



 **Manulife** Investment Management

Investor brochure

Manulife Private Investment Pools

The Manufacturers Life Insurance Company

The MPIP Segregated Pools insurance contract is offered by The Manufacturers Life Insurance Company.


The MPIP Investment Pools are managed by Manulife Investment Management Limited (formerly named Manulife Asset Management Limited).





**Welcome to
an investment
program
that truly
*reflects you***

With the prosperity you've already achieved and enjoy, the opportunities to create enduring wealth and continue to build your legacy have arrived. You're on a distinct wealth journey, one requiring special solutions, strategies and support.



The Manulife Private Investment Pools (MPIP) program is an exclusive wealth management initiative with the comprehensive resources needed to fulfill your distinct preferences and priorities. It's where you'll find the vision, innovation, value, expertise, service and integrity that you expect and require to answer your sophisticated investing objectives and goals.

As an MPIP client, you work with your advisor to achieve your vision of prosperity. MPIP is guided by the expertise of skilled and knowledgeable portfolio management professionals, and gives you confidence throughout your wealth journey.

It's the exclusive investment program for affluent investors that reflects your highest expectations.

Welcome to
Manulife Private Investment Pools.





**Work with
a financial
partner
who shares
your *vision***

Expect vision

The right place to begin your wealth journey is with the vision of where you want to be at the end. It's your idea of the prosperity you want when it's time to enjoy the rewards of your personal success.

Working with your advisor, you can achieve your vision of prosperity through detailed planning and a customized portfolio of investment pools or segregated pools that reflect your goals for asset growth, preserving capital or income. Both of the Pools platforms offer a range of innovative solutions covering the major asset classes – equity, balanced, fixed income – to support you on your wealth journey.¹

The high-conviction investment professionals who guide each of the investment pools and segregated pools also manage with vision, taking into account both the current investment climates and planning for tomorrow's opportunities and challenges. With the constant changes in investment markets, as new opportunities and trends emerge in some regions, and challenges replace the opportunities in others, managing investments with vision is influential in asset allocation, diversification and helping to ease the impact of market volatility on your investment portfolio.

¹ The MPIP Segregated Pools program also includes four asset allocation portfolios. All references to pools are also applicable to the segregated fund portfolios. The amounts invested in investment pools accounts and segregated pools contracts must be calculated separately and cannot be combined.

Expect innovation

Manulife Private Investment Pools allow you and your advisor to construct a well-diversified portfolio from a wide range of strategies for meeting important investment goals such as growth, capital preservation, and income.

Your investment choices range throughout the key asset classes of equity, balanced and fixed income opportunities available around the world – from the growth potential of North American equities and stability of fixed income to leading prospects with international securities in developed and developing nations and the world's emerging markets.

Overall, the Manulife Private Investment Pools program comprises two distinct investment platforms – investment pools (in trust and corporate class options) and segregated pools.



Discuss the advantages of these options with your advisor as you collaborate on the best investing strategy for your specific situation.





See more
value
from your
investments

Expect value

You can expect strategies to help manage your costs of investing. Plus, with flexible options in the investment pools such as tax-efficient solutions to receive income from your investments, you'll have choices to help you get the most from the wealth you've achieved.

In addition, you can realize this value while continuing to work with the advisor you know and trust.

Manage your investment costs

When your investments meet or exceed certain dollar values, the MPIP program recognizes your continued support.

With the investment pools you're entitled to a reduced management fee applied to your account. With the segregated pools you'll receive a Management Fee Reimbursement where part of the management fee applied to your investments is reimbursed in the form of an allocation of additional Pool units credited to your contract.

In addition, all of the assets in your household invested with MPIP may be combined and count towards further management fee reductions or reimbursements.² Ask your advisor for details about this valuable feature.

² The amounts invested in investment pools accounts and segregated pools contracts must be calculated separately and cannot be combined. Management Fee Reimbursement Rates do not apply to the Manulife Dollar-Cost Averaging Program Private Segregated Pool or to the Manulife High Interest Savings Private Segregated Pool.

Manage investment income tax costs

Within MPIP Investment Pools, corporate class pools offer you valuable tax advantages, such as tax-efficient distributions. With this flexibility you can influence your tax costs when managing your investments and when receiving investment income.³

When you need income from your investments, the Series T purchase option can provide a tax-efficient monthly distribution designed to minimize the amount of investment income tax payable (distributions are not guaranteed).


Capitalize on market volatility through automatic investing

The pools can alleviate some risks with making large lump sum investments by dividing the amount into smaller sums and investing at regular intervals over a period of time. This strategy can help to avoid indecision over the best times to invest. It also takes advantage of changes in the prices of Pool units; buying fewer units at higher prices and more units at lower prices, resulting in a lower overall average cost.

The Manulife
Private
Investment
Pools program
delivers
everything
you would
expect from
a sophisticated
investment
initiative.

³ Corporate class pools are not available within the MPIP Segregated Pools platform.





Sharpen your
focus with
quality asset
management

Expect expertise

Among the world's largest investors are institutions, such as major corporations, pension plans and endowments, who embrace prudent investment strategies. Behind these investors are asset managers who employ disciplined techniques to invest with greater certainty throughout the inevitable twists and turns of investing. These highly experienced and methodical professionals follow rigorous methods and processes to arrive at their goal of intelligent investment decisions. By making informed and objective decisions they seek to invest with greater confidence.

With the Manulife Private Investment Pools program this same level of investment discipline and asset management expertise is within your reach.

The investment professionals at Manulife Investment Management, Mawer Investment Management Ltd. and Pictet Asset Management⁴ guide and manage Manulife Private Investment Pools. They adhere to disciplined and time-tested investment processes. They believe in independent thinking, and strive to anticipate investment trends and opportunities. They seek exceptional results by implementing original ideas and constructing well-diversified portfolios. They act with true conviction – pursuing the most compelling and well-researched opportunities throughout the world for your portfolio and future prosperity.

⁴ Pools managed by Pictet Asset Management only available within the MPIP Segregated Pools contract, and are not offered under the MPIP Investment Pools lineup.

Manulife Investment Management

- More than 475 investment professionals⁵
- Offices in 17⁵ countries and territories including the Americas, Europe, and Asia⁵

Mawer Investment Management Ltd.

- One of Canada's leading independent investment managers
- C\$64 billion in assets under management⁵

Pictet Asset Management

- 300+ investment professionals
- 17 offices worldwide
- C\$274 billion AUM⁵

Expect service

Investment opportunities and challenges are constantly shifting. Your advisor and the Manulife Private Investment Pools program can help you to keep pace through personal attention to your portfolio and ongoing monitoring and advice.

Using the wide range of available investment strategies, your advisor can make calculated additions and adjustments to your portfolio as your goals evolve from building wealth, to preserving it, to generating investment income.

Your advisor remains your primary point of contact when you need financial advice or investment information. Manulife provides detailed semi-annual statements to keep you and your advisor well informed about your investment progress.

⁵ As of December 31, 2019

Expect integrity

As an investor in the Manulife Private Investment Pools program, you can feel confident that your trust is well placed. Manulife is a leading Canada-based financial services company with a significant global presence earned by providing customers with strong, reliable, trustworthy and forward-thinking solutions.

For more than 130 years, Canadians have turned to Manulife for the big financial decisions in their lives. Today, Manulife supports one in every five Canadians with financial solutions.



Rely on the strength of Manulife

- *130+ years* of history
- *C\$1.2 trillion* in assets under management and administration⁶
- *35,000 employees* serving more than *30 million* customers worldwide⁶
- *C\$45 million* in donations and sponsorships (2018)

⁶ As at December 31, 2019.

Vision
Innovation
Value
Expertise
Service
Integrity

If these benefits reflect your
highest expectations, please
speak to your advisor

Manulife Private Investment Pools

**For more information, contact your advisor or
visit manulifeprivateinvestmentpools.ca**

Manulife Private Investment Pools

MPIP Investment Pools: Manulife Funds (including the Trust Pools) and Manulife Corporate Classes (including the Class Pools) are managed by Manulife Investment Management Limited (formerly named Manulife Asset Management Limited). Manulife Investment Management is a trade name of Manulife Investment Management Limited. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the fund facts as well as the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. The payment of distributions is not guaranteed and may fluctuate. If distributions paid by the fund are greater than the performance of the fund, then your original investment will shrink. Distributions should not be confused with a fund's performance, rate of return, or yield. You may also receive return of capital distributions from a fund. Please consult with your tax advisor regarding the tax implications of receiving distributions. See the prospectus for more information on a fund's distributions policy.

MPIP Segregated Pools: Any amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value. Withdrawals proportionally decrease Maturity and Death Benefit Guarantees. The Management Fee Reimbursement will not be paid in cash but will be credited to the Contract as additional Units to the relevant Funds. The Manufacturers Life Insurance Company (Manulife) is the issuer of the Manulife Private Investment Pools - MPIP Segregated Pools (MPIP Segregated Pools) insurance contract and the guarantor of any guarantee provisions therein. Manulife Investment Management is a trade name of The Manufacturers Life Insurance Company.

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