

IDEAL SEGREGATED FUNDS SIGNATURE 2.0

Fund Facts

(Applicable to all Series)

Performance as at December 31, 2018

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016.

The Manufacturers Life Insurance Company ("Manulife") is the issuer of the Ideal Segregated Funds Signature 2.0 insurance contract and the guarantor of any guarantee provisions therein.

QUICK FACTS

Date Fund Available: December 2012
Date Fund Created: January 2003

Fund Manager: Manulife
Total Units Outstanding: 4,781,606

Total Fund Value: \$72,177,852
Portfolio Turnover Rate: 52.96%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|-----------------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 3.24 | 14.4149 | 970,060 |
| Ideal 100/100 Series | 1,000 | 3.58 | 14.1631 | 890,666 |

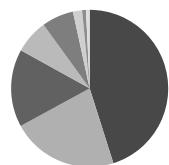
WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in a mix of underlying funds. The Fund invests a larger portion of its assets in Canadian and foreign equities. The Fund also invests a smaller portion of its assets in Canadian and foreign fixed income.

| Top 10 investments | % |
|--|--------------|
| Manulife World Investment Fund | 11.46 |
| Manulife Global Dividend Fund | 11.30 |
| Manulife Emerging Markets Fund | 8.65 |
| Manulife Dividend Income Plus Fund | 8.61 |
| MAM Emerging Market Equity Pooled Fund | 8.33 |
| Manulife U.S. Unconstrained Bond Fund | 7.60 |
| Manulife Global Franchise Fund | 7.42 |
| Manulife Fundamental Dividend Fund | 5.91 |
| Manulife Dividend Income Fund | 5.18 |
| Manulife International Value Equity Fund | 4.70 |
| Total | 79.17 |

Total investments: 17

Investment Segmentation



| | % Assets |
|-----------------------------|----------|
| GLOBAL EQUITIES | 45.5 |
| U.S. EQUITIES | 22.1 |
| CANADIAN EQUITIES | 16.1 |
| U.S. BONDS | 7.0 |
| CASH AND EQUIVALENTS | 6.6 |
| CANADIAN BONDS & DEBENTURES | 1.9 |
| REITS | 0.8 |
| GLOBAL BONDS | 0.8 |

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 people seeking potential long term capital growth. They are comfortable with the risks of investing in global equities.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 6 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

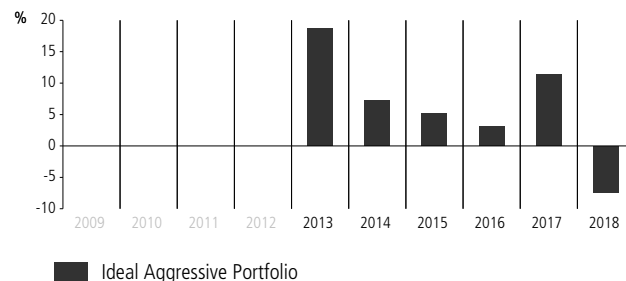
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on December 12, 2012 has \$1,441.50 on December 31, 2018. This works out to an average of 6.23% per year.

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

This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the Ideal 75/100 Series. In the last 6 years the fund was up in value 5 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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 |
|------------------------------------|------------------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying After 7 years | 1.00 0.00 |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/100 Series | 3.24 |
| Ideal 100/100 Series | 3.58 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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 2018
Date Fund Created: October 2010

Underlying Fund Manager: Manulife Asset Management Limited
Total Units Outstanding: 18,407,497

Total Fund Value: \$193,377,227
Portfolio Turnover Rate: 26.76%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|-----------------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 2.40 | 10.0632 | 2,344,812 |
| Ideal 100/100 Series | 1,000 | 2.66 | 10.0470 | 1,848,408 |

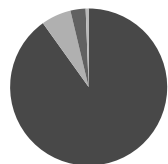
WHAT DOES THE FUND INVEST IN?

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

| Top 10 investments (of the underlying fund) | % |
|--|--------------|
| Ontario (Province of), 2.6%, 6/2/2025 | 6.38 |
| Gov. of Canada, 2.75%, 12/1/2048 | 3.58 |
| Ontario (Province of), 3.5%, 6/2/2024 | 3.00 |
| Quebec (Province of), 3.5%, 12/1/2048 | 1.28 |
| Quebec (Province of), 3.5%, 12/1/2045 | 1.23 |
| Canada Housing Trust No.1, 2.65%, 12/15/2028 | 1.02 |
| Gov. of Canada, 3.5%, 12/1/2045 | 1.02 |
| Ontario (Province of), 2.9%, 6/2/2049 | 1.01 |
| Gov. of Canada, 2.75%, 12/1/2064 | 0.98 |
| Ontario (Province of), 3.45%, 6/2/2045 | 0.90 |
| Total | 20.39 |

Total investments: 464

Investment Segmentation



| | % Assets |
|-------------------------------|----------|
| ● CANADIAN BONDS & DEBENTURES | 90.4 |
| ● U.S. BONDS | 6.2 |
| ● CASH AND EQUIVALENTS | 3.1 |
| ● GLOBAL BONDS | 0.6 |

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 Ideal 75/100 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 |
|------------------------------------|----------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying | 1.00 |
| After 7 years | 0.00 | |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/100 Series | 2.40 |
| Ideal 100/100 Series | 2.66 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: December 2012
Date Fund Created: December 1986

Fund Manager: Manulife
Total Units Outstanding: 5,685,670

Total Fund Value: \$140,471,272
Portfolio Turnover Rate: 41.83%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|-----------------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 2.92 | 12.0547 | 1,130,309 |
| Ideal 100/100 Series | 1,000 | 3.25 | 11.8380 | 1,139,621 |

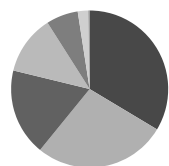
WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in a mix of equities and fixed income. The equities are Canadian and foreign.

| Top 10 investments | % |
|---|--------------|
| Canadian Treasury Bill 01/10/2019 Tbill | 11.38 |
| Gov. of Canada, 3.25%, 6/1/2021 | 4.86 |
| Toronto Dominion Bank | 3.89 |
| BCE Inc. | 2.52 |
| Medtronic plc | 2.14 |
| CCL Industries Inc. | 2.03 |
| Microsoft Corp. | 2.01 |
| Quebecor Inc. | 2.00 |
| Sun Life Financial Inc. | 1.97 |
| Marsh & McLennan Companies, Inc. | 1.92 |
| Total | 34.71 |

Total investments: 235

Investment Segmentation



| | % Assets |
|-------------------------------|----------|
| ● CANADIAN EQUITIES | 33.8 |
| ● CANADIAN BONDS & DEBENTURES | 27.4 |
| ● U.S. EQUITIES | 18.0 |
| ● CASH AND EQUIVALENTS | 12.3 |
| ● GLOBAL EQUITIES | 6.6 |
| ● U.S. BONDS | 2.2 |
| ● GLOBAL BONDS | 0.3 |

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 people seeking potential long term capital growth and income. They are comfortable with the risks of investing in equities.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 6 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

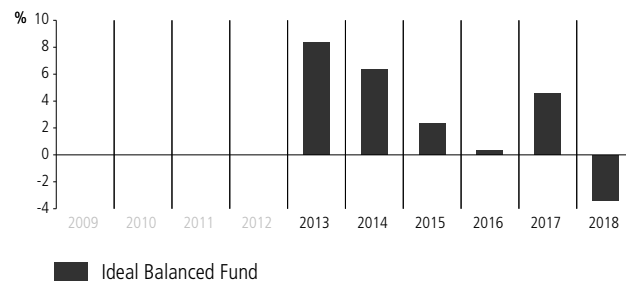
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on December 12, 2012 has \$1,205.50 on December 31, 2018. This works out to an average of 3.14% per year.

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

This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the Ideal 75/100 Series. In the last 6 years the fund was up in value 5 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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 |
|------------------------------------|----------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying | 1.00 |
| | After 7 years | 0.00 |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/100 Series | 2.92 |
| Ideal 100/100 Series | 3.25 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: November 2014
Date Fund Created: November 2014

Underlying Fund Manager: CI Investments Inc.
Total Units Outstanding: 2,268,902

Total Fund Value: \$24,454,892
Portfolio Turnover Rate: 18.62%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|-----------------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 3.46 | 11.1848 | 549,163 |
| Ideal 100/100 Series | 1,000 | 3.77 | 11.0552 | 323,008 |

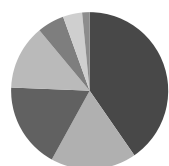
WHAT DOES THE FUND INVEST IN?

This Segregated Fund currently invests most of its assets in units of the CI Black Creek Global Balanced Fund. The underlying fund invests primarily in a balanced portfolio of equity and fixed income securities from governments, agencies and corporations around the world.

| Top 10 investments (of the underlying fund) | % |
|--|--------------|
| U.S Dept. of the Treasury Treasury Bill, 2.5%, 5/31/2020 | 3.58 |
| HeidelbergCement AG | 3.42 |
| Greencore Group plc | 3.38 |
| Nutrien Ltd. | 3.19 |
| Varex Imaging Corporation | 3.15 |
| Ontex Group NV | 3.04 |
| U.S Dept. of the Treasury Treasury Bill, 1.875%, 8/31/2024 | 2.99 |
| U.S Dept. of the Treasury Treasury Bill, 1.75%, 9/30/2022 | 2.98 |
| BAE Systems plc | 2.81 |
| Telefonaktiebolaget LM Ericsson (publ) | 2.70 |
| Total | 31.24 |

Total investments: 58

Investment Segmentation



| | % Assets |
|-----------------------------|----------|
| GLOBAL EQUITIES | 40.4 |
| U.S. BONDS | 17.7 |
| U.S. EQUITIES | 17.7 |
| CASH AND EQUIVALENTS | 13.3 |
| CANADIAN EQUITIES | 5.6 |
| GLOBAL BONDS | 4.0 |
| CANADIAN BONDS & DEBENTURES | 1.5 |

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 people seeking reduced volatility through a diversified portfolio of global fixed income and equity securities. They are comfortable with the risks associated with investing in equities and in global markets.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 4 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

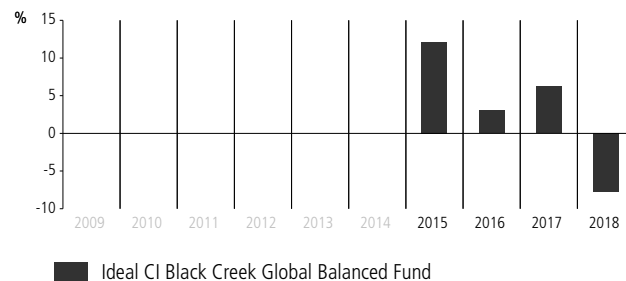
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on November 17, 2014 has \$1,118.50 on December 31, 2018. This works out to an average of 2.75% per year.

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

This chart shows how the Fund has performed in each of the past 4 years for a contractholder who chose the Ideal 75/100 Series. In the last 4 years the fund was up in value 3 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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 |
|------------------------------------|------------------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying After 7 years | 1.00 0.00 |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

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When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

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| Guarantee Option | MER (Annual rate as a % of the fund value) |
|----------------------|--|
| Ideal 75/100 Series | 3.46 |
| Ideal 100/100 Series | 3.77 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: December 2012
Date Fund Created: December 1986

Fund Manager: Manulife
Total Units Outstanding: 3,361,319

Total Fund Value: \$60,084,549
Portfolio Turnover Rate: 36.10%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|-----------------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 2.24 | 10.3651 | 488,321 |
| Ideal 100/100 Series | 1,000 | 2.50 | 10.2265 | 685,127 |

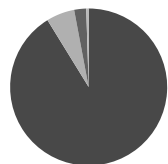
WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests primarily in fixed income. The Fund invests in Canada.

| Top 10 investments | % |
|--|--------------|
| Ontario (Province of), 2.6%, 6/2/2025 | 4.97 |
| Ontario (Province of), 3.5%, 6/2/2024 | 4.43 |
| Ontario (Province of), 4.6%, 6/2/2039 | 4.02 |
| Quebec (Province of), 5%, 12/1/2038 | 3.36 |
| Gov. of Canada, 2.75%, 12/1/2048 | 3.12 |
| Financement-Quebec, 5.25%, 6/1/2034 | 2.77 |
| Canada Housing Trust No.1, 2.35%, 3/15/2028 | 2.09 |
| Ontario School Boards Financing Corp., 6.55%, 10/19/2026 | 1.89 |
| Gov. of Canada, 5%, 6/1/2037 | 1.84 |
| Quebec (Province of), 3.5%, 12/1/2048 | 1.60 |
| Total | 30.09 |

Total investments: 175

Investment Segmentation



| | % Assets |
|-------------------------------|----------|
| ● CANADIAN BONDS & DEBENTURES | 90.8 |
| ● U.S. BONDS | 5.8 |
| ● CASH AND EQUIVALENTS | 2.5 |
| ● GLOBAL BONDS | 0.5 |

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 people seeking potential income. They are also seeking fewer ups and downs in the market.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 6 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

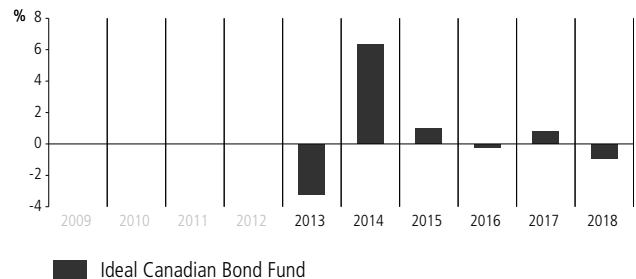
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on December 12, 2012 has \$1,036.50 on December 31, 2018. This works out to an average of 0.59% per year.

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

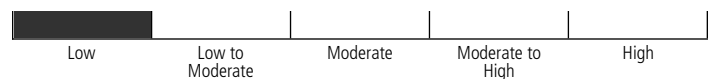
This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the Ideal 75/100 Series. In the last 6 years the fund was up in value 3 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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 |
|------------------------------------|----------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying | 1.00 |
| After 7 years | 0.00 | |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/100 Series | 2.24 |
| Ideal 100/100 Series | 2.50 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: December 2012
Date Fund Created: December 1986

Fund Manager: Manulife
Total Units Outstanding: 4,369,549

Total Fund Value: \$129,582,807
Portfolio Turnover Rate: 53.13%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|-----------------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 3.16 | 14.4976 | 1,087,351 |
| Ideal 100/100 Series | 1,000 | 3.45 | 14.2573 | 958,156 |

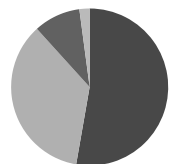
WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests primarily in a mix of equities. The Fund invests primarily in Canada.

| Top 10 investments | % |
|----------------------------------|--------------|
| Toronto Dominion Bank | 5.83 |
| Royal Bank of Canada | 5.70 |
| BCE Inc. | 4.91 |
| Canadian Natural Resources Ltd. | 3.73 |
| Medtronic plc | 3.58 |
| Suncor Energy Inc. | 3.53 |
| Marsh & McLennan Companies, Inc. | 3.51 |
| Microsoft Corp. | 3.48 |
| CCL Industries Inc. | 3.46 |
| Intact Financial Corp. | 3.36 |
| Total | 41.10 |

Total investments: 47

Investment Segmentation



| | % Assets |
|------------------------|----------|
| ● CANADIAN EQUITIES | 53.3 |
| ● U.S. EQUITIES | 35.9 |
| ● GLOBAL EQUITIES | 9.7 |
| ● CASH AND EQUIVALENTS | 2.1 |

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 people seeking potential capital growth. They are comfortable with the risks of investing in equities.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 6 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

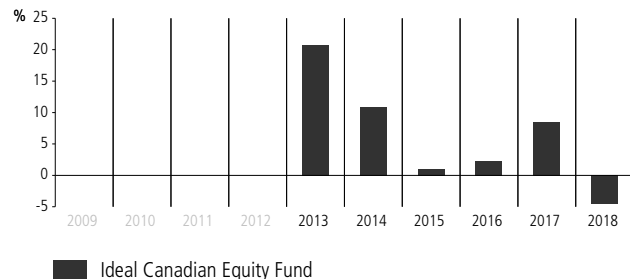
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on December 12, 2012 has \$1,449.80 on December 31, 2018. This works out to an average of 6.33% per year.

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

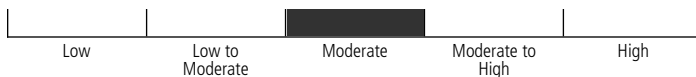
This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the Ideal 75/100 Series. In the last 6 years the fund was up in value 5 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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 |
|------------------------------------|------------------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying After 7 years | 1.00 0.00 |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/100 Series | 3.16 |
| Ideal 100/100 Series | 3.45 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: November 2014
Date Fund Created: November 2014

Underlying Fund Manager: Manulife Asset Management Limited
Total Units Outstanding: 389,210

Total Fund Value: \$3,939,838
Portfolio Turnover Rate: 31.08%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|-----------------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 2.43 | 10.3737 | 51,556 |
| Ideal 100/100 Series | 1,000 | 2.77 | 10.2606 | 78,892 |

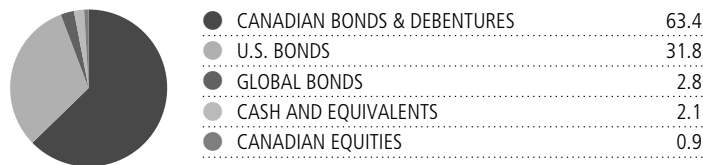
WHAT DOES THE FUND INVEST IN?

This Segregated Fund, using a Tactical Asset Allocation approach, invests primarily in fixed-income securities of Canadian and foreign issuers. These securities may include federal and provincial government, as well as corporate bonds and debentures. The Fund currently invest most of its assets in units of the Manulife Canadian Unconstrained Bond mutual fund.

| Top 10 investments (of the underlying fund) | % |
|---|--------------|
| Gov. of Canada, 2.75%, 12/1/2048 | 2.63 |
| Ontario (Province of), 2.85%, 6/2/2023 | 2.18 |
| Canada Housing Trust No.1, 2.55%, 3/15/2025 | 1.76 |
| Gov. of Canada, 2%, 6/1/2028 | 1.40 |
| Ontario (Province of), 2.9%, 6/2/2049 | 1.28 |
| Quebec (Province of), 2.75%, 9/1/2028 | 1.23 |
| Quebec (Province of), 3.5%, 12/1/2048 | 1.19 |
| Prime Security Services Borrower LLC, 9.25%, 5/15/2023 144A | 1.10 |
| Gov. of Canada, 6/1/2041 | 1.08 |
| Quebec (Province of), 5.75%, 12/1/2036 | 0.98 |
| Total | 14.82 |

Total investments: 448

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 people seeking income, capital growth and capital preservation. They are also seeking the benefits of a tactical mix of fixed-income instruments. They are comfortable with the risks of investing in global markets.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 4 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

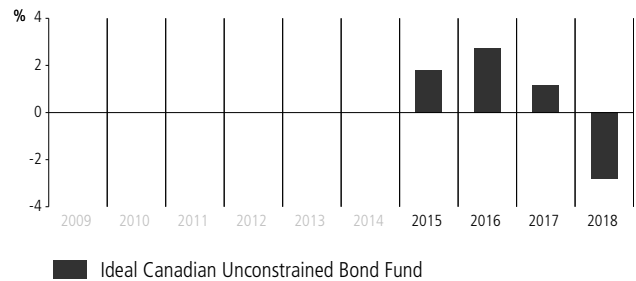
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on November 17, 2014 has \$1,037.40 on December 31, 2018. This works out to an average of 0.89% per year.

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

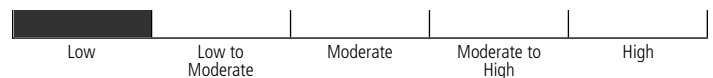
This chart shows how the Fund has performed in each of the past 4 years for a contractholder who chose the Ideal 75/100 Series. In the last 4 years the fund was up in value 3 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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 |
|------------------------------------|----------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying | 1.00 |
| After 7 years | 0.00 | |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/100 Series | 2.43 |
| Ideal 100/100 Series | 2.77 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: December 2012
Date Fund Created: December 1998

Underlying Fund Manager: Manulife Asset Management Limited
Total Units Outstanding: 18,086,804

Total Fund Value: \$348,862,767
Portfolio Turnover Rate: 4.88%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|-----------------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 3.12 | 12.9701 | 3,400,422 |
| Ideal 100/100 Series | 1,000 | 3.44 | 12.7454 | 3,164,399 |

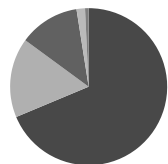
WHAT DOES THE FUND INVEST IN?

This Segregated Fund currently invests most of its assets in units of the Manulife Canadian Dividend Growth mutual fund. The underlying fund invests in a mix of Canadian equities. The underlying fund invests either directly or through one or more underlying funds.

| Top 10 investments (of the underlying fund) | % |
|---|--------------|
| Toronto Dominion Bank | 6.37 |
| Bank of Nova Scotia | 6.37 |
| Royal Bank of Canada | 5.34 |
| BCE Inc. | 5.02 |
| Enbridge Inc. | 3.97 |
| Canadian Imperial Bank of Commerce | 3.46 |
| Microsoft Corp. | 3.31 |
| Medtronic plc | 2.70 |
| Brookfield Infrastructure Partners L.P. | 2.66 |
| Canadian National Railway Co. | 2.62 |
| Total | 41.83 |

Total investments: 55

Investment Segmentation



| | % Assets |
|------------------------|----------|
| ● CANADIAN EQUITIES | 69.1 |
| ● U.S. EQUITIES | 16.5 |
| ● GLOBAL EQUITIES | 12.5 |
| ● REITS | 1.8 |
| ● CASH AND EQUIVALENTS | 0.7 |

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 people seeking potential capital growth and some income. They are comfortable with the risks of investing in equities.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 6 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

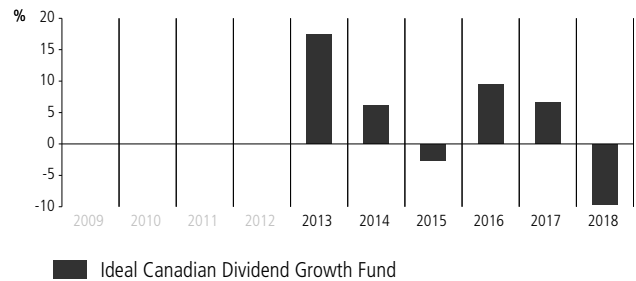
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on December 12, 2012 has \$1,297.00 on December 31, 2018. This works out to an average of 4.39% per year.

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

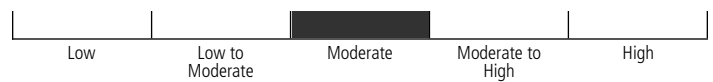
This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the Ideal 75/100 Series. In the last 6 years the fund was up in value 4 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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 |
|------------------------------------|----------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying | 1.00 |
| After 7 years | 0.00 | |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/100 Series | 3.12 |
| Ideal 100/100 Series | 3.44 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: December 2012
Date Fund Created: October 2007

Underlying Fund Manager: Manulife Asset Management Limited
Total Units Outstanding: 19,347,911

Total Fund Value: \$299,430,097
Portfolio Turnover Rate: 6.23%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|-----------------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 3.13 | 14.0252 | 5,848,853 |
| Ideal 100/100 Series | 1,000 | 3.45 | 13.7779 | 5,704,938 |

WHAT DOES THE FUND INVEST IN?

The Segregated Fund currently invests most of its assets in units of the Manulife Fundamental Dividend mutual fund. The underlying fund invests in a mix of Canadian and foreign equities. The underlying fund invests either directly or through one or more underlying funds.

| Top 10 investments (of the underlying fund) | % |
|---|--------------|
| Bank of Nova Scotia | 6.19 |
| Toronto Dominion Bank | 5.88 |
| Royal Bank of Canada | 5.22 |
| BCE Inc. | 4.74 |
| Enbridge Inc. | 3.62 |
| Canadian Imperial Bank of Commerce | 3.30 |
| Loblaw Companies Ltd. | 2.65 |
| Microsoft Corp. | 2.60 |
| Brookfield Infrastructure Partners L.P. | 2.37 |
| Oracle Corp. | 2.30 |
| Total | 38.87 |

Total investments: 53

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 people seeking potential capital growth and income. They are comfortable with the risks of investing in equities.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 6 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

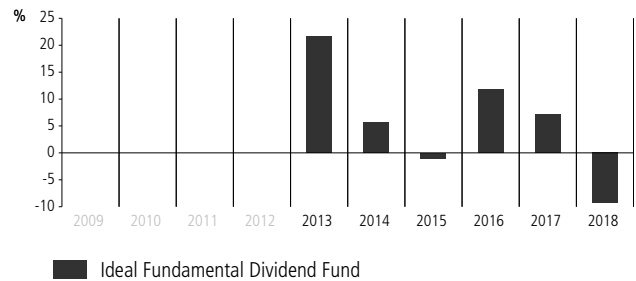
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on December 12, 2012 has \$1,402.50 on December 31, 2018. This works out to an average of 5.75% per year.

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

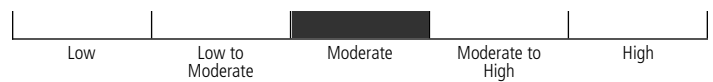
This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the Ideal 75/100 Series. In the last 6 years the fund was up in value 4 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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 |
|------------------------------------|----------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying | 1.00 |
| | After 7 years | 0.00 |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/100 Series | 3.13 |
| Ideal 100/100 Series | 3.45 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: November 2014
Date Fund Created: November 2014

Underlying Fund Manager: CI Investments Inc.
Total Units Outstanding: 1,372,082

Total Fund Value: \$14,342,829
Portfolio Turnover Rate: 20.19%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|-----------------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 3.14 | 10.5325 | 365,618 |
| Ideal 100/100 Series | 1,000 | 3.54 | 10.3528 | 273,380 |

WHAT DOES THE FUND INVEST IN?

This Segregated Fund currently invests most of its assets in units of the CI Cambridge High Income Fund. The underlying fund invests primarily in fixed income, high yielding equity securities and other income producing securities from issuers around the world.

| Top 10 investments (of the underlying fund) | % |
|---|--------------|
| CI Cambridge Bond Fund | 37.89 |
| CI Cambridge Global Dividend Fund | 32.79 |
| CI Cambridge Canadian Short-Term Bond Pool | 15.33 |
| CI Canadian Dividend Fund | 10.09 |
| CI Cambridge Canadian Long Term Bond Pool | 3.10 |
| Total | 99.20 |

Total investments: 5

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 people seeking income over the medium term. They are comfortable with the risks associated with investing in equities and in global markets.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 4 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

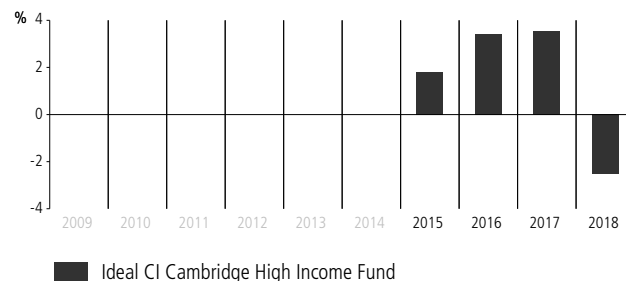
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on November 17, 2014 has \$1,053.30 on December 31, 2018. This works out to an average of 1.27% per year.

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

This chart shows how the Fund has performed in each of the past 4 years for a contractholder who chose the Ideal 75/100 Series. In the last 4 years the fund was up in value 3 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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 |
|------------------------------------|------------------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying After 7 years | 1.00 0.00 |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/100 Series | 3.14 |
| Ideal 100/100 Series | 3.54 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: December 2012
Date Fund Created: January 2003

Fund Manager: Manulife
Total Units Outstanding: 43,858,234

Total Fund Value: \$547,968,584
Portfolio Turnover Rate: 56.36%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|-----------------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 2.79 | 12.0806 | 7,553,107 |
| Ideal 100/100 Series | 1,000 | 3.13 | 11.8758 | 11,765,273 |

WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in a mix of underlying funds. The Fund invests a larger portion of its assets in Canadian and foreign fixed income. The Fund also invests a smaller portion of its assets in Canadian and foreign equities.

| Top 10 investments | % |
|--|--------------|
| Manulife Bond Fund | 32.64 |
| Manulife Canadian Unconstrained Bond Fund | 13.95 |
| Manulife World Investment Fund | 9.07 |
| Manulife Money Market Fund | 6.52 |
| Manulife Fundamental Dividend Fund | 5.05 |
| MAM Emerging Market Equity Pooled Fund | 4.71 |
| Manulife Strategic Investment Grade Global Bond Fund | 4.21 |
| Manulife U.S. All Cap Equity Fund | 3.94 |
| Manulife Dividend Income Fund | 3.68 |
| Manulife U.S. Unconstrained Bond Fund | 3.65 |
| Total | 87.42 |

Total investments: 15

Investment Segmentation



| | % Assets |
|-------------------------------|----------|
| ● CANADIAN BONDS & DEBENTURES | 38.8 |
| ● GLOBAL EQUITIES | 21.8 |
| ● U.S. BONDS | 11.3 |
| ● CASH AND EQUIVALENTS | 10.3 |
| ● U.S. EQUITIES | 10.1 |
| ● CANADIAN EQUITIES | 5.5 |
| ● GLOBAL BONDS | 2.5 |
| ● REITS | 0.4 |

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 people seeking potential to maintain their capital. They are also seeking some potential income. They are comfortable with the risks of investing in equities.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 6 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

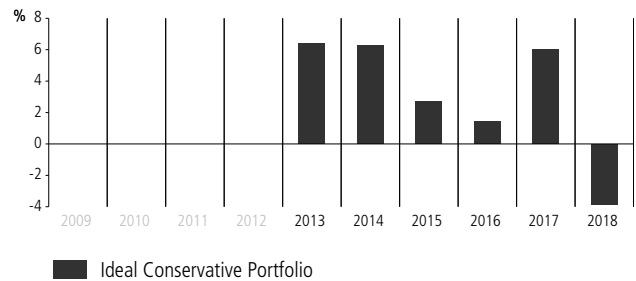
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on December 12, 2012 has \$1,208.10 on December 31, 2018. This works out to an average of 3.17% per year.

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

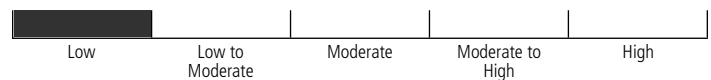
This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the Ideal 75/100 Series. In the last 6 years the fund was up in value 5 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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 |
|------------------------------------|------------------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying After 7 years | 1.00 0.00 |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/100 Series | 2.79 |
| Ideal 100/100 Series | 3.13 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: December 2012
Date Fund Created: January 2009

Fund Manager: Manulife
Total Units Outstanding: 13,628,361

Total Fund Value: \$182,199,423
Portfolio Turnover Rate: 49.87%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|-----------------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 3.23 | 13.8083 | 2,996,529 |
| Ideal 100/100 Series | 1,000 | 3.51 | 13.5994 | 3,223,764 |

WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in a mix of dividend growth and monthly income funds. The Fund invests in Canadian and foreign equities. The Fund also invests in Canadian and foreign fixed income.

| Top 10 investments | % |
|--|--------------|
| Manulife Fundamental Dividend Fund | 11.60 |
| Manulife World Investment Fund | 10.84 |
| Manulife Dividend Income Fund | 8.77 |
| MAM Emerging Market Equity Pooled Fund | 7.64 |
| Manulife Global Dividend Growth Fund | 7.20 |
| Manulife U.S. Unconstrained Bond Fund | 7.13 |
| Manulife Global Dividend Fund | 6.70 |
| Manulife Emerging Markets Fund | 6.60 |
| Manulife Fundamental Equity Fund | 6.27 |
| Manulife U.S. Dividend Income Fund | 5.36 |
| Total | 78.12 |

Total investments: 18

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 people seeking potential long term capital growth. They are comfortable with the risks of investing in global equities.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 6 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

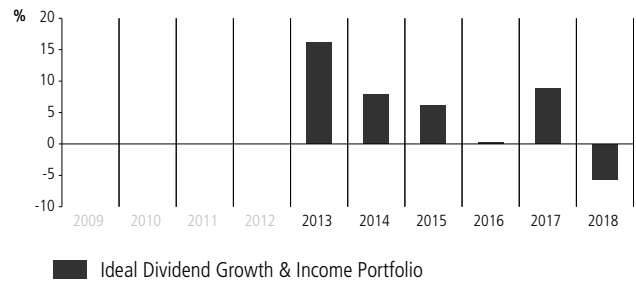
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on December 12, 2012 has \$1,380.80 on December 31, 2018. This works out to an average of 5.48% per year.

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

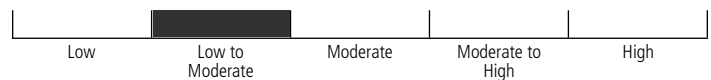
This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the Ideal 75/100 Series. In the last 6 years the fund was up in value 5 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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 |
|------------------------------------|----------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying | 1.00 |
| | After 7 years | 0.00 |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/100 Series | 3.23 |
| Ideal 100/100 Series | 3.51 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: October 2016
Date Fund Created: April 2006

Underlying Fund Manager: Manulife Asset Management Limited
Total Units Outstanding: 43,539,824

Total Fund Value: \$677,474,625
Portfolio Turnover Rate: 5.80%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|---------------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/75 Series | 1,000 | 2.17 | 9.8396 | 927,691 |

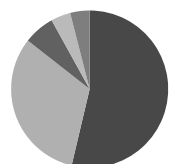
WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Strategic Income mutual fund. The underlying fund invests primarily in foreign fixed income investments.

| Top 10 investments (of the underlying fund) | % |
|--|-------------|
| Brazil, 10%, 1/1/2023 | 1.38 |
| Mexico City Airport Trust, 5.5%, 7/31/2047 144A | 1.03 |
| Ireland, 3.9%, 3/20/2023 | 0.93 |
| Ireland, 3.4%, 3/18/2024 | 0.90 |
| Gov. of Canada, 1.25%, 11/1/2019 | 0.89 |
| Wachovia Capital Trust III (FRN), 5.8%, 12/31/2049 | 0.85 |
| Brazil, 10%, 1/1/2021 | 0.84 |
| Singapore, 3.25%, 9/1/2020 | 0.64 |
| Swiss Insured Brazil Power Finance S.a r.l., 9.85%, 7/16/2032 144A | 0.63 |
| Mexico City Airport Trust, 3.875%, 10/31/2028 144A | 0.59 |
| Total | 8.68 |

Total investments: 515

Investment Segmentation



| | % Assets |
|-------------------------------|----------|
| ● U.S. BONDS | 55.8 |
| ● GLOBAL BONDS | 33.2 |
| ● CASH AND EQUIVALENTS | 6.6 |
| ● CANADIAN BONDS & DEBENTURES | 4.2 |
| ● U.S. EQUITIES | 4.2 |

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 2 years. Returns are after the MER has been deducted.

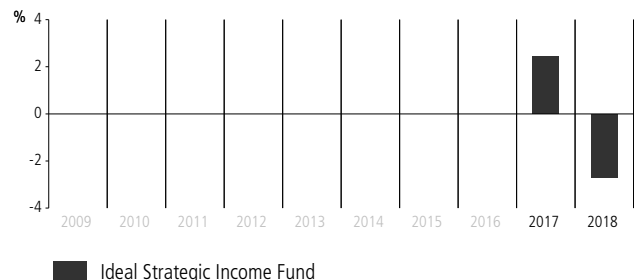
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on October 14, 2016 has \$984.00 on December 31, 2018. This works out to an average of -0.73% per year.

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

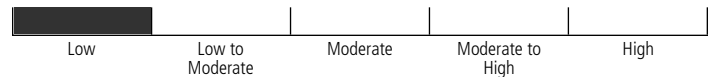
This chart shows how the Fund has performed in each of the past 2 years for a contractholder. In the last 2 years the fund was up in value 1 year and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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.

1. Sales Charges

| SALES CHARGE OPTION | WHAT YOU PAY | HOW IT WORKS |
|------------------------------------|----------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying | 1.00 |
| | After 7 years | 0.00 |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|--------------------|--|
| Ideal 75/75 Series | 2.17 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: November 2014
Date Fund Created: November 2014

Underlying Fund Manager: Franklin Templeton Investments Corp.
Total Units Outstanding: 594,269

Total Fund Value: \$5,939,858
Portfolio Turnover Rate: 31.74%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|-----------------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 3.39 | 9.8974 | 90,204 |
| Ideal 100/100 Series | 1,000 | 3.75 | 9.7730 | 141,409 |

WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests primarily in a portfolio of Franklin Bissett funds to achieve a balance of fixed income and equity securities from Canadian and foreign issuers. The Fund currently invests most of its assets in units of the Franklin Bissett Canadian Balanced Fund.

| Top 10 investments (of the underlying fund) | % |
|---|--------------|
| Royal Bank of Canada 1.65% 01/02/2019 TD | 2.14 |
| Canadian National Railway Co. | 1.45 |
| Brookfield Asset Management Inc. | 1.41 |
| Royal Bank of Canada | 1.37 |
| Toronto Dominion Bank | 1.22 |
| Restaurant Brands International Inc. | 1.16 |
| Canadian Imperial Bank of Commerce | 1.06 |
| Bank of Montreal | 0.99 |
| Canadian Pacific Railway Ltd. | 0.99 |
| Bank of Nova Scotia | 0.94 |
| Total | 12.73 |

Total investments: 973

Investment Segmentation

| | % Assets |
|-------------------------------|----------|
| ● CANADIAN EQUITIES | 37.8 |
| ● CANADIAN BONDS & DEBENTURES | 22.2 |
| ● U.S. EQUITIES | 11.3 |
| ● GLOBAL EQUITIES | 10.6 |
| ● U.S. BONDS | 7.8 |
| ● CASH AND EQUIVALENTS | 6.3 |
| ● GLOBAL BONDS | 3.1 |

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?

The Fund may be right for people seeking potential capital gains and income over the medium term. They are comfortable with the risks associated with investing in equities.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 4 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

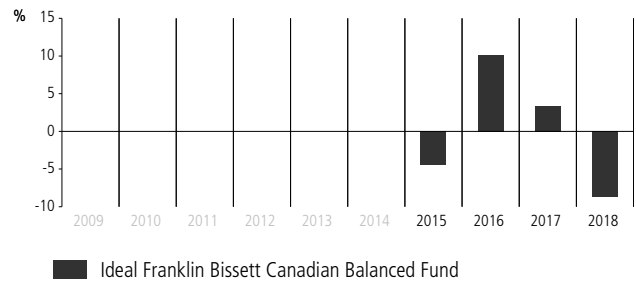
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on November 17, 2014 has \$989.70 on December 31, 2018. This works out to an average of -0.25% per year.

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

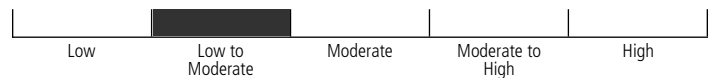
This chart shows how the Fund has performed in each of the past 4 years for a contractholder who chose the Ideal 75/100 Series. In the last 4 years the fund was up in value 2 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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 |
|------------------------------------|----------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying | 1.00 |
| | After 7 years | 0.00 |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/100 Series | 3.39 |
| Ideal 100/100 Series | 3.75 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: December 2012
Date Fund Created: January 2009

Underlying Fund Manager: Fidelity Investments Canada ULC
Total Units Outstanding: 9,772,028

Total Fund Value: \$133,711,891
Portfolio Turnover Rate: 5.97%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|-----------------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 3.27 | 13.0080 | 1,651,637 |
| Ideal 100/100 Series | 1,000 | 3.62 | 12.7581 | 2,570,097 |

WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Fidelity Canadian Balanced Fund. The underlying fund invests primarily in a mix of fixed income, equities and money market. The underlying fund invests primarily in Canada.

Top 10 investments (of the underlying fund)

| | % |
|---|--------------|
| Ontario (Province of) | 5.14 |
| Gov. of Canada | 3.82 |
| Toronto Dominion Bank | 3.59 |
| Royal Bank of Canada | 3.45 |
| Fidelity Canadian Money Market Investment Trust | 3.16 |
| Canadian Pacific Railway Ltd. | 2.88 |
| Suncor Energy | 2.81 |
| Canada Housing Trust No. 1 | 2.78 |
| Enbridge | 2.45 |
| Province of Quebec MTN | 2.42 |
| Total | 32.49 |

Total investments: 920

Investment Segmentation

| | % Assets |
|-----------------------------|----------|
| CANADIAN EQUITIES | 41.2 |
| CANADIAN BONDS & DEBENTURES | 41.2 |
| GLOBAL EQUITIES | 5.8 |
| U.S. BONDS | 4.9 |
| CASH AND EQUIVALENTS | 3.9 |
| GLOBAL BONDS | 3.1 |

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 people seeking potential long term capital growth and income. They are comfortable with the risks of investing in equities.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 6 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

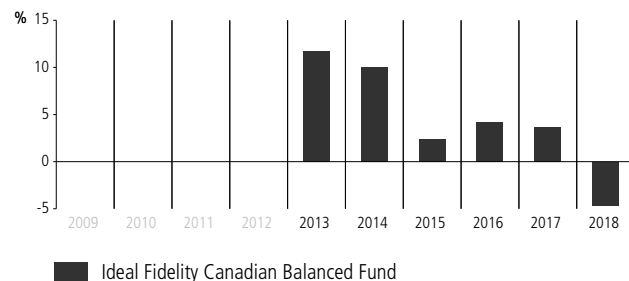
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on December 12, 2012 has \$1,300.80 on December 31, 2018. This works out to an average of 4.44% per year.

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

This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the Ideal 75/100 Series. In the last 6 years the fund was up in value 5 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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 |
|------------------------------------|------------------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying After 7 years | 1.00 0.00 |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/100 Series | 3.27 |
| Ideal 100/100 Series | 3.62 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: December 2012
Date Fund Created: May 2011

Underlying Fund Manager: Fidelity Investments Canada ULC
Total Units Outstanding: 2,895,836

Total Fund Value: \$37,204,647
Portfolio Turnover Rate: 5.85%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|-----------------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 3.51 | 12.8597 | 521,267 |
| Ideal 100/100 Series | 1,000 | 3.86 | 12.6314 | 898,667 |

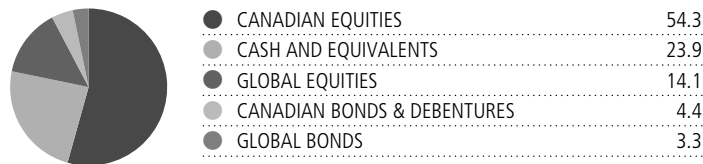
WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests either directly or through one or more underlying funds. The Fund invests mostly in equities. The Fund also invests in bonds.

| Top 10 investments (of the underlying fund) | % |
|---|--------------|
| Fidelity Canadian Money Market Investment Trust | 17.01 |
| Cash & Cash Equivalents | 6.69 |
| Toronto Dominion Bank | 5.40 |
| Fidelity Canadian Bond Fund | 4.77 |
| Enbridge | 4.24 |
| U.S. Treasury Notes | 3.05 |
| Fortis | 2.95 |
| Jardine Lloyd Thompson Grp PLC | 2.41 |
| Suncor Energy | 2.40 |
| Loblaw Companies Ltd. | 2.26 |
| Total | 51.17 |

Total investments: 582

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 high total investment return. They are comfortable with the risks of investing in equities.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 6 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

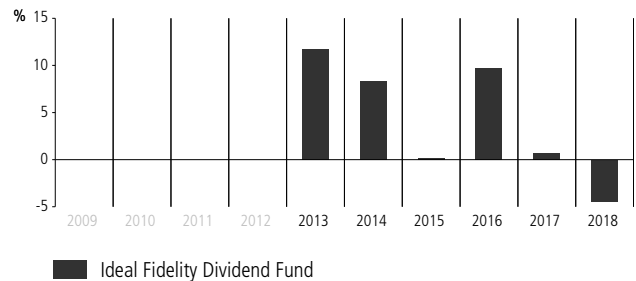
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on December 12, 2012 has \$1,286.00 on December 31, 2018. This works out to an average of 4.24% per year.

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

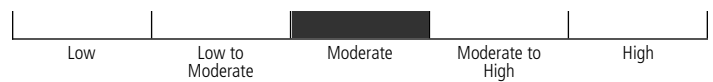
This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the Ideal 75/100 Series. In the last 6 years the fund was up in value 5 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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 |
|------------------------------------|----------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying | 1.00 |
| | After 7 years | 0.00 |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/100 Series | 3.51 |
| Ideal 100/100 Series | 3.86 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: November 2014
Date Fund Created: November 2014

Underlying Fund Manager: Fidelity Investments Canada ULC
Total Units Outstanding: 4,248,174

Total Fund Value: \$50,105,780
Portfolio Turnover Rate: 12.01%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|-----------------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 3.45 | 12.1537 | 1,269,241 |
| Ideal 100/100 Series | 1,000 | 3.79 | 12.0103 | 1,279,669 |

WHAT DOES THE FUND INVEST IN?

This Segregated Fund currently invests most of its assets in units of the Fidelity Global Monthly Income Fund. The underlying fund invests primarily in a mix of equity and fixed income securities from issuers around the world, either directly or through one or more underlying funds.

| Top 10 investments (of the underlying fund) | % |
|--|--------------|
| Fidelity Global Dividend Investment Trust | 35.68 |
| Fidelity Global Bond Investment Trust | 29.12 |
| Fidelity Global High Yield Investment Trust | 10.37 |
| Fidelity Global Real Estate Investment Trust | 6.35 |
| Fidelity Emerging Markets Debt Investment Trust | 5.04 |
| Fidelity Convertible Securities Investment Trust | 4.80 |
| Fidelity High Income Commercial Real Estate Investment Trust | 2.43 |
| iShares Tips Bond ETF | 1.88 |
| Fidelity Global Intrinsic Value Investment Trust | 1.49 |
| Fidelity Floating Rate High Income Investment Trust | 1.05 |
| Total | 98.20 |

Total investments: 2624

Investment Segmentation

| | % Assets |
|-----------------------------|----------|
| GLOBAL EQUITIES | 42.2 |
| GLOBAL BONDS | 34.2 |
| U.S. BONDS | 10.7 |
| CANADIAN BONDS & DEBENTURES | 6.1 |
| CASH AND EQUIVALENTS | 3.9 |
| CANADIAN EQUITIES | 1.7 |
| OTHER | 1.4 |

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?

The Fund may be right for people seeking potential capital gains and income over the long-term. They are comfortable with the risks associated with investing in equities and in global markets.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 4 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

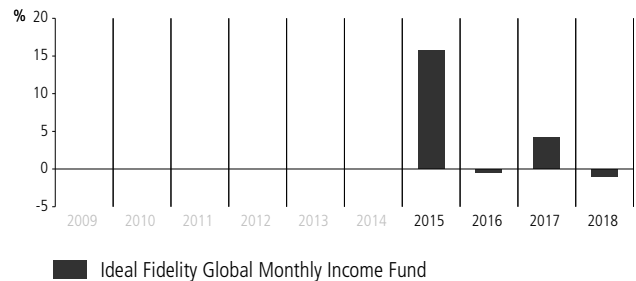
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on November 17, 2014 has \$1,215.40 on December 31, 2018. This works out to an average of 4.85% per year.

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

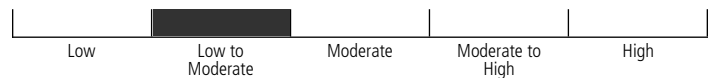
This chart shows how the Fund has performed in each of the past 4 years for a contractholder who chose the Ideal 75/100 Series. In the last 4 years the fund was up in value 2 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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 |
|------------------------------------|------------------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying After 7 years | 1.00 0.00 |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/100 Series | 3.45 |
| Ideal 100/100 Series | 3.79 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: December 2012
Date Fund Created: May 2011

Underlying Fund Manager: Fidelity Investments Canada ULC
Total Units Outstanding: 17,625,764

Total Fund Value: \$211,848,964
Portfolio Turnover Rate: 4.23%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|-----------------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 3.30 | 12.2745 | 4,158,208 |
| Ideal 100/100 Series | 1,000 | 3.68 | 12.0444 | 4,562,881 |

WHAT DOES THE FUND INVEST IN?

This Segregated Fund currently invests most of its assets in units of the Fidelity Income Allocation Fund. The underlying fund invests mostly in a mix of Canadian equities and bonds. The underlying fund also invests in US bonds. The underlying fund invests either directly or through one or more underlying funds.

| Top 10 investments (of the underlying fund) | % |
|--|--------------|
| Fidelity Canadian Bond Fund | 25.87 |
| Fidelity Dividend Plus Fund | 12.61 |
| Fidelity American High Yield Fund | 10.19 |
| Fidelity Canadian Money Market Investment Trust | 5.52 |
| Fidelity Emerging Markets Debt Investment Trust | 5.20 |
| Fidelity Convertible Securities Investment Trust | 3.85 |
| Cash & Cash Equivalents | 3.29 |
| Chicago Mercantile Exchange (S&P 500 Futures) | 2.77 |
| Montreal Exchange (S&P/TSX Futures) | 2.77 |
| SPDR Gold Trust ETF | 2.52 |
| Total | 74.58 |

Total investments: 2346

Investment Segmentation



| | % Assets |
|-------------------------------|----------|
| ● CANADIAN BONDS & DEBENTURES | 30.4 |
| ● CANADIAN EQUITIES | 28.1 |
| ● GLOBAL EQUITIES | 12.0 |
| ● GLOBAL BONDS | 11.1 |
| ● U.S. BONDS | 9.7 |
| ● CASH AND EQUIVALENTS | 8.9 |

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 income and capital growth.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 6 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

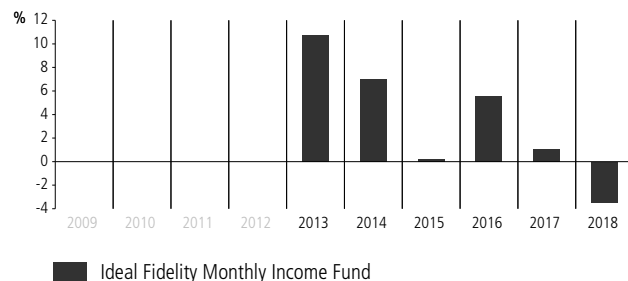
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on December 12, 2012 has \$1,227.50 on December 31, 2018. This works out to an average of 3.45% per year.

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

This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the Ideal 75/100 Series. In the last 6 years the fund was up in value 5 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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 |
|------------------------------------|------------------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying After 7 years | 1.00 0.00 |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/100 Series | 3.30 |
| Ideal 100/100 Series | 3.68 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: November 2013
Date Fund Created: November 2013

Underlying Fund Manager: Standard Life Investments Limited
Total Units Outstanding: 6,902,559

Total Fund Value: \$65,918,787
Portfolio Turnover Rate: 2.36%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|---------------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/75 Series | 1,000 | 2.87 | 9.5354 | 5,119,567 |

WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Standard Life Investments Global SICAV, Global Absolute Return Strategies Fund. The underlying fund invests primarily in a mix of derivative contracts, fixed income securities and cash on the global markets.

| Strategy weighting | % |
|--------------------------|---------------|
| Equities | 34.81 |
| Foreign Exchange Hedging | 23.78 |
| Duration | 16.12 |
| Credit | 12.33 |
| Inflation | 7.16 |
| Volatility | 3.04 |
| Stock Selection | 2.76 |
| Total | 100.00 |

Market exposure



| | % Assets |
|------------------------------|----------|
| ● CASH + DERIVATIVES | 34.3 |
| ● US REAL YIELDS | 13.8 |
| ● BRAZILIAN GOVERNMENT BONDS | 11.8 |
| ● EMERGING MARKETS INCOME | 10.5 |
| ● EUROPEAN EQUITY | 10.0 |
| ● OIL MAJORS V GLOBAL EQUITY | 7.9 |
| ● HIGH YIELD CREDIT | 4.6 |
| ● UK EQUITY | 3.8 |
| ● US EQUITY | 3.4 |

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 people seeking capital growth over the medium to long term. They are comfortable with the risks of investing in equities, derivative contracts and in the global market.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 5 years. Returns are after the MER has been deducted.

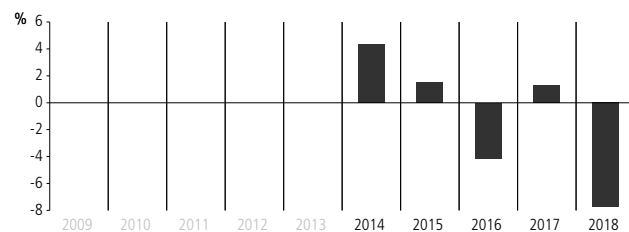
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on November 18, 2013 has \$931.20 on December 31, 2018. This works out to an average of -1.38% per year.

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

This chart shows how the Fund has performed in each of the past 5 years for a contractholder. In the last 5 years the fund was up in value 3 years and down in value 2 years.



■ Ideal Global Absolute Return Strategies Fund

For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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.

1. Sales Charges

| SALES CHARGE OPTION | WHAT YOU PAY | HOW IT WORKS |
|------------------------------------|------------------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying After 7 years | 1.00 0.00 |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|--------------------|--|
| Ideal 75/75 Series | 2.87 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: December 2012
Date Fund Created: January 2005

Underlying Fund Manager: Manulife Asset Management Limited
Total Units Outstanding: 15,467,495

Total Fund Value: \$257,337,980
Portfolio Turnover Rate: 15.22%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|-----------------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 3.12 | 16.2308 | 4,330,355 |
| Ideal 100/100 Series | 1,000 | 3.44 | 15.9517 | 4,620,279 |

WHAT DOES THE FUND INVEST IN?

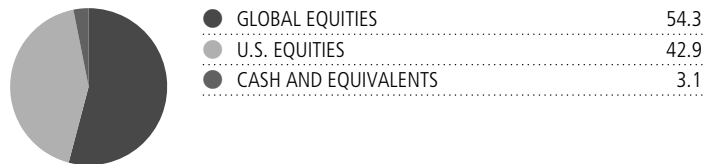
The Segregated Fund currently invests most of its assets in units of the Manulife Global Dividend Growth mutual fund. The underlying fund invests primarily in a mix of global equities. The underlying fund invests either directly or through one or more underlying funds.

Top 10 investments (of the underlying fund)

| | % |
|--|--------------|
| Nestlé S.A. | 3.93 |
| Johnson & Johnson | 3.91 |
| Microsoft Corp. | 3.82 |
| Amcov Ltd. | 3.68 |
| Apple Inc. | 3.63 |
| Wells Fargo & Co. | 3.43 |
| Heineken N.V. | 3.16 |
| Chubb Limited | 2.91 |
| Koninklijke Philips N.V. | 2.82 |
| Compagnie Générale des Établissements Michelin | 2.80 |
| Total | 34.12 |

Total investments: 49

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 people seeking potential capital growth. The Fund may also be right for people seeking some potential income. They are comfortable with the risks of investing in global equities.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 6 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

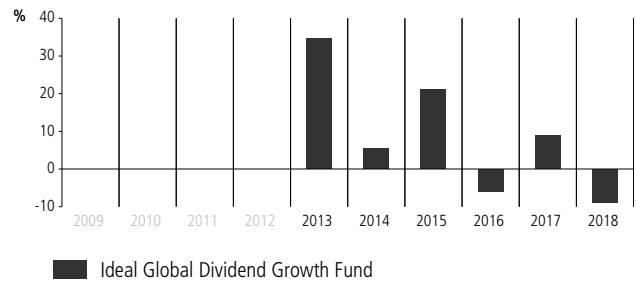
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on December 12, 2012 has \$1,623.10 on December 31, 2018. This works out to an average of 8.33% per year.

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

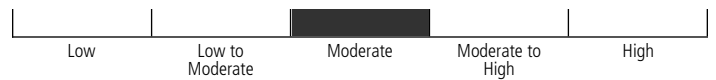
This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the Ideal 75/100 Series. In the last 6 years the fund was up in value 4 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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 |
|------------------------------------|------------------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying After 7 years | 1.00 0.00 |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/100 Series | 3.12 |
| Ideal 100/100 Series | 3.44 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: December 2012
Date Fund Created: October 2000

Underlying Fund Manager: Manulife Asset Management Limited
Total Units Outstanding: 2,607,972

Total Fund Value: \$40,836,600
Portfolio Turnover Rate: 16.76%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|-----------------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 3.29 | 15.0953 | 694,872 |
| Ideal 100/100 Series | 1,000 | 3.66 | 14.8407 | 724,891 |

WHAT DOES THE FUND INVEST IN?

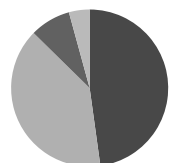
The Segregated Fund currently invests most of its assets in units of the Manulife Global Equity Unconstrained mutual fund. The underlying fund invests primarily in a mix of equities. The equities are made up of multinational companies throughout the world. The underlying fund invests either directly or through one or more underlying funds.

Top 10 investments (of the underlying fund)

| | % |
|--|--------------|
| Heineken Holding N.V. | 7.64 |
| eBay Inc. | 7.52 |
| Danone SA | 5.41 |
| Reckitt Benckiser Group plc | 5.16 |
| Formula One Group | 5.03 |
| Nestlé S.A. | 4.90 |
| Anheuser-Busch | 4.88 |
| American Tower Corporation (REIT) REIT | 4.35 |
| Amazon.com, Inc. | 4.16 |
| Compagnie Financière Richemont SA | 4.04 |
| Total | 53.09 |

Total investments: 27

Investment Segmentation



| | % Assets |
|----------------------|----------|
| GLOBAL EQUITIES | 48.9 |
| U.S. EQUITIES | 40.4 |
| CASH AND EQUIVALENTS | 8.6 |
| REITS | 4.4 |

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 people seeking potential capital growth. They are comfortable with the risks of investing in global equities.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 6 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

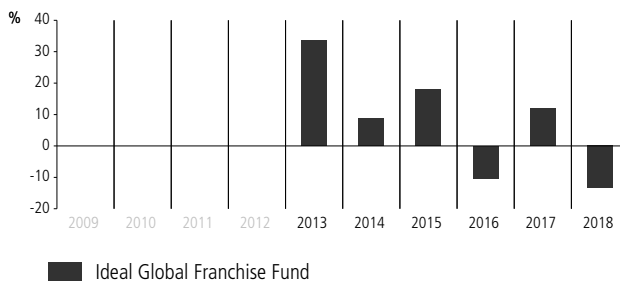
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on December 12, 2012 has \$1,509.50 on December 31, 2018. This works out to an average of 7.04% per year.

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

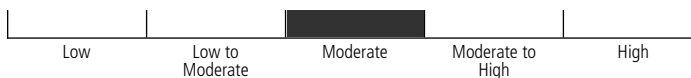
This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the Ideal 75/100 Series. In the last 6 years the fund was up in value 4 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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 |
|------------------------------------|------------------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying After 7 years | 1.00 0.00 |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/100 Series | 3.29 |
| Ideal 100/100 Series | 3.66 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: December 2012
Date Fund Created: October 2000

Underlying Fund Manager: Manulife Asset Management Limited
Total Units Outstanding: 2,900,708

Total Fund Value: \$48,111,208
Portfolio Turnover Rate: 9.04%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|-----------------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 3.17 | 12.1274 | 450,663 |
| Ideal 100/100 Series | 1,000 | 3.48 | 11.9254 | 627,576 |

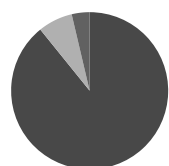
WHAT DOES THE FUND INVEST IN?

This Segregated Fund currently invests most of its assets in units of the Manulife Growth Opportunities mutual fund. The underlying fund invests in a mix of Canadian equities. The underlying fund invests in small companies. The underlying fund invests either directly or through one or more underlying funds.

| Top 10 investments (of the underlying fund) | % |
|---|--------------|
| Merit Trust 01/02/2019 DN | 3.54 |
| Kirkland Lake Gold Ltd. | 3.51 |
| Federal Home Loan Bank 01/02/2019 DN | 3.28 |
| Algonquin Power & Utilities Corp. | 3.06 |
| Parex Resources Inc. | 2.86 |
| WPT Industrial REIT | 2.83 |
| The Descartes Systems Group Inc | 2.60 |
| Tricon Capital Group Inc. | 2.58 |
| Chemtrade Logistics Income Fund | 2.41 |
| Park Lawn Corporation | 2.36 |
| Total | 29.02 |

Total investments: 61

Investment Segmentation



| | % Assets |
|------------------------|----------|
| ● CANADIAN EQUITIES | 89.4 |
| ● CASH AND EQUIVALENTS | 7.1 |
| ● U.S. EQUITIES | 3.7 |

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 people seeking potential capital growth. They are comfortable with the risks of investing in small cap equities.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 6 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

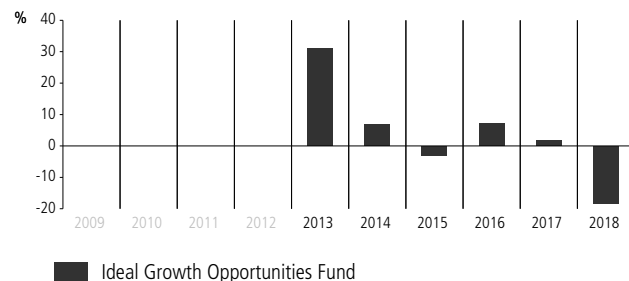
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on December 12, 2012 has \$1,212.70 on December 31, 2018. This works out to an average of 3.24% per year.

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

This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the Ideal 75/100 Series. In the last 6 years the fund was up in value 4 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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 |
|------------------------------------|----------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying | 1.00 |
| | After 7 years | 0.00 |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/100 Series | 3.17 |
| Ideal 100/100 Series | 3.48 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: December 2012
Date Fund Created: January 2003

Fund Manager: Manulife
Total Units Outstanding: 17,776,792

Total Fund Value: \$258,820,974
Portfolio Turnover Rate: 45.54%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|-----------------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 2.97 | 13.8131 | 2,397,672 |
| Ideal 100/100 Series | 1,000 | 3.28 | 13.5901 | 3,243,007 |

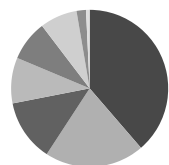
WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in a mix of underlying funds. The Fund invests a larger portion of its assets in Canadian and foreign equities. The Fund also invests a smaller portion of its assets in Canadian and foreign fixed income.

| Top 10 investments | % |
|---|--------------|
| Manulife World Investment Fund | 12.58 |
| Manulife Global Dividend Fund | 8.07 |
| MAM Emerging Market Equity Pooled Fund | 7.08 |
| Manulife U.S. Unconstrained Bond Fund | 6.97 |
| Manulife Canadian Unconstrained Bond Fund | 6.51 |
| Manulife U.S. All Cap Equity Fund | 6.47 |
| Manulife Dividend Income Fund | 5.61 |
| Manulife Global Franchise Fund | 5.52 |
| Manulife Emerging Markets Fund | 5.15 |
| Manulife International Value Equity Fund | 5.01 |
| Total | 68.95 |

Total investments: 19

Investment Segmentation



| | % Assets |
|-----------------------------|----------|
| GLOBAL EQUITIES | 39.1 |
| U.S. EQUITIES | 20.7 |
| CANADIAN EQUITIES | 12.8 |
| U.S. BONDS | 9.5 |
| CANADIAN BONDS & DEBENTURES | 8.4 |
| CASH AND EQUIVALENTS | 7.8 |
| GLOBAL BONDS | 2.0 |
| REITS | 0.8 |

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 people seeking potential capital growth and some income. They are comfortable with the risks of investing in global equities.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 6 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

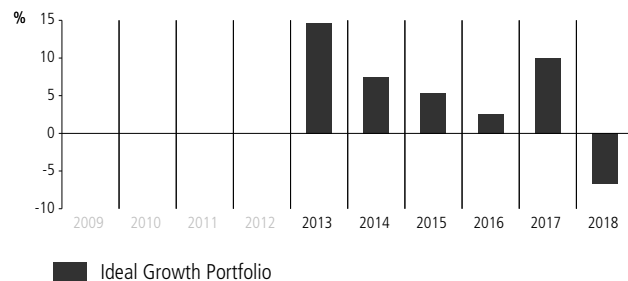
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on December 12, 2012 has \$1,381.30 on December 31, 2018. This works out to an average of 5.48% per year.

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

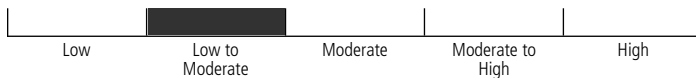
This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the Ideal 75/100 Series. In the last 6 years the fund was up in value 5 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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 |
|------------------------------------|------------------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying After 7 years | 1.00 0.00 |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/100 Series | 2.97 |
| Ideal 100/100 Series | 3.28 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: November 2014
Date Fund Created: October 2000

Underlying Fund Manager: Manulife Asset Management Limited
Total Units Outstanding: 4,260,529

Total Fund Value: \$45,802,367
Portfolio Turnover Rate: 25.99%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|-----------------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 2.48 | 10.8367 | 607,300 |
| Ideal 100/100 Series | 1,000 | 2.75 | 10.7338 | 727,436 |

WHAT DOES THE FUND INVEST IN?

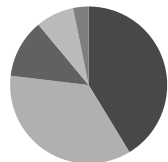
This Segregated Fund invests primarily in a mix of Canadian and/or foreign fixed income. The Fund invests in Canadian and/or foreign currency. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Manulife Strategic Investment Grade Global Bond mutual fund.

Top 10 investments (of the underlying fund)

| | % |
|--|--------------|
| Norway, 3.75%, 5/25/2021 | 1.44 |
| Singapore, 3.25%, 9/1/2020 | 1.36 |
| Denmark, 1.75%, 11/15/2025 | 1.19 |
| Mexico City Airport Trust, 5.5%, 7/31/2047 144A | 1.10 |
| Singapore, 2.5%, 6/1/2019 | 1.09 |
| Philippines, 3.5%, 3/20/2021 | 1.06 |
| Gov. of Canada, 1.25%, 11/1/2019 | 1.04 |
| Ireland, 5%, 10/18/2020 | 0.99 |
| Norway, 4.5%, 5/22/2019 | 0.90 |
| Wachovia Capital Trust III (FRN), 5.8%, 12/31/2049 | 0.88 |
| Total | 11.06 |

Total investments: 306

Investment Segmentation



| | % Assets |
|-------------------------------|----------|
| ● U.S. BONDS | 42.6 |
| ● GLOBAL BONDS | 36.8 |
| ● CASH AND EQUIVALENTS | 12.4 |
| ● CANADIAN BONDS & DEBENTURES | 8.1 |
| ● U.S. EQUITIES | 3.3 |

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 people seeking potential income. They are also seeking fewer ups and downs in the worldwide market.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 4 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

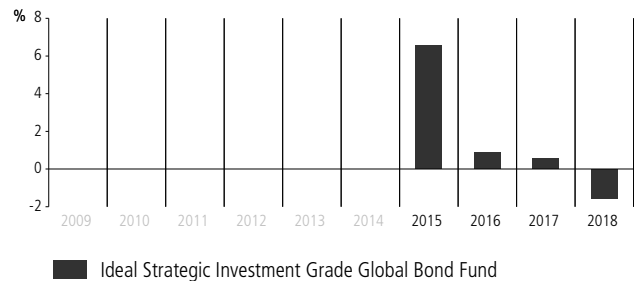
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on November 17, 2014 has \$1,083.70 on December 31, 2018. This works out to an average of 1.97% per year.

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

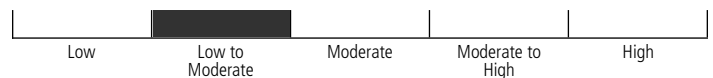
This chart shows how the Fund has performed in each of the past 4 years for a contractholder who chose the Ideal 75/100 Series. In the last 4 years the fund was up in value 3 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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 |
|------------------------------------|----------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying | 1.00 |
| | After 7 years | 0.00 |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/100 Series | 2.48 |
| Ideal 100/100 Series | 2.75 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: December 2012
Date Fund Created: December 1998

Fund Manager: Manulife
Total Units Outstanding: 8,210,362

Total Fund Value: \$134,597,581
Portfolio Turnover Rate: 52.88%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|-----------------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 2.93 | 12.0249 | 1,131,169 |
| Ideal 100/100 Series | 1,000 | 3.24 | 11.8057 | 1,173,872 |

WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in a mix of equities and fixed income. The equities are both Canadian and foreign.

| Top 10 investments | % |
|---------------------------------------|--------------|
| Federal Home Loan Bank 01/02/2019 DN | 3.45 |
| Bank of Nova Scotia | 2.83 |
| BCE Inc. | 2.48 |
| Royal Bank of Canada | 2.45 |
| Ontario (Province of), 4.6%, 6/2/2039 | 2.20 |
| Toronto Dominion Bank | 2.18 |
| Canadian Natural Resources Ltd. | 1.79 |
| Canadian Imperial Bank of Commerce | 1.76 |
| Suncor Energy Inc. | 1.75 |
| Enbridge Inc. | 1.72 |
| Total | 22.61 |

Total investments: 250

Investment Segmentation

| | % Assets |
|-------------------------------|----------|
| ● CANADIAN BONDS & DEBENTURES | 39.1 |
| ● CANADIAN EQUITIES | 31.6 |
| ● U.S. EQUITIES | 13.5 |
| ● GLOBAL EQUITIES | 8.1 |
| ● CASH AND EQUIVALENTS | 4.6 |
| ● U.S. BONDS | 2.6 |
| ● REITS | 0.6 |

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 people seeking potential income and some long term capital growth. They are comfortable with the risks of investing in equities.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 6 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

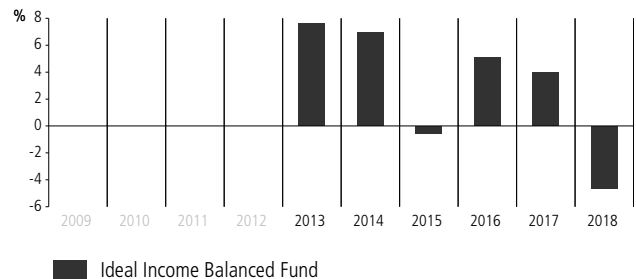
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on December 12, 2012 has \$1,202.50 on December 31, 2018. This works out to an average of 3.09% per year.

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

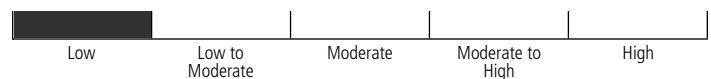
This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the Ideal 75/100 Series. In the last 6 years the fund was up in value 4 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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 |
|------------------------------------|----------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying | 1.00 |
| After 7 years | 0.00 | |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/100 Series | 2.93 |
| Ideal 100/100 Series | 3.24 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: November 2018
Date Fund Created: September 2014

Underlying Fund Manager: Manulife Asset Management Limited
Total Units Outstanding: 8,447,482

Total Fund Value: \$92,609,619
Portfolio Turnover Rate: 11.66%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|----------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 3.28 | 9.6026 | 497,464 |
| Ideal 100/100 Series | 1,000 | 3.56 | 9.5993 | 267,205 |

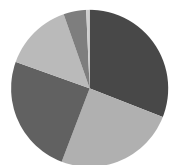
WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Global Strategic Balanced Yield mutual fund. The underlying fund invests primarily in foreign equities and fixed income investments.

| Top 10 investments (of the underlying fund) | % |
|--|--------------|
| Nestlé S.A. | 2.38 |
| Johnson & Johnson | 2.24 |
| Apple Inc. | 2.18 |
| Microsoft Corp. | 2.13 |
| Ancor Ltd. | 2.09 |
| Wells Fargo & Co. | 1.93 |
| Heineken N.V. | 1.79 |
| Chubb Limited | 1.68 |
| Verizon Communications Inc. | 1.63 |
| Compagnie Générale des Établissements Michelin | 1.62 |
| Total | 19.66 |

Total investments: 321

Investment Segmentation



| | % Assets |
|-----------------------------|----------|
| GLOBAL EQUITIES | 31.4 |
| GLOBAL BONDS | 25.2 |
| U.S. EQUITIES | 25.0 |
| U.S. BONDS | 14.4 |
| CASH AND EQUIVALENTS | 4.7 |
| CANADIAN BONDS & DEBENTURES | 0.7 |

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 Ideal 75/100 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 |
|------------------------------------|----------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying | 1.00 |
| After 7 years | 0.00 | |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/100 Series | 3.28 |
| Ideal 100/100 Series | 3.56 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: November 2018
Date Fund Created: August 2015

Underlying Fund Manager: Manulife Asset Management Limited
Total Units Outstanding: 39,308,594

Total Fund Value: \$416,615,760
Portfolio Turnover Rate: 11.67%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|----------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 3.12 | 9.6686 | 218,974 |
| Ideal 100/100 Series | 1,000 | 3.40 | 9.6644 | 223,748 |

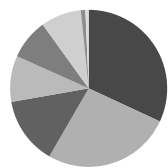
WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Fundamental Income mutual fund. The underlying fund invests primarily in a mix of Canadian and/or foreign equities and fixed income.

| Top 10 investments (of the underlying fund) | % |
|---|--------------|
| Gov. of Canada Treasury Bill, 2/7/2019 | 3.57 |
| Bank of Nova Scotia | 2.71 |
| BCE Inc. | 2.60 |
| Royal Bank of Canada | 2.55 |
| Canadian Treasury Bill 01/10/2019 Tbill | 2.31 |
| Toronto Dominion Bank | 2.20 |
| Suncor Energy Inc. | 1.94 |
| Canadian Natural Resources Ltd. | 1.89 |
| Canadian Imperial Bank of Commerce | 1.82 |
| Loblaw Companies Ltd. | 1.78 |
| Total | 23.38 |

Total investments: 383

Investment Segmentation



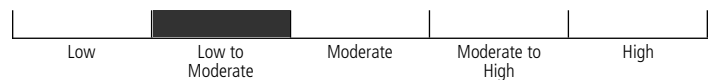
| | % Assets |
|-------------------------------|----------|
| ● CANADIAN EQUITIES | 32.2 |
| ● CANADIAN BONDS & DEBENTURES | 26.7 |
| ● U.S. EQUITIES | 14.0 |
| ● U.S. BONDS | 9.6 |
| ● GLOBAL EQUITIES | 8.4 |
| ● CASH AND EQUIVALENTS | 8.4 |
| ● GLOBAL BONDS | 0.9 |
| ● REITS | 0.7 |

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.

HOW RISKY IS IT?

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



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 market.

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 |
|------------------------------------|----------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying | 1.00 |
| After 7 years | 0.00 | |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/100 Series | 3.12 |
| Ideal 100/100 Series | 3.40 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: October 2016
Date Fund Created: October 2013

Underlying Fund Manager: Manulife Asset Management Limited
Total Units Outstanding: 35,141,405

Total Fund Value: \$470,915,662
Portfolio Turnover Rate: 0.76%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|-----------------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 3.37 | 11.0020 | 1,580,822 |
| Ideal 100/100 Series | 1,000 | 3.62 | 10.9352 | 1,091,805 |

WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Global Balanced mutual fund. The underlying fund invests in foreign equity and fixed income investments.

| Top 10 investments (of the underlying fund) | % |
|---|--------------|
| Alphabet Inc. | 2.52 |
| JPMorgan Chase & Co. | 2.44 |
| Aon PLC | 2.23 |
| Gov. of Canada Treasury Bill, 2/7/2019 | 2.13 |
| Wolters Kluwer N.V. Depository Receipt | 2.11 |
| S&P Global Inc. | 2.10 |
| Becton, Dickinson And Company | 2.06 |
| L'Air Liquide S.A. | 1.96 |
| Visa Inc. | 1.86 |
| Gov. of Canada Treasury Bill, 3/21/2019 | 1.74 |
| Total | 21.16 |

Total investments: 507

Investment Segmentation

| | % Assets |
|-----------------------------|----------|
| GLOBAL EQUITIES | 28.4 |
| U.S. EQUITIES | 25.7 |
| CANADIAN BONDS & DEBENTURES | 16.7 |
| GLOBAL BONDS | 10.1 |
| CASH AND EQUIVALENTS | 9.8 |
| U.S. BONDS | 6.0 |
| CANADIAN EQUITIES | 4.2 |

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 2 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

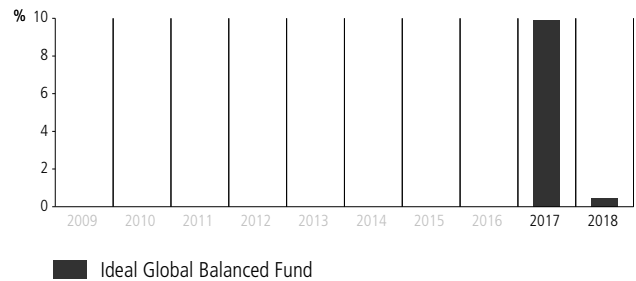
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on October 14, 2016 has \$1,100.20 on December 31, 2018. This works out to an average of 4.41% per year.

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

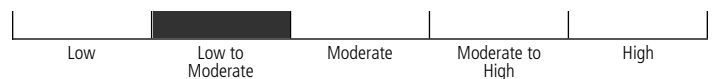
This chart shows how the Fund has performed in each of the past 2 years for a contractholder who chose the Ideal 75/100 Series. In the past 2 years the Fund was up in value.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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 |
|------------------------------------|----------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying | 1.00 |
| After 7 years | 0.00 | |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/100 Series | 3.37 |
| Ideal 100/100 Series | 3.62 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: October 2016
Date Fund Created: April 2014

Underlying Fund Manager: Manulife Asset Management Limited
Total Units Outstanding: 101,722,782

Total Fund Value: \$1,187,463,978
Portfolio Turnover Rate: 4.93%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|-----------------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 3.00 | 10.4288 | 5,027,211 |
| Ideal 100/100 Series | 1,000 | 3.41 | 10.3313 | 3,786,168 |

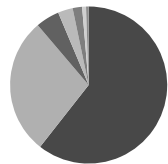
WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife U.S. Monthly High Income mutual fund. The underlying fund invests in U.S. equity and fixed income investments.

| Top 10 investments (of the underlying fund) | % |
|---|--------------|
| Roper Technologies, Inc. | 4.08 |
| Thermo Fisher Scientific Inc. | 4.02 |
| Waste Connections, Inc. | 4.01 |
| Visa Inc. | 3.72 |
| Gov. of Canada Treasury Bill, 2/7/2019 | 3.33 |
| Amphenol Corporation | 3.07 |
| Becton Dickinson & Co., 6.125% | 2.91 |
| TransUnion | 2.63 |
| DTE Energy Company, 6.5% | 2.44 |
| Danaher Corporation | 2.43 |
| Total | 32.64 |

Total investments: 785

Investment Segmentation



| | % Assets |
|-------------------------------|----------|
| ● U.S. EQUITIES | 62.5 |
| ● U.S. BONDS | 29.1 |
| ● CASH AND EQUIVALENTS | 5.0 |
| ● GLOBAL BONDS | 3.2 |
| ● GLOBAL EQUITIES | 2.0 |
| ● REITS | 0.8 |
| ● CANADIAN BONDS & DEBENTURES | 0.5 |

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 2 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

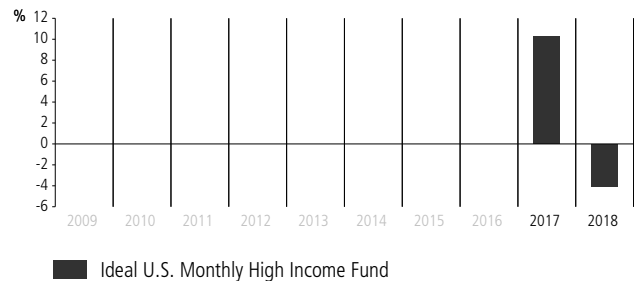
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on October 14, 2016 has \$1,042.90 on December 31, 2018. This works out to an average of 1.92% per year.

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

This chart shows how the Fund has performed in each of the past 2 years for a contractholder who chose the Ideal 75/100 Series. In the last 2 years the fund was up in value 1 year and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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 |
|------------------------------------|----------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying | 1.00 |
| | After 7 years | 0.00 |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/100 Series | 3.00 |
| Ideal 100/100 Series | 3.41 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: December 2012
Date Fund Created: January 2003

Fund Manager: Manulife
Total Units Outstanding: 32,796,629

Total Fund Value: \$436,438,237
Portfolio Turnover Rate: 56.09%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|-----------------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 2.85 | 12.5612 | 6,405,917 |
| Ideal 100/100 Series | 1,000 | 3.16 | 12.3579 | 5,856,942 |

WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in a mix of underlying funds. The Fund invests a larger portion of its assets in Canadian and foreign fixed income. The Fund also invests a smaller portion of its assets in Canadian and foreign equities.

| Top 10 investments | % |
|--|--------------|
| Manulife Bond Fund | 21.11 |
| Manulife Canadian Unconstrained Bond Fund | 13.77 |
| Manulife World Investment Fund | 8.68 |
| MAM Emerging Market Equity Pooled Fund | 5.69 |
| Manulife Money Market Fund | 5.01 |
| Manulife Global Dividend Fund | 4.98 |
| Manulife U.S. Unconstrained Bond Fund | 4.53 |
| Manulife Global Franchise Fund | 4.17 |
| Manulife International Value Equity Fund | 3.73 |
| Manulife Strategic Investment Grade Global Bond Fund | 3.66 |
| Total | 75.34 |

Total investments: 19

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 people seeking potential income and some capital growth. They are comfortable with the risks of investing in equities.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 6 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

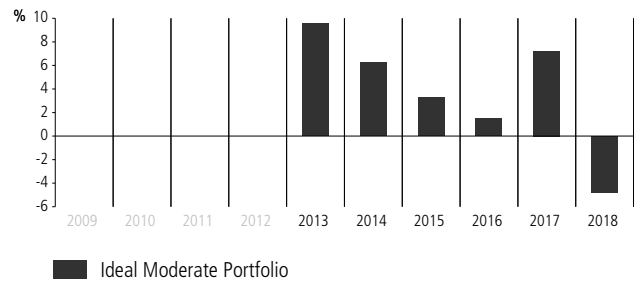
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on December 12, 2012 has \$1,256.10 on December 31, 2018. This works out to an average of 3.84% per year.

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

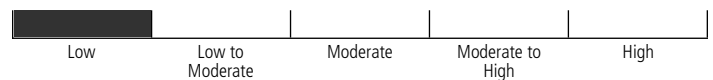
This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the Ideal 75/100 Series. In the last 6 years the fund was up in value 5 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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 |
|------------------------------------|------------------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying After 7 years | 1.00 0.00 |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/100 Series | 2.85 |
| Ideal 100/100 Series | 3.16 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: December 2012
Date Fund Created: October 1993

Fund Manager: Manulife
Total Units Outstanding: 13,882,746

Total Fund Value: \$141,692,820
Portfolio Turnover Rate: --

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|-----------------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/75 Series | 1,000 | 0.98 | 10.0466 | 204,946 |
| Ideal 75/100 Series | 1,000 | 0.99 | 10.0447 | 2,842,337 |
| Ideal 100/100 Series | 1,000 | 1.02 | 10.0394 | 1,606,506 |

Fees may be waived or absorbed at the discretion of Manulife. For more information, consult the financial statements.

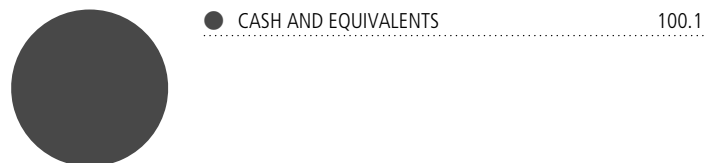
WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests primarily in money market instruments and cash. The Fund invests in Canada.

| Top 10 investments | % |
|--|--------------|
| Bank of Montreal 01/10/2019 BA | 8.47 |
| Alberta (Province of), 2/19/2019 | 7.75 |
| Omers Finance Trust 01/16/2019 DN | 6.35 |
| Manitoba, 2/20/2019 | 6.34 |
| Canadian Imperial Bank of Commerce (FRN), 2.303%, 5/8/2019 | 5.87 |
| Province of Manitoba 01/09/2019 Tbill | 4.94 |
| National Bank of Canada 01/18/2019 BA | 4.94 |
| The Bank of Nova Scotia (FRN), 2.399%, 8/27/2019 | 4.28 |
| Merit Trust 01/10/2019 DN | 3.88 |
| The Bank of Nova Scotia (FRN), 2.355%, 6/14/2019 | 3.60 |
| Total | 56.45 |

Total investments: 31

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 people seeking the potential to preserve capital and potential income. They are also seeking access to their money in the short term.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 6 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

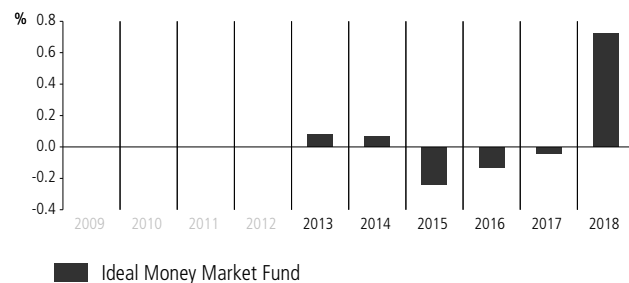
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on December 12, 2012 has \$1,004.50 on December 31, 2018. This works out to an average of 0.07% per year.

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

This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the Ideal 75/100 Series. In the last 6 years the fund was up in value 3 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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 |
|------------------------------------|----------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying | 1.00 |
| | After 7 years | 0.00 |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/75 Series | 0.98 |
| Ideal 75/100 Series | 0.99 |
| Ideal 100/100 Series | 1.02 |

Trailing commission

Manulife pays a trailing commission of up to 0.25% 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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: December 2012
Date Fund Created: October 2000

Fund Manager: Manulife
Total Units Outstanding: 68,495,060

Total Fund Value: \$1,002,662,644
Portfolio Turnover Rate: 55.99%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|-----------------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 2.88 | 12.7607 | 17,104,987 |
| Ideal 100/100 Series | 1,000 | 3.21 | 12.5318 | 14,428,922 |

WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests primarily in a mix of equities and fixed income. The equities and fixed income are Canadian and/or foreign.

| Top 10 investments | % |
|---|--------------|
| Bank of Nova Scotia | 2.84 |
| U.S Dept. of the Treasury Treasury Bill, 4/4/2019 | 2.71 |
| Royal Bank of Canada | 2.57 |
| BCE Inc. | 2.42 |
| Toronto Dominion Bank | 2.35 |
| Gov. of Canada Treasury Bill, 2/7/2019 | 1.99 |
| Canadian Imperial Bank of Commerce | 1.76 |
| Canadian Natural Resources Ltd. | 1.76 |
| Suncor Energy Inc. | 1.69 |
| Loblaw Companies Ltd. | 1.64 |
| Total | 21.73 |

Total investments: 340

Investment Segmentation



| Asset Class | % Assets |
|-----------------------------|----------|
| CANADIAN EQUITIES | 31.2 |
| CANADIAN BONDS & DEBENTURES | 25.8 |
| U.S. EQUITIES | 13.0 |
| CASH AND EQUIVALENTS | 10.3 |
| U.S. BONDS | 10.2 |
| GLOBAL EQUITIES | 8.1 |
| GLOBAL BONDS | 1.3 |
| REITS | 0.6 |

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 people seeking potential for capital growth and some income. They are comfortable with the risks of investing in equities.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 6 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

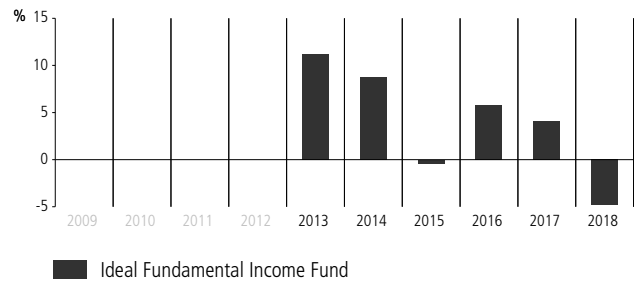
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on December 12, 2012 has \$1,276.10 on December 31, 2018. This works out to an average of 4.11% per year.

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

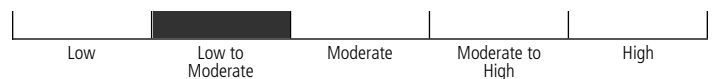
This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the Ideal 75/100 Series. In the last 6 years the fund was up in value 4 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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 |
|------------------------------------|------------------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying After 7 years | 1.00 0.00 |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/100 Series | 2.88 |
| Ideal 100/100 Series | 3.21 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: December 2012

Underlying Fund Manager: Franklin Templeton Investments Corp.

Total Fund Value: \$40,908,789

Date Fund Created: January 2009

Total Units Outstanding: 2,952,225

Portfolio Turnover Rate: 5.95%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|----------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 3.39 | 12.6901 | 379,812 |
| Ideal 100/100 Series | 1,000 | 3.70 | 12.4793 | 441,747 |

WHAT DOES THE FUND INVEST IN?

This Segregated Fund currently invests most of its assets in units of the Franklin Quotential Balanced Growth Portfolio. The underlying fund invests in a mix of underlying funds. The underlying fund invests in a mix of Canadian and foreign income and equities.

| Top 10 investments (of the underlying fund) | % |
|---|--------------|
| Royal Bank of Canada 1.65% 01/02/2019 TD | 3.47 |
| Vanguard FTSE Europe ETF | 2.85 |
| Financial Select Sector SPDR Fund | 1.80 |
| Royal Bank of Canada | 1.15 |
| Toronto Dominion Bank | 1.02 |
| Bank of Nova Scotia | 0.86 |
| Microsoft Corp. | 0.84 |
| Canadian National Railway Co. | 0.68 |
| Brookfield Asset Management Inc. | 0.65 |
| Quebec (Province of) (FRN), 10/13/2024 | 0.64 |
| Total | 13.95 |

Total investments: 3700

Investment Segmentation

| | % Assets |
|---------------------------|----------|
| U.S. EQUITIES | 24.7 |
| CANADIAN BONDS & DEBTURES | 23.1 |
| CANADIAN EQUITIES | 20.0 |
| GLOBAL EQUITIES | 14.0 |
| CASH AND EQUIVALENTS | 8.6 |
| U.S. BONDS | 5.2 |
| GLOBAL BONDS | 3.7 |
| REITS | 0.4 |
| MUTUAL FUNDS | 0.3 |

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 people seeking potential income and long term capital growth. They are comfortable with the risks of investing in global equities.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 6 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

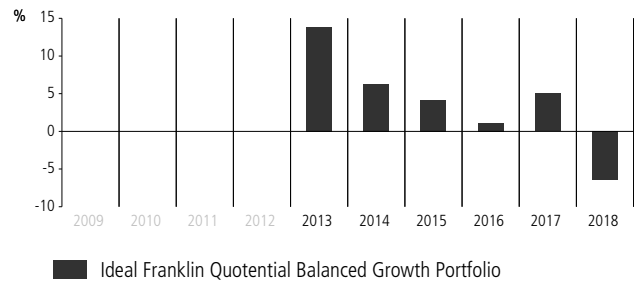
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on December 12, 2012 has \$1,269.00 on December 31, 2018. This works out to an average of 4.02% per year.

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

This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the Ideal 75/100 Series. In the last 6 years the fund was up in value 5 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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 |
|------------------------------------|------------------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying After 7 years | 1.00 0.00 |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/100 Series | 3.39 |
| Ideal 100/100 Series | 3.70 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: December 2012
Date Fund Created: January 2009

Underlying Fund Manager: Franklin Templeton Investments Corp.
Total Units Outstanding: 2,214,685

Total Fund Value: \$28,276,408
Portfolio Turnover Rate: 10.23%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|----------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 3.29 | 11.9547 | 345,027 |
| Ideal 100/100 Series | 1,000 | 3.59 | 11.7403 | 264,858 |

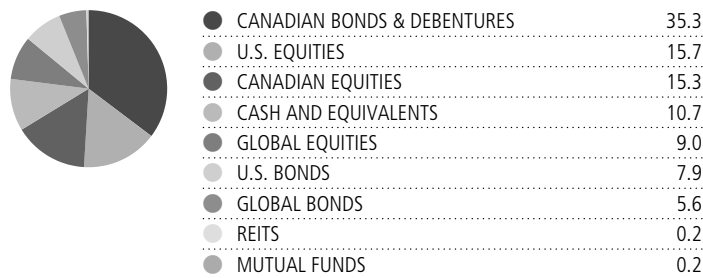
WHAT DOES THE FUND INVEST IN?

This Segregated Fund currently invests most of its assets in units of the Franklin Quotential Balanced Income Portfolio. The underlying fund invests in a mix of underlying funds. The underlying fund invests in a mix of equity and fixed income. The equities are Canadian and foreign.

| Top 10 investments (of the underlying fund) | % |
|---|--------------|
| Royal Bank of Canada 1.65% 01/02/2019 TD | 3.86 |
| Vanguard FTSE Europe ETF | 1.80 |
| Financial Select Sector SPDR Fund | 1.14 |
| Quebec (Province of) (FRN), 10/13/2024 | 0.98 |
| Royal Bank of Canada | 0.86 |
| Manitoba (Province of), 4.6%, 3/5/2038 | 0.80 |
| PSP Capital Inc., 0.03%, 11/5/2025 | 0.80 |
| Toronto Dominion Bank | 0.77 |
| Ontario (Province of), 5.6%, 6/2/2035 | 0.72 |
| CPPIB Capital Inc., 3.00%, 6/15/2028 | 0.70 |
| Total | 12.42 |

Total investments: 3700

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 people seeking potential income and long term capital growth. They are comfortable with the risks of investing in equities.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 6 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

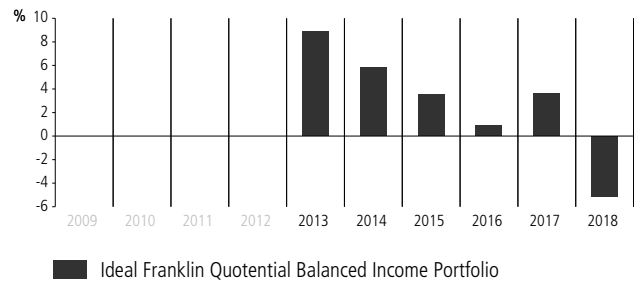
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on December 12, 2012 has \$1,195.50 on December 31, 2018. This works out to an average of 2.99% per year.

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

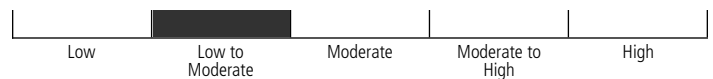
This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the Ideal 75/100 Series. In the last 6 years the fund was up in value 5 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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 |
|------------------------------------|----------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying | 1.00 |
| | After 7 years | 0.00 |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/100 Series | 3.29 |
| Ideal 100/100 Series | 3.59 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: December 2012

Underlying Fund Manager: Franklin Templeton Investments Corp.

Total Fund Value: \$40,735,105

Date Fund Created: January 2009

Total Units Outstanding: 3,299,613

Portfolio Turnover Rate: 4.22%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|----------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 3.18 | 11.0818 | 564,073 |
| Ideal 100/100 Series | 1,000 | 3.55 | 10.8884 | 501,338 |

WHAT DOES THE FUND INVEST IN?

This Segregated Fund currently invests most of its assets in units of the Franklin Quotential Diversified Income Portfolio. The underlying fund invests in a mix of underlying funds. The underlying fund invests primarily in a mix of fixed income and equities. The fixed income is primarily Canadian.

| Top 10 investments (of the underlying fund) | % |
|---|--------------|
| Royal Bank of Canada 1.65% 01/02/2019 TD | 4.92 |
| Quebec (Province of) (FRN), 10/13/2024 | 1.18 |
| Financial Select Sector SPDR Fund | 1.08 |
| Federal Home Loan Bank Discount Notes 01/02/2019 AGCD | 1.03 |
| PSP Capital Inc., 0.03%, 11/5/2025 | 0.91 |
| Manitoba (Province of), 4.6%, 3/5/2038 | 0.85 |
| Ontario (Province of), 5.6%, 6/2/2035 | 0.77 |
| CPPIB Capital Inc., 3.00%, 6/15/2028 | 0.77 |
| Ontario (Province of), 3.15%, 6/2/2022 | 0.73 |
| Canada Housing Trust No.1, 2.65%, 12/15/2023 144A | 0.67 |
| Total | 12.92 |

Total investments: 2492

Investment Segmentation

| | % Assets |
|-------------------------------|----------|
| ● CANADIAN BONDS & DEBENTURES | 39.8 |
| ● CASH AND EQUIVALENTS | 14.3 |
| ● U.S. BONDS | 13.8 |
| ● CANADIAN EQUITIES | 9.3 |
| ● U.S. EQUITIES | 8.1 |
| ● GLOBAL BONDS | 8.0 |
| ● GLOBAL EQUITIES | 5.9 |
| ● REITS | 0.9 |

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 people seeking potential income and some long term capital growth. They are comfortable with the risks of investing in equities.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 6 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

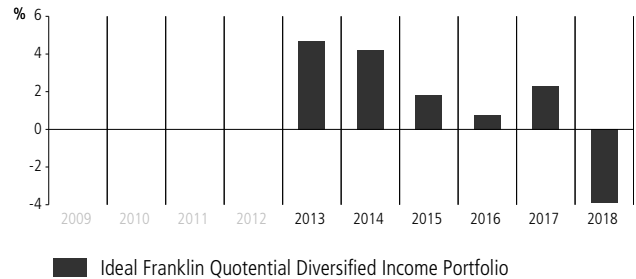
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on December 12, 2012 has \$1,108.20 on December 31, 2018. This works out to an average of 1.71% per year.

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

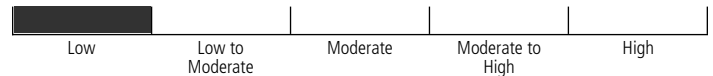
This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the Ideal 75/100 Series. In the last 6 years the fund was up in value 5 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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 |
|------------------------------------|----------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying | 1.00 |
| | After 7 years | 0.00 |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/100 Series | 3.18 |
| Ideal 100/100 Series | 3.55 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: December 2012
Date Fund Created: January 2009

Fund Manager: Manulife
Total Units Outstanding: 738,065

Total Fund Value: \$9,813,139
Portfolio Turnover Rate: 66.19%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|-----------------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 3.59 | 14.1449 | 185,552 |
| Ideal 100/100 Series | 1,000 | 3.82 | 13.9757 | 202,759 |

WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in a mix of underlying funds. The Fund invests a larger portion of its assets in Canadian and foreign equities. The Fund also invests a smaller portion of its assets in Canadian and foreign fixed income.

| Top 10 investments | % |
|--|--------------|
| Fidelity True North® Fund | 13.47 |
| MAM Emerging Market Equity Pooled Fund | 10.44 |
| Manulife Global Franchise Fund | 9.99 |
| Manulife U.S. Unconstrained Bond Fund | 9.29 |
| Manulife World Investment Fund | 8.69 |
| Manulife Emerging Markets Fund | 8.03 |
| Templeton Global Stock Trust | 6.83 |
| Invesco International Growth Fund | 6.75 |
| Manulife Dividend Income Fund | 4.61 |
| Manulife U.S. All Cap Equity Fund | 4.27 |
| Total | 82.36 |

Total investments: 16

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 people seeking potential long term capital growth. They are comfortable with the risks of investing in global equities.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 6 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

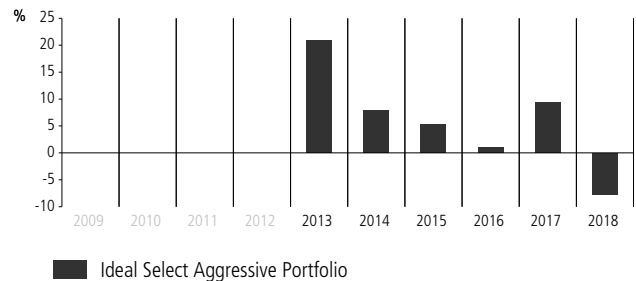
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on December 12, 2012 has \$1,414.50 on December 31, 2018. This works out to an average of 5.90% per year.

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

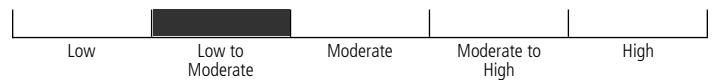
This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the Ideal 75/100 Series. In the last 6 years the fund was up in value 5 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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 |
|------------------------------------|------------------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying After 7 years | 1.00 0.00 |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/100 Series | 3.59 |
| Ideal 100/100 Series | 3.82 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: November 2014
Date Fund Created: November 2014

Underlying Fund Manager: CI Investments Inc.
Total Units Outstanding: 1,100,331

Total Fund Value: \$11,465,500
Portfolio Turnover Rate: 15.62%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|-----------------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 3.35 | 10.1533 | 156,880 |
| Ideal 100/100 Series | 1,000 | 3.71 | 10.0297 | 92,571 |

WHAT DOES THE FUND INVEST IN?

This Segregated Fund currently invests most of its assets in units of the CI Signature Canadian Balanced Fund. The underlying fund invests primarily in a mix of Canadian equity and equity-related securities and fixed-income securities.

| Top 10 investments (of the underlying fund) | % |
|---|--------------|
| Gov. of Canada, 1.5%, 6/1/2026 | 9.90 |
| Bank of Nova Scotia | 3.86 |
| Manulife Financial Corp. | 3.73 |
| Canadian Natural Resources Ltd. | 2.29 |
| Sony Corporation | 2.02 |
| Ontario (Province of), 2.9%, 6/2/2028 | 1.89 |
| Suncor Energy Inc. | 1.82 |
| Canadian Imperial Bank of Commerce | 1.50 |
| Samsung Electronics Co., Ltd. | 1.41 |
| Ontario (Province of), 2.6%, 6/2/2025 | 1.41 |
| Total | 29.82 |

Total investments: 342

Investment Segmentation

| | % Assets |
|-------------------------------|----------|
| ● CANADIAN BONDS & DEBENTURES | 35.3 |
| ● CANADIAN EQUITIES | 31.6 |
| ● GLOBAL EQUITIES | 13.7 |
| ● U.S. EQUITIES | 13.4 |
| ● CASH AND EQUIVALENTS | 5.1 |
| ● U.S. BONDS | 0.9 |
| ● GLOBAL BONDS | 0.4 |

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 people seeking capital growth and income over the medium term. They are comfortable with the risks associated with investing in equities.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 4 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

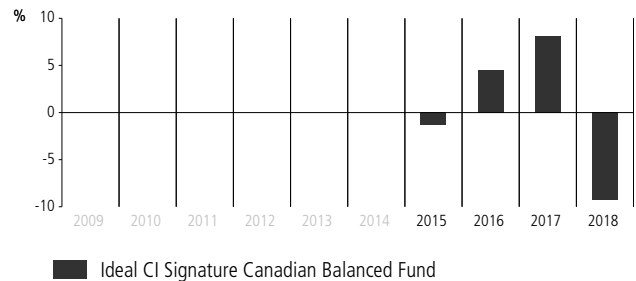
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on November 17, 2014 has \$1,015.30 on December 31, 2018. This works out to an average of 0.37% per year.

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

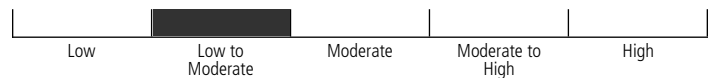
This chart shows how the Fund has performed in each of the past 4 years for a contractholder who chose the Ideal 75/100 Series. In the last 4 years the fund was up in value 2 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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 |
|------------------------------------|------------------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying After 7 years | 1.00 0.00 |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/100 Series | 3.35 |
| Ideal 100/100 Series | 3.71 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: December 2012
Date Fund Created: January 2009

Fund Manager: Manulife
Total Units Outstanding: 4,057,643

Total Fund Value: \$46,885,401
Portfolio Turnover Rate: 64.77%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|-----------------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 2.91 | 11.8420 | 716,223 |
| Ideal 100/100 Series | 1,000 | 3.27 | 11.6519 | 873,675 |

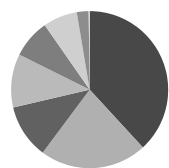
WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in a mix of underlying funds. The Fund invests a larger portion of its assets in Canadian and foreign fixed income. The Fund also invests a smaller portion of its assets in Canadian and foreign equities.

| Top 10 investments | % |
|--|--------------|
| Manulife Bond Fund | 32.44 |
| Manulife Canadian Unconstrained Bond Fund | 13.82 |
| Fidelity True North® Fund | 8.02 |
| Manulife World Investment Fund | 7.14 |
| Manulife Money Market Fund | 6.48 |
| Invesco International Growth Fund | 4.92 |
| MAM Emerging Market Equity Pooled Fund | 4.64 |
| Manulife Strategic Investment Grade Global Bond Fund | 4.18 |
| Manulife U.S. All Cap Equity Fund | 4.13 |
| Templeton Global Stock Trust | 3.69 |
| Total | 89.46 |

Total investments: 15

Investment Segmentation



| | % Assets |
|-----------------------------|----------|
| ● CANADIAN BONDS & DEBTURES | 38.6 |
| ● GLOBAL EQUITIES | 22.3 |
| ● U.S. BONDS | 11.3 |
| ● CASH AND EQUIVALENTS | 11.1 |
| ● U.S. EQUITIES | 8.0 |
| ● CANADIAN EQUITIES | 7.1 |
| ● GLOBAL BONDS | 2.5 |
| ● REITS | 0.2 |

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 people seeking potential to maintain their capital. They are also seeking some potential income. They are comfortable with the risks of investing in equities.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 6 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

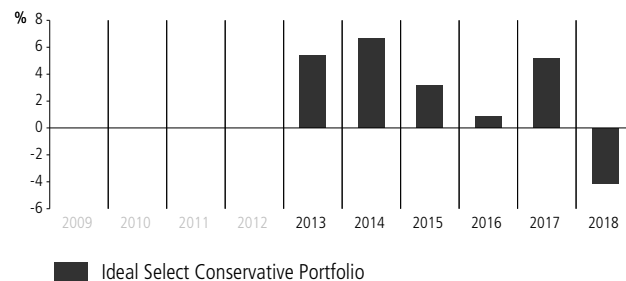
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on December 12, 2012 has \$1,184.20 on December 31, 2018. This works out to an average of 2.83% per year.

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

This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the Ideal 75/100 Series. In the last 6 years the fund was up in value 5 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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 |
|------------------------------------|------------------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying After 7 years | 1.00 0.00 |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/100 Series | 2.91 |
| Ideal 100/100 Series | 3.27 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: December 2012
Date Fund Created: January 2009

Fund Manager: Manulife
Total Units Outstanding: 4,570,931

Total Fund Value: \$60,482,973
Portfolio Turnover Rate: 58.75%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|----------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 3.48 | 14.0969 | 1,246,597 |
| Ideal 100/100 Series | 1,000 | 3.78 | 13.8617 | 691,932 |

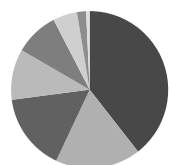
WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in a mix of dividend growth and monthly income funds. The Fund invests in Canadian and foreign equities. The Fund also invests in Canadian and foreign fixed income.

| Top 10 investments | % |
|--|--------------|
| Fidelity True North® Fund | 13.60 |
| MAM Emerging Market Equity Pooled Fund | 9.43 |
| Manulife U.S. Unconstrained Bond Fund | 8.47 |
| Manulife World Investment Fund | 7.64 |
| Manulife Emerging Markets Fund | 6.18 |
| Manulife Fundamental Dividend Fund | 6.10 |
| Manulife Global Franchise Fund | 5.66 |
| Manulife Dividend Income Fund | 5.55 |
| Manulife Global Dividend Growth Fund | 5.49 |
| Templeton Global Stock Trust | 5.48 |
| Total | 73.58 |

Total investments: 18

Investment Segmentation



| | % Assets |
|-----------------------------|----------|
| GLOBAL EQUITIES | 39.7 |
| CANADIAN EQUITIES | 17.7 |
| U.S. EQUITIES | 16.0 |
| U.S. BONDS | 10.5 |
| CASH AND EQUIVALENTS | 9.1 |
| CANADIAN BONDS & DEBENTURES | 5.0 |
| GLOBAL BONDS | 1.9 |
| REITS | 0.7 |

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 people seeking potential long term capital growth. They are comfortable with the risks of investing in global equities.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 6 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

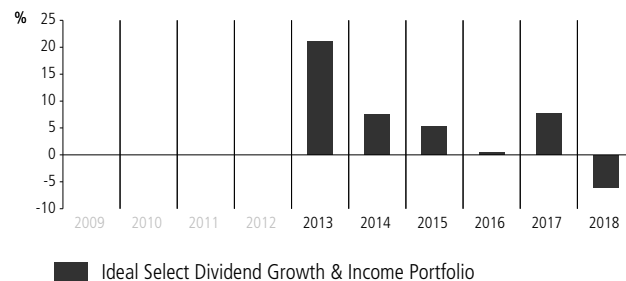
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on December 12, 2012 has \$1,409.70 on December 31, 2018. This works out to an average of 5.84% per year.

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

This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the Ideal 75/100 Series. In the last 6 years the fund was up in value 5 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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 |
|------------------------------------|----------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying | 1.00 |
| | After 7 years | 0.00 |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/100 Series | 3.48 |
| Ideal 100/100 Series | 3.78 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: December 2012
Date Fund Created: January 2009

Fund Manager: Manulife
Total Units Outstanding: 4,093,473

Total Fund Value: \$54,400,456
Portfolio Turnover Rate: 59.65%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|-----------------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 3.18 | 13.4865 | 652,869 |
| Ideal 100/100 Series | 1,000 | 3.53 | 13.2562 | 813,974 |

WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in a mix of underlying funds. The Fund invests a larger portion of its assets in Canadian and foreign equities. The Fund also invests a smaller portion of its assets in Canadian and foreign fixed income.

| Top 10 investments | % |
|---|--------------|
| Fidelity True North® Fund | 14.61 |
| Manulife World Investment Fund | 10.99 |
| MAM Emerging Market Equity Pooled Fund | 8.32 |
| Manulife U.S. Unconstrained Bond Fund | 7.96 |
| Manulife Canadian Unconstrained Bond Fund | 7.60 |
| Templeton Global Stock Trust | 6.91 |
| Manulife U.S. All Cap Equity Fund | 6.19 |
| Invesco International Growth Fund | 5.47 |
| Manulife Global Franchise Fund | 5.22 |
| Manulife Emerging Markets Fund | 4.69 |
| Total | 77.96 |

Total investments: 17

Investment Segmentation

| Asset Class | % Assets |
|-----------------------------|----------|
| GLOBAL EQUITIES | 38.2 |
| CANADIAN EQUITIES | 15.7 |
| U.S. EQUITIES | 14.1 |
| U.S. BONDS | 10.9 |
| CASH AND EQUIVALENTS | 9.9 |
| CANADIAN BONDS & DEBENTURES | 9.6 |
| GLOBAL BONDS | 2.3 |
| REITS | 0.6 |

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 people seeking potential capital growth and some income. They are comfortable with the risks of investing in global equities.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 6 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

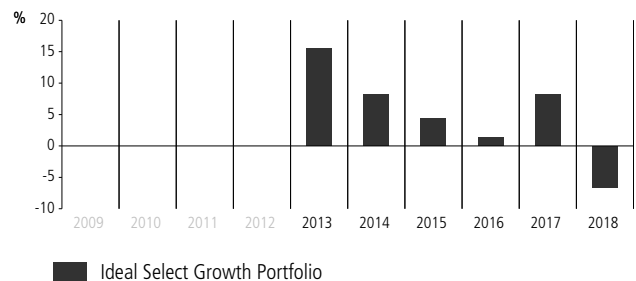
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on December 12, 2012 has \$1,348.70 on December 31, 2018. This works out to an average of 5.07% per year.

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

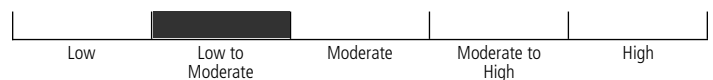
This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the Ideal 75/100 Series. In the last 6 years the fund was up in value 5 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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 |
|------------------------------------|------------------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying After 7 years | 1.00 0.00 |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/100 Series | 3.18 |
| Ideal 100/100 Series | 3.53 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: December 2012
Date Fund Created: January 2009

Fund Manager: Manulife
Total Units Outstanding: 4,806,528

Total Fund Value: \$59,428,325
Portfolio Turnover Rate: 61.18%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|-----------------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 3.05 | 12.3070 | 1,061,983 |
| Ideal 100/100 Series | 1,000 | 3.35 | 12.1005 | 819,188 |

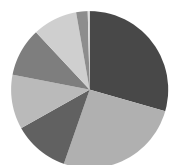
WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in a mix of underlying funds. The Fund invests a larger portion of its assets in Canadian and foreign fixed income. The Fund also invests a smaller portion of its assets in Canadian and foreign equities.

| Top 10 investments | % |
|--|--------------|
| Manulife Bond Fund | 22.02 |
| Manulife Canadian Unconstrained Bond Fund | 14.41 |
| Fidelity True North® Fund | 10.63 |
| Manulife World Investment Fund | 8.39 |
| MAM Emerging Market Equity Pooled Fund | 5.78 |
| Manulife Money Market Fund | 5.25 |
| Manulife U.S. Unconstrained Bond Fund | 4.71 |
| Templeton Global Stock Trust | 4.70 |
| Manulife Strategic Investment Grade Global Bond Fund | 3.85 |
| Manulife Global Franchise Fund | 3.62 |
| Total | 83.35 |

Total investments: 17

Investment Segmentation



| | % Assets |
|-------------------------------|----------|
| ● CANADIAN BONDS & DEBENTURES | 29.6 |
| ● GLOBAL EQUITIES | 26.0 |
| ● U.S. BONDS | 11.6 |
| ● CANADIAN EQUITIES | 11.2 |
| ● CASH AND EQUIVALENTS | 10.0 |
| ● U.S. EQUITIES | 9.2 |
| ● GLOBAL BONDS | 2.4 |
| ● REITS | 0.4 |

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 people seeking potential income and some capital growth. They are comfortable with the risks of investing in equities.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 6 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

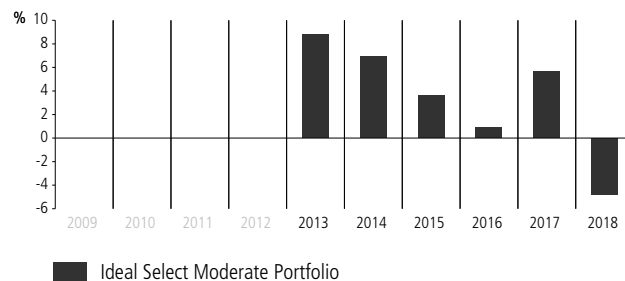
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on December 12, 2012 has \$1,230.70 on December 31, 2018. This works out to an average of 3.49% per year.

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

This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the Ideal 75/100 Series. In the last 6 years the fund was up in value 5 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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 |
|------------------------------------|------------------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying After 7 years | 1.00 0.00 |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/100 Series | 3.05 |
| Ideal 100/100 Series | 3.35 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: December 2012
Date Fund Created: December 2012

Underlying Fund Manager: Manulife Asset Management Limited
Total Units Outstanding: 3,259,743

Total Fund Value: \$39,443,732
Portfolio Turnover Rate: 13.35%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|---------------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/75 Series | 1,000 | 2.62 | 12.9993 | 1,223,696 |

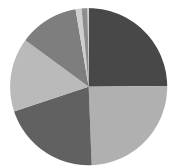
WHAT DOES THE FUND INVEST IN?

The Segregated Fund invests primarily in fixed income and equity securities. The fixed income and equities are Canadian and foreign. The Fund currently invests most of its assets in units of the Manulife Fundamental Income Class mutual fund.

| Top 10 investments (of the underlying fund) | % |
|---|--------------|
| Merit Trust 01/02/2019 DN | 6.73 |
| BCE Inc. | 3.79 |
| Gov. of Canada, 3.5%, 12/1/2045 | 2.62 |
| Bank of Nova Scotia | 2.46 |
| Marsh & McLennan Companies, Inc. | 2.32 |
| Microsoft Corp. | 2.29 |
| Accenture PLC | 2.16 |
| Baxter International Inc. | 2.10 |
| Medtronic plc | 2.04 |
| Royal Dutch Shell plc Sponsored ADR | 2.04 |
| Total | 28.55 |

Total investments: 1508

Investment Segmentation



| | % Assets |
|-----------------------------|----------|
| CANADIAN EQUITIES | 24.9 |
| U.S. EQUITIES | 24.6 |
| CANADIAN BONDS & DEBENTURES | 20.5 |
| GLOBAL EQUITIES | 15.2 |
| CASH AND EQUIVALENTS | 12.3 |
| REITS | 1.2 |
| U.S. BONDS | 1.2 |
| GLOBAL BONDS | 0.2 |

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 people seeking a regular flow of monthly income. They are comfortable with the risks of investing in equities.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 6 years. Returns are after the MER has been deducted.

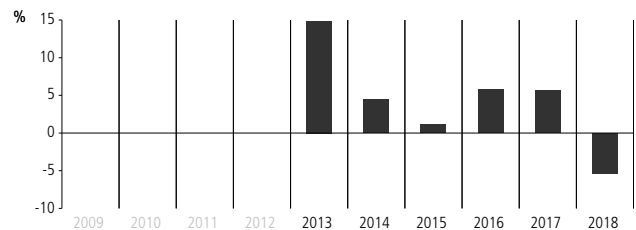
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on December 12, 2012 has \$1,299.90 on December 31, 2018. This works out to an average of 4.43% per year.

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

This chart shows how the Fund has performed in each of the past 6 years for a contractholder. In the last 6 years the fund was up in value 5 years and down in value 1 year.

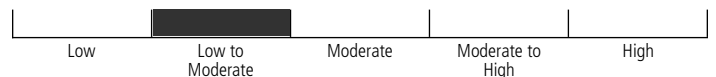


■ Ideal Fundamental Income Class

For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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.

1. Sales Charges

| SALES CHARGE OPTION | WHAT YOU PAY | HOW IT WORKS |
|------------------------------------|------------------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying After 7 years | 1.00 0.00 |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|--------------------|--|
| Ideal 75/75 Series | 2.62 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: November 2014
Date Fund Created: January 2009

Underlying Fund Manager: Franklin Templeton Investments Corp.
Total Units Outstanding: 845,865

Total Fund Value: \$10,649,410
Portfolio Turnover Rate: 27.31%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|-----------------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 3.41 | 11.0997 | 86,531 |
| Ideal 100/100 Series | 1,000 | 3.72 | 10.9800 | 132,590 |

WHAT DOES THE FUND INVEST IN?

This Segregated Fund currently invests most of its assets in units of the Templeton Global Balanced Fund. The underlying fund invests in a mix of equities and fixed income around the world. The underlying fund invests either directly or through one or more underlying funds.

| Top 10 investments (of the underlying fund) | % |
|---|--------------|
| Federal Home Loan Bank Discount Notes 01/02/2019 AGCD | 7.91 |
| Korea (the Republic of) Treasury Bill, 2%, 3/10/2021 | 3.11 |
| Oracle Corp. | 2.09 |
| Royal Dutch Shell PLC | 2.05 |
| BP p.l.c. | 1.99 |
| Sanofi | 1.91 |
| Eni S.p.A. | 1.90 |
| Roche Holding AG | 1.55 |
| China Mobile Ltd. | 1.52 |
| Swire Pacific Limited | 1.48 |
| Total | 25.51 |

Total investments: 201

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 people seeking potential long term capital growth and income. They are comfortable with the risks of investing in global equities.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 4 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

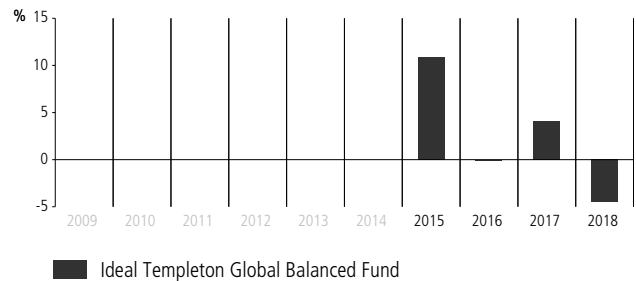
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on November 17, 2014 has \$1,110.00 on December 31, 2018. This works out to an average of 2.56% per year.

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

This chart shows how the Fund has performed in each of the past 4 years for a contractholder who chose the Ideal 75/100 Series. In the last 4 years the fund was up in value 2 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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 |
|------------------------------------|----------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying | 1.00 |
| After 7 years | 0.00 | |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/100 Series | 3.41 |
| Ideal 100/100 Series | 3.72 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: December 2012
Date Fund Created: December 1998

Underlying Fund Manager: Manulife Asset Management Limited
Total Units Outstanding: 10,923,359

Total Fund Value: \$242,795,341
Portfolio Turnover Rate: 8.33%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|-----------------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 3.23 | 22.8327 | 3,485,008 |
| Ideal 100/100 Series | 1,000 | 3.57 | 22.4236 | 3,002,462 |

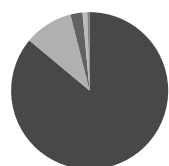
WHAT DOES THE FUND INVEST IN?

The Segregated Fund invests primarily in a mix of equities on U.S. exchanges. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Manulife U.S. All Cap Equity Fund.

| Top 10 investments (of the underlying fund) | % |
|---|--------------|
| Amazon.com, Inc. | 8.38 |
| Alphabet Inc. | 5.30 |
| Lennar Corporation | 5.27 |
| Facebook, Inc. | 5.00 |
| Bank of America Corp. | 4.82 |
| Polaris Industries Inc. | 4.52 |
| Citigroup Inc. | 4.42 |
| Apple Inc. | 4.33 |
| The Goldman Sachs Group, Inc. | 3.84 |
| Workday, Inc. | 3.62 |
| Total | 49.50 |

Total investments: 45

Investment Segmentation



| | % Assets |
|------------------------|----------|
| ● U.S. EQUITIES | 89.1 |
| ● GLOBAL EQUITIES | 10.4 |
| ● REITS | 2.6 |
| ● CANADIAN EQUITIES | 1.0 |
| ● CASH AND EQUIVALENTS | 0.5 |

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 people seeking potential long term capital growth. They are comfortable with the risks of investing in U.S. equities.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 6 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

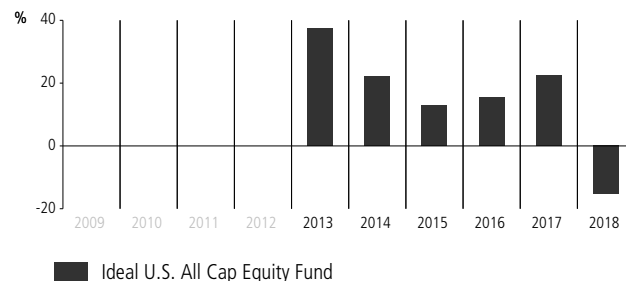
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on December 12, 2012 has \$2,283.30 on December 31, 2018. This works out to an average of 14.62% per year.

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

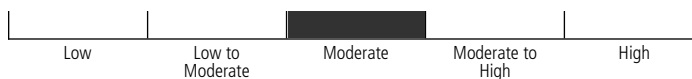
This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the Ideal 75/100 Series. In the last 6 years the fund was up in value 5 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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 |
|------------------------------------|----------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying | 1.00 |
| After 7 years | 0.00 | |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/100 Series | 3.23 |
| Ideal 100/100 Series | 3.57 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: December 2012
Date Fund Created: October 2007

Underlying Fund Manager: Manulife Asset Management Limited
Total Units Outstanding: 25,706,556

Total Fund Value: \$477,699,866
Portfolio Turnover Rate: 15.30%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|-----------------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 3.10 | 22.3947 | 5,226,558 |
| Ideal 100/100 Series | 1,000 | 3.44 | 22.0278 | 4,692,037 |

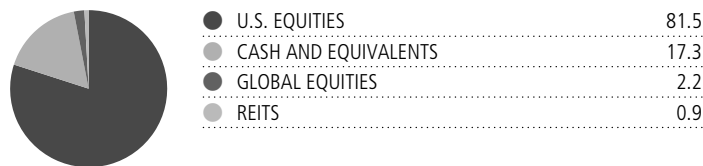
WHAT DOES THE FUND INVEST IN?

The Segregated Fund currently invests most of its assets in units of the Manulife U.S. Dividend Income mutual fund. The underlying fund invests in a mix of U.S. equities. The underlying fund invests either directly or through one or more underlying funds.

| Top 10 investments (of the underlying fund) | % |
|---|--------------|
| United States Treasury Bill 01/02/2019 | 8.82 |
| Federal Home Loan Bank 01/02/2019 DN | 4.62 |
| U.S Dept. of the Treasury Treasury Bill, 4/4/2019 | 4.38 |
| Roper Technologies, Inc. | 4.16 |
| Visa Inc. | 4.13 |
| Waste Connections, Inc. | 4.10 |
| Thermo Fisher Scientific Inc. | 4.07 |
| Amphenol Corporation | 3.54 |
| Becton Dickinson & Co., 6.125% | 3.04 |
| Danaher Corporation | 2.86 |
| Total | 43.74 |

Total investments: 79

Investment Segmentation



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 6 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

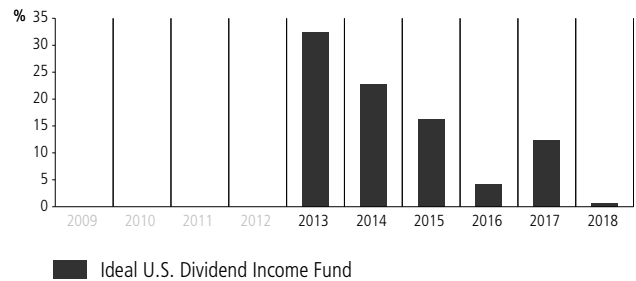
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on December 12, 2012 has \$2,239.50 on December 31, 2018. This works out to an average of 14.25% per year.

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

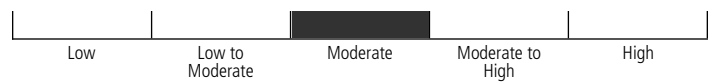
This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the Ideal 75/100 Series. In the past 6 years the Fund was up in value.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

HOW RISKY IS IT?

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



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 people seeking potential capital growth and some income. They are comfortable with the risks of investing in U.S. equities.

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 |
|------------------------------------|----------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying | 1.00 |
| After 7 years | 0.00 | |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/100 Series | 3.10 |
| Ideal 100/100 Series | 3.44 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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: December 2012
Date Fund Created: December 1998

Underlying Fund Manager: Manulife Asset Management Limited
Total Units Outstanding: 3,983,198

Total Fund Value: \$55,792,125
Portfolio Turnover Rate: 14.16%

| GUARANTEE OPTION | MINIMUM INVESTMENT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|-----------------------------|-------------------------|---------|--------------------------|-------------------|
| Ideal 75/100 Series | 1,000 | 3.42 | 14.4644 | 705,257 |
| Ideal 100/100 Series | 1,000 | 3.79 | 14.2257 | 957,001 |

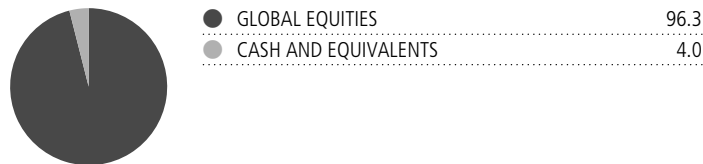
WHAT DOES THE FUND INVEST IN?

This Segregated Fund currently invests most of its assets in units of the Manulife World Investment mutual fund. The underlying fund invests primarily in a mix of equities. The underlying fund invests in international companies. The underlying fund invests either directly or through one or more underlying fund.

| Top 10 investments (of the underlying fund) | % |
|---|--------------|
| Aon PLC | 4.92 |
| Intertek Group PLC | 3.79 |
| Wolters Kluwer N.V. Depositary Receipt | 3.72 |
| L'Air Liquide S.A. | 3.50 |
| Seven & i Holdings Co., Ltd. | 3.37 |
| Halma PLC | 2.77 |
| Croda International PLC | 2.73 |
| ASSA ABLOY AB (publ) | 2.70 |
| RELX PLC | 2.62 |
| Sika AG | 2.49 |
| Total | 32.61 |

Total investments: 60

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 people seeking potential long term capital growth. They are comfortable with the risks of investing in international equities.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 6 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

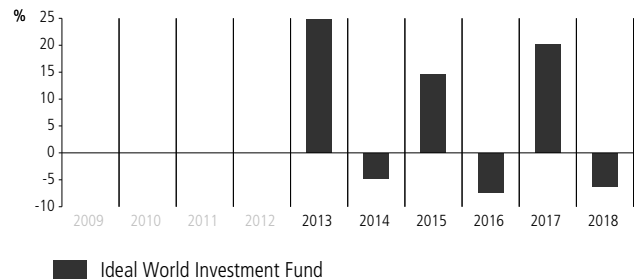
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on December 12, 2012 has \$1,446.40 on December 31, 2018. This works out to an average of 6.29% per year.

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

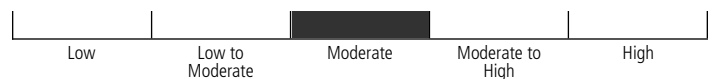
This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the Ideal 75/100 Series. In the last 6 years the fund was up in value 3 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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 |
|------------------------------------|------------------------------------|--------------|
| Deferred Sales Charge (DSC) | If you sell within: | % |
| | 1 year of buying | 6.00 |
| | 2 years of buying | 5.00 |
| | 3 years of buying | 5.00 |
| | 4 years of buying | 4.00 |
| | 5 years of buying | 3.00 |
| | 6 years of buying | 2.00 |
| | 7 years of buying After 7 years | 1.00 0.00 |
| Low Load Sales Charge | If you sell within: | % |
| | 1 year of buying | 3.00 |
| | 2 years of buying | 2.00 |
| | 3 years of buying | 1.00 |
| | After 3 years | |

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- 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

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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) |
|----------------------|--|
| Ideal 75/100 Series | 3.42 |
| Ideal 100/100 Series | 3.79 |

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 |
|------------------------|--|
| Short Term Trading Fee | 2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges. |

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.

OBJECTIVE AND STRATEGY

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying Fund Prospectus for complete Objective and Strategy of the underlying fund.

Ideal Aggressive Portfolio

Objective

The investment objective of the Ideal Aggressive Portfolio is to maximize long-term capital growth.

Strategy

This fund will invest in units of multiple underlying funds.

Ideal Balanced Fund

Objective

The investment objective of the Ideal Balanced Fund is to provide superior long-term capital appreciation and steady income while limiting risk through asset diversification with an emphasis on quality and liquidity. To achieve its objective, the Fund invests in a diversified portfolio of Canadian and foreign equities and fixed income securities.

Strategy

For the equity portion of the Fund, the Portfolio Managers utilize a fundamental, bottom-up investment approach to select securities. Proprietary analysis is used to construct and analyze the historical economic earnings of a company in order to gain an understanding of the business being studied. Factors such as the magnitude and volatility of a company's earnings, competitive advantages, products and other performance drivers are also considered in selecting securities for the Fund. For the fixed income portion of the Fund, the Portfolio Managers emphasize sector allocation, credit quality and security selection, combined with active yield curve management and risk containment.

Ideal Bond Fund

Objective

The Fund seeks to earn the highest level of income consistent with the preservation of capital with some capital appreciation by investing primarily in bonds and debentures of various terms issued or guaranteed by Canadian federal, provincial or municipal governments or corporations.

Strategy

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Ideal Canadian Bond Fund

Objective

The investment objective of the Ideal Canadian Bond Fund is to achieve maximum returns by investing primarily in the most liquid and highest quality government, asset-backed and corporate fixed income securities available on the market.

Strategy

The portfolio managers employ an active, value-oriented investment style that is based on fundamental research. The portfolio managers believe that its top-down economic research and bottom-up credit analysis will generate above average long-term returns by identifying "pockets of value" and by minimizing downside risk. The portfolio advisor's investment philosophy emphasizes sector allocation, credit quality and security selection, combined with active yield-curve management and risk containment.

Ideal Canadian Dividend Growth Fund

Objective

The Fund seeks to generate both capital growth and income by primarily investing in a diversified portfolio of dividend paying Canadian equities.

Strategy

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Ideal Canadian Equity Fund

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.

Strategy

The Portfolio Managers utilize a fundamental, bottom-up investment approach to select securities. Proprietary analysis is used to construct and analyze the historical economic earnings of a company in order to gain an understanding of the business being studied. Factors such as the magnitude and volatility of a company's earnings, competitive advantages, products and other performance drivers are also considered in selecting securities for the Fund.

OBJECTIVE AND STRATEGY

Ideal Canadian Unconstrained Bond Fund

Objective

The Fund seeks to generate income with an emphasis on capital preservation. The Fund invests primarily in a diversified portfolio of Canadian fixed income securities. The Fund may also invest in fixed income securities of other countries.

Strategy

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Ideal CI Black Creek Global Balanced Fund

Objective

The fundamental investment objective of Black Creek Global Balanced Fund is to seek the growth of long-term total return by investing primarily in a balanced portfolio of equities, convertible and fixed income securities issued by governments, supra-national agencies or corporations anywhere in the world. To achieve its objective, the investment policy of the fund is to invest a majority of the fund's assets in a portfolio consisting of equities, convertible and fixed income investments issued globally. The global equity securities in which the fund will invest are a diversified portfolio of primarily globally competitive companies within growing sectors. The debt securities in which the fund will invest are a diversified portfolio of primarily convertible and fixed income investments issued by governments, corporations and supra-national organizations throughout the world. The fundamental investment objective of the fund is contained and/or incorporated by reference in its Declaration of Trust. It may be changed by the Manager only with the sanction of a resolution passed by a majority of the votes cast at a meeting of the unitholders of the fund duly convened for that purpose and held in accordance with the applicable provisions of its Declaration of Trust.

Strategy

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Ideal CI Cambridge High Income Fund

Objective

This fund's objective is to achieve a high level of income by investing primarily in fixed income and high-yielding equity securities and other income producing securities throughout the world.

Strategy

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Ideal CI Signature Canadian Balanced Fund

Objective

This fund's objective is to achieve an attractive total return, consisting of income and capital gains. It invests primarily in a mix of Canadian equity and equity-related securities and fixed income securities. The fund is not limited to how much it invests or keeps invested in each asset class. The mix may vary according to market conditions.

Strategy

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Ideal Conservative Portfolio

Objective

The investment objective of the Ideal Conservative Portfolio is to provide a consistent flow of income with an emphasis on preservation of capital.

Strategy

This fund will invest in units of multiple underlying funds.

Ideal Dividend Growth & Income Portfolio

Objective

The investment objective of the Ideal Dividend Growth & Income Portfolio is to achieve long-term capital growth. The portfolio invests in a diversified mix of funds with a focus on dividend growth and monthly income funds.

Strategy

This fund will invest in units of multiple underlying funds.

Ideal Fidelity Canadian Balanced Fund

Objective

The Fund aims to achieve high total investment return. The Fund uses a balanced approach. It invests primarily in a mix of Canadian equity securities, investment grade bonds, high yield securities and money market instruments.

Strategy

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

OBJECTIVE AND STRATEGY

Ideal Fidelity Dividend Fund

Objective

The Fund aims to achieve high total investment return. It invests primarily in equity securities of companies that pay dividends or that are expected to pay dividends, income trusts, fixed income securities and other securities that are expected to distribute income. The Fund can invest in these securities either directly or indirectly through investments in underlying funds.

Strategy

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Ideal Fidelity Global Monthly Income Fund

Objective

The Fund aims to achieve high total investment return. It invests primarily in equity securities of companies that pay dividends or that are expected to pay dividends, income trusts, fixed income securities and other securities that are expected to distribute income. The Fund can invest in these securities either directly or indirectly through investments in underlying funds.

Strategy

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Ideal Fidelity Monthly Income Fund

Objective

The Fund aims to achieve a combination of a steady flow of income and the potential for capital gains. It invests primarily in a mix of Canadian equity securities, Canadian fixed income securities, U.S. commercial mortgage-backed securities, and U.S. higher yielding, lower quality fixed income securities, preferred stocks and convertible securities. The Fund can invest in these securities either directly or indirectly through investments in underlying funds.

Strategy

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Ideal Franklin Bissett Canadian Balanced Fund

Objective

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

Strategy

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Ideal Franklin Quotential Balanced Growth Portfolio

Objective

The fund invests in units of the Franklin Quotential Balanced Growth Portfolio or a substantially similar fund. The underlying fund objective is a balance of current income and long-term capital appreciation by investing in a diversified mix of equity and income mutual funds, with a bias towards capital appreciation.

Strategy

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Ideal Franklin Quotential Balanced Income Portfolio

Objective

The fund invests in units of the Franklin Quotential Balanced Income Portfolio or a substantially similar fund. The underlying fund objective is a balance of current income and long-term capital appreciation by investing in a diversified mix of equity and income mutual funds, with a bias towards income.

Strategy

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Ideal Franklin Quotential Diversified Income Portfolio

Objective

The investment objective of this fund is to achieve high current income and some long-term capital appreciation by investing primarily in a diversified mix of income and equity funds.

Strategy

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

OBJECTIVE AND STRATEGY

Ideal Fundamental Dividend Fund

Objective

This Canadian Equity Fund seeks to generate a combination of capital growth and income by primarily investing in a diversified portfolio of high-yielding equity and equity-type securities. The Fund may also invest in fixed income investments and money market instruments.

Strategy

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Ideal Fundamental Income Class

Objective

This Balanced Fund aims to generate income with the potential for long term capital growth. The Fund invests primarily in fixed income and equity securities of Canadian and foreign issuers.

Strategy

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Ideal Fundamental Income Fund

Objective

The investment objective of the Ideal Fundamental Income Fund is to provide capital appreciation while accommodating the needs of investors who are drawing upon their assets for income purposes. To achieve its objective, the Fund invests primarily in a diversified portfolio of Canadian and foreign equities and/or equity-type securities and fixed income securities either directly or through one or more underlying funds.

Strategy

For the equity portion of the Fund, the Portfolio Managers utilize a fundamental, bottom-up investment approach to select securities. Proprietary analysis is used to construct and analyze the historical economic earnings of a company in order to gain an understanding of the business being studied. Factors such as the magnitude and volatility of a company's earnings, competitive advantages, products and other performance drivers are also considered in selecting securities for the Fund. For the fixed income portion of the Fund, the Portfolio Managers emphasize sector allocation, credit quality and security selection, combined with active yield curve management and risk containment.

Ideal Fundamental Income Fund

Objective

This Balanced Fund aims to provide a regular flow of monthly revenue. The Fund invests primarily in equities and fixed income investments. These securities can be Canadian or foreign.

Strategy

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Ideal Global Absolute Return Strategies Fund

Objective

This Balanced Fund aims to provide a regular flow of monthly revenue. The Fund invests primarily in equities and fixed income investments. These securities can be Canadian or foreign.

Strategy

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Ideal Global Balanced Fund

Objective

The Fund seeks to provide a combination of income and capital appreciation by investing primarily in a global diversified portfolio of equity and fixed income securities.

Strategy

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Ideal Global Dividend Growth Fund

Objective

The Fund seeks to provide both capital growth and income. The Fund invests primarily in a globally diversified portfolio of equity, equity-type securities and other income producing investments.

Strategy

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

OBJECTIVE AND STRATEGY

Ideal Global Franchise Fund

Objective

The Fund aims to provide capital appreciation over the medium to longer term by primarily investing in equity and equity-type securities of multinational companies throughout the world. It may also invest in companies that the portfolio sub-advisors expect will achieve multinational status. Income will not be a prime consideration for securityholders in the Fund.

Strategy

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Ideal Global Strategic Balanced Yield Fund

Objective

The Fund seeks to provide a combination of income and capital appreciation by investing primarily in a diversified portfolio of global dividend paying equity securities and fixed income securities.

Strategy

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Ideal Growth Opportunities Fund

Objective

This Canadian Equity Fund aims to obtain long-term capital growth. The Fund invests primarily in high quality securities and convertible instruments of small- and mid-cap Canadian companies.

Strategy

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Ideal Growth Portfolio

Objective

The investment objective of the Ideal Growth Portfolio is to emphasize appreciation of capital while still providing some income.

Strategy

This fund will invest in units of multiple underlying funds.

Ideal Income Balanced Fund

Objective

The investment objective of the Ideal Income Balanced Fund is to accommodate the needs of contractholders who are drawing upon their assets for income purposes but still wish to attain long-term capital growth. To achieve this objective, the Fund invests in a diversified portfolio of Canadian and foreign equities and/or equity-type securities and fixed income securities.

Strategy

For the equity portion of the Fund, the Portfolio Managers utilize a fundamental, bottom-up investment approach to select securities. Proprietary analysis is used to construct and analyze the historical economic earnings of a company in order to gain an understanding of the business being studied. Factors such as the magnitude and volatility of a company's earnings, competitive advantages, products and other performance drivers are also considered in selecting securities for the Fund. For the fixed income portion of the Fund, the Portfolio Managers emphasize sector allocation, credit quality and security selection, combined with active yield curve management and risk containment.

Ideal Moderate Portfolio

Objective

The investment objective of the Ideal Moderate Portfolio is to provide income while leaving room for some capital appreciation.

Strategy

This fund will invest in units of multiple underlying funds.

Ideal Money Market Fund

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.

Strategy

The Fund invests in money market instruments, cash and/or other investments.

OBJECTIVE AND STRATEGY

Ideal Select Aggressive Portfolio

Objective

The investment objective of the Ideal Select Aggressive Portfolio is to maximize long-term capital growth through internal and/or external third party managers.

Strategy

This fund will invest in units of multiple underlying funds.

Ideal Select Conservative Portfolio

Objective

The investment objective of the Ideal Select Conservative Portfolio is to generate a consistent flow of income with an emphasis on preservation of capital by investing through internal and/or external third party managers.

Strategy

This fund will invest in units of multiple underlying funds.

Ideal Select Dividend Growth & Income Portfolio

Objective

The investment objective of the Ideal Select Dividend Growth & Income Portfolio is to achieve long-term capital growth through internal and/or external third party managers.

Strategy

This fund will invest in units of multiple underlying funds.

Ideal Select Growth Portfolio

Objective

The investment objective of the Ideal Select Growth Portfolio is to emphasize appreciation of capital while still generating some income through internal and/or external third party managers.

Strategy

This fund will invest in units of multiple underlying funds.

Ideal Select Moderate Portfolio

Objective

The investment objective of the Ideal Select Moderate Portfolio is to generate income while leaving room for some capital appreciation through internal and/or external third party managers.

Strategy

This fund will invest in units of multiple underlying funds.

Ideal Strategic Income Fund

Objective

This Fixed Income Fund aims to generate income with an emphasis on capital preservation. This Fund invests primarily in government and corporate debt securities from developed and emerging markets. It also invests in U.S. government and agency securities and high yield bonds. The Fund may also invest in preferred shares and other types of debt securities.

Strategy

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Ideal Strategic Investment Grade Global Bond Fund

Objective

The Fund seeks to provide income with an emphasis on capital preservation by investing primarily in investment-grade government and corporate debt securities from developed and emerging markets globally.

Strategy

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Ideal Templeton Global Balanced Fund

Objective

The investment objective of this fund is to achieve current income while maintaining prospects for capital appreciation by investing primarily in debt and equity securities issued around the world either directly or through one or more underlying funds.

Strategy

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Ideal U.S. All Cap Equity Fund

Objective

The Fund seeks to provide long-term capital appreciation by investing primarily in equity securities of U.S. companies of all sizes.

Strategy

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

OBJECTIVE AND STRATEGY

Ideal U.S. Dividend Income Fund

Objective

The Fund seeks to achieve a combination of capital growth and income. The Fund invests primarily in a diversified portfolio of U.S. equity and equity-type securities and other income producing investments.

Strategy

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Ideal U.S. Monthly High Income Fund

Objective

This Balanced Fund seeks to provide a combination of income and capital appreciation by investing primarily in a diversified portfolio of U.S. dividend paying and other equity securities as well as fixed income securities.

Strategy

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Ideal World Investment Fund

Objective

The Fund seeks to provide long-term growth and capital gains to provide diversification of risk by investing primarily in equities of companies located outside of Canada and the United States.

Strategy

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

For more information, please contact your advisor
or visit [manulife.ca/investments](https://www.manulife.ca/investments)



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