

**Investment Policy Statement****Ideal Money Market Fund****Investment 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.

**Investment Strategy**

The Fund invests in money market instruments, cash and/or other investments in accordance with the CLHIA Guidelines on Individual Insurance Contracts Relating to Segregated Funds with respect to money market funds. The average term is set within a range of 15 days to 180 days.

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

The Fund invests at least 95% in money market investments, such as government-backed treasury bills, bankers' acceptances, commercial paper, or other cash equivalent securities and cash.

The Ideal Money Market Fund's portfolio is structured within these parameters:

Asset Category	Minimum (%)	Maximum (%)
Money Market Investments and Cash	40	60

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:

- Asset-Backed and Mortgage-Backed Securities Investment Risk
- Credit Risk
- Interest Rate 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](http://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](http://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](http://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](http://www.ccir-ccrra.org)**.

## Manulife Investment Management

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.

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