

# Fund Facts Addendum

## GIF Select

GIF Select (original) Segregated Fund Changes

### **Segregated Fund Solutions**

Effective on or about the date listed herein, the Manulife Guaranteed Investment Funds Select (GIF Select) (original) Fund Facts, forming part of the GIF Select (original) Information Folder, is amended to reflect the enclosed fund changes.

This Addendum forms part of your Information Folder containing important provisions that you should read prior to investing. The Information Folder provides general information about your investment options, including the potential risks of investing in segregated funds. All of the sections of the Information Folder which pertain to the existing funds apply to the funds noted in this Addendum, as applicable. This Addendum is not an insurance contract.

### GIF Select (original) Segregated Fund Additions

Effective Monday, May 4, 2020, the following funds will be added to the 75 Series.

Segregated Fund Name	Fund Objective	Management Expense Ratio (MER) <sup>1</sup>	
		Front-end, Back-end, Low-load	Front-end Elite
Manulife U.S. Unconstrained Bond GIF Select	The Fund seeks to provide long-term total return consisting of income and the potential for capital appreciation by investing primarily in a portfolio of U.S. investment grade and high yield debt securities.	2.27	1.76
Manulife Canadian Equity Class GIF Select	The objective of the Manulife Canadian Equity Class fund is to seek long-term capital appreciation by investing primarily in Canadian equity securities. The fund may seek to accomplish its objective by investing in securities of other mutual funds.	2.74	1.97
Manulife Fundamental Balanced Class GIF Select	The Manulife Fundamental Balanced Class fund seeks to provide long-term total return by investing primarily in a diversified portfolio of Canadian equity, fixed income and money market securities.	2.59	1.80

<sup>1</sup>Management Expense Ratio (MER) includes all expenses of the Segregated Fund and, if applicable, any underlying fund(s), such as the management fee, insurance costs, operating costs and applicable sales tax. There is no duplication of fees from the underlying pooled fund, unit trust or mutual fund. The MER is an estimate for the current year and is subject to change.

**Note: For complete fund information, refer to the applicable Fund Facts page within the Fund Facts booklet.**

**QUICK FACTS**

**Date Fund Available:** May 2020  
**Date Fund Created:** May 2020

**Underlying Fund Manager:** Manulife Investment Management Limited  
**Total Units Outstanding:** 120

**Total Fund Value:** \$1,200  
**Portfolio Turnover Rate:** --

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
75 Series	2,500	2.74	--	10.0000	10

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. Ask your advisor or see the Information Folder for details.

**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in the Manulife Canadian Equity Class. The underlying fund invests primarily in Canadian equities.

This fund did not exist prior to December 2019, so no information is available for the Top 10 Holdings.

This fund did not exist prior to December 2019, so no information is available for the Investment Segmentation.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a contractholder who has chosen 75 Series. Returns are after the MER has been deducted.

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

**Average return**

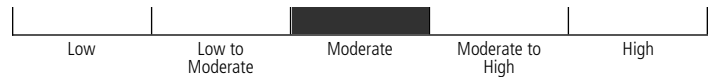
The fund is not old enough to show performance history.

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

The fund is not old enough to show performance history.

**HOW RISKY IS IT?**

The value of your investments can go down. Please see the Information Folder for further details.



## HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

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

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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)	Fund Fee Rate (%)
75 Series	2.74	--

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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 2020  
**Date Fund Created:** May 2020

**Underlying Fund Manager:** Manulife Investment Management Limited  
**Total Units Outstanding:** 120

**Total Fund Value:** \$1,200  
**Portfolio Turnover Rate:** --

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
75 Series	2,500	2.59	--	10.0000	10

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. Ask your advisor or see the Information Folder for details.

**WHAT DOES THE FUND INVEST IN?**

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

This fund did not exist prior to December 2019, so no information is available for the Top 10 Holdings.

This fund did not exist prior to December 2019, so no information is available for the Investment Segmentation.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a contractholder who has chosen 75 Series. Returns are after the MER has been deducted.

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

**Average return**

The fund is not old enough to show performance history.

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

The fund is not old enough to show performance history.

**HOW RISKY IS IT?**

The value of your investments can go down. Please see the Information Folder for further details.



## HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

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

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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)	Fund Fee Rate (%)
75 Series	2.59	--

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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 2020  
**Date Fund Created:** October 2013

**Underlying Fund Manager:** Manulife Investment Management Limited  
**Total Units Outstanding:** 1,087,254

**Total Fund Value:** \$15,098,818  
**Portfolio Turnover Rate:** 28.24%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>75 Series</b>	2,500	2.27	--	10.0000	10

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. Ask your advisor or see the Information Folder for details.

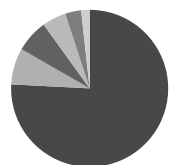
**WHAT DOES THE FUND INVEST IN?**

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

Top 10 investments (of the underlying fund)	%
GLP Capital L.P., 5.375%, 4/15/2026	1.03
Uber Technologies, Inc., 8%, 11/1/2026 144A	1.03
Bank of America Corp. (FRN), 6.1%, 12/29/2049	1.00
Gentiva Health Services Inc., 5.875%, 7/2/2025	0.99
Centene Escrow I Corporation, 5.375%, 6/1/2026 144A	0.96
BBCMS 2018-Tall Mortgage Trust, 4.214%, 3/16/2037 144A	0.91
CCO Holdings LLC, 5.125%, 5/1/2027	0.91
Broadcom Inc	0.91
IHS Markit Ltd., 4%, 3/1/2026 144A	0.87
Crown Castle International Corp., 6.875%	0.87
<b>Total</b>	<b>9.47</b>

Total investments: 200

**Investment Segmentation**



	% Assets
● U.S. BONDS	76.7
● GLOBAL BONDS	7.6
● CASH AND EQUIVALENTS	6.8
● U.S. EQUITIES	5.0
● CANADIAN BONDS & DEBENTURES	3.3
● OTHER	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 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 75 Series. Returns are after the MER has been deducted.

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

**Average return**

The fund is not old enough to show performance history.

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

The fund is not old enough to show performance history.

**HOW RISKY IS IT?**

The value of your investments can go down. Please see the Information Folder for further details.



## HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
<b>Deferred Sales Charge (DSC)</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>	If you sell within:	%	1 year of buying	5.50	2 years of buying	5.00	3 years of buying	5.00	4 years of buying	4.00	5 years of buying	4.00	6 years of buying	3.00	7 years of buying	2.00	After 7 years	0.00	<p>When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> </ul>
If you sell within:	%																			
1 year of buying	5.50																			
2 years of buying	5.00																			
3 years of buying	5.00																			
4 years of buying	4.00																			
5 years of buying	4.00																			
6 years of buying	3.00																			
7 years of buying	2.00																			
After 7 years	0.00																			
<b>Low Load Sales Charge</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>	If you sell within:	%	1 year of buying	2.50	2 years of buying	2.00	3 years of buying	1.50	After 3 years	0.00	<p>When you invest, Manulife pays a commission of 1.0%. Any sales charge you pay goes to Manulife.</p>								
If you sell within:	%																			
1 year of buying	2.50																			
2 years of buying	2.00																			
3 years of buying	1.50																			
After 3 years	0.00																			

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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)	Fund Fee Rate (%)
75 Series	2.27	--

### Trailing commission

Manulife pays a trailing commission of up to 0.50% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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.



Effective on or about the dates listed herein, the Manulife Guaranteed Investment Funds Select (GIF Select) (original) Fund Facts, forming part of the GIF Select (original) Information Folder, is amended to reflect the enclosed fund changes.

This Addendum forms part of your Information Folder containing important provisions that you should read prior to investing. The Information Folder provides general information about your investment options, including the potential risks of investing in segregated funds. All of the sections of the Information Folder which pertain to the existing funds apply to the funds noted in this Addendum as applicable. This Addendum is not an insurance contract.

#### **GIF SELECT (ORIGINAL) SEGREGATED FUND CLOSURES**

Effective Friday, December 6, 2019 at 4 p.m. EST, the following funds in the **75 Series** will be closed. Any deposits you made to the closing funds before this date will be switched to the corresponding continuing funds on Monday, December 9, 2019.

<b>Closing fund</b>	<b>Continuing fund</b>
Manulife Dynamic Strategic Yield GIF Select	Manulife Strategic Dividend Bundle GIF Select
Manulife CI Harbour Growth & Income GIF Select <sup>1</sup>	Manulife Fundamental Income GIF Select

Effective Friday, December 6, 2019 at 4 p.m. EST, the following fund in the **IncomePlus Series** will be closed. Any deposits you made to the closing fund before this date will be switched to the corresponding continuing fund on Monday, December 9, 2019.

<b>Closing fund</b>	<b>Continuing fund</b>
Manulife CI Harbour Growth & Income GIF Select <sup>1</sup>	Manulife Fundamental Income GIF Select

<sup>1</sup>Fund will be capped to new deposits on November 15, 2019 in advance of the fund closing on December 6, 2019.

Unless you notify us otherwise, regularly scheduled deposits (Pre-Authorized Chequing plans (PACs) and switches-in) for the closing funds in place before Monday, December 9, 2019 will automatically move to the corresponding continuing fund on this date.

At any time, you may switch to another eligible fund within your contract without incurring a deferred sales charge or similar fee. Any switch, either to the corresponding continuing fund or to another eligible fund, is a taxable disposition and may result in a capital gain or loss to you. Please speak to your advisor to determine the most appropriate course of action, given your individual investment and tax circumstances

**Note: For complete fund information, refer to the applicable Fund Facts page within the Fund Facts booklet.**



If you have any questions about these changes, please contact:

Your advisor

Manulife Investment Management at [www.manulifeim.ca](http://www.manulifeim.ca)

Call the Customer Service Centre:

English business: **1-888-790-4387**

Quebec and French business: **1-800-355-6776**

Manulife Investment Management is a trade name of The Manufacturers Life Insurance Company. The Manufacturers Life Insurance Company (Manulife) is the issuer of insurance contracts containing Manulife segregated funds and the guarantor of any guarantee provisions therein. Manulife, Manulife Investment Management, the Stylized M Design, and Manulife Investment Management & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.