

Investment policy statement

Ideal Franklin Canadian Balanced Segregated Fund



Investment objective

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective.

The fundamental investment objective is to seek a balance of current income and long-term capital appreciation by investing primarily in a portfolio of Franklin Funds to achieve a balance of fixed income and equity investments.

Investment strategy

This fund will invest in units of the Franklin Canadian Balanced Fund, a mutual fund trust, or a substantially similar fund (the “underlying fund”). The below investment strategy is that of the underlying fund and is taken directly from the underlying fund’s simplified prospectus. In all reference instances, consult the prospectus.

The fund will invest up to 100% in securities of other mutual funds, including ETFs, that may be managed by us or by an affiliate of ours.

The fund may, from time to time, invest a portion of its assets directly in equity securities and debt instruments.

The portfolio advisor will generally keep the fund’s asset class allocations within the following ranges:

- 40 - 60% equity securities
- 35 - 50% debt instruments
- 0 - 10% cash

The portfolio advisor may review and adjust the fund’s asset class allocations in its sole discretion, based on its assessment of economic conditions and the prospects for each of these asset classes.

Generally, at least 70% of the value of the fund’s investment exposure will consist of a combination of equity securities of Canadian issuers and Canadian-dollar-denominated debt instruments and cash.

The fund may temporarily depart from its investment objectives or strategies by investing all or a portion of its assets in cash, money market instruments, and/or money market mutual funds. The portfolio advisor may take this action for defensive purposes, for liquidity purposes, or for other reasons.

Risks

Where a segregated fund invests in units of an underlying fund, the segregated fund may be exposed to the risks associated with the underlying fund. Unless otherwise noted, the risks associated with investing in units of the underlying fund is the same or substantially similar as the risks of investing in the segregated fund. For a comprehensive disclosure of the risks of investing in the segregated fund, refer to the simplified prospectus or other disclosure documents of the underlying fund.

- asset allocation
- credit
- equity
- fund of funds
- interest rate
- market
- taxation

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

manulife.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 contract holders, 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**.