

Investment Policy Statement**Ideal Canadian Equity Fund****Investment 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.

Investment Strategy

The Ideal Canadian Equity Fund invests a large portion of its assets in the shares of a “core” group of the top companies trading on the Toronto Stock Exchange (TSX), thereby providing the stability of high-quality stocks.

The balance of the assets of the Fund is invested in the shares of smaller, less liquid companies with good growth prospects, thereby providing returns over a longer term and enhancing total returns.

Cash is used to safeguard capital during adverse market conditions and to offset underlying market exposure of non-hedging derivative contracts, and may be held from time to time for cash administration purposes.

The Fund may also enter into securities lending, repurchase and reverse repurchase transactions to generate additional income and/or as a short-term cash management tool.

The Ideal Canadian Equity Fund’s portfolio is structured within these parameters:

Asset Category	Minimum (%)	Maximum (%)
Canadian Equities	51	90
Foreign Equities	0	49
Money Market Instruments	0	20

The percentages listed above are approximate due to continuous market fluctuations and administrative efficiencies. As a result, the actual percentages invested in the asset classes on any given day may not exactly conform to the percentages set forth above. Rebalancing will be done at the discretion of the portfolio advisor and portfolio sub-advisor.

*Manulife reserves the right to change the above targets, ranges and/or to remove, replace or add additional funds to the Segregated Fund’s portfolio as deemed necessary to achieve and continue to adhere to the Segregated Fund’s investment objective.

Risks

The risks of investing in the Fund can include but are not limited to the following:

- Derivative Risk
- Foreign Investment Risk
- Income Trust Risk
- Risk of Price Change
- Series Risk
- Substantial Contractholder Risk
- Securities Lending, Repurchase and Reverse Repurchase Transaction Risk

Descriptions of these risks can either be found in the Information Folder or can be provided upon request.

Where can I get more information or help?

For more information, please read the Information Folder and Contract, or you may contact us at:

Manulife
500 King St. N
Waterloo, ON N2J 4C6

www.manulifeim.ca

Canada, Outside of Quebec
1-888-790-4387

Quebec & French Business
1-800-355-6776

For information about handling issues you are unable to resolve with us, contact the OmbudService for Life and Health Insurance at 1-800-268-8099 or on the web at www.olhi.ca.

For information about additional protection that is available for all life insurance contractholders, contact Assuris, a company established by the Canadian life insurance industry. See www.assuris.ca for details.

For information regarding how to contact the insurance regulator in your province, visit the Canadian Council of Insurance Regulators website at www.ccir-ccrra.org.

Manulife Investment Management

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