. 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**

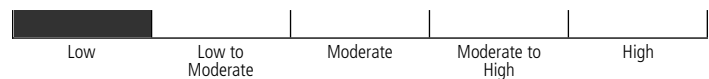
The fund is not old enough to show performance history.

**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>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b>	<b>%</b>
	1 year of buying	6.00
	2 years of buying	5.00
	3 years of buying	4.00
	4 years of buying	3.00
	5 years of buying	2.00
	6 years of buying	0.00
	7 years of buying	0.00
After 7 years	0.00	
		When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
		<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>

### 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. 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)
Back-end load	2.30
No-load	2.40
No-load with Reset	2.39
Platinum No-load	1.91

### 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
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

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:** January 1987  
**Date Fund Created:** December 1986

**Fund Manager:** Manulife  
**Total Units Outstanding:** 5,685,670

**Total Fund Value:** \$140,471,272  
**Portfolio Turnover Rate:** 41.83%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Back-end load</b>	1,000	2.68	57.7200	1,089,316
<b>No-load</b>	1,000	2.85	55.9657	109,469
<b>No-load with Reset</b>	1,000	2.89	56.4224	93,705
<b>Platinum No-load</b>	1,000	2.11	61.1540	14,208

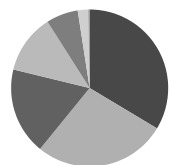
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in a mix of equities and fixed income. The equities are Canadian and foreign.

Top 10 investments	%
Canadian Treasury Bill 01/10/2019 Tbill	11.38
Gov. of Canada, 3.25%, 6/1/2021	4.86
Toronto Dominion Bank	3.89
BCE Inc.	2.52
Medtronic plc	2.14
CCL Industries Inc.	2.03
Microsoft Corp.	2.01
Quebecor Inc.	2.00
Sun Life Financial Inc.	1.97
Marsh & McLennan Companies, Inc.	1.92
<b>Total</b>	<b>34.71</b>

Total investments: 235

**Investment Segmentation**



	% Assets
● CANADIAN EQUITIES	33.8
● CANADIAN BONDS & DEBENTURES	27.4
● U.S. EQUITIES	18.0
● CASH AND EQUIVALENTS	12.3
● GLOBAL EQUITIES	6.6
● U.S. BONDS	2.2
● GLOBAL 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 people seeking potential long term capital growth and income. They are comfortable with the risks of investing in equities.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 10 years for a contractholder who has chosen Back-end load. Returns are after the MER has been deducted.

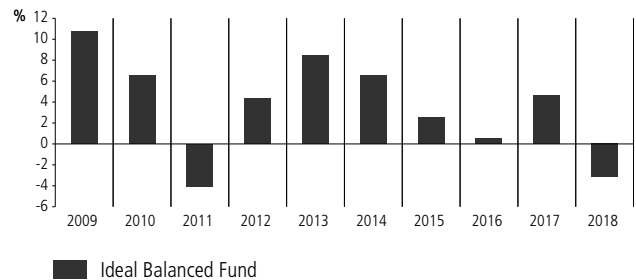
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Back-end load 10 years ago has \$1,426.50 on December 31, 2018. This works out to an average of 3.62% per year.

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

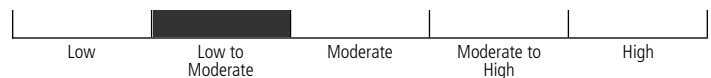
This chart shows how the Fund has performed in each of the past 10 years for a contractholder who chose the Back-end load. In the last 10 years the fund was up in value 8 years and down in value 2 years.



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>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b>	<b>%</b>
	1 year of buying	6.00
	2 years of buying	5.00
	3 years of buying	4.00
	4 years of buying	3.00
	5 years of buying	2.00
	6 years of buying	0.00
	7 years of buying	0.00
After 7 years	0.00	
		When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
		<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>

### 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. 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)
Back-end load	2.68
No-load	2.85
No-load with Reset	2.89
Platinum No-load	2.11

### 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
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

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:** January 1987  
**Date Fund Created:** December 1986

**Fund Manager:** Manulife  
**Total Units Outstanding:** 3,361,319

**Total Fund Value:** \$60,084,549  
**Portfolio Turnover Rate:** 36.10%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Back-end load</b>	1,000	1.90	58.2878	320,055
<b>No-load</b>	1,000	2.05	56.6462	56,483
<b>No-load with Reset</b>	1,000	2.01	57.6564	17,557
<b>Platinum No-load</b>	1,000	1.53	60.5735	34,982

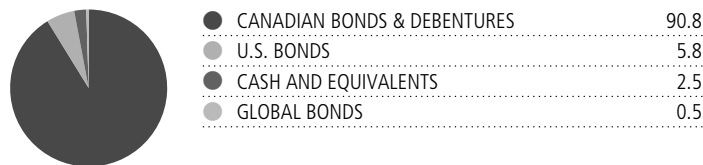
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests primarily in fixed income. The Fund invests in Canada.

Top 10 investments	%
Ontario (Province of), 2.6%, 6/2/2025	4.97
Ontario (Province of), 3.5%, 6/2/2024	4.43
Ontario (Province of), 4.6%, 6/2/2039	4.02
Quebec (Province of), 5%, 12/1/2038	3.36
Gov. of Canada, 2.75%, 12/1/2048	3.12
Financement-Quebec, 5.25%, 6/1/2034	2.77
Canada Housing Trust No.1, 2.35%, 3/15/2028	2.09
Ontario School Boards Financing Corp., 6.55%, 10/19/2026	1.89
Gov. of Canada, 5%, 6/1/2037	1.84
Quebec (Province of), 3.5%, 12/1/2048	1.60
<b>Total</b>	<b>30.09</b>

Total investments: 175

**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 people seeking potential income. They are also seeking fewer ups and downs in the market.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 10 years for a contractholder who has chosen Back-end load. Returns are after the MER has been deducted.

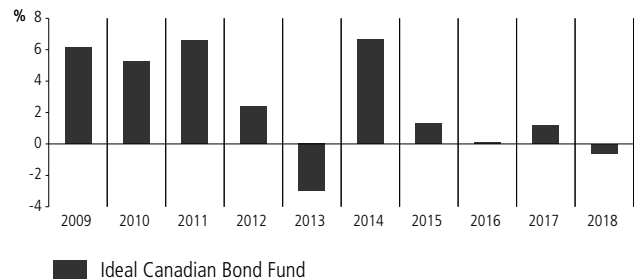
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Back-end load 10 years ago has \$1,286.80 on December 31, 2018. This works out to an average of 2.55% 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 10 years for a contractholder who chose the Back-end load. In the last 10 years the fund was up in value 8 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>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b>	<b>%</b>
	1 year of buying	6.00
	2 years of buying	5.00
	3 years of buying	4.00
	4 years of buying	3.00
	5 years of buying	2.00
	6 years of buying	0.00
	7 years of buying	0.00
After 7 years	0.00	
		When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
		<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>

### 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. 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)
Back-end load	1.90
No-load	2.05
No-load with Reset	2.01
Platinum No-load	1.53

### 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
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

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:** January 1987  
**Date Fund Created:** December 1986

**Fund Manager:** Manulife  
**Total Units Outstanding:** 4,369,549

**Total Fund Value:** \$129,582,807  
**Portfolio Turnover Rate:** 53.13%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Back-end load</b>	1,000	2.68	80.1865	678,651
<b>No-load</b>	1,000	2.85	77.5689	45,369
<b>No-load with Reset</b>	1,000	2.90	78.5593	40,120
<b>Platinum No-load</b>	1,000	2.14	84.6965	16,809

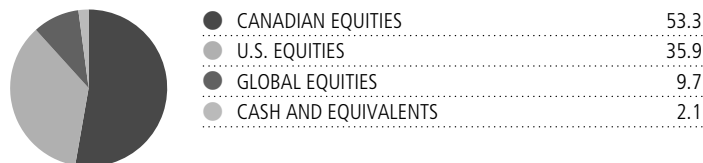
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests primarily in a mix of equities. The Fund invests primarily in Canada.

Top 10 investments	%
Toronto Dominion Bank	5.83
Royal Bank of Canada	5.70
BCE Inc.	4.91
Canadian Natural Resources Ltd.	3.73
Medtronic plc	3.58
Suncor Energy Inc.	3.53
Marsh & McLennan Companies, Inc.	3.51
Microsoft Corp.	3.48
CCL Industries Inc.	3.46
Intact Financial Corp.	3.36
<b>Total</b>	<b>41.10</b>

Total investments: 47

**Investment Segmentation**



**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 10 years for a contractholder who has chosen Back-end load. Returns are after the MER has been deducted.

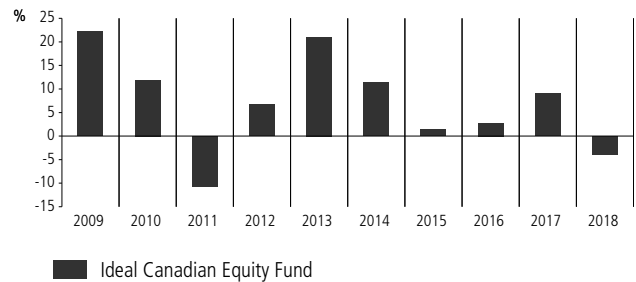
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Back-end load 10 years ago has \$1,914.90 on December 31, 2018. This works out to an average of 6.71% 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 10 years for a contractholder who chose the Back-end load. In the last 10 years the fund was up in value 8 years and down in value 2 years.



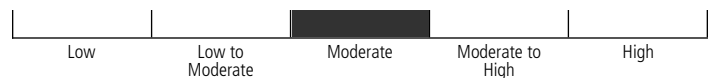
For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**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 people seeking potential capital growth. They are comfortable with the risks of investing in equities.

## 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>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b>	<b>%</b>
	1 year of buying	6.00
	2 years of buying	5.00
	3 years of buying	4.00
	4 years of buying	3.00
	5 years of buying	2.00
	6 years of buying	0.00
	7 years of buying	0.00
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>

### 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. 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)
Back-end load	2.68
No-load	2.85
No-load with Reset	2.90
Platinum No-load	2.14

### 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
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

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:** December 1998  
**Date Fund Created:** December 1998

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 18,086,804

**Total Fund Value:** \$348,862,767  
**Portfolio Turnover Rate:** 4.88%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Back-end load	1,000	2.67	31.9355	3,568,177
No-load	1,000	2.84	31.0308	770,923
No-load with Reset	1,000	2.85	31.2945	294,098
Platinum No-load	1,000	2.15	33.7717	299,291

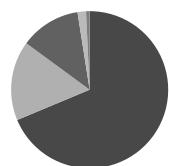
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund currently invests most of its assets in units of the Manulife Canadian Dividend Growth mutual fund. The underlying fund invests in a mix of Canadian equities. The underlying fund invests either directly or through one or more underlying funds.

Top 10 investments (of the underlying fund)	%
Toronto Dominion Bank	6.37
Bank of Nova Scotia	6.37
Royal Bank of Canada	5.34
BCE Inc.	5.02
Enbridge Inc.	3.97
Canadian Imperial Bank of Commerce	3.46
Microsoft Corp.	3.31
Medtronic plc	2.70
Brookfield Infrastructure Partners L.P.	2.66
Canadian National Railway Co.	2.62
<b>Total</b>	<b>41.83</b>

Total investments: 55

**Investment Segmentation**



	% Assets
● CANADIAN EQUITIES	69.1
● U.S. EQUITIES	16.5
● GLOBAL EQUITIES	12.5
● REITS	1.8
● CASH AND EQUIVALENTS	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 people seeking potential capital growth and some income. They are comfortable with the risks of investing in equities.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 10 years for a contractholder who has chosen Back-end load. Returns are after the MER has been deducted.

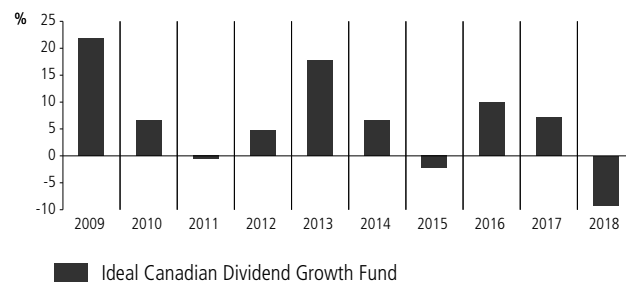
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Back-end load 10 years ago has \$1,771.80 on December 31, 2018. This works out to an average of 5.89% 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 10 years for a contractholder who chose the Back-end load. In the last 10 years the fund was up in value 7 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>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b>	<b>%</b>
	1 year of buying	6.00
	2 years of buying	5.00
	3 years of buying	4.00
	4 years of buying	3.00
	5 years of buying	2.00
	6 years of buying	0.00
	7 years of buying	0.00
	After 7 years	0.00
		When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
		<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>

### 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. 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)
Back-end load	2.67
No-load	2.84
No-load with Reset	2.85
Platinum No-load	2.15

### 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
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

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 2007  
**Date Fund Created:** October 2007

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 19,347,911

**Total Fund Value:** \$299,430,097  
**Portfolio Turnover Rate:** 6.23%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Back-end load	1,000	2.67	21.2523	1,137,578
No-load	1,000	2.81	11.8659	159,253
No-load with Reset	1,000	2.88	20.8350	114,237
Platinum No-load	1,000	2.13	22.4921	351,776

**WHAT DOES THE FUND INVEST IN?**

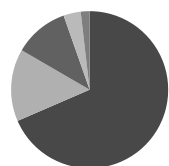
The Segregated Fund currently invests most of its assets in units of the Manulife Fundamental Dividend mutual fund. The underlying fund invests in a mix of Canadian and foreign equities. The underlying fund invests either directly or through one or more underlying funds.

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

	%
Bank of Nova Scotia	6.19
Toronto Dominion Bank	5.88
Royal Bank of Canada	5.22
BCE Inc.	4.74
Enbridge Inc.	3.62
Canadian Imperial Bank of Commerce	3.30
Loblaw Companies Ltd.	2.65
Microsoft Corp.	2.60
Brookfield Infrastructure Partners L.P.	2.37
Oracle Corp.	2.30
<b>Total</b>	<b>38.87</b>

Total investments: 53

**Investment Segmentation**



	% Assets
CANADIAN EQUITIES	68.9
U.S. EQUITIES	15.0
GLOBAL EQUITIES	11.3
CASH AND EQUIVALENTS	3.6
REITS	1.8

**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 people seeking potential capital growth and income. They are comfortable with the risks of investing in equities.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 10 years for a contractholder who has chosen Back-end load. Returns are after the MER has been deducted.

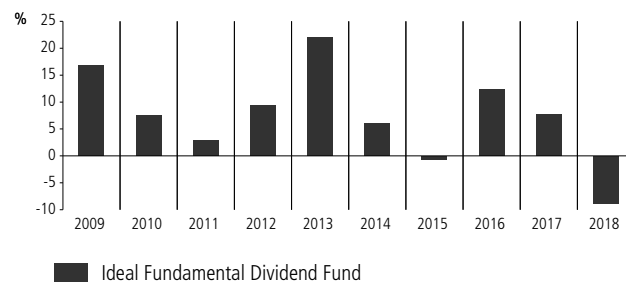
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Back-end load 10 years ago has \$2,003.50 on December 31, 2018. This works out to an average of 7.20% 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 10 years for a contractholder who chose the Back-end load. In the last 10 years the fund was up in value 8 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>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b>	<b>%</b>
	1 year of buying	6.00
	2 years of buying	5.00
	3 years of buying	4.00
	4 years of buying	3.00
	5 years of buying	2.00
	6 years of buying	0.00
	7 years of buying	0.00
After 7 years	0.00	
		When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
		<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>

### 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. 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)
Back-end load	2.67
No-load	2.81
No-load with Reset	2.88
Platinum No-load	2.13

### 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
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

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:** January 2003  
**Date Fund Created:** January 2003

**Fund Manager:** Manulife  
**Total Units Outstanding:** 43,858,234

**Total Fund Value:** \$547,968,584  
**Portfolio Turnover Rate:** 56.36%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Back-end load</b>	1,000	2.60	16.8473	3,502,997
<b>No-load</b>	1,000	2.73	16.4176	665,067
<b>No-load with Reset</b>	1,000	2.75	16.5164	161,701
<b>Platinum No-load</b>	1,000	2.05	17.8375	74,517

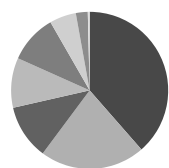
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in a mix of underlying funds. The Fund invests a larger portion of its assets in Canadian and foreign fixed income. The Fund also invests a smaller portion of its assets in Canadian and foreign equities.

Top 10 investments	%
Manulife Bond Fund	32.64
Manulife Canadian Unconstrained Bond Fund	13.95
Manulife World Investment Fund	9.07
Manulife Money Market Fund	6.52
Manulife Fundamental Dividend Fund	5.05
MAM Emerging Market Equity Pooled Fund	4.71
Manulife Strategic Investment Grade Global Bond Fund	4.21
Manulife U.S. All Cap Equity Fund	3.94
Manulife Dividend Income Fund	3.68
Manulife U.S. Unconstrained Bond Fund	3.65
<b>Total</b>	<b>87.42</b>

Total investments: 15

**Investment Segmentation**



	% Assets
● CANADIAN BONDS & DEBENTURES	38.8
● GLOBAL EQUITIES	21.8
● U.S. BONDS	11.3
● CASH AND EQUIVALENTS	10.3
● U.S. EQUITIES	10.1
● CANADIAN EQUITIES	5.5
● GLOBAL BONDS	2.5
● 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 people seeking potential to maintain their capital. They are also seeking some potential income. They are comfortable with the risks of investing in equities.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 10 years for a contractholder who has chosen Back-end load. Returns are after the MER has been deducted.

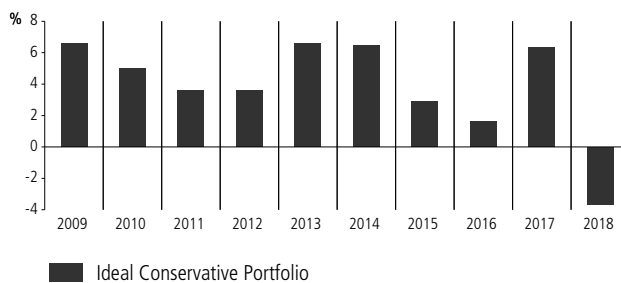
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Back-end load 10 years ago has \$1,460.10 on December 31, 2018. This works out to an average of 3.86% 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 10 years for a contractholder who chose the Back-end load. In the last 10 years the fund was up in value 9 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>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b>	<b>%</b>
	1 year of buying	6.00
	2 years of buying	5.00
	3 years of buying	4.00
	4 years of buying	3.00
	5 years of buying	2.00
	6 years of buying	0.00
	7 years of buying	0.00
After 7 years	0.00	
		When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife. <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>

### 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. 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)
Back-end load	2.60
No-load	2.73
No-load with Reset	2.75
Platinum No-load	2.05

### 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
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

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:** January 2005  
**Date Fund Created:** January 2005

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 15,467,495

**Total Fund Value:** \$257,337,980  
**Portfolio Turnover Rate:** 15.22%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Back-end load</b>	1,000	2.68	17.5004	1,467,925
<b>No-load</b>	1,000	2.87	17.0925	413,618
<b>No-load with Reset</b>	1,000	2.97	16.9076	182,660
<b>Platinum No-load</b>	1,000	2.16	18.4917	162,723

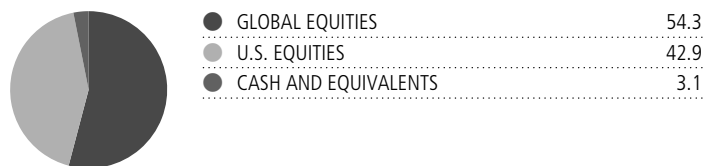
**WHAT DOES THE FUND INVEST IN?**

The Segregated Fund currently invests most of its assets in units of the Manulife Global Dividend Growth mutual fund. The underlying fund invests primarily in a mix of global equities. The underlying fund invests either directly or through one or more underlying funds.

Top 10 investments (of the underlying fund)	%
Nestlé S.A.	3.93
Johnson & Johnson	3.91
Microsoft Corp.	3.82
Amcor Ltd.	3.68
Apple Inc.	3.63
Wells Fargo & Co.	3.43
Heineken N.V.	3.16
Chubb Limited	2.91
Koninklijke Philips N.V.	2.82
Compagnie Générale des Établissements Michelin	2.80
<b>Total</b>	<b>34.12</b>

Total investments: 49

**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 people seeking potential capital growth. The Fund may also be right for people seeking some potential income. They are comfortable with the risks of investing in global equities.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 10 years for a contractholder who has chosen Back-end load. Returns are after the MER has been deducted.

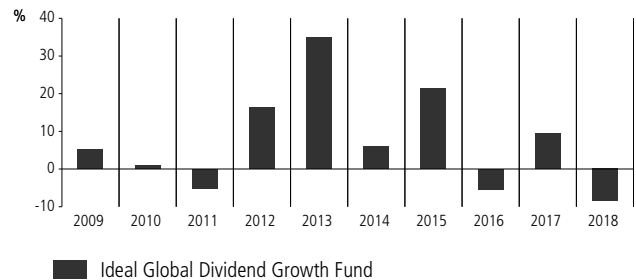
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Back-end load 10 years ago has \$1,925.70 on December 31, 2018. This works out to an average of 6.77% per year.

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

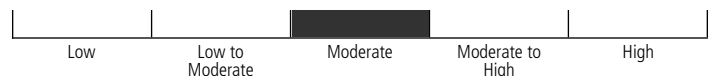
This chart shows how the Fund has performed in each of the past 10 years for a contractholder who chose the Back-end load. In the last 10 years the fund was up in value 7 years and down in value 3 years.



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>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b>	<b>%</b>
	1 year of buying	6.00
	2 years of buying	5.00
	3 years of buying	4.00
	4 years of buying	3.00
	5 years of buying	2.00
	6 years of buying	0.00
	7 years of buying	0.00
After 7 years	0.00	
		When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
		<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>

### 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. 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)
Back-end load	2.68
No-load	2.87
No-load with Reset	2.97
Platinum No-load	2.16

### 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
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

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 2000  
**Date Fund Created:** October 2000

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 2,607,972

**Total Fund Value:** \$40,836,600  
**Portfolio Turnover Rate:** 16.76%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Back-end load</b>	1,000	2.80	11.8509	279,752
<b>No-load</b>	1,000	2.95	11.4941	66,498
<b>No-load with Reset</b>	1,000	2.97	11.5301	34,867
<b>Platinum No-load</b>	1,000	2.22	12.5313	27,268

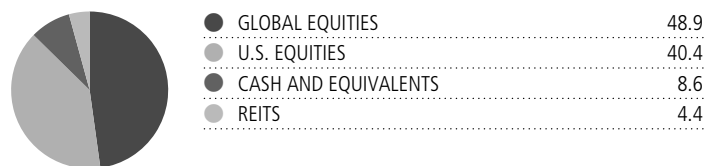
**WHAT DOES THE FUND INVEST IN?**

The Segregated Fund currently invests most of its assets in units of the Manulife Global Equity Unconstrained mutual fund. The underlying fund invests primarily in a mix of equities. The equities are made up of multinational companies throughout the world. The underlying fund invests either directly or through one or more underlying funds.

Top 10 investments (of the underlying fund)	%
Heineken Holding N.V.	7.64
eBay Inc.	7.52
Danone SA	5.41
Reckitt Benckiser Group plc	5.16
Formula One Group	5.03
Nestlé S.A.	4.90
Anheuser-Busch	4.88
American Tower Corporation (REIT) REIT	4.35
Amazon.com, Inc.	4.16
Compagnie Financière Richemont SA	4.04
<b>Total</b>	<b>53.09</b>

Total investments: 27

**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 people seeking potential capital growth. They are comfortable with the risks of investing in global equities.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 10 years for a contractholder who has chosen Back-end load. Returns are after the MER has been deducted.

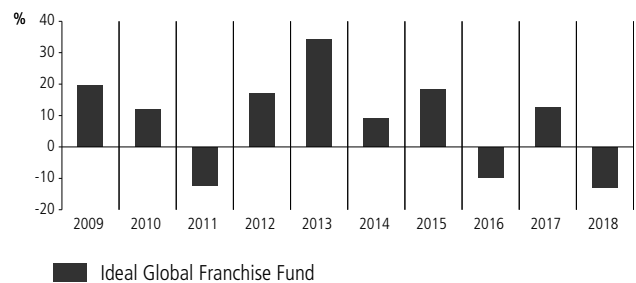
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Back-end load 10 years ago has \$2,102.90 on December 31, 2018. This works out to an average of 7.72% per year.

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

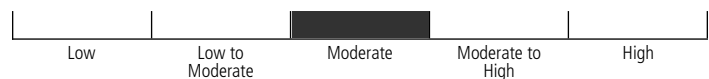
This chart shows how the Fund has performed in each of the past 10 years for a contractholder who chose the Back-end load. In the last 10 years the fund was up in value 7 years and down in value 3 years.



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>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b>	<b>%</b>
	1 year of buying	6.00
	2 years of buying	5.00
	3 years of buying	4.00
	4 years of buying	3.00
	5 years of buying	2.00
	6 years of buying	0.00
	7 years of buying	0.00
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>

### 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. 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)
Back-end load	2.80
No-load	2.95
No-load with Reset	2.97
Platinum No-load	2.22

### 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
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

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 2000  
**Date Fund Created:** October 2000

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 2,900,708

**Total Fund Value:** \$48,111,208  
**Portfolio Turnover Rate:** 9.04%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Back-end load</b>	1,000	2.63	22.8351	695,954
<b>No-load</b>	1,000	2.78	22.2166	71,060
<b>No-load with Reset</b>	1,000	2.94	22.0635	53,917
<b>Platinum No-load</b>	1,000	2.19	23.9728	27,443

**WHAT DOES THE FUND INVEST IN?**

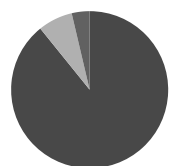
This Segregated Fund currently invests most of its assets in units of the Manulife Growth Opportunities mutual fund. The underlying fund invests in a mix of Canadian equities. The underlying fund invests in small companies. The underlying fund invests either directly or through one or more underlying funds.

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

	%
Merit Trust 01/02/2019 DN	3.54
Kirkland Lake Gold Ltd.	3.51
Federal Home Loan Bank 01/02/2019 DN	3.28
Algonquin Power & Utilities Corp.	3.06
Parex Resources Inc.	2.86
WPT Industrial REIT	2.83
The Descartes Systems Group Inc	2.60
Tricon Capital Group Inc.	2.58
Chemtrade Logistics Income Fund	2.41
Park Lawn Corporation	2.36
<b>Total</b>	<b>29.02</b>

Total investments: 61

**Investment Segmentation**



	% Assets
● CANADIAN EQUITIES	89.4
● CASH AND EQUIVALENTS	7.1
● U.S. EQUITIES	3.7

**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 people seeking potential capital growth. They are comfortable with the risks of investing in small cap equities.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 10 years for a contractholder who has chosen Back-end load. Returns are after the MER has been deducted.

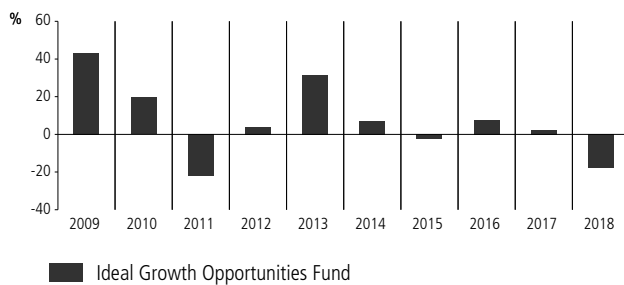
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Back-end load 10 years ago has \$1,728.70 on December 31, 2018. This works out to an average of 5.63% 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 10 years for a contractholder who chose the Back-end load. In the last 10 years the fund was up in value 7 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>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b>	<b>%</b>
	1 year of buying	6.00
	2 years of buying	5.00
	3 years of buying	4.00
	4 years of buying	3.00
	5 years of buying	2.00
	6 years of buying	0.00
	7 years of buying	0.00
After 7 years	0.00	
		When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
		<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>

### 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. 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)
Back-end load	2.63
No-load	2.78
No-load with Reset	2.94
Platinum No-load	2.19

### 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
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

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:** January 2003  
**Date Fund Created:** January 2003

**Fund Manager:** Manulife  
**Total Units Outstanding:** 17,776,792

**Total Fund Value:** \$258,820,974  
**Portfolio Turnover Rate:** 45.54%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Back-end load</b>	1,000	2.76	18.9117	1,792,239
<b>No-load</b>	1,000	2.93	18.4113	391,692
<b>No-load with Reset</b>	1,000	2.85	18.5662	149,232
<b>Platinum No-load</b>	1,000	2.19	20.0429	106,449

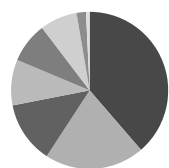
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in a mix of underlying funds. The Fund invests a larger portion of its assets in Canadian and foreign equities. The Fund also invests a smaller portion of its assets in Canadian and foreign fixed income.

Top 10 investments	%
Manulife World Investment Fund	12.58
Manulife Global Dividend Fund	8.07
MAM Emerging Market Equity Pooled Fund	7.08
Manulife U.S. Unconstrained Bond Fund	6.97
Manulife Canadian Unconstrained Bond Fund	6.51
Manulife U.S. All Cap Equity Fund	6.47
Manulife Dividend Income Fund	5.61
Manulife Global Franchise Fund	5.52
Manulife Emerging Markets Fund	5.15
Manulife International Value Equity Fund	5.01
<b>Total</b>	<b>68.95</b>

Total investments: 19

**Investment Segmentation**



	% Assets
GLOBAL EQUITIES	39.1
U.S. EQUITIES	20.7
CANADIAN EQUITIES	12.8
U.S. BONDS	9.5
CANADIAN BONDS & DEBENTURES	8.4
CASH AND EQUIVALENTS	7.8
GLOBAL BONDS	2.0
REITS	0.8

**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 people seeking potential capital growth and some income. They are comfortable with the risks of investing in global equities.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 10 years for a contractholder who has chosen Back-end load. Returns are after the MER has been deducted.

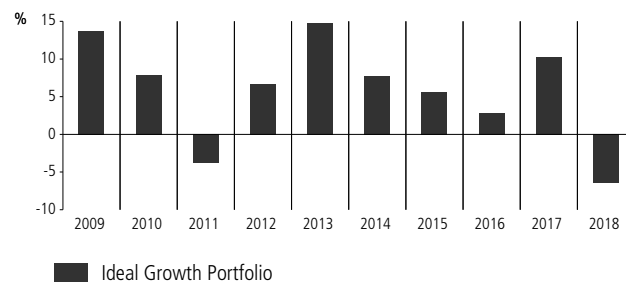
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Back-end load 10 years ago has \$1,744.30 on December 31, 2018. This works out to an average of 5.72% per year.

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

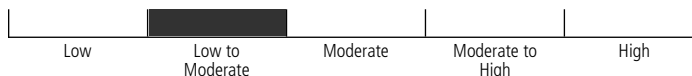
This chart shows how the Fund has performed in each of the past 10 years for a contractholder who chose the Back-end load. In the last 10 years the fund was up in value 8 years and down in value 2 years.



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>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b>	<b>%</b>
	1 year of buying	6.00
	2 years of buying	5.00
	3 years of buying	4.00
	4 years of buying	3.00
	5 years of buying	2.00
	6 years of buying	0.00
	7 years of buying	0.00
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>

### 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. 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)
Back-end load	2.76
No-load	2.93
No-load with Reset	2.85
Platinum No-load	2.19

### 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
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

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 2000

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

**Total Fund Value:** \$45,802,367

**Date Fund Created:** October 2000

**Total Units Outstanding:** 4,260,529

**Portfolio Turnover Rate:** 25.99%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Back-end load	1,000	2.51	15.5574	126,435
No-load	1,000	2.70	15.1439	48,122
No-load with Reset	1,000	2.59	15.3461	5,627
Platinum No-load	1,000	2.03	16.2681	19,636

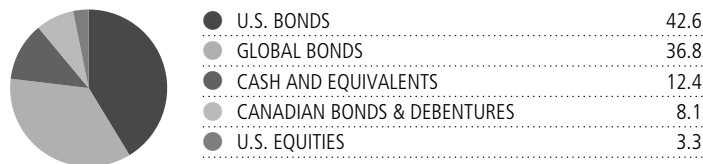
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests primarily in a mix of Canadian and/or foreign fixed income. The Fund invests in Canadian and/or foreign currency. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Manulife Strategic Investment Grade Global Bond mutual fund.

Top 10 investments (of the underlying fund)	%
Norway, 3.75%, 5/25/2021	1.44
Singapore, 3.25%, 9/1/2020	1.36
Denmark, 1.75%, 11/15/2025	1.19
Mexico City Airport Trust, 5.5%, 7/31/2047 144A	1.10
Singapore, 2.5%, 6/1/2019	1.09
Philippines, 3.5%, 3/20/2021	1.06
Gov. of Canada, 1.25%, 11/1/2019	1.04
Ireland, 5%, 10/18/2020	0.99
Norway, 4.5%, 5/22/2019	0.90
Wachovia Capital Trust III (FRN), 5.8%, 12/31/2049	0.88
<b>Total</b>	<b>11.06</b>

Total investments: 306

**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 people seeking potential income. They are also seeking fewer ups and downs in the worldwide market.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 10 years for a contractholder who has chosen Back-end load. Returns are after the MER has been deducted.

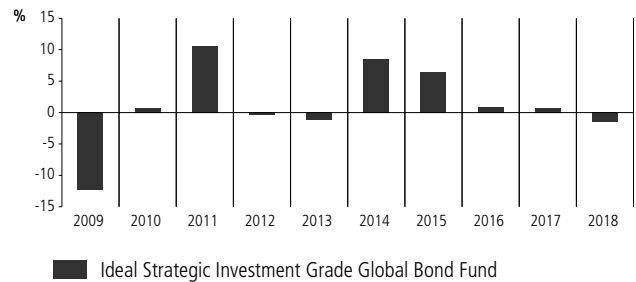
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Back-end load 10 years ago has \$1,107.40 on December 31, 2018. This works out to an average of 1.03% 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 10 years for a contractholder who chose the Back-end load. In the last 10 years the fund was up in value 6 years and down in value 4 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>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b>	<b>%</b>
	1 year of buying	6.00
	2 years of buying	5.00
	3 years of buying	4.00
	4 years of buying	3.00
	5 years of buying	2.00
	6 years of buying	0.00
	7 years of buying	0.00
	After 7 years	0.00
		When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
		<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>

### 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. 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)
Back-end load	2.51
No-load	2.70
No-load with Reset	2.59
Platinum No-load	2.03

### 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
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

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:** December 1998  
**Date Fund Created:** December 1998

**Fund Manager:** Manulife  
**Total Units Outstanding:** 8,210,362

**Total Fund Value:** \$134,597,581  
**Portfolio Turnover Rate:** 52.88%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Back-end load	1,000	2.69	22.5871	1,892,816
No-load	1,000	2.84	21.9640	322,586
No-load with Reset	1,000	2.90	22.1346	186,563
Platinum No-load	1,000	2.12	23.9454	192,845

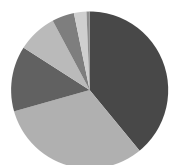
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in a mix of equities and fixed income. The equities are both Canadian and foreign.

Top 10 investments	%
Federal Home Loan Bank 01/02/2019 DN	3.45
Bank of Nova Scotia	2.83
BCE Inc.	2.48
Royal Bank of Canada	2.45
Ontario (Province of), 4.6%, 6/2/2039	2.20
Toronto Dominion Bank	2.18
Canadian Natural Resources Ltd.	1.79
Canadian Imperial Bank of Commerce	1.76
Suncor Energy Inc.	1.75
Enbridge Inc.	1.72
<b>Total</b>	<b>22.61</b>

Total investments: 250

**Investment Segmentation**



	% Assets
CANADIAN BONDS & DEBENTURES	39.1
CANADIAN EQUITIES	31.6
U.S. EQUITIES	13.5
GLOBAL EQUITIES	8.1
CASH AND EQUIVALENTS	4.6
U.S. BONDS	2.6
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 people seeking potential income and some long term capital growth. They are comfortable with the risks of investing in equities.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 10 years for a contractholder who has chosen Back-end load. Returns are after the MER has been deducted.

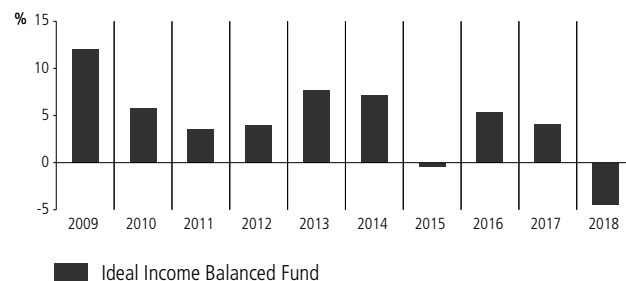
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Back-end load 10 years ago has \$1,538.10 on December 31, 2018. This works out to an average of 4.40% 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 10 years for a contractholder who chose the Back-end load. In the last 10 years the fund was up in value 8 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>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b>	<b>%</b>
	1 year of buying	6.00
	2 years of buying	5.00
	3 years of buying	4.00
	4 years of buying	3.00
	5 years of buying	2.00
	6 years of buying	0.00
	7 years of buying	0.00
After 7 years	0.00	
		When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
		<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>

### 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. 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)
Back-end load	2.69
No-load	2.84
No-load with Reset	2.90
Platinum No-load	2.12

### 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
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

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:** January 2003  
**Date Fund Created:** January 2003

**Fund Manager:** Manulife  
**Total Units Outstanding:** 32,796,629

**Total Fund Value:** \$436,438,237  
**Portfolio Turnover Rate:** 56.09%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Back-end load	1,000	2.65	17.5841	2,469,235
No-load	1,000	2.81	17.1187	546,015
No-load with Reset	1,000	2.78	17.2492	179,188
Platinum No-load	1,000	2.09	18.6086	367,393

**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in a mix of underlying funds. The Fund invests a larger portion of its assets in Canadian and foreign fixed income. The Fund also invests a smaller portion of its assets in Canadian and foreign equities.

Top 10 investments	%
Manulife Bond Fund	21.11
Manulife Canadian Unconstrained Bond Fund	13.77
Manulife World Investment Fund	8.68
MAM Emerging Market Equity Pooled Fund	5.69
Manulife Money Market Fund	5.01
Manulife Global Dividend Fund	4.98
Manulife U.S. Unconstrained Bond Fund	4.53
Manulife Global Franchise Fund	4.17
Manulife International Value Equity Fund	3.73
Manulife Strategic Investment Grade Global Bond Fund	3.66
<b>Total</b>	<b>75.34</b>

Total investments: 19

**Investment Segmentation**

Asset Class	% Assets
CANADIAN BONDS & DEBENTURES	28.4
GLOBAL EQUITIES	26.8
U.S. EQUITIES	13.9
U.S. BONDS	11.1
CANADIAN EQUITIES	9.0
CASH AND EQUIVALENTS	8.9
GLOBAL BONDS	2.3
REITS	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 people seeking potential income and some capital growth. They are comfortable with the risks of investing in equities.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 10 years for a contractholder who has chosen Back-end load. Returns are after the MER has been deducted.

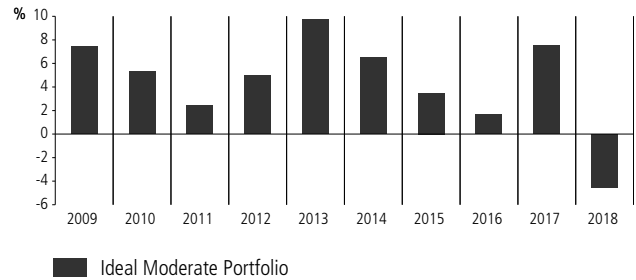
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Back-end load 10 years ago has \$1,534.80 on December 31, 2018. This works out to an average of 4.38% per year.

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

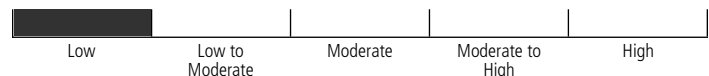
This chart shows how the Fund has performed in each of the past 10 years for a contractholder who chose the Back-end load. In the last 10 years the fund was up in value 9 years and down in value 1 year.



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>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b>	<b>%</b>
	1 year of buying	6.00
	2 years of buying	5.00
	3 years of buying	4.00
	4 years of buying	3.00
	5 years of buying	2.00
	6 years of buying	0.00
	7 years of buying	0.00
After 7 years	0.00	
		When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
		<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>

### 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. 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)
Back-end load	2.65
No-load	2.81
No-load with Reset	2.78
Platinum No-load	2.09

### 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
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

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:** June 2009  
**Date Fund Created:** October 1993

**Fund Manager:** Manulife  
**Total Units Outstanding:** 13,882,746

**Total Fund Value:** \$141,692,820  
**Portfolio Turnover Rate:** --

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Back-end load</b>	1,000	0.82	10.3291	2,239,291
<b>No-load</b>	1,000	0.84	10.3205	2,569,582
<b>No-load with Reset</b>	1,000	0.82	10.3286	135,191
<b>Platinum No-load</b>	1,000	0.81	10.3303	149,167

Fees may be waived or absorbed at the discretion of Manulife. For more information, consult the financial statements.

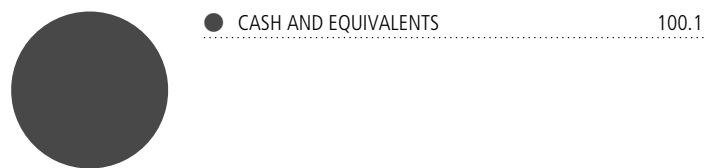
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests primarily in money market instruments and cash. The Fund invests in Canada.

Top 10 investments	%
Bank of Montreal 01/10/2019 BA	8.47
Alberta (Province of), 2/19/2019	7.75
Omers Finance Trust 01/16/2019 DN	6.35
Manitoba, 2/20/2019	6.34
Canadian Imperial Bank of Commerce (FRN), 2.303%, 5/8/2019	5.87
Province of Manitoba 01/09/2019 Tbill	4.94
National Bank of Canada 01/18/2019 BA	4.94
The Bank of Nova Scotia (FRN), 2.399%, 8/27/2019	4.28
Merit Trust 01/10/2019 DN	3.88
The Bank of Nova Scotia (FRN), 2.355%, 6/14/2019	3.60
<b>Total</b>	<b>56.45</b>

Total investments: 31

**Investment Segmentation**



**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 9 years for a contractholder who has chosen Back-end load. Returns are after the MER has been deducted.

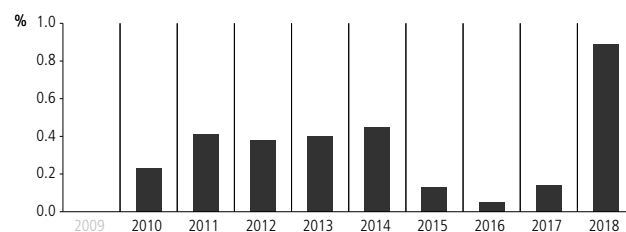
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Back-end load on June 1, 2009 has \$1,032.90 on December 31, 2018. This works out to an average of 0.34% 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 9 years for a contractholder who chose the Back-end load. In the past 9 years the Fund was up in value.



■ Ideal Money Market Fund II

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 people seeking the potential to preserve capital and potential income. They are also seeking access to their money in the short term.



## 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>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b>	<b>%</b>
	1 year of buying	6.00
	2 years of buying	5.00
	3 years of buying	4.00
	4 years of buying	3.00
	5 years of buying	2.00
	6 years of buying	0.00
	7 years of buying	0.00
After 7 years	0.00	
		When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
		<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>

### 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. 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)
Back-end load	0.82
No-load	0.84
No-load with Reset	0.82
Platinum No-load	0.81

### Trailing commission

Manulife pays a trailing commission of up to 0.15% 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
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

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:** November 2003  
**Date Fund Created:** October 2000

**Fund Manager:** Manulife  
**Total Units Outstanding:** 68,495,060

**Total Fund Value:** \$1,002,662,644  
**Portfolio Turnover Rate:** 55.99%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Back-end load</b>	1,000	2.67	17.7937	7,674,636
<b>No-load</b>	1,000	2.85	17.2361	1,779,023
<b>No-load with Reset</b>	1,000	2.80	17.4640	830,844
<b>Platinum No-load</b>	1,000	2.12	18.8761	1,564,782

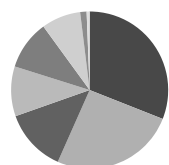
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests primarily in a mix of equities and fixed income. The equities and fixed income are Canadian and/or foreign.

Top 10 investments	%
Bank of Nova Scotia	2.84
U.S Dept. of the Treasury Treasury Bill, 4/4/2019	2.71
Royal Bank of Canada	2.57
BCE Inc.	2.42
Toronto Dominion Bank	2.35
Gov. of Canada Treasury Bill, 2/7/2019	1.99
Canadian Imperial Bank of Commerce	1.76
Canadian Natural Resources Ltd.	1.76
Suncor Energy Inc.	1.69
Loblaw Companies Ltd.	1.64
<b>Total</b>	<b>21.73</b>

Total investments: 340

**Investment Segmentation**



	% Assets
● CANADIAN EQUITIES	31.2
● CANADIAN BONDS & DEBENTURES	25.8
● U.S. EQUITIES	13.0
● CASH AND EQUIVALENTS	10.3
● U.S. BONDS	10.2
● GLOBAL EQUITIES	8.1
● GLOBAL BONDS	1.3
● 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 people seeking potential for capital growth and some income. They are comfortable with the risks of investing in equities.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 10 years for a contractholder who has chosen Back-end load. Returns are after the MER has been deducted.

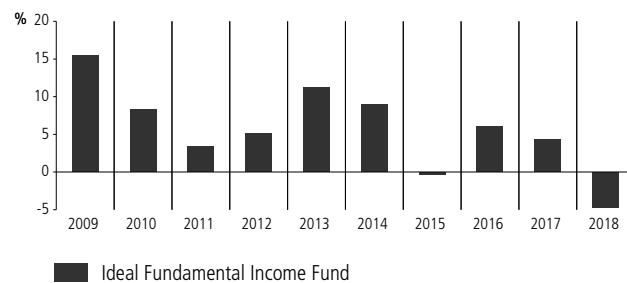
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Back-end load 10 years ago has \$1,732.60 on December 31, 2018. This works out to an average of 5.65% 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 10 years for a contractholder who chose the Back-end load. In the last 10 years the fund was up in value 8 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>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b>	<b>%</b>
	1 year of buying	6.00
	2 years of buying	5.00
	3 years of buying	4.00
	4 years of buying	3.00
	5 years of buying	2.00
	6 years of buying	0.00
	7 years of buying	0.00
After 7 years	0.00	
		When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
		<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>

### 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. 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)
Back-end load	2.67
No-load	2.85
No-load with Reset	2.80
Platinum No-load	2.12

### 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
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

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:** December 1998  
**Date Fund Created:** December 1998

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 10,923,359

**Total Fund Value:** \$242,795,341  
**Portfolio Turnover Rate:** 8.33%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Back-end load	1,000	2.79	16.3810	1,513,326
No-load	1,000	2.96	15.9041	286,754
No-load with Reset	1,000	2.97	16.0498	175,155
Platinum No-load	1,000	2.26	17.3189	119,185

**WHAT DOES THE FUND INVEST IN?**

The Segregated Fund invests primarily in a mix of equities on U.S. exchanges. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Manulife U.S. All Cap Equity Fund.

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

	%
Amazon.com, Inc.	8.38
Alphabet Inc.	5.30
Lennar Corporation	5.27
Facebook, Inc.	5.00
Bank of America Corp.	4.82
Polaris Industries Inc.	4.52
Citigroup Inc.	4.42
Apple Inc.	4.33
The Goldman Sachs Group, Inc.	3.84
Workday, Inc.	3.62
<b>Total</b>	<b>49.50</b>

Total investments: 45

**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 people seeking potential long term capital growth. They are comfortable with the risks of investing in U.S. equities.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 10 years for a contractholder who has chosen Back-end load. Returns are after the MER has been deducted.

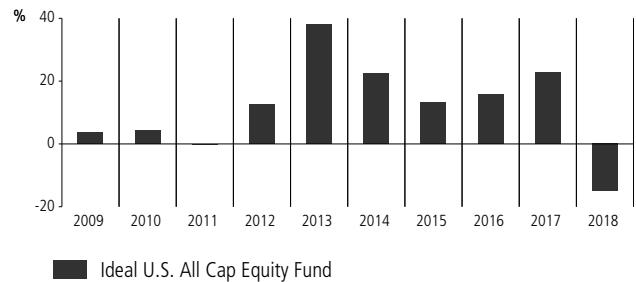
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Back-end load 10 years ago has \$2,808.90 on December 31, 2018. This works out to an average of 10.88% per year.

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

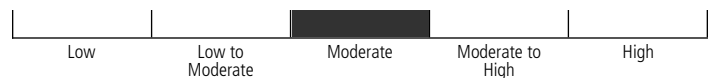
This chart shows how the Fund has performed in each of the past 10 years for a contractholder who chose the Back-end load. In the last 10 years the fund was up in value 8 years and down in value 2 years.



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>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b>	<b>%</b>
	1 year of buying	6.00
	2 years of buying	5.00
	3 years of buying	4.00
	4 years of buying	3.00
	5 years of buying	2.00
	6 years of buying	0.00
	7 years of buying	0.00
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>

### 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. 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)
Back-end load	2.79
No-load	2.96
No-load with Reset	2.97
Platinum No-load	2.26

### 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
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

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 2007  
**Date Fund Created:** October 2007

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 25,706,556

**Total Fund Value:** \$477,699,866  
**Portfolio Turnover Rate:** 15.30%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Back-end load</b>	1,000	2.66	22.1294	1,263,268
<b>No-load</b>	1,000	2.86	17.8249	185,695
<b>No-load with Reset</b>	1,000	2.88	21.7023	141,039
<b>Platinum No-load</b>	1,000	2.18	23.3657	179,422

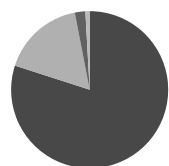
**WHAT DOES THE FUND INVEST IN?**

The Segregated Fund currently invests most of its assets in units of the Manulife U.S. Dividend Income mutual fund. The underlying fund invests in a mix of U.S. equities. The underlying fund invests either directly or through one or more underlying funds.

Top 10 investments (of the underlying fund)	%
United States Treasury Bill 01/02/2019	8.82
Federal Home Loan Bank 01/02/2019 DN	4.62
U.S Dept. of the Treasury Treasury Bill, 4/4/2019	4.38
Roper Technologies, Inc.	4.16
Visa Inc.	4.13
Waste Connections, Inc.	4.10
Thermo Fisher Scientific Inc.	4.07
Amphenol Corporation	3.54
Becton Dickinson & Co., 6.125%	3.04
Danaher Corporation	2.86
<b>Total</b>	<b>43.74</b>

Total investments: 79

**Investment Segmentation**



	% Assets
● U.S. EQUITIES	81.5
● CASH AND EQUIVALENTS	17.3
● GLOBAL EQUITIES	2.2
● REITS	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 people seeking potential capital growth and some income. They are comfortable with the risks of investing in U.S. equities.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 10 years for a contractholder who has chosen Back-end load. Returns are after the MER has been deducted.

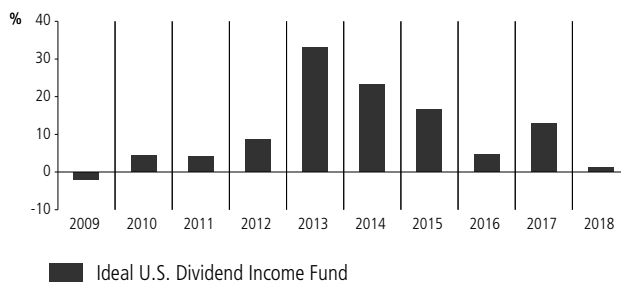
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Back-end load 10 years ago has \$2,633.40 on December 31, 2018. This works out to an average of 10.17% 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 10 years for a contractholder who chose the Back-end load. In the last 10 years the fund was up in value 9 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>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b>	<b>%</b>
	1 year of buying	6.00
	2 years of buying	5.00
	3 years of buying	4.00
	4 years of buying	3.00
	5 years of buying	2.00
	6 years of buying	0.00
	7 years of buying	0.00
	After 7 years	0.00
		When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
		<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>

### 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. 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)
Back-end load	2.66
No-load	2.86
No-load with Reset	2.88
Platinum No-load	2.18

### 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
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

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:** December 1998  
**Date Fund Created:** December 1998

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 3,983,198

**Total Fund Value:** \$55,792,125  
**Portfolio Turnover Rate:** 14.16%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Back-end load</b>	1,000	2.95	11.6473	667,381
<b>No-load</b>	1,000	3.14	11.2995	144,389
<b>No-load with Reset</b>	1,000	3.17	11.3329	110,937
<b>Platinum No-load</b>	1,000	2.45	12.3139	82,611

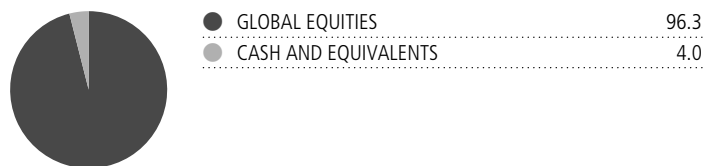
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund currently invests most of its assets in units of the Manulife World Investment mutual fund. The underlying fund invests primarily in a mix of equities. The underlying fund invests in international companies. The underlying fund invests either directly or through one or more underlying fund.

Top 10 investments (of the underlying fund)	%
Aon PLC	4.92
Intertek Group PLC	3.79
Wolters Kluwer N.V. Depositary Receipt	3.72
L'Air Liquide S.A.	3.50
Seven & i Holdings Co., Ltd.	3.37
Halma PLC	2.77
Croda International PLC	2.73
ASSA ABLOY AB (publ)	2.70
RELX PLC	2.62
Sika AG	2.49
<b>Total</b>	<b>32.61</b>

Total investments: 60

**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 people seeking potential long term capital growth. They are comfortable with the risks of investing in international equities.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 10 years for a contractholder who has chosen Back-end load. Returns are after the MER has been deducted.

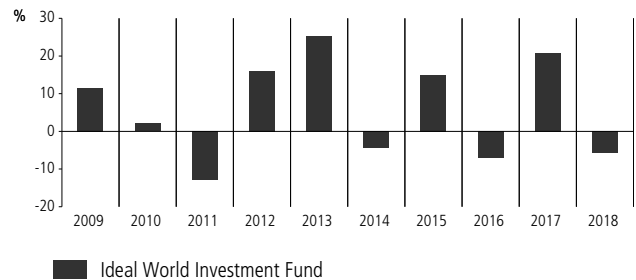
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Back-end load 10 years ago has \$1,681.80 on December 31, 2018. This works out to an average of 5.34% per year.

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

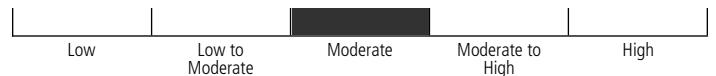
This chart shows how the Fund has performed in each of the past 10 years for a contractholder who chose the Back-end load. In the last 10 years the fund was up in value 6 years and down in value 4 years.



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

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<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b>	<b>%</b>
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	3 years of buying	4.00
	4 years of buying	3.00
	5 years of buying	2.00
	6 years of buying	0.00
	7 years of buying	0.00
After 7 years	0.00	
		When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
		<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>

### 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. 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)
Back-end load	2.95
No-load	3.14
No-load with Reset	3.17
Platinum No-load	2.45

### 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
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

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.

### **Ideal Aggressive Portfolio**

#### *Objective*

The investment objective of the Ideal Aggressive Portfolio is to maximize long-term capital growth.

#### *Strategy*

This fund will invest in units of multiple underlying funds.

### **Ideal Balanced Fund**

#### *Objective*

The investment objective of the Ideal Balanced Fund is to provide superior long-term capital appreciation and steady income while limiting risk through asset diversification with an emphasis on quality and liquidity. To achieve its objective, the Fund invests in a diversified portfolio of Canadian and foreign equities and fixed income securities.

#### *Strategy*

For the equity portion of the Fund, the Portfolio Managers utilize a fundamental, bottom-up investment approach to select securities. Proprietary analysis is used to construct and analyze the historical economic earnings of a company in order to gain an understanding of the business being studied. Factors such as the magnitude and volatility of a company's earnings, competitive advantages, products and other performance drivers are also considered in selecting securities for the Fund. For the fixed income portion of the Fund, the Portfolio Managers emphasize sector allocation, credit quality and security selection, combined with active yield curve management and risk containment.

### **Ideal Bond Fund**

#### *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.

### **Ideal Canadian Bond Fund**

#### *Objective*

The investment objective of the Ideal Canadian Bond Fund is to achieve maximum returns by investing primarily in the most liquid and highest quality government, asset-backed and corporate fixed income securities available on the market.

#### *Strategy*

The portfolio managers employ an active, value-oriented investment style that is based on fundamental research. The portfolio managers believe that its top-down economic research and bottom-up credit analysis will generate above average long-term returns by identifying "pockets of value" and by minimizing downside risk. The portfolio advisor's investment philosophy emphasizes sector allocation, credit quality and security selection, combined with active yield-curve management and risk containment.

### **Ideal Canadian Dividend Growth Fund**

#### *Objective*

The Fund seeks to generate both capital growth and income by primarily investing in a diversified portfolio of dividend paying Canadian equities.

#### *Strategy*

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

### **Ideal Canadian Equity Fund**

#### *Objective*

The investment objective of the Ideal Canadian Equity Fund is to provide superior capital appreciation by investing primarily in Canadian equities and equity-type securities.

#### *Strategy*

The Portfolio Managers utilize a fundamental, bottom-up investment approach to select securities. Proprietary analysis is used to construct and analyze the historical economic earnings of a company in order to gain an understanding of the business being studied. Factors such as the magnitude and volatility of a company's earnings, competitive advantages, products and other performance drivers are also considered in selecting securities for the Fund.

## OBJECTIVE AND STRATEGY

### Ideal Conservative Portfolio

#### *Objective*

The investment objective of the Ideal Conservative Portfolio is to provide a consistent flow of income with an emphasis on preservation of capital.

#### *Strategy*

This fund will invest in units of multiple underlying funds.

### Ideal Fundamental Dividend Fund

#### *Objective*

This Canadian Equity Fund seeks to generate a combination of capital growth and income by primarily investing in a diversified portfolio of high-yielding equity and equity-type securities. The Fund may also invest in fixed income investments and money market instruments.

#### *Strategy*

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

### Ideal Fundamental Income Fund

#### *Objective*

The investment objective of the Ideal Fundamental Income Fund is to provide capital appreciation while accommodating the needs of investors who are drawing upon their assets for income purposes. To achieve its objective, the Fund invests primarily in a diversified portfolio of Canadian and foreign equities and/or equity-type securities and fixed income securities either directly or through one or more underlying funds.

#### *Strategy*

For the equity portion of the Fund, the Portfolio Managers utilize a fundamental, bottom-up investment approach to select securities. Proprietary analysis is used to construct and analyze the historical economic earnings of a company in order to gain an understanding of the business being studied. Factors such as the magnitude and volatility of a company's earnings, competitive advantages, products and other performance drivers are also considered in selecting securities for the Fund. For the fixed income portion of the Fund, the Portfolio Managers emphasize sector allocation, credit quality and security selection, combined with active yield curve management and risk containment.

### Ideal Global Dividend Growth Fund

#### *Objective*

The Fund seeks to provide both capital growth and income. The Fund invests primarily in a globally diversified portfolio of equity, equity-type securities and other income producing investments.

#### *Strategy*

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

### Ideal Global Franchise Fund

#### *Objective*

The Fund aims to provide capital appreciation over the medium to longer term by primarily investing in equity and equity-type securities of multinational companies throughout the world. It may also invest in companies that the portfolio sub-advisors expect will achieve multinational status. Income will not be a prime consideration for securityholders in the Fund.

#### *Strategy*

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

### Ideal Growth Opportunities Fund

#### *Objective*

This Canadian Equity Fund aims to obtain long-term capital growth. The Fund invests primarily in high quality securities and convertible instruments of small- and mid-cap Canadian companies.

#### *Strategy*

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

### Ideal Growth Portfolio

#### *Objective*

The investment objective of the Ideal Growth Portfolio is to emphasize appreciation of capital while still providing some income.

#### *Strategy*

This fund will invest in units of multiple underlying funds.

## OBJECTIVE AND STRATEGY

### Ideal Income Balanced Fund

#### *Objective*

The investment objective of the Ideal Income Balanced Fund is to accommodate the needs of contractholders who are drawing upon their assets for income purposes but still wish to attain long-term capital growth. To achieve this objective, the Fund invests in a diversified portfolio of Canadian and foreign equities and/or equity-type securities and fixed income securities.

#### *Strategy*

For the equity portion of the Fund, the Portfolio Managers utilize a fundamental, bottom-up investment approach to select securities. Proprietary analysis is used to construct and analyze the historical economic earnings of a company in order to gain an understanding of the business being studied. Factors such as the magnitude and volatility of a company's earnings, competitive advantages, products and other performance drivers are also considered in selecting securities for the Fund. For the fixed income portion of the Fund, the Portfolio Managers emphasize sector allocation, credit quality and security selection, combined with active yield curve management and risk containment.

### Ideal Moderate Portfolio

#### *Objective*

The investment objective of the Ideal Moderate Portfolio is to provide income while leaving room for some capital appreciation.

#### *Strategy*

This fund will invest in units of multiple underlying funds.

### Ideal Money Market Fund II

#### *Objective*

The investment objective of the Ideal Money Market Fund is to provide contractholders with a low-risk source of interest income based on current money market yields by investing primarily in Canadian money market instruments and cash.

#### *Strategy*

The Fund invests in money market instruments, cash and/or other investments.

### Ideal Strategic Investment Grade Global Bond Fund

#### *Objective*

The Fund seeks to provide income with an emphasis on capital preservation by investing primarily in investment-grade government and corporate debt securities from developed and emerging markets globally.

#### *Strategy*

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

### Ideal U.S. All Cap Equity Fund

#### *Objective*

The Fund seeks to provide long-term capital appreciation by investing primarily in equity securities of U.S. companies of all sizes.

#### *Strategy*

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

### Ideal U.S. Dividend Income Fund

#### *Objective*

The Fund seeks to achieve a combination of capital growth and income. The Fund invests primarily in a diversified portfolio of U.S. equity and equity-type securities and other income producing investments.

#### *Strategy*

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

### Ideal World Investment Fund

#### *Objective*

The Fund seeks to provide long-term growth and capital gains to provide diversification of risk by investing primarily in equities of companies located outside of Canada and the United States.

#### *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](https://www.manulife.ca/investments)



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