

**Fund Facts**

# Ideal Segregated Funds Signature 2.0

**Effective December 6, 2024****Performance as at December 31, 2023**

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.

# Ideal Segregated Funds Signature 2.0

## Fund name change:

Effective **December 6, 2024**, the following fund underwent a name change:

Old fund name	New fund name
Ideal Franklin Bissett Canadian Balanced Fund	Ideal Franklin Canadian Balanced Fund

A name change is the only change to the above fund. The investment objective, investment strategy and risk classification remain the same. The management fee and management expense ratio also remain unchanged.

## Tax-deferred underlying fund merger and name change

Effective **December 6, 2024**, the Ideal Templeton Sustainable Global Balanced Fund (segregated fund) no longer invests in the Templeton Sustainable Global Balanced Fund but rather in the Franklin Brandywine Global Sustainable Balanced Fund.

As a result of the underlying fund merger, the segregated fund will be renamed Ideal Franklin Brandywine Global Sustainable Balanced Fund - a fund with the same investment objective and risk classification. The management fee and management expense ratio also remain unchanged.

## Fund name change:

Effective on or about **September 9, 2024**, the following fund will undergo a name change:

Old fund name	New fund name
Ideal Canadian Unconstrained Bond Fund	Ideal Core Plus Bond Fund

A name change is the only change to the above fund. The objective, strategy, risk, and fee remain the same.

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

## How to read the Fund Facts: Manulife Segregated Funds

- 1. Fund name:** This is the full name of the segregated fund within your contract.
- 2. Date fund available:** This is the date on which the fund was first made available in your contract. It is also the date from which we measure performance.
- 3. Date fund created:** This is the date on which the fund became available for sale in other Manulife segregated fund products. This date may be older than the Date Fund Available as the fund may have been previously offered under another Manulife segregated fund contract.
- 4. Fund manager/Underlying fund manager:** This is the name of the fund management company that manages the fund or the underlying fund.
- 5. Total units outstanding:** This is the total number of units outstanding for all classes of the fund.
- 6. Total fund value:** This is the total market value for all classes of the fund's assets.
- 7. Portfolio turnover rate:** This is a measure of how frequently assets within the fund are bought and sold. A portfolio turnover rate of 100% is equivalent to the fund buying and selling all of the holdings in its portfolio once in the course of the year.
- 8. Guarantee option:** This section lists the guarantee options available within the contract.
- 9. Minimum investment:** This is the minimum initial deposit amount required.
- 10. Management Expense Ratio (MER):** MERs include all expenses of the segregated fund such as the management fee, insurance costs, operating costs and applicable sales tax. There is no duplication of fees from the underlying pooled funds, unit trust, mutual funds or other investment funds. If the fund was launched after the Performance Date, the MER is an estimate for the current year and is subject to change.
- 11. Management Fee:** The management fee of a fund is calculated and accrued on a daily basis and paid to Manulife for the management of the fund and guarantee costs. You do not directly pay for the management fees as they are paid by the fund.
- 12. Net asset value per unit:** The value of each unit in the fund as at the date shown. The total market value of the fund's assets, minus their liabilities, divided by the number of units outstanding.
- 13. Units outstanding:** This is the total number of units outstanding for the Sales Charge Option.
- 14. What does this fund invest in?**
  - Underlying Fund:** The underlying investments of the fund may be units of pooled funds, unit trust, mutual funds or other investment funds. When a transaction (e.g. deposit or withdrawal) is made in a fund, the transaction will purchase or redeem units of the underlying fund that corresponds to the fund. For example, if you purchase units of the Manulife Bond segregated fund, the fund invests in units of the Manulife Bond mutual fund. Each fund may also contain a small cash component in addition to the underlying investment. The goal of the fund-on-fund strategy is to produce returns consistent with, and based on, the underlying fund.
  - Top 10 Investments:** This lists the top 10 investments of the fund or the underlying fund. It is listed beginning with the highest weighting to the lowest. The holdings may change due to ongoing portfolio transactions. The total number of investments of the (underlying) fund will be listed at the bottom of this section. If you would like more current information, please refer to our website at [www.manulifeim.ca](http://www.manulifeim.ca).
  - Investment Segmentation:** This pie chart represents the breakdown of the fund's investment portfolio by investment type.
- 15. Are there any guarantees?** This states that guarantees are provided under this contract.
- 16. Who is this fund for?** This states a general description of the type of investor the fund would be suitable for.

## How to read the Fund Facts: Manulife Segregated Funds

### 17. How has the fund performed?

- **Average Return:** This states how much a \$1,000 investment in the fund would be worth when the most basic guarantee option was chosen and the average annual return as a percentage for the years shown. For any fund with less than one-year history, the information is not provided due to insufficient segregated fund history.
- **Year by Year Returns:** This chart shows you the fund's annual performance. Each bar shows in percentage terms how much an investment made on January 1 would have changed by December 31 in that same year. For any fund with less than one-year history, the graph is not provided due to insufficient segregated fund history.

**18. How risky is it?** The risk rating measures a fund's fluctuation in monthly returns. A fund with high risk has experienced larger fluctuations of monthly returns than a fund with low risk. While higher risk funds may be more volatile in the short term, over the long term (10 years or more) a higher risk fund will generally earn more than a lower risk investment. Generally, the greater the return you want to earn on your investments, the greater risk you have to assume. This increased gain is what investors expect in exchange for assuming the higher risk of these volatile investments. You can use the overall risk rating for each investment option to choose the investments that fit with your investment strategy.

**19. How much does it cost?** This describes the fees and expenses to buy, own and sell units of the fund.

- **Sales Charges:** This shows the percentage amount of any sales charge options and a description for each of how they work.
- **Ongoing fund expenses:** This describes the MER for the fund and any additional charges for different guarantee options.
- **Fund Fee Rate (will only be displayed if applicable):** This is a separate guarantee fee applicable to specific products and/or Series.
- **Trailing commission:** This describes the ongoing commission paid to your advisor while you hold the fund.

**20. What if I change my mind?:** This section outlines details on when you can change your mind and what to do if you change your mind.

**21. Objective and Strategy:** This section describes the investment objective and strategy of the segregated fund. For segregated funds that invest directly in an underlying fund, please see the underlying fund Prospectus (available on request) for the complete objective and strategy of the underlying fund.

**22. Information specific to Elite/F-Class/Professional Service Fee/Platinum sales charge options:** Some products may have alternative sales charge options that offer reduced fees. These sales charge options will be included in this section, which will outline any of the fund related information that differs from the standard sales charge options of the fund (listed on pages 1 and 2 of each Fund Facts).

# How to read the Fund Facts: Manulife Segregated Funds

## Manulife Investment Management

Performance as at December 31, 2019

### Fund Facts — GIF Select

## 1 Manulife Bond GIF Select

### Quick Facts

2 **Date Fund Available:** October 2010 4 **Underlying Fund Manager:** Manulife Investment Management Limited 6 **Total Fund Value:** \$185,627,348  
 3 **Date Fund Created:** October 2010 5 **Total Units Outstanding:** 16,718,581 7 **Portfolio Turnover Rate:** 8.17%

8	9	10	11	12	13
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.11	1.62	11.7906	1,868,672
IncomePlus	25,000	2.12	1.62	11.0970	106,010
EstatePlus	10,000	2.11	1.62	11.7906	381,764

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on F-Class and Elite sales charge options, refer to page 3.

## 14 What does the fund invest in?

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

### Top 10 investments (of the underlying fund)

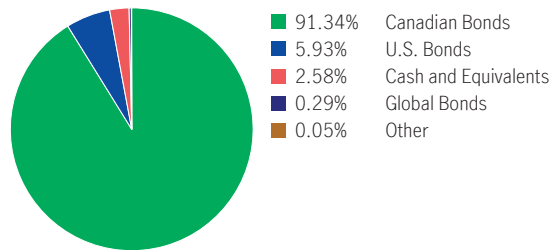
Province of Ontario, 2.6%, 6/2/2025	6.33%
Gov. of Canada, 2.75%, 12/1/2048	5.32%
Gov. of Canada, 2.25%, 06/01/2029	1.60%
Canada Housing Trust No.1, 2.35%, 6/15/2027	1.49%
Province of Ontario, 2.9%, 6/2/2049	1.48%
Province of Quebec, 3.5%, 12/1/2045	1.36%
Province of Ontario, 2.70%, 6/2/2029	1.23%
Province of Ontario, 2.3%, 9/8/2024	1.11%
Gov. of Canada, 3.5%, 12/1/2045	1.04%
United States Treasury Bill, 2.625%, 2/15/2029	1.02%

### Total

21.98%

Total investments: 448

### Investment Segmentation



## 15 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 guarantees. For details, please refer to the Information Folder and Contract.

## 16 Who is this fund for?

This fund may be right for a person seeking interest income with an emphasis on capital preservation.

## 17 How has the fund performed?

This section tells you how the fund has performed over the past 9 years for a contractholder who has chosen InvestmentPlus 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.

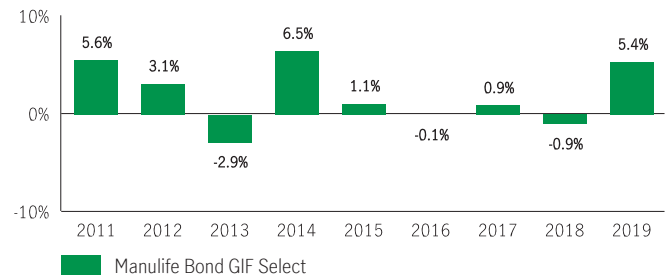
### Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on October 18, 2010 has \$1,179.06 on December 31, 2019. This works out to an average of 1.81% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 6 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.

## 18 How risky is it?

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



# How to read the Fund Facts: Manulife Segregated Funds

19

## 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
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
Deferred Sales Charge (DSC)	<b>If you sell within:</b> 1 year of buying 5.50% 2 years of buying 5.00% 3 years of buying 5.00% 4 years of buying 4.00% 5 years of buying 4.00% 6 years of buying 3.00% 7 years of buying 2.00% After 7 years 0.00%	When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> </ul>
Low Load Sales Charge	<b>If you sell within:</b> 1 year of buying 2.50% 2 years of buying 2.00% 3 years of buying 1.50% After 3 years 0.00%	When you invest, Manulife pays a commission of 1.0%. Any sales charge you pay goes to Manulife.
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your servicing advisor may have to return a portion of the commission to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 1. 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 Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.11	1.62	—
IncomePlus	2.12	1.62	0.55
EstatePlus	2.11	1.62	0.25

#### Trailing commission

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

### 3. Other Fees

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

Fee	What you pay
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

20

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

# How to read the Fund Facts: Manulife Segregated Funds

## 21 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.

**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.

## 22 Information specific to Elite and F-Class sales charge options

### Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Back-end and Low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.54	1.24	12.3835	110,030
IncomePlus	1,000,000	1.62	1.33	11.5308	11
EstatePlus	1,000,000	1.54	1.24	12.3835	39,201

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.29	0.95	12.4170	24,938
IncomePlus	25,000	1.29	1.13	11.6586	11
EstatePlus	10,000	1.29	0.95	12.4170	—

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

[www.manulifeim.ca](http://www.manulifeim.ca)

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

Quebec & French Business 1-800-355-6776

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

Fund Facts — Ideal Segregated Funds Signature 2.0

**Ideal Aggressive Portfolio**

**Quick Facts**

**Date Fund Available:** December 2012      **Fund Manager:** Manulife      **Total Fund Value:** \$71,602,646  
**Date Fund Created:** January 2003      **Total Units Outstanding:** 3,916,313      **Portfolio Turnover Rate:** 37.42%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.36	2.35	18.8470	608,952
Ideal 100/100 Series	1,000	3.70	2.35	18.2157	527,555

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

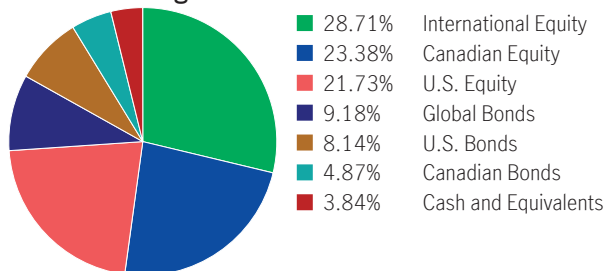
This segregated fund has a “fund-of-fund” structure that invests into a basket of funds which includes, but is not limited to, mutual funds and pooled funds. The underlying funds hold primarily Canadian and foreign equities.

**Top 10 investments**

- Manulife Global Dividend Fund 11.77%
  - Manulife U.S. All Cap Equity Fund 8.93%
  - MIM Emerging Markets Corporate Debt Pooled Fund 7.18%
  - Manulife World Investment Fund 6.96%
  - Manulife Strategic Income Fund 6.24%
  - Manulife Smart International Dividend ETF 6.09%
  - Manulife Multifactor Canadian Large Cap 5.81%
  - Manulife Fundamental Dividend Fund 5.71%
  - Manulife Smart Dividend ETF 5.66%
  - Manulife Growth Opportunities Fund 5.17%
- Total 69.51%**

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 guarantees. 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 10 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

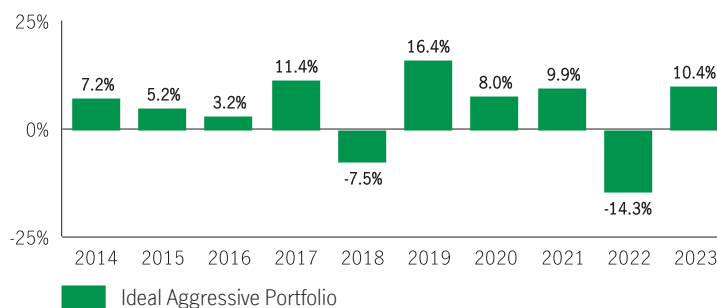
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$1,569.39 on December 31, 2023. This works out to an average of 4.61% 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 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 8 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) *	<b>If you sell within:</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>	
	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 *	<b>If you sell within:</b>		
	1 year of buying		3.00
	2 years of buying		2.00
	3 years of buying		1.00
	After 3 years		0.00

\* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.36	2.35
Ideal 100/100 Series	3.70	2.35

#### 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
<b>Short Term Trading Fee</b>	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

**Objective:** The investment objective is to maximize long-term capital growth.

**Strategy:** This fund will invest in units of multiple underlying funds. The strategy for this fund is available through the Investment Policy Statement (IPS).

## Information specific to Platinum No-load and F-Class sales charge options

### Platinum No-Load

#### What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.72	1.75	20.2858	107,133
Ideal 100/100 Series	1,000	3.05	1.75	19.6638	67,211

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

**Fund Facts — Ideal Segregated Funds Signature 2.0**
**Ideal Balanced Fund**
**Quick Facts**
**Date Fund Available:** December 2012

**Fund Manager:** Manulife

**Total Fund Value:** \$107,344,179

**Date Fund Created:** December 1986

**Total Units Outstanding:** 3,299,873

**Portfolio Turnover Rate:** 76.39%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.90	2.20	16.9079	500,010
Ideal 100/100 Series	1,000	3.25	2.20	16.3310	700,722

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

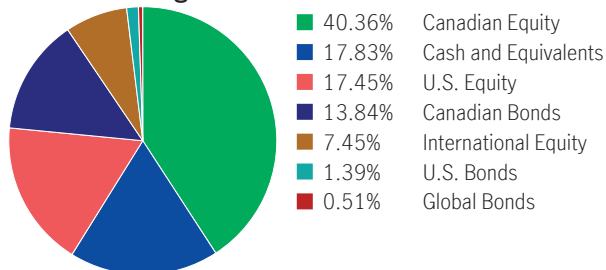
This segregated fund invests directly into a basket of securities holding primarily Canadian equities and Canadian fixed income investments.

**Top 10 investments**

CANADIAN TREASURY BILL 11APR24 TBILL	7.71%
PRIME TRUST 02JAN24 DN	4.99%
Canadian Pacific Kansas City Limited	3.10%
Royal Bank of Canada	2.52%
Enbridge Inc.	2.34%
National Bank of Canada	2.30%
TMX Group Limited	2.21%
Bank of Montreal	2.15%
Suncor Energy Inc.	2.10%
Lowe's Cos. Inc.	2.04%

**Total**

Total investments: 303

**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 guarantees. 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 10 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.

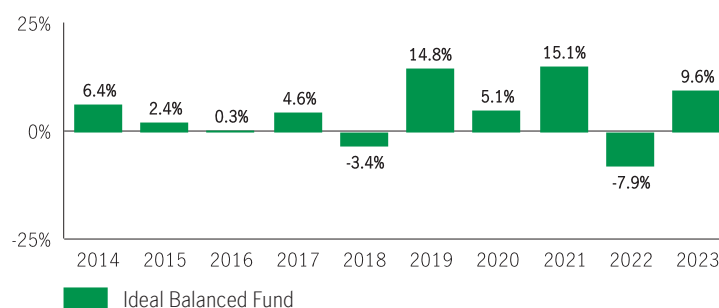
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$1,547.87 on December 31, 2023. This works out to an average of 4.47% 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 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 8 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) *	<b>If you sell within:</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>	
	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 *	<b>If you sell within:</b>		
	1 year of buying		3.00
	2 years of buying		2.00
	3 years of buying		1.00
	After 3 years		0.00

\* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	2.90	2.20
Ideal 100/100 Series	3.25	2.20

#### 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
<b>Short Term Trading Fee</b>	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

**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. The strategy for this fund is available through the Investment Policy Statement (IPS).

## Information specific to Platinum No-load and F-Class sales charge options

### Platinum No-Load

#### What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.20	1.60	18.2982	260,843
Ideal 100/100 Series	1,000	2.59	1.60	17.5110	43,401

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

[www.manulifeim.ca](http://www.manulifeim.ca)

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

Quebec & French Business 1-800-355-6776

Fund Facts — Ideal Segregated Funds Signature 2.0

**Ideal Bond Fund**

**Quick Facts**

**Date Fund Available:** May 2018      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$94,715,604  
**Date Fund Created:** October 2010      **Total Units Outstanding:** 8,955,622      **Portfolio Turnover Rate:** 8.96%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.39	2.00	9.9423	924,729
Ideal 100/100 Series	1,000	2.67	2.00	9.7913	707,959

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

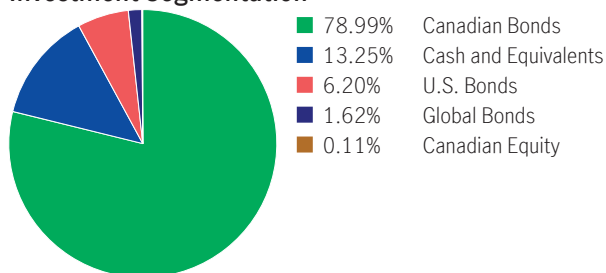
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Bond Fund. The underlying mutual fund trust holds primarily Canadian fixed income investments.

**Top 10 investments (of the underlying fund)**

Gov. of Canada, 2.75%, 6/1/2033	2.17%
Gov. of Canada, 4/25/2024	1.85%
Province of Ontario, 3.75%, 12/2/2053	1.67%
Gov. of Canada, 2%, 6/1/2028	1.67%
Gov. of Canada, 4%, 6/1/2041	1.64%
CANADIAN TREASURY BILL 11APR24 TBILL	1.62%
CANADA HOUSING TRUST NO 1 4.25% 15MAR34	1.17%
Province of Ontario, 3.75%, 6/2/2032	1.07%
Canada Housing Trust No.1, 3.65%, 6/15/2033	1.05%
Province of Ontario, 2.55%, 12/2/2052	1.04%
<b>Total</b>	<b>14.94%</b>

Total investments: 428

**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 guarantees. 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 5 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

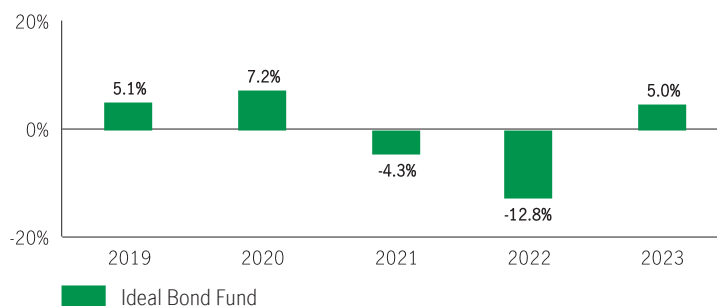
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on May 14, 2018 has \$994.22 on December 31, 2023. This works out to an average of -0.10% 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 who chose the Ideal 75/100 Series. In the last 5 years the fund was up in value 3 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) *	<b>If you sell within:</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>	
	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 *	<b>If you sell within:</b>		
	1 year of buying		3.00
	2 years of buying		2.00
	3 years of buying		1.00
	After 3 years		0.00

\* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	2.39	2.00
Ideal 100/100 Series	2.67	2.00

#### 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
<b>Short Term Trading Fee</b>	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying 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.

## Information specific to Platinum No-load and F-Class sales charge options

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	1.83	1.45	10.5499	10
Ideal 100/100 Series	1,000	2.06	1.45	10.9630	10

### Platinum No-Load

#### What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	1.95	1.60	10.1884	192,750
Ideal 100/100 Series	1,000	2.18	1.60	10.0643	116,067

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

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

Quebec & French Business 1-800-355-6776



**Fund Facts — Ideal Segregated Funds Signature 2.0**
**Ideal Canadian Bond Fund**
**Quick Facts**

**Date Fund Available:** December 2012      **Fund Manager:** Manulife      **Total Fund Value:** \$23,582,824  
**Date Fund Created:** December 1986      **Total Units Outstanding:** 1,316,824      **Portfolio Turnover Rate:** 90.65%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.23	1.85	10.2400	187,535
Ideal 100/100 Series	1,000	2.51	1.85	9.9690	196,347

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

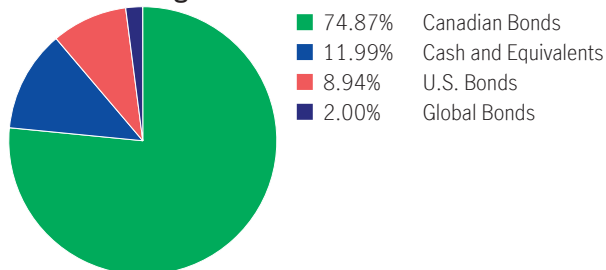
This segregated fund invests directly into a basket of securities holding primarily Canadian fixed income investments.

**Top 10 investments**

Province of Quebec, 5%, 12/1/2038	2.67%
ZEUS RECEIVABLES TRUST 02JAN24 DN	2.29%
North Battleford Power L.P., 4.96%, 12/31/2032	2.10%
Labrador-Island Link Funding Trust, 3.76%, 6/1/2033	1.87%
Enbridge Southern Lights LP, 4.01%, 6/30/2040	1.79%
Gov. of Canada, 2%, 6/1/2028	1.65%
Ottawa (City of), 4.6%, 7/14/2042	1.50%
Province of Manitoba, 4.05%, 9/5/2045	1.49%
Northwestconnect G.P., 5.95%, 4/30/2041	1.38%
Province of British Columbia, 3.2%, 6/18/2044	1.33%
<b>Total</b>	<b>18.07%</b>

**Total**

Total investments: 240

**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 guarantees. 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 10 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.

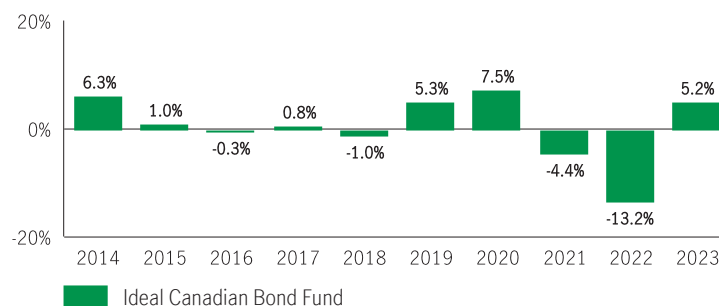
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$1,056.40 on December 31, 2023. This works out to an average of 0.55% 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 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 6 years and down in value 4 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) *	<b>If you sell within:</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>	
	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 *	<b>If you sell within:</b>		
	1 year of buying		3.00
	2 years of buying		2.00
	3 years of buying		1.00
	After 3 years		0.00

\* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	2.23	1.85
Ideal 100/100 Series	2.51	1.85

#### 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
<b>Short Term Trading Fee</b>	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

## What if I change my mind?

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You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

**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. The strategy for this fund is available through the Investment Policy Statement (IPS).

## Information specific to Platinum No-load and F-Class sales charge options

### Platinum No-Load

#### What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	1.83	1.45	10.7320	53,354
Ideal 100/100 Series	1,000	2.04	1.45	10.5340	59,643

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

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

Quebec & French Business 1-800-355-6776

**Fund Facts — Ideal Segregated Funds Signature 2.0**
**Ideal Canadian Dividend Growth Fund**
**Quick Facts**

**Date Fund Available:** December 2012      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$252,822,542  
**Date Fund Created:** December 1998      **Total Units Outstanding:** 8,626,646      **Portfolio Turnover Rate:** 9.79%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.12	2.05	19.6785	1,356,049
Ideal 100/100 Series	1,000	3.45	2.05	19.0334	1,435,830

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

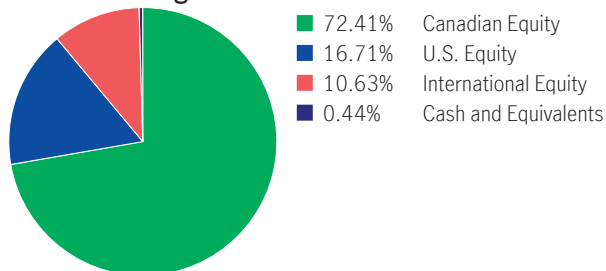
**What does the fund invest in?**

This segregated fund has a “fund-of-fund” structure and invests into the Manulife Canadian Dividend Growth Fund. The underlying mutual fund trust holds primarily Canadian equities.

**Top 10 investments (of the underlying fund)**

Toronto-Dominion Bank Com New	5.78%
Royal Bank of Canada	5.40%
Enbridge Inc.	5.11%
Bank of Montreal	5.03%
Sun Life Financial Inc.	4.62%
Canadian National Railwaypany	4.37%
Suncor Energy Inc.	3.96%
Intact Financial Corporation	3.71%
Telus Corp.	3.52%
Canadian Natural Resources Ltd.	3.29%
<b>Total</b>	<b>44.79%</b>

Total investments: 40

**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 guarantees. 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 10 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.

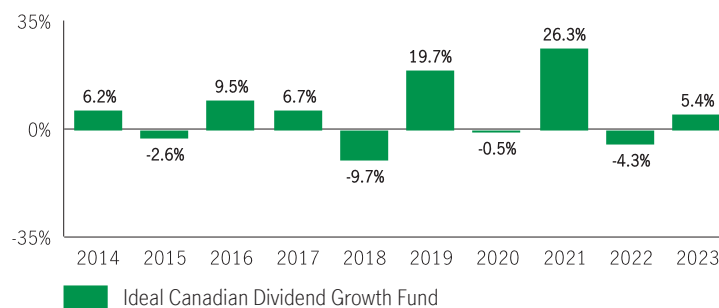
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$1,654.46 on December 31, 2023. This works out to an average of 5.16% 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 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 6 years and down in value 4 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) *	<b>If you sell within:</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>	
	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 *	<b>If you sell within:</b>		
	1 year of buying		3.00
	2 years of buying		2.00
	3 years of buying		1.00
	After 3 years		0.00

\* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.12	2.05
Ideal 100/100 Series	3.45	2.05

#### 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
<b>Short Term Trading Fee</b>	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying 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.

## Information specific to Platinum No-load and F-Class sales charge options

### Platinum No-Load

#### What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.53	1.55	20.9577	203,957
Ideal 100/100 Series	1,000	2.88	1.55	20.2520	236,940

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

[www.manulifeim.ca](http://www.manulifeim.ca)

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

Quebec & French Business 1-800-355-6776

**Fund Facts — Ideal Segregated Funds Signature 2.0**
**Ideal Canadian Equity Fund**
**Quick Facts**
**Date Fund Available:** December 2012

**Fund Manager:** Manulife

**Total Fund Value:** \$124,681,802

**Date Fund Created:** December 1986

**Total Units Outstanding:** 2,351,612

**Portfolio Turnover Rate:** 67.71%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.15	2.05	25.0514	517,035
Ideal 100/100 Series	1,000	3.73	2.30	24.1933	496,664

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

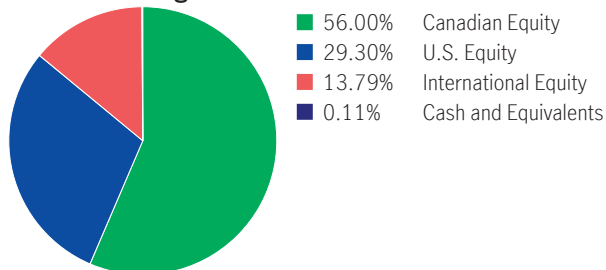
**What does the fund invest in?**

This segregated fund invests directly into a basket of securities holding primarily Canadian equities.

**Top 10 investments**

Canadian Pacific Kansas City Limited	4.90%
Canadian Natural Resources Ltd.	4.13%
TMX Group Limited	3.62%
Lowe's Cos. Inc.	3.39%
Microsoft Corp.	3.22%
Constellation Software Inc.	3.19%
Intact Financial Corporation	3.12%
CCL Industries Inc. Cl B	3.09%
Elevance Health Inc.	3.04%
Abbott Laboratories	2.98%
<b>Total</b>	<b>34.68%</b>

Total investments: 47

**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 guarantees. 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 10 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.

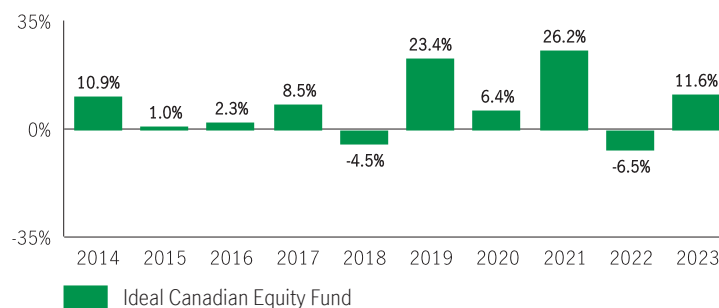
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$2,051.66 on December 31, 2023. This works out to an average of 7.45% 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 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 8 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) *	<b>If you sell within:</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>	
	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 *	<b>If you sell within:</b>		
	1 year of buying		3.00
	2 years of buying		2.00
	3 years of buying		1.00
	After 3 years		0.00

\* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.15	2.05
Ideal 100/100 Series	3.73	2.30

#### 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
<b>Short Term Trading Fee</b>	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.



## Objective and Strategy

**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. The strategy for this fund is available through the Investment Policy Statement (IPS).

## Information specific to Platinum No-load and F-Class sales charge options

### Platinum No-Load

#### What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.46	1.55	26.7955	145,427
Ideal 100/100 Series	1,000	3.19	1.80	25.6887	74,312

## For more information

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### Manulife

500 King Street North, Waterloo ON N2J4C6

[www.manulifeim.ca](http://www.manulifeim.ca)

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

Quebec & French Business 1-800-355-6776

**Fund Facts — Ideal Segregated Funds Signature 2.0**
**Ideal CI Canadian Balanced Fund**
**Quick Facts**
**Date Fund Available:** November 2014

**Underlying Fund Manager:** CI Investments Inc.

**Total Fund Value:** \$17,853,393

**Date Fund Created:** November 2014

**Total Units Outstanding:** 1,306,657

**Portfolio Turnover Rate:** 3.97%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.43	2.70	13.3215	66,660
Ideal 100/100 Series	1,000	3.78	2.70	12.9161	28,518

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

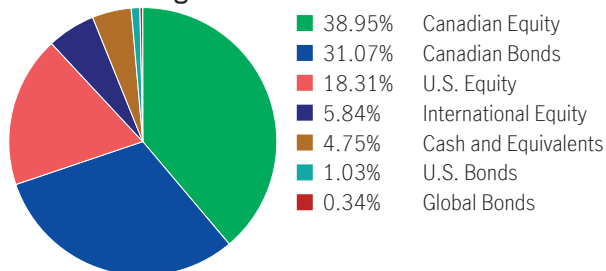
**What does the fund invest in?**

This segregated fund has a “fund-of-fund” structure and invests into the CI Canadian Balanced Fund. The underlying mutual fund trust holds primarily Canadian equities and Canadian fixed income investments.

**Top 10 investments (of the underlying fund)**

Manulife Financial Corporation	2.96%
Canadian Natural Resources Ltd.	2.30%
Fairfax Financial Holdings Ltd. Sub Vtg	2.30%
Bank of Montreal	2.09%
Microsoft Corp.	1.77%
Enbridge Inc.	1.72%
Advanced Micro Devices Inc.	1.66%
Wheaton Precious Metals Corp.	1.65%
BANK OF NOVA SCOTIA/THE	1.58%
Cenovus Energy Inc.	1.48%
<b>Total</b>	<b>19.51%</b>

Total investments: 403

**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 guarantees. 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 9 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.

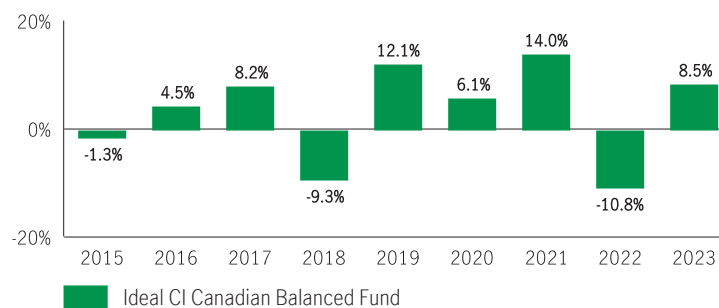
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on November 17, 2014 has \$1,332.38 on December 31, 2023. This works out to an average of 3.20% 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 9 years for a contractholder who chose the Ideal 75/100 Series. In the last 9 years the fund was up in value 6 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) *	<b>If you sell within:</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>	
	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 *	<b>If you sell within:</b>		
	1 year of buying		3.00
	2 years of buying		2.00
	3 years of buying		1.00
	After 3 years		0.00

\* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.43	2.70
Ideal 100/100 Series	3.78	2.70

#### 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
<b>Short Term Trading Fee</b>	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying 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.

## Information specific to Platinum No-load and F-Class sales charge options

### Platinum No-Load

#### What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.96	2.20	13.9330	10
Ideal 100/100 Series	1,000	3.24	2.20	13.7004	10

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

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

Quebec & French Business 1-800-355-6776

**Fund Facts — Ideal Segregated Funds Signature 2.0**
**Ideal CI Global Balanced Fund**
**Quick Facts**
**Date Fund Available:** November 2014

**Underlying Fund Manager:** CI Investments Inc.

**Total Fund Value:** \$14,695,535

**Date Fund Created:** November 2014

**Total Units Outstanding:** 1,159,904

**Portfolio Turnover Rate:** 1.46%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.58	2.80	13.3128	173,856
Ideal 100/100 Series	1,000	3.90	2.80	12.9507	147,844

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

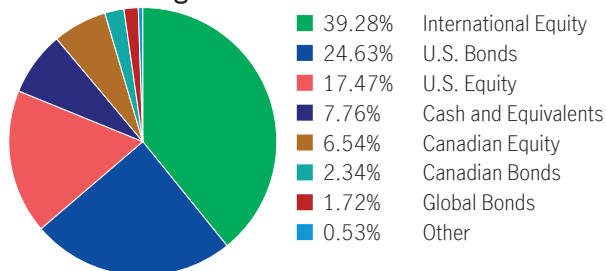
**What does the fund invest in?**

This segregated fund has a “fund-of-fund” structure and invests into the CI Global Balanced Corporate Class. The underlying corporate class mutual fund holds primarily foreign equities.

**Top 10 investments (of the underlying fund)**

Ericsson (Telefonaktiebolaget L.M.) Shs -B-	3.87%
United States Treasury Bill, 2.5%, 5/31/2024	3.72%
Ontex Group N.V. Shs	3.05%
BAIDU INC	3.02%
T-Mobile US Inc.	2.96%
Greencore Group plc Shs	2.89%
Alibaba Group Holding Ltd. Shs New	2.68%
Accor S.A. Shs	2.64%
Barrick Gold Corporation	2.54%
Alphabet Inc. Cl A	2.37%
<b>Total</b>	<b>29.72%</b>

Total investments: 68

**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 guarantees. 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 9 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.

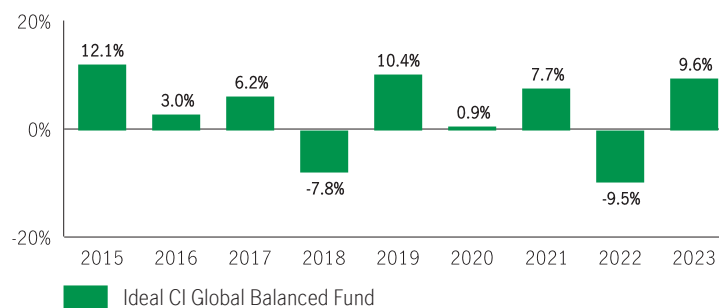
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on November 17, 2014 has \$1,331.51 on December 31, 2023. This works out to an average of 3.19% 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 9 years for a contractholder who chose the Ideal 75/100 Series. In the last 9 years the fund was up in value 7 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) *	<b>If you sell within:</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>	
	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 *	<b>If you sell within:</b>		
	1 year of buying		3.00
	2 years of buying		2.00
	3 years of buying		1.00
	After 3 years		0.00

\* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.58	2.80
Ideal 100/100 Series	3.90	2.80

#### 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
<b>Short Term Trading Fee</b>	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

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## 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The fundamental investment objective 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.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Platinum No-load and F-Class sales charge options

### Platinum No-Load

#### What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.01	2.30	14.0318	58,551
Ideal 100/100 Series	1,000	3.39	2.30	13.5575	21,084

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

**Fund Facts — Ideal Segregated Funds Signature 2.0**
**Ideal CI Global Equity and Income Fund**
**Quick Facts**

**Date Fund Available:** November 2014      **Underlying Fund Manager:** CI Investments Inc.      **Total Fund Value:** \$6,325,444  
**Date Fund Created:** November 2014      **Total Units Outstanding:** 568,291      **Portfolio Turnover Rate:** 4.05%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.29	2.65	11.3357	106,367
Ideal 100/100 Series	1,000	3.66	2.65	10.9336	74,550

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

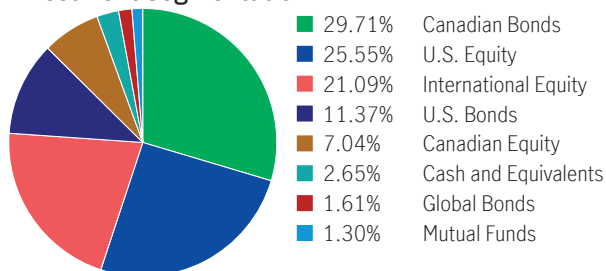
**What does the fund invest in?**

This segregated fund has a “fund-of-fund” structure and invests into the CI Global Equity and Income Fund. The underlying mutual fund trust holds primarily Canadian and foreign equities.

**Top 10 investments (of the underlying fund)**

United States Treasury Note, 1.88%, 2/15/2041	3.24%
United States Treasury Note, 3.63%, 2/15/2053	2.98%
United States Treasury Note, 2.88%, 5/15/2052	2.52%
Toronto-Dominion Bank 5 Yr Rate Reset Non Cum Pfd Ser 1, 3.9%, 1/31/2172	2.23%
Constellation Software Inc. (FRN), 13.3%, 3/31/2040	2.15%
Bank of Nova Scotia (The), 3.7%, 7/27/2081	2.05%
Gov. of Canada, 1.5%, 12/1/2031	1.92%
United States Treasury Note, 4.13%, 8/15/2053	1.91%
Microsoft Corp.	1.87%
Shell PLC Ord Sh	1.68%
<b>Total</b>	<b>22.54%</b>

Total investments: 262

**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 guarantees. 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 9 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.

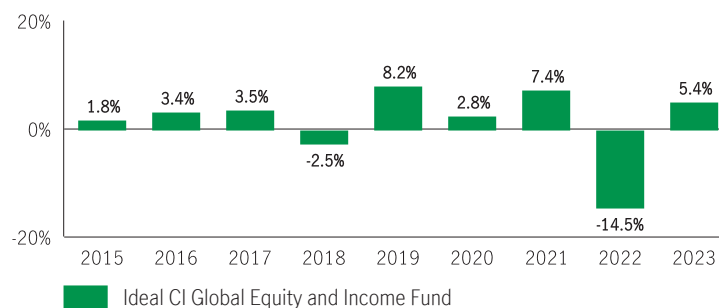
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on November 17, 2014 has \$1,133.66 on December 31, 2023. This works out to an average of 1.39% 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 9 years for a contractholder who chose the Ideal 75/100 Series. In the last 9 years the fund was up in value 7 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) *	<b>If you sell within:</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>	
	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 *	<b>If you sell within:</b>		
	1 year of buying		3.00
	2 years of buying		2.00
	3 years of buying		1.00
	After 3 years		0.00

\* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.29	2.65
Ideal 100/100 Series	3.66	2.65

#### 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
<b>Short Term Trading Fee</b>	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying 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.

## Information specific to Platinum No-load and F-Class sales charge options

### Platinum No-Load

#### What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.59	2.15	11.8322	10
Ideal 100/100 Series	1,000	3.09	2.15	11.4988	8,231

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

[www.manulifeim.ca](http://www.manulifeim.ca)

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

Quebec & French Business 1-800-355-6776

**Fund Facts — Ideal Segregated Funds Signature 2.0**
**Ideal Conservative Portfolio**
**Quick Facts**

**Date Fund Available:** December 2012      **Fund Manager:** Manulife      **Total Fund Value:** \$365,794,385  
**Date Fund Created:** January 2003      **Total Units Outstanding:** 26,160,597      **Portfolio Turnover Rate:** 23.88%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.89	2.35	13.8539	3,953,523
Ideal 100/100 Series	1,000	3.25	2.35	13.3693	3,937,997

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

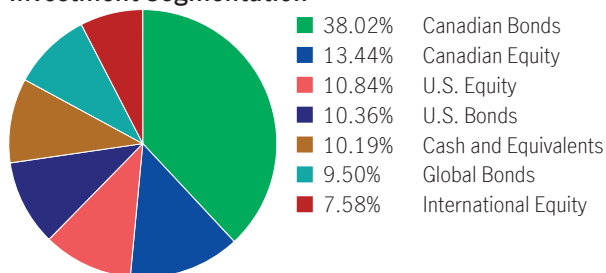
**What does the fund invest in?**

This segregated fund has a “fund-of-fund” structure that invests into a basket of funds which includes, but is not limited to, mutual funds and pooled funds. The underlying funds hold primarily Canadian fixed income investments.

**Top 10 investments**

Manulife Bond Fund	24.82%
Manulife Canadian Unconstrained Bond Fund	22.13%
MIM Emerging Markets Corporate Debt Pooled Fund	7.57%
Manulife Global Dividend Fund	7.31%
Manulife Global Franchise Fund	5.24%
MIM Short-Term Bond Pooled Fund	4.97%
Manulife Global Listed Infrastructure Fund	4.17%
Manulife Global Unconstrained Bond Fund	3.64%
Manulife Multifactor Canadian Large Cap	3.56%
Manulife Fundamental Dividend Fund	3.47%
<b>Total</b>	<b>86.87%</b>

Total investments: 15

**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 guarantees. 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 10 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.

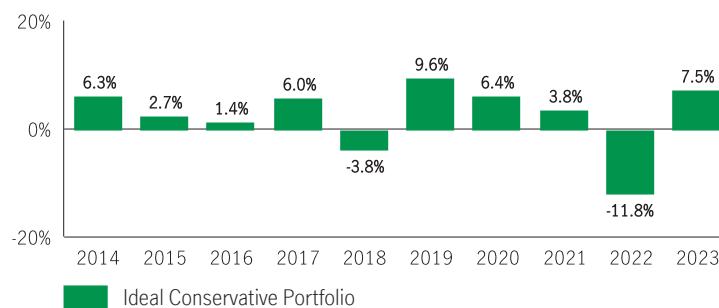
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$1,294.83 on December 31, 2023. This works out to an average of 2.62% 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 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 8 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) *	<b>If you sell within:</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>	
	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 *	<b>If you sell within:</b>		
	1 year of buying		3.00
	2 years of buying		2.00
	3 years of buying		1.00
	After 3 years		0.00

\* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	2.89	2.35
Ideal 100/100 Series	3.25	2.35

#### 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
<b>Short Term Trading Fee</b>	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

**Objective:** The investment objective 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. The strategy for this fund is available through the Investment Policy Statement (IPS).

## Information specific to Platinum No-load and F-Class sales charge options

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	1.66	1.20	14.8259	66,022
Ideal 100/100 Series	1,000	1.81	1.20	14.4992	9,364

### Platinum No-Load

#### What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.22	1.75	14.9114	1,654,914
Ideal 100/100 Series	1,000	2.55	1.75	14.4388	884,142

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

[www.manulifeim.ca](http://www.manulifeim.ca)

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

Quebec & French Business 1-800-355-6776

**Fund Facts — Ideal Segregated Funds Signature 2.0**
**Ideal Core Plus Bond Fund**
**Quick Facts**

**Date Fund Available:** November 2014     **Underlying Fund Manager:** Manulife Investment Management Limited     **Total Fund Value:** \$4,019,838  
**Date Fund Created:** November 2014     **Total Units Outstanding:** 390,387     **Portfolio Turnover Rate:** 20.50%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.42	2.05	10.5825	35,986
Ideal 100/100 Series	1,000	2.77	2.05	10.2916	26,134

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

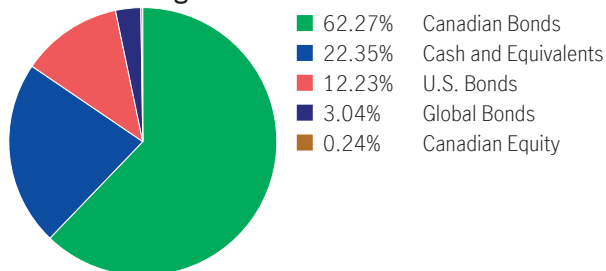
**What does the fund invest in?**

This segregated fund has a “fund-of-fund” structure and invests into the Manulife Core Plus Bond Fund. The underlying mutual fund trust holds primarily Canadian and foreign fixed income investments.

**Top 10 investments (of the underlying fund)**

Province of Ontario, 4.7%, 6/2/2037	3.14%
Gov. of Canada, 2%, 6/1/2032	2.39%
ENBRIDGE INC FRN 15JAN84	1.67%
Gov. of Canada, 2.75%, 6/1/2033	1.63%
Province of Ontario, 4.15%, 12/2/2054	1.52%
Province of Ontario, 2.55%, 12/2/2052	1.40%
Province of Saskatchewan, 2.8%, 12/2/2052	1.27%
Gov. of Canada, 5%, 6/1/2037	1.26%
Gov. of Canada, 2.5%, 12/1/2032	1.13%
Manulife Financial Corporation (FRN), 4.06%, 2/24/2032	1.12%
<b>Total</b>	<b>16.53%</b>

Total investments: 303

**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 guarantees. 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 9 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.

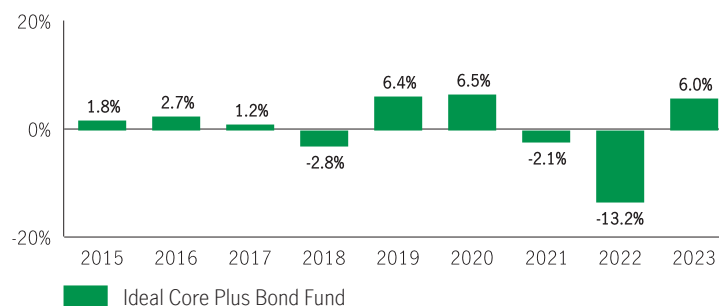
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on November 17, 2014 has \$1,058.29 on December 31, 2023. This works out to an average of 0.62% 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 9 years for a contractholder who chose the Ideal 75/100 Series. In the last 9 years the fund was up in value 6 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) *	<b>If you sell within:</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>	
	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 *	<b>If you sell within:</b>		
	1 year of buying		3.00
	2 years of buying		2.00
	3 years of buying		1.00
	After 3 years		0.00

\* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	2.42	2.05
Ideal 100/100 Series	2.77	2.05

#### 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
<b>Short Term Trading Fee</b>	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying 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.

## Information specific to Platinum No-load and F-Class sales charge options

### Platinum No-Load

#### What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.06	1.65	10.9783	35,701
Ideal 100/100 Series	1,000	2.28	1.65	10.7424	7,942

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

[www.manulifeim.ca](http://www.manulifeim.ca)

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

Quebec & French Business 1-800-355-6776



Fund Facts — Ideal Segregated Funds Signature 2.0

**Ideal Dividend Growth & Income Portfolio**

**Quick Facts**

**Date Fund Available:** December 2012      **Fund Manager:** Manulife      **Total Fund Value:** \$180,965,629  
**Date Fund Created:** January 2009      **Total Units Outstanding:** 11,055,914      **Portfolio Turnover Rate:** 37.86%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.35	2.35	17.6179	1,580,128
Ideal 100/100 Series	1,000	3.65	2.35	17.0957	1,789,605

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

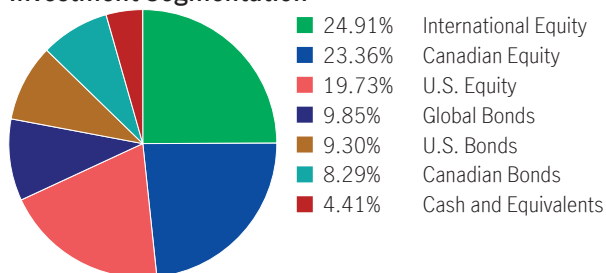
This segregated fund has a “fund-of-fund” structure that invests into a basket of funds which includes, but is not limited to, ETFs, mutual funds and pooled funds. The underlying funds hold primarily Canadian and foreign equities.

**Top 10 investments**

Manulife Global Dividend Fund	9.85%
Manulife U.S. All Cap Equity Fund	7.91%
Manulife Strategic Income Fund	7.73%
MIM Emerging Markets Corporate Debt Pooled Fund	7.33%
Manulife World Investment Fund	5.95%
Manulife Multifactor Canadian Large Cap	5.81%
Manulife Fundamental Dividend Fund	5.69%
Manulife Smart Dividend ETF	5.66%
Manulife Growth Opportunities Fund	5.15%
Manulife Smart International Dividend ETF	5.07%
<b>Total</b>	<b>66.18%</b>

Total investments: 20

**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 guarantees. 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 10 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

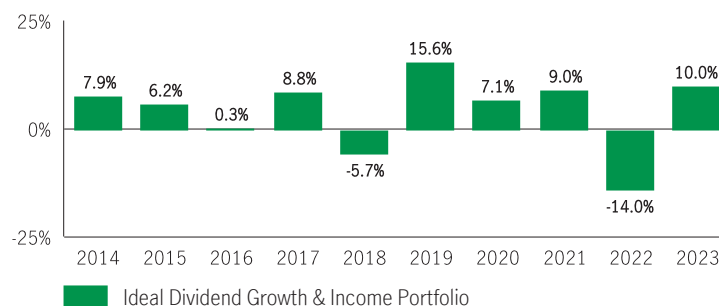
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$1,504.25 on December 31, 2023. This works out to an average of 4.17% 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 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 8 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) *	<b>If you sell within:</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>	
	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 *	<b>If you sell within:</b>		
	1 year of buying		3.00
	2 years of buying		2.00
	3 years of buying		1.00
	After 3 years		0.00

\* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.35	2.35
Ideal 100/100 Series	3.65	2.35

#### 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
<b>Short Term Trading Fee</b>	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

**Objective:** The investment objective 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. The strategy for this fund is available through the Investment Policy Statement (IPS).

## Information specific to Platinum No-load and F-Class sales charge options

### Platinum No-Load

#### What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.68	1.75	18.9450	438,706
Ideal 100/100 Series	1,000	2.95	1.75	18.4259	385,552

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

[www.manulifeim.ca](http://www.manulifeim.ca)

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

Quebec & French Business 1-800-355-6776

**Fund Facts — Ideal Segregated Funds Signature 2.0**
**Ideal Fidelity Canadian Balanced Fund**
**Quick Facts**
**Date Fund Available:** December 2012

**Underlying Fund Manager:** Fidelity Investments Canada ULC

**Total Fund Value:** \$86,770,376

**Date Fund Created:** January 2009

**Total Units Outstanding:** 5,176,130

**Portfolio Turnover Rate:** 3.40%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.38	2.65	16.5666	694,390
Ideal 100/100 Series	1,000	3.76	2.65	15.9547	989,290

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

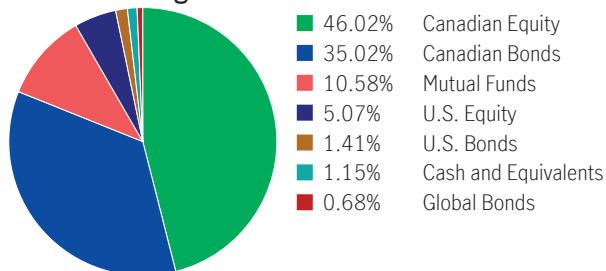
**What does the fund invest in?**

This segregated fund has a “fund-of-fund” structure and invests into the Fidelity Canadian Balanced Fund. The underlying mutual fund trust holds a balance of Canadian equities and Canadian fixed income investments.

**Top 10 investments (of the underlying fund)**

Fidelity American High Yield Fund	10.58%
Constellation Software Inc.	3.49%
Canadian Natural Resources Ltd.	3.38%
Shopify Inc. Cl A	3.09%
Canadian National Railwaypany	2.82%
Restaurant Brands International Inc.	1.89%
Dollarama Inc.	1.78%
Brookfield Asset Management Ltd. Cl A Ltd Vtg Shs	1.72%
Microsoft Corp.	1.70%
Teck Resources Ltd. Cl B Sub Vtg	1.54%
<b>Total</b>	<b>32.00%</b>

Total investments: 611

**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 guarantees. 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 10 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.

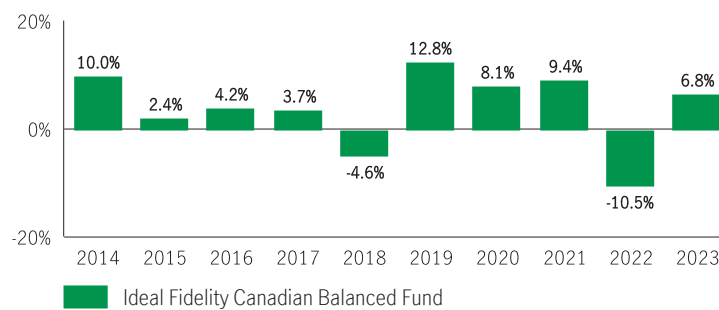
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$1,478.24 on December 31, 2023. This works out to an average of 3.99% 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 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 8 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) *	<b>If you sell within:</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>	
	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 *	<b>If you sell within:</b>		
	1 year of buying		3.00
	2 years of buying		2.00
	3 years of buying		1.00
	After 3 years		0.00

\* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.38	2.65
Ideal 100/100 Series	3.76	2.65

#### 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
<b>Short Term Trading Fee</b>	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

## What if I change my mind?

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## 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying 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.

## Information specific to Platinum No-load and F-Class sales charge options

### Platinum No-Load

#### What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.76	2.15	17.7064	223,390
Ideal 100/100 Series	1,000	3.20	2.15	17.0281	117,649

## For more information

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Quebec & French Business 1-800-355-6776

**Fund Facts — Ideal Segregated Funds Signature 2.0**
**Ideal Fidelity Dividend Fund**
**Quick Facts**

**Date Fund Available:** December 2012      **Underlying Fund Manager:** Fidelity Investments Canada ULC      **Total Fund Value:** \$35,490,452  
**Date Fund Created:** May 2011      **Total Units Outstanding:** 1,851,916      **Portfolio Turnover Rate:** 6.04%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.50	2.40	19.2380	217,097
Ideal 100/100 Series	1,000	3.88	2.40	18.5567	688,849

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

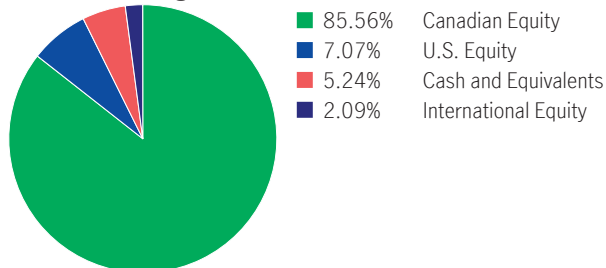
**What does the fund invest in?**

This segregated fund has a “fund-of-fund” structure and invests into the Fidelity Dividend Fund. The underlying mutual fund trust holds primarily Canadian equities.

**Top 10 investments (of the underlying fund)**

Royal Bank of Canada	4.90%
Canadian National Railwaypany	4.88%
Toronto-Dominion Bank Com New	3.87%
Enbridge Inc.	3.77%
Bank of Montreal	3.37%
Canadian Natural Resources Ltd.	3.24%
Rogers Communications Inc. Cl B Non Vtg	2.99%
TC Energy Corp.	2.83%
Canadian Pacific Kansas City Limited	2.71%
Intact Financial Corporation	2.44%
<b>Total</b>	<b>35.01%</b>

Total investments: 159

**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 guarantees. 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 10 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.

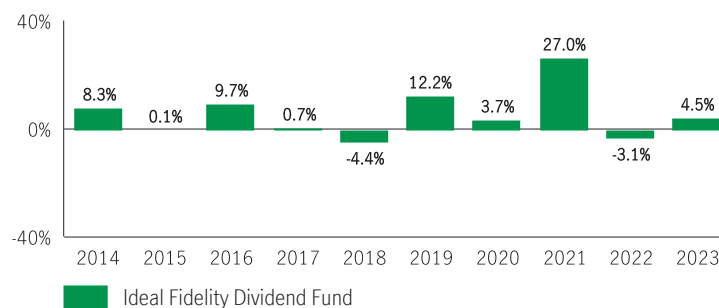
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$1,712.57 on December 31, 2023. This works out to an average of 5.53% 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 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 8 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) *	<b>If you sell within:</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>	
	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 *	<b>If you sell within:</b>		
	1 year of buying		3.00
	2 years of buying		2.00
	3 years of buying		1.00
	After 3 years		0.00

\* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.50	2.40
Ideal 100/100 Series	3.88	2.40

#### 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
<b>Short Term Trading Fee</b>	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.



## 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying 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.

## Information specific to Platinum No-load and F-Class sales charge options

### Platinum No-Load

#### What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.85	1.90	20.4988	87,172
Ideal 100/100 Series	1,000	3.23	1.90	19.8790	130,580

## For more information

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Quebec & French Business 1-800-355-6776

**Fund Facts — Ideal Segregated Funds Signature 2.0**
**Ideal Fidelity Global Monthly Income Fund**
**Quick Facts**

**Date Fund Available:** November 2014      **Underlying Fund Manager:** Fidelity Investments Canada ULC      **Total Fund Value:** \$36,387,581  
**Date Fund Created:** November 2014      **Total Units Outstanding:** 2,707,903      **Portfolio Turnover Rate:** 4.40%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.56	2.80	14.0564	575,003
Ideal 100/100 Series	1,000	3.92	2.80	13.6576	616,276

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

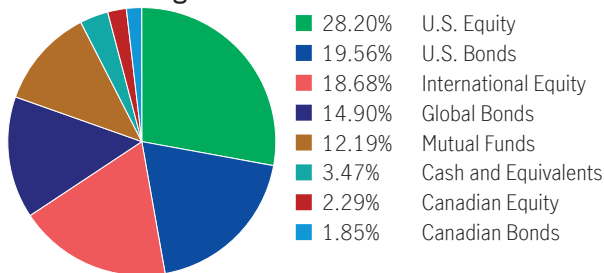
**What does the fund invest in?**

This segregated fund has a “fund-of-fund” structure and invests into the Fidelity Global Monthly Income Fund. The underlying mutual fund trust holds primarily foreign equities and foreign fixed income investments.

**Top 10 investments (of the underlying fund)**

Fidelity Global High Yield Investment Trust	12.19%
USTN 4.625% 10/15/26	2.98%
Apple Inc.	2.25%
Microsoft Corp.	2.15%
Bx Commercial Mortgage Trust 2022-Lp2, 2/15/2027	2.09%
High Yield Investments Directly Held	1.33%
iShares Comex Gold Trust ETF	1.10%
JPMorgan Chase & Co.	0.88%
Taiwan Semiconductor Manufacturing Co. Ltd. Shs	0.82%
Eli Lilly & Co.	0.82%
<b>Total</b>	<b>26.62%</b>

Total investments: 1608

**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 guarantees. 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 9 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

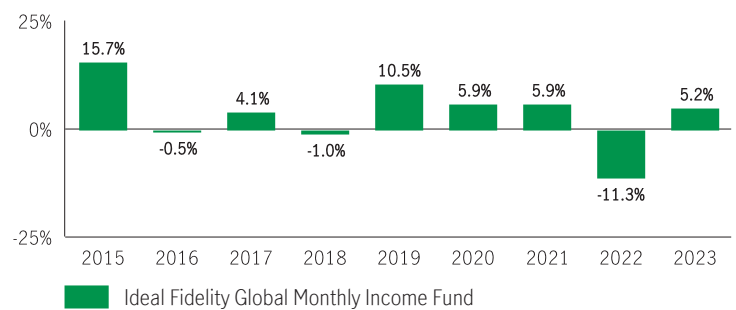
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on November 17, 2014 has \$1,405.93 on December 31, 2023. This works out to an average of 3.81% 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 9 years for a contractholder who chose the Ideal 75/100 Series. In the last 9 years the fund was up in value 6 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) *	<b>If you sell within:</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>	
	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 *	<b>If you sell within:</b>		
	1 year of buying		3.00
	2 years of buying		2.00
	3 years of buying		1.00
	After 3 years		0.00

\* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.56	2.80
Ideal 100/100 Series	3.92	2.80

#### 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
<b>Short Term Trading Fee</b>	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

## What if I change my mind?

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## 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying 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 equity securities and fixed income securities located anywhere in the world.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Platinum No-load and F-Class sales charge options

### Platinum No-Load

#### What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.92	2.30	14.8545	218,318
Ideal 100/100 Series	1,000	3.34	2.30	14.3694	253,835

## For more information

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

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Fund Facts — Ideal Segregated Funds Signature 2.0

**Ideal Fidelity Monthly Income Fund**

**Quick Facts**

**Date Fund Available:** December 2012      **Underlying Fund Manager:** Fidelity Investments Canada ULC      **Total Fund Value:** \$112,054,781  
**Date Fund Created:** May 2011      **Total Units Outstanding:** 7,738,398      **Portfolio Turnover Rate:** 6.80%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.38	2.65	15.0635	1,673,466
Ideal 100/100 Series	1,000	3.75	2.65	14.5164	1,371,190

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

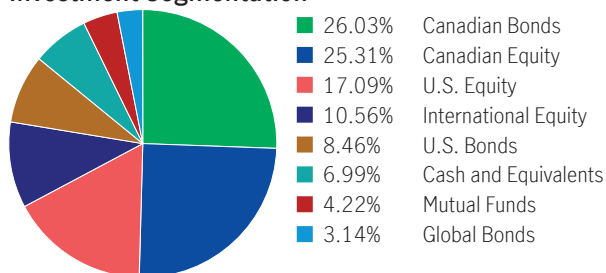
This segregated fund has a “fund-of-fund” structure and invests into the Fidelity Monthly Income Fund. The underlying mutual fund trust holds primarily Canadian equities and Canadian fixed income investments.

**Top 10 investments (of the underlying fund)**

Fidelity American High Yield Fund	4.22%
High Yield Investments Directly Held	2.32%
Bx Commercial Mortgage Trust 2022-Lp2, 2/15/2027	2.22%
iShares Comex Gold Trust ETF	2.08%
United States Treasury Note, 3.63%, 3/31/2030	1.99%
Alimentation Couche-Tard Inc. Multiple Vtg Sh	1.39%
Rogers Communications Inc. Cl B Non Vtg	1.22%
United States Treasury Note, 3.63%, 2/15/2053	1.18%
Toronto-Dominion Bank Com New	1.09%
Canadian National Railwaypany	1.07%
<b>Total</b>	<b>18.78%</b>

Total investments: 1501

**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 guarantees. 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 10 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.

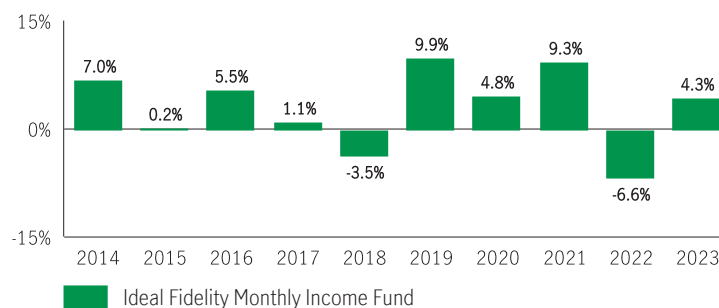
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$1,354.88 on December 31, 2023. This works out to an average of 3.08% 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 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 8 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) *	<b>If you sell within:</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>	
	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 *	<b>If you sell within:</b>		
	1 year of buying		3.00
	2 years of buying		2.00
	3 years of buying		1.00
	After 3 years		0.00

\* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.38	2.65
Ideal 100/100 Series	3.75	2.65

#### 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
<b>Short Term Trading Fee</b>	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying 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.

## Information specific to Platinum No-load and F-Class sales charge options

### Platinum No-Load

#### What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.80	2.15	16.0422	359,206
Ideal 100/100 Series	1,000	3.08	2.15	15.5765	209,571

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

[www.manulifeim.ca](http://www.manulifeim.ca)

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

Quebec & French Business 1-800-355-6776

**Fund Facts — Ideal Segregated Funds Signature 2.0**
**Ideal Franklin Canadian Balanced Fund**
**Quick Facts**

**Date Fund Available:** November 2014      **Underlying Fund Manager:** Franklin Templeton Investments Corp.      **Total Fund Value:** \$2,038,651  
**Date Fund Created:** November 2014      **Total Units Outstanding:** 174,510      **Portfolio Turnover Rate:** 18.72%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.47	2.75	11.6463	8,849
Ideal 100/100 Series	1,000	3.84	2.75	11.2884	18,307

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

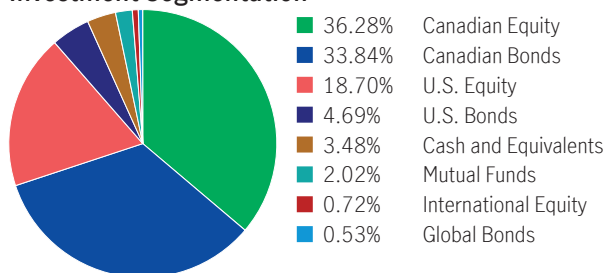
**What does the fund invest in?**

This segregated fund has a “fund-of-fund” structure and invests into the Franklin Canadian Balanced Fund. The underlying mutual fund trust holds a balance of Canadian and foreign equities and fixed income investments.

**Top 10 investments (of the underlying fund)**

Franklin Bissett Monthly Income and Growth Fund	21.59%
Franklin Bissett Canadian Government Bond Fund	14.04%
Franklin Bissett Canada Plus Equity Fund	9.99%
Franklin Bissett Corporate Bond Fund	9.73%
Franklin ActiveQuant Canadian Fund	8.68%
Franklin Bissett Canadian Equity Fund	8.52%
Franklin ActiveQuant U.S. Fund	7.90%
Franklin Bissett Small Cap Fund	5.40%
Franklin Bissett Canadian Bond Fund	4.73%
Franklin Bissett Core Plus Bond Fund	3.51%
<b>Total</b>	<b>94.09%</b>

Total investments: 12

**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 guarantees. 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 9 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.

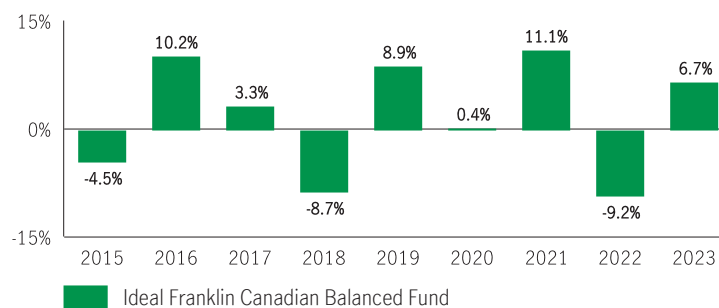
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose Ideal 75/100 Series on November 17, 2014 has \$1,164.74 on December 31, 2023. This works out to an average of 1.69% 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 9 years for a contractholder who chose the Ideal 75/100 Series. In the last 9 years the fund was up in value 6 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) *	<b>If you sell within:</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>	
	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 *	<b>If you sell within:</b>		
	1 year of buying		3.00
	2 years of buying		2.00
	3 years of buying		1.00
	After 3 years		0.00

\* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.47	2.75
Ideal 100/100 Series	3.84	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
<b>Short Term Trading Fee</b>	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying 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 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.

## Information specific to Platinum No-load and F-Class sales charge options

### Platinum No-Load

#### What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.97	2.25	12.2997	7,138
Ideal 100/100 Series	1,000	3.30	2.25	11.9412	10

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

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Quebec & French Business 1-800-355-6776

**Fund Facts — Ideal Segregated Funds Signature 2.0**
**Ideal Fundamental Dividend Fund**
**Quick Facts**

**Date Fund Available:** December 2012      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$225,387,495  
**Date Fund Created:** October 2007      **Total Units Outstanding:** 10,595,549      **Portfolio Turnover Rate:** 4.40%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.12	2.05	21.0214	2,216,867
Ideal 100/100 Series	1,000	3.46	2.05	20.3098	2,441,421

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

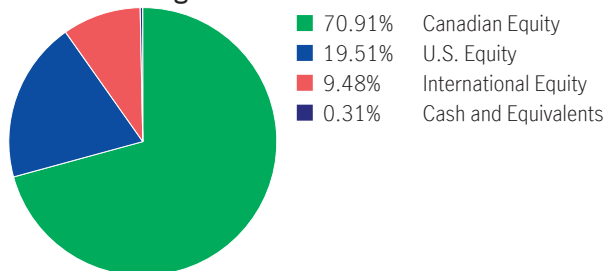
**What does the fund invest in?**

This segregated fund has a “fund-of-fund” structure and invests into the Manulife Fundamental Dividend Fund. The underlying mutual fund trust holds primarily Canadian and foreign equities.

**Top 10 investments (of the underlying fund)**

Toronto-Dominion Bank Com New	8.00%
Suncor Energy Inc.	6.02%
Enbridge Inc.	5.38%
Bank of Montreal	4.93%
Sun Life Financial Inc.	4.38%
Canadian National Railwaypany	3.68%
Royal Bank of Canada	3.59%
Telus Corp.	3.28%
Microsoft Corp.	3.13%
Oracle Corp.	2.94%
<b>Total</b>	<b>45.33%</b>

Total investments: 41

**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 guarantees. 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 10 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.

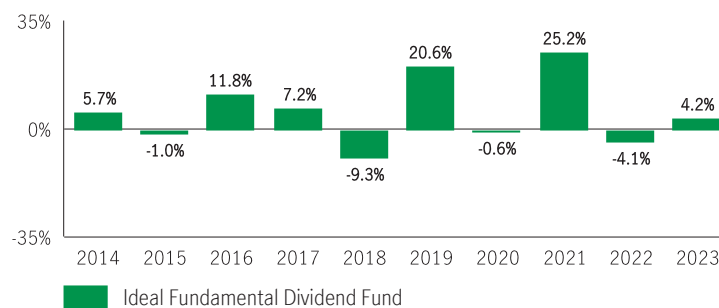
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$1,705.09 on December 31, 2023. 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 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 6 years and down in value 4 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) *	<b>If you sell within:</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>	
	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 *	<b>If you sell within:</b>		
	1 year of buying		3.00
	2 years of buying		2.00
	3 years of buying		1.00
	After 3 years		0.00

\* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.12	2.05
Ideal 100/100 Series	3.46	2.05

#### 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
<b>Short Term Trading Fee</b>	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

## What if I change my mind?

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## 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying 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.

## Information specific to Platinum No-load and F-Class sales charge options

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.13	1.15	19.3821	16,600
Ideal 100/100 Series	1,000	2.46	1.15	18.8109	1,947

### Platinum No-Load

#### What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.57	1.55	22.3731	421,779
Ideal 100/100 Series	1,000	2.87	1.55	21.6596	334,187

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

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Quebec & French Business 1-800-355-6776

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**Fund Facts — Ideal Segregated Funds Signature 2.0**
**Ideal Fundamental Income Fund**
**Quick Facts**

**Date Fund Available:** November 2018      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$804,304,382  
**Date Fund Created:** August 2015      **Total Units Outstanding:** 57,052,394      **Portfolio Turnover Rate:** 3.64%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.03	2.30	12.6357	146,534
Ideal 100/100 Series	1,000	3.33	2.30	12.4322	49,593

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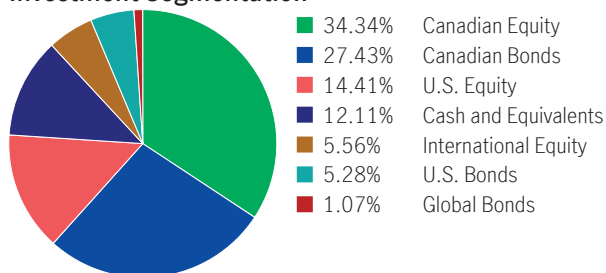
**What does the fund invest in?**

This segregated fund has a “fund-of-fund” structure and invests into the Manulife Fundamental Income Fund. The underlying mutual fund trust holds primarily Canadian equities and fixed income investments.

**Top 10 investments (of the underlying fund)**

Toronto-Dominion Bank Com New	3.34%
Constellation Software Inc.	2.35%
Canadian National Railwaypany	2.24%
Canadian Pacific Kansas City Limited	2.22%
TMX Group Limited	2.02%
Microsoft Corp.	1.84%
Bank of Montreal	1.83%
Intact Financial Corporation	1.78%
Empire Co. Ltd. Cl A	1.71%
Province of Ontario, 2.55%, 12/2/2052	1.52%
<b>Total</b>	<b>20.84%</b>

Total investments: 346

**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 guarantees. 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 market.

**How has the fund performed?**

This section tells you how the fund has performed over the past 5 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.

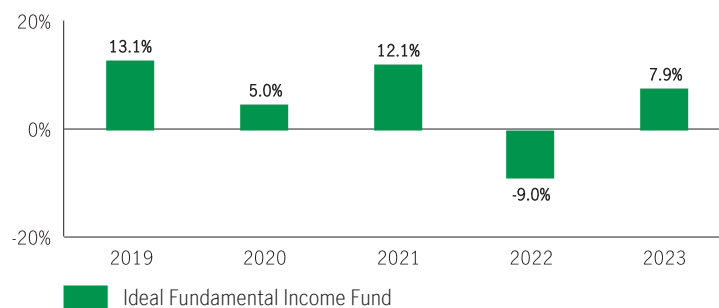
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on November 12, 2018 has \$1,263.89 on December 31, 2023. This works out to an average of 4.67% 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 who chose the Ideal 75/100 Series. In the last 5 years the fund was up in value 4 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) *	<b>If you sell within:</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>	
	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 *	<b>If you sell within:</b>		
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	

\* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.03	2.30
Ideal 100/100 Series	3.33	2.30

#### 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
<b>Short Term Trading Fee</b>	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying 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.

## Information specific to Platinum No-load and F-Class sales charge options

### Platinum No-Load

#### What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.23	1.70	13.1457	30,239
Ideal 100/100 Series	1,000	2.68	1.70	12.8494	38,468

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

[www.manulifeim.ca](http://www.manulifeim.ca)

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

Quebec & French Business 1-800-355-6776



**Fund Facts — Ideal Segregated Funds Signature 2.0**
**Ideal Fundamental Monthly Income Fund**
**Quick Facts**

**Date Fund Available:** December 2012      **Fund Manager:** Manulife      **Total Fund Value:** \$620,170,520  
**Date Fund Created:** October 2000      **Total Units Outstanding:** 31,957,288      **Portfolio Turnover Rate:** 58.27%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.98	2.30	16.7050	7,198,001
Ideal 100/100 Series	1,000	3.32	2.30	16.1277	6,184,130

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

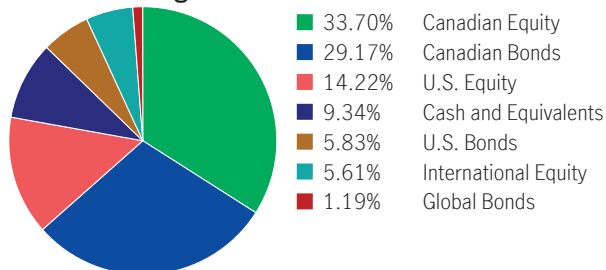
**What does the fund invest in?**

This segregated fund invests directly into a basket of securities holding primarily Canadian and foreign equities as well as fixed income investments.

**Top 10 investments**

Toronto-Dominion Bank Com New	3.41%
Canadian Pacific Kansas City Limited	2.28%
Constellation Software Inc.	2.27%
Canadian National Railwaypany	2.24%
TMX Group Limited	2.16%
Bank of Montreal	1.96%
Microsoft Corp.	1.86%
Intact Financial Corporation	1.77%
Empire Co. Ltd. CI A	1.68%
Sun Life Financial Inc.	1.55%
<b>Total</b>	<b>21.16%</b>

Total investments: 323

**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 guarantees. 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 10 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.

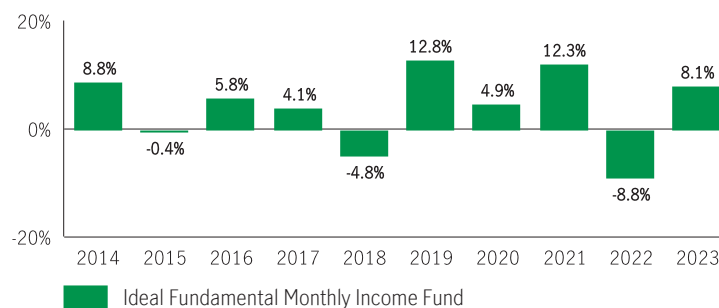
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$1,485.90 on December 31, 2023. This works out to an average of 4.04% 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 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 7 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) *	<b>If you sell within:</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>	
	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 *	<b>If you sell within:</b>		
	1 year of buying		3.00
	2 years of buying		2.00
	3 years of buying		1.00
	After 3 years		0.00

\* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	2.98	2.30
Ideal 100/100 Series	3.32	2.30

#### 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
<b>Short Term Trading Fee</b>	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

**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. The strategy for this fund is available through the Investment Policy Statement (IPS).

## Information specific to Platinum No-load and F-Class sales charge options

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	1.74	1.15	17.0684	46,427
Ideal 100/100 Series	1,000	1.97	1.15	16.6666	92,152

### Platinum No-Load

#### What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.31	1.70	17.9920	2,387,528
Ideal 100/100 Series	1,000	2.63	1.70	17.4087	973,857

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

www.manulifeim.ca

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

Quebec & French Business 1-800-355-6776

**Fund Facts — Ideal Segregated Funds Signature 2.0**
**Ideal Global Balanced Fund**
**Quick Facts**
**Date Fund Available:** October 2016

**Underlying Fund Manager:** Manulife Investment Management Limited

**Total Fund Value:** \$1,265,986,420

**Date Fund Created:** October 2013

**Total Units Outstanding:** 68,251,503

**Portfolio Turnover Rate:** 4.59%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.40	2.55	14.3194	1,388,249
Ideal 100/100 Series	1,000	3.64	2.55	14.0624	1,483,180

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

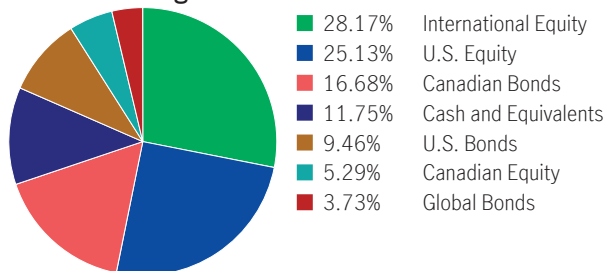
**What does the fund invest in?**

This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global Balanced Fund. The underlying mutual fund trust holds primarily foreign equities and foreign fixed income investments.

**Top 10 investments (of the underlying fund)**

Gov. of Canada, 2/15/2024	2.92%
Marsh & McLennan Cos.	2.71%
Alimentation Couche-Tard Inc.	2.62%
Publicis Groupe S.A. Shs	2.50%
Microsoft Corp.	2.37%
Wolters Kluwer N.V. Shs	2.36%
UnitedHealth Group Inc.	2.26%
CGI Inc. Cl A Sub Vtg	2.16%
Aon PLC Shs Cl A	1.79%
KDDI Corp. Shs	1.75%
<b>Total</b>	<b>23.44%</b>

Total investments: 641

**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 guarantees. 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 7 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.

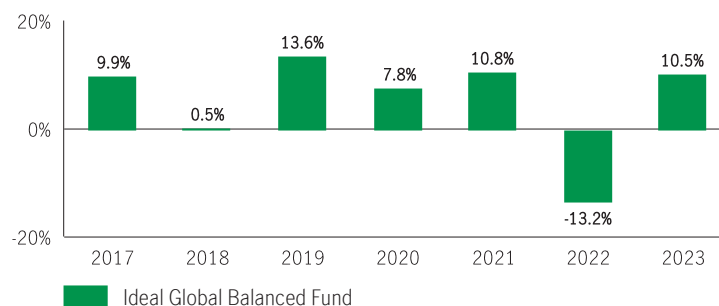
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on October 14, 2016 has \$1,432.33 on December 31, 2023. This works out to an average of 5.11% 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 7 years for a contractholder who chose the Ideal 75/100 Series. In the last 7 years the fund was up in value 6 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) *	<b>If you sell within:</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>	
	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 *	<b>If you sell within:</b>		
	1 year of buying		3.00
	2 years of buying		2.00
	3 years of buying		1.00
	After 3 years		0.00

\* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.40	2.55
Ideal 100/100 Series	3.64	2.55

#### 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
<b>Short Term Trading Fee</b>	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying 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.

## Information specific to Platinum No-load and F-Class sales charge options

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.17	1.55	15.7173	6,358
Ideal 100/100 Series	1,000	2.56	1.55	15.3775	4,618

### Platinum No-Load

#### What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.74	1.95	15.0203	238,772
Ideal 100/100 Series	1,000	2.98	1.95	14.7755	445,459

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

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

Quebec & French Business 1-800-355-6776

**Fund Facts — Ideal Segregated Funds Signature 2.0**
**Ideal Global Dividend Growth Fund**
**Quick Facts**

**Date Fund Available:** December 2012      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$182,264,442  
**Date Fund Created:** January 2005      **Total Units Outstanding:** 7,383,454      **Portfolio Turnover Rate:** 5.33%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.34	2.25	24.1975	1,743,764
Ideal 100/100 Series	1,000	3.79	2.35	23.3586	2,075,351

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

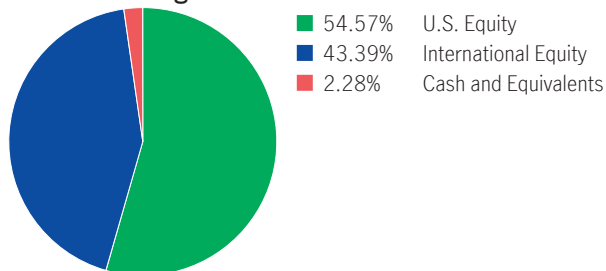
**What does the fund invest in?**

This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global Dividend Growth Fund. The underlying mutual fund trust holds primarily foreign equities.

**Top 10 investments (of the underlying fund)**

Microsoft Corp.	5.26%
Sumitomo Mitsui Financial Group Inc. Shs	3.97%
Alphabet Inc. Cl A	3.41%
CRH PLC Shs	3.19%
Samsung Electronics Co. Ltd. Pfd Shs Non -Voting	3.12%
ConocoPhillips	3.02%
Compagnie de Saint-Gobain Shs	3.00%
ING Groep N.V. Ing Groep N V	2.98%
Philip Morris International Inc.	2.93%
Apple Inc.	2.90%
<b>Total</b>	<b>33.78%</b>

Total investments: 51

**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 guarantees. 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 10 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.

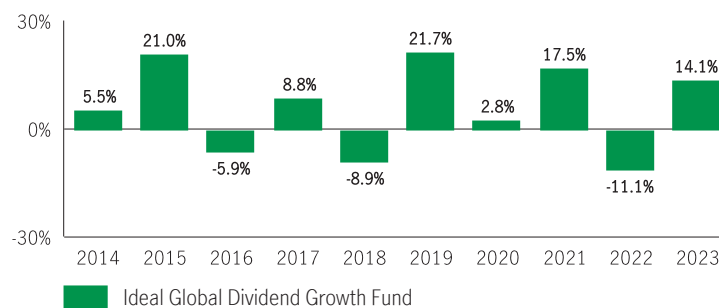
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$1,775.86 on December 31, 2023. This works out to an average of 5.91% 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 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 7 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?

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### 1. Sales Charges

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	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 *	<b>If you sell within:</b>		
	1 year of buying		3.00
	2 years of buying		2.00
	3 years of buying		1.00
	After 3 years		0.00

\* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.34	2.25
Ideal 100/100 Series	3.79	2.35

#### 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
<b>Short Term Trading Fee</b>	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.



## 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying 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.

## Information specific to Platinum No-load and F-Class sales charge options

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.31	1.35	20.5965	8,149
Ideal 100/100 Series	1,000	2.79	1.45	19.8841	183

### Platinum No-Load

#### What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.78	1.75	25.7172	443,568
Ideal 100/100 Series	1,000	3.20	1.85	24.8823	341,640

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
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Quebec & French Business 1-800-355-6776

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**Fund Facts — Ideal Segregated Funds Signature 2.0**
**Ideal Global Franchise Fund**
**Quick Facts**

**Date Fund Available:** December 2012      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$23,892,343  
**Date Fund Created:** October 2000      **Total Units Outstanding:** 1,079,346      **Portfolio Turnover Rate:** 8.62%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.30	2.20	21.6674	250,273
Ideal 100/100 Series	1,000	3.83	2.35	20.8636	305,465

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

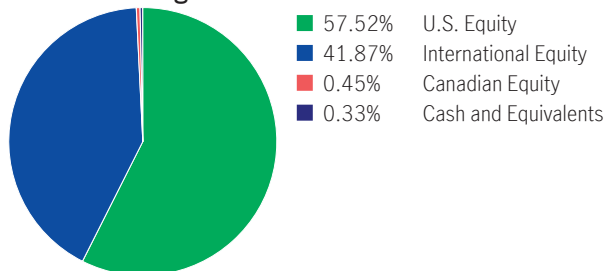
**What does the fund invest in?**

This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global Franchise Fund. The underlying mutual fund trust holds primarily foreign equities.

**Top 10 investments (of the underlying fund)**

Amazon.com Inc.	6.94%
Anheuser-Busch InBev S.A./N.V. Shs	6.04%
Danone Shs	5.48%
eBay Inc.	5.36%
Heineken Holding N.V. Shs	4.87%
Exor N.V. Ord Shs Exor Holding Nv	4.76%
Comcast Corp. Cl A	4.22%
Walmart Inc.	3.97%
Crown Castle Inc.	3.70%
Formula One Group Com Liberty Formula One Ser A	3.61%
<b>Total</b>	<b>48.95%</b>

Total investments: 36

**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 guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

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

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 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.

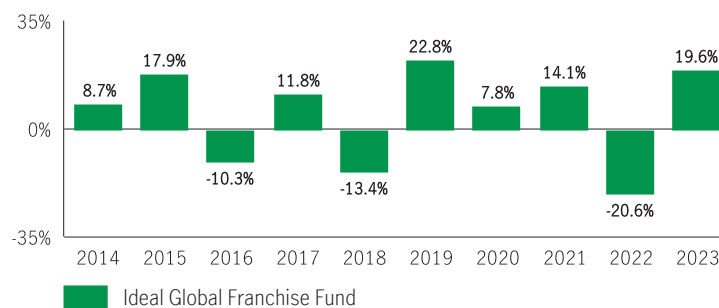
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$1,599.81 on December 31, 2023. This works out to an average of 4.81% 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 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 7 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) *	<b>If you sell within:</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>	
	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 *	<b>If you sell within:</b>		
	1 year of buying		3.00
	2 years of buying		2.00
	3 years of buying		1.00
	After 3 years		0.00

\* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.30	2.20
Ideal 100/100 Series	3.83	2.35

#### 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
<b>Short Term Trading Fee</b>	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund seeks 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.

## Information specific to Platinum No-load and F-Class sales charge options

### Platinum No-Load

#### What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.57	1.65	23.3000	56,689
Ideal 100/100 Series	1,000	3.15	1.80	22.4428	89,276

## For more information

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### Manulife

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Quebec & French Business 1-800-355-6776

**Fund Facts — Ideal Segregated Funds Signature 2.0**
**Ideal Global Strategic Balanced Yield Fund**
**Quick Facts**

**Date Fund Available:** November 2018      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$90,277,293  
**Date Fund Created:** September 2014      **Total Units Outstanding:** 6,433,094      **Portfolio Turnover Rate:** 6.89%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.43	2.65	12.2361	270,522
Ideal 100/100 Series	1,000	3.77	2.65	12.0234	123,138

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

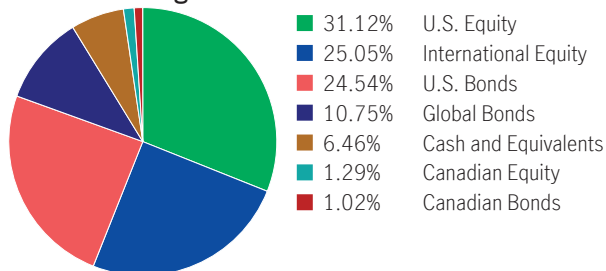
**What does the fund invest in?**

This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global Strategic Balanced Yield Fund. The underlying mutual fund trust holds primarily foreign equities and fixed income investments.

**Top 10 investments (of the underlying fund)**

Microsoft Corp.	3.01%
Sumitomo Mitsui Financial Group Inc. Shs	2.33%
Alphabet Inc. Cl A	1.95%
CRH PLC Shs	1.84%
Samsung Electronics Co. Ltd. Pfd Shs Non -Voting	1.78%
Compagnie de Saint-Gobain Shs	1.75%
ING Groep N.V. Ing Groep N V	1.73%
ConocoPhillips	1.73%
Apple Inc.	1.68%
Philip Morris International Inc.	1.66%
<b>Total</b>	<b>19.47%</b>

Total investments: 382

**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 guarantees. 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 5 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.

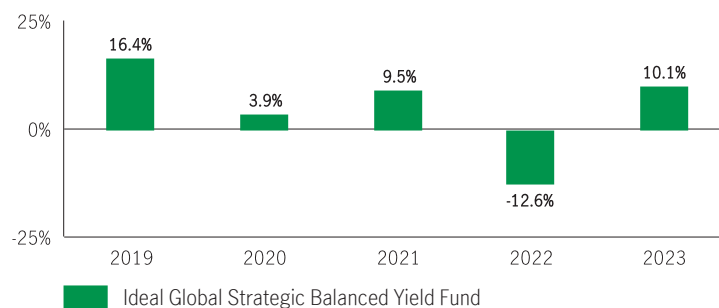
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on November 12, 2018 has \$1,223.87 on December 31, 2023. This works out to an average of 4.01% 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 who chose the Ideal 75/100 Series. In the last 5 years the fund was up in value 4 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) *	<b>If you sell within:</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>	
	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 *	<b>If you sell within:</b>		
	1 year of buying		3.00
	2 years of buying		2.00
	3 years of buying		1.00
	After 3 years		0.00

\* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.43	2.65
Ideal 100/100 Series	3.77	2.65

#### 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
<b>Short Term Trading Fee</b>	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

## What if I change my mind?

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You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying 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.

## Information specific to Platinum No-load and F-Class sales charge options

### Platinum No-Load

#### What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.91	2.15	12.5677	303,676
Ideal 100/100 Series	1,000	3.23	2.15	12.3418	53,882

## For more information

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### Manulife

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Quebec & French Business 1-800-355-6776

Fund Facts — Ideal Segregated Funds Signature 2.0

**Ideal Growth Opportunities Fund**

**Quick Facts**

**Date Fund Available:** December 2012      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$31,043,367  
**Date Fund Created:** October 2000      **Total Units Outstanding:** 1,345,261      **Portfolio Turnover Rate:** 5.23%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.17	2.10	16.6010	177,522
Ideal 100/100 Series	1,000	3.50	2.10	16.0670	315,488

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

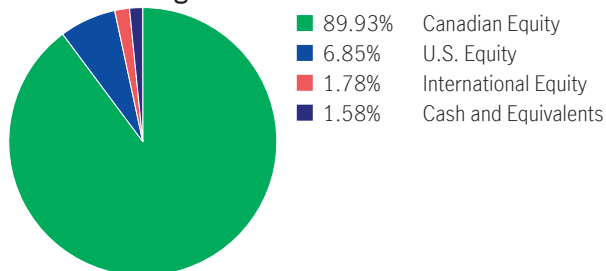
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Growth Opportunities Fund. The underlying mutual fund trust holds primarily Canadian equities.

**Top 10 investments (of the underlying fund)**

GFL Environmental Inc. Sub Vtg Shs	3.32%
MEG Energy Corp.	3.31%
Colliers International Group Inc. Sub Vtg Sh	3.12%
Pan American Silver Corp.	3.05%
ARC Resources Ltd.	3.05%
Whitecap Resources Inc. Com New	2.90%
Boyd Group Services Inc.	2.83%
Boralex Inc. Cl A New	2.80%
Element Fleet Management Corp.	2.74%
Arkansas Best Corp.	2.49%
<b>Total</b>	<b>29.60%</b>

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 guarantees. 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 10 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.

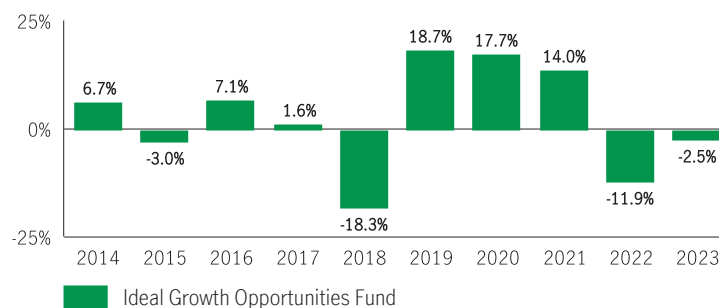
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$1,260.40 on December 31, 2023. This works out to an average of 2.34% 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 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 6 years and down in value 4 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) *	<b>If you sell within:</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>	
	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 *	<b>If you sell within:</b>		
	1 year of buying		3.00
	2 years of buying		2.00
	3 years of buying		1.00
	After 3 years		0.00

\* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

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Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.17	2.10
Ideal 100/100 Series	3.50	2.10

#### 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
<b>Short Term Trading Fee</b>	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

## What if I change my mind?

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## 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying 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.

## Information specific to Platinum No-load and F-Class sales charge options

### Platinum No-Load

#### What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.54	1.55	17.7729	24,744
Ideal 100/100 Series	1,000	2.93	1.55	17.1443	31,770

## For more information

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

Quebec & French Business 1-800-355-6776

**Fund Facts — Ideal Segregated Funds Signature 2.0**
**Ideal Growth Portfolio**
**Quick Facts**

**Date Fund Available:** December 2012      **Fund Manager:** Manulife      **Total Fund Value:** \$282,356,181  
**Date Fund Created:** January 2003      **Total Units Outstanding:** 15,956,232      **Portfolio Turnover Rate:** 33.85%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.09	2.35	17.6727	1,646,865
Ideal 100/100 Series	1,000	3.41	2.35	17.1090	2,224,512

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

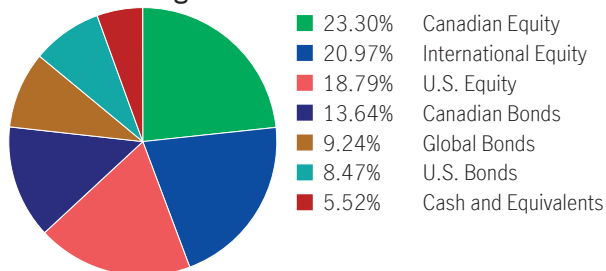
**What does the fund invest in?**

This segregated fund has a “fund-of-fund” structure that invests into a basket of funds which includes, but is not limited to, ETFs, mutual funds and pooled funds. The underlying funds hold primarily Canadian and foreign equities.

**Top 10 investments**

Manulife Global Dividend Fund	9.85%
Manulife Bond Fund	8.51%
Manulife Canadian Unconstrained Bond Fund	7.56%
MIM Emerging Markets Corporate Debt Pooled Fund	7.39%
Manulife U.S. All Cap Equity Fund	6.92%
Manulife Multifactor Canadian Large Cap	5.81%
Manulife Fundamental Dividend Fund	5.69%
Manulife Smart Dividend ETF	5.66%
Manulife Growth Opportunities Fund	5.16%
Manulife Strategic Income Fund	4.97%
<b>Total</b>	<b>67.53%</b>

Total investments: 20

**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 guarantees. 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 10 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.

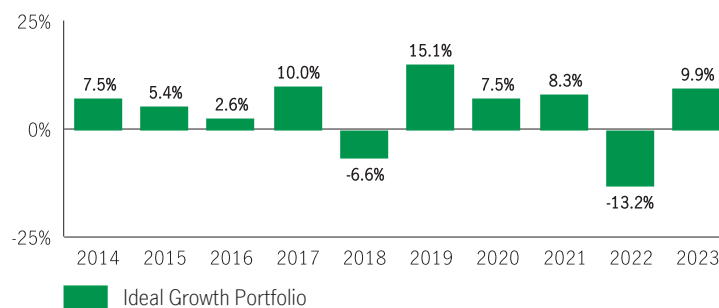
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$1,527.29 on December 31, 2023. This works out to an average of 4.33% 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 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 8 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) *	<b>If you sell within:</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>	
	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 *	<b>If you sell within:</b>		
	1 year of buying		3.00
	2 years of buying		2.00
	3 years of buying		1.00
	After 3 years		0.00

\* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.09	2.35
Ideal 100/100 Series	3.41	2.35

#### 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
<b>Short Term Trading Fee</b>	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

**Objective:** The investment objective is to emphasize appreciation of capital while still providing some income.

**Strategy:** This fund will invest in units of multiple underlying funds. The strategy for this fund is available through the Investment Policy Statement (IPS).

## Information specific to Platinum No-load and F-Class sales charge options

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	1.83	1.20	17.7328	7,467
Ideal 100/100 Series	1,000	2.14	1.20	17.1593	55,795

### Platinum No-Load

#### What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.35	1.75	19.0875	447,584
Ideal 100/100 Series	1,000	2.73	1.75	18.4376	635,063

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

[www.manulifeim.ca](http://www.manulifeim.ca)

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

Quebec & French Business 1-800-355-6776

**Fund Facts — Ideal Segregated Funds Signature 2.0**
**Ideal Income Balanced Fund**
**Quick Facts**

**Date Fund Available:** December 2012      **Fund Manager:** Manulife      **Total Fund Value:** \$73,108,486  
**Date Fund Created:** December 1998      **Total Units Outstanding:** 3,404,055      **Portfolio Turnover Rate:** 63.07%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.94	2.20	15.5762	407,114
Ideal 100/100 Series	1,000	3.34	2.30	15.0461	417,514

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

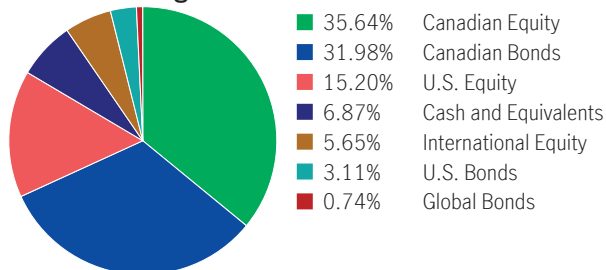
**What does the fund invest in?**

This segregated fund invests directly into a basket of securities holding primarily Canadian equities and Canadian fixed income investments.

**Top 10 investments**

Toronto-Dominion Bank Com New	3.67%
Constellation Software Inc.	2.42%
Canadian Pacific Kansas City Limited	2.39%
Canadian National Railwaypany	2.34%
TMX Group Limited	2.23%
Bank of Montreal	1.98%
Microsoft Corp.	1.96%
Intact Financial Corporation	1.81%
Empire Co. Ltd. CI A	1.75%
Canada Housing Trust No.1, 1.75%, 6/15/2030	1.60%
<b>Total</b>	<b>22.15%</b>

Total investments: 313

**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 guarantees. 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 10 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.

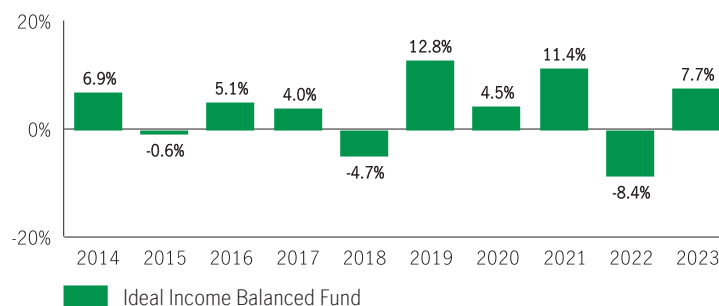
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$1,435.14 on December 31, 2023. This works out to an average of 3.68% 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 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 7 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) *	<b>If you sell within:</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>	
	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 *	<b>If you sell within:</b>		
	1 year of buying		3.00
	2 years of buying		2.00
	3 years of buying		1.00
	After 3 years		0.00

\* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	2.94	2.20
Ideal 100/100 Series	3.34	2.30

#### 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
<b>Short Term Trading Fee</b>	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

## What if I change my mind?

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You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

**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. The strategy for this fund is available through the Investment Policy Statement (IPS).

## Information specific to Platinum No-load and F-Class sales charge options

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	1.64	1.05	16.5259	59,492
Ideal 100/100 Series	1,000	2.06	1.15	16.7517	10

### Platinum No-Load

#### What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.21	1.60	16.7998	187,306
Ideal 100/100 Series	1,000	2.57	1.70	16.3073	78,557

## For more information

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### Manulife

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www.manulifeim.ca

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Quebec & French Business 1-800-355-6776

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Fund Facts — Ideal Segregated Funds Signature 2.0

**Ideal Moderate Portfolio**

**Quick Facts**

**Date Fund Available:** December 2012      **Fund Manager:** Manulife      **Total Fund Value:** \$343,230,498  
**Date Fund Created:** January 2003      **Total Units Outstanding:** 22,555,225      **Portfolio Turnover Rate:** 27.49%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.96	2.35	14.9051	3,240,484
Ideal 100/100 Series	1,000	3.29	2.35	14.4250	2,986,495

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

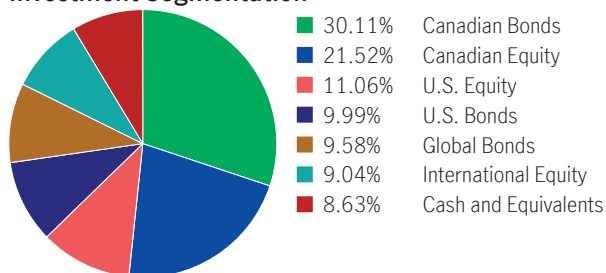
This segregated fund has a “fund-of-fund” structure that invests into a basket of funds which includes, but is not limited to, ETFs, mutual funds and pooled funds. The underlying funds hold primarily Canadian and foreign fixed income investments.

**Top 10 investments**

Manulife Bond Fund	20.37%
Manulife Canadian Unconstrained Bond Fund	17.69%
MIM Emerging Markets Corporate Debt Pooled Fund	7.57%
Manulife Global Dividend Fund	6.30%
Manulife Multifactor Canadian Large Cap	6.16%
Manulife Smart Dividend ETF	6.02%
Manulife Fundamental Dividend Fund	5.91%
Manulife Dividend Income Fund	5.11%
Manulife Global Listed Infrastructure Fund	4.21%
Manulife Global Franchise Fund	4.19%
<b>Total</b>	<b>83.54%</b>

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 guarantees. 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 10 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

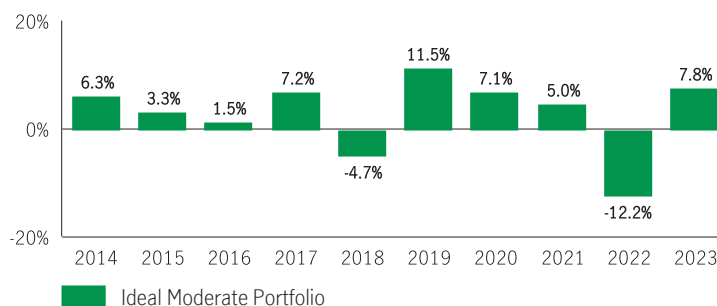
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$1,350.04 on December 31, 2023. This works out to an average of 3.05% 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 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 8 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.

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	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 *	<b>If you sell within:</b>		
	1 year of buying		3.00
	2 years of buying		2.00
	3 years of buying		1.00
	After 3 years		0.00

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Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	2.96	2.35
Ideal 100/100 Series	3.29	2.35

#### 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.

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Fee	What you pay
<b>Short Term Trading Fee</b>	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

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## Objective and Strategy

**Objective:** The investment objective is to provide income while leaving room for some capital appreciation.

**Strategy:** This fund will invest in units of multiple underlying funds. The strategy for this fund is available through the Investment Policy Statement (IPS).

## Information specific to Platinum No-load and F-Class sales charge options

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	1.70	1.20	15.5510	150,651
Ideal 100/100 Series	1,000	2.04	1.20	15.3068	13,924

### Platinum No-Load

#### What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.28	1.75	16.0487	1,532,083
Ideal 100/100 Series	1,000	2.59	1.75	15.5687	833,542

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

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

Quebec & French Business 1-800-355-6776

**Fund Facts — Ideal Segregated Funds Signature 2.0**
**Ideal Money Market Fund**
**Quick Facts**

**Date Fund Available:** December 2012      **Fund Manager:** Manulife      **Total Fund Value:** \$78,833,221  
**Date Fund Created:** October 1993      **Total Units Outstanding:** 7,288,518      **Portfolio Turnover Rate:** --

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	0.99	0.90	10.6289	70,195
Ideal 75/100 Series	1,000	0.99	0.75	10.6287	2,254,411
Ideal 100/100 Series	1,000	1.01	0.65	10.6121	604,639

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

**What does the fund invest in?**

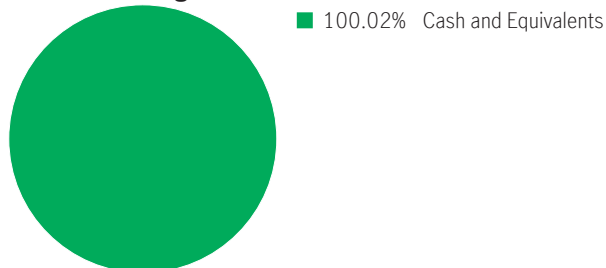
This segregated fund invests directly into a basket of securities holding primarily money market instruments and cash.

**Top 10 investments**

BANK OF NOVA SCOTIA, THE 30JAN24 BA	8.65%
TOYOTA CREDIT CANADA INC 25JUN24 DN	6.89%
PROVINCE OF MANITOBA 28FEB24 TBILL	5.14%
CANADIAN TREASURY BILL 07NOV24 TBILL	4.99%
BANK OF MONTREAL 06DEC24 BDN	4.70%
Canadian Imperial Bank of Commerce (FRN), 5.64%, 3/27/2024	4.54%
Canadian Western Bank (FRN), 5.89%, 1/22/2024	4.35%
TOYOTA CREDIT CANADA INC 08MAY24 DN	4.14%
Toronto-Dominion Bank, 4/9/2024	3.83%
BANK OF MONTREAL FRN 19SEP24	3.59%

**Total**
**50.82%**

Total investments: 35

**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 guarantees. 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 10 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

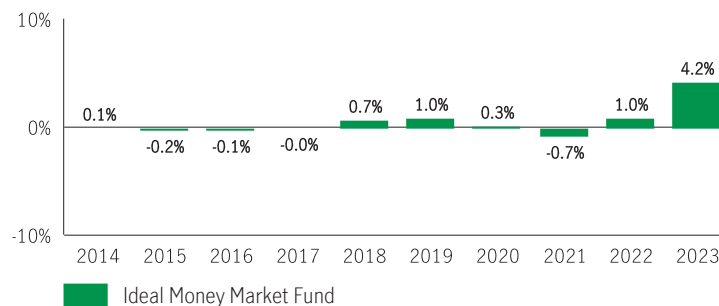
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$1,062.18 on December 31, 2023. This works out to an average of 0.61% 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 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 6 years and down in value 4 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) *	<b>If you sell within:</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>	
	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 *	<b>If you sell within:</b>		
	1 year of buying		3.00
	2 years of buying		2.00
	3 years of buying		1.00
	After 3 years		0.00

\* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/75 Series	0.99	0.90
Ideal 75/100 Series	0.99	0.75
Ideal 100/100 Series	1.01	0.65

#### 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.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

**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 with an average term set between 15 days to 180 days. The strategy for this fund is available through the Investment Policy Statement (IPS).

## Information specific to Platinum No-load and F-Class sales charge options

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	1.02	0.90	10.7009	10
Ideal 75/100 Series	1,000	1.02	0.75	10.6461	8,733
Ideal 100/100 Series	1,000	1.03	0.65	10.5742	533

### Platinum No-Load

#### What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	0.96	0.85	10.7555	3,198
Ideal 75/100 Series	1,000	0.92	0.70	10.7234	259,054
Ideal 100/100 Series	1,000	0.95	0.60	10.6600	23,987

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

**Fund Facts — Ideal Segregated Funds Signature 2.0**
**Ideal Strategic Income Fund**
**Quick Facts**
**Date Fund Available:** October 2016

**Underlying Fund Manager:** Manulife Investment Management Limited

**Total Fund Value:** \$551,436,163

**Date Fund Created:** April 2006

**Total Units Outstanding:** 34,179,297

**Portfolio Turnover Rate:** 7.48%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	2.16	1.90	10.3986	283,739

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

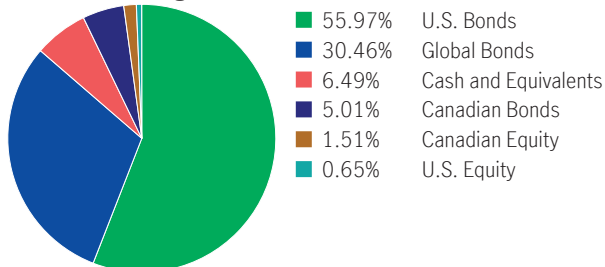
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Strategic Income Fund. The underlying mutual fund trust holds primarily foreign fixed income investments.

**Top 10 investments (of the underlying fund)**

United States Treasury Note, 3.5%, 2/15/2033	2.14%
United States Treasury Note, 2.88%, 5/15/2032	2.09%
United States Treasury Note, 2.75%, 8/15/2032	2.02%
United States Treasury Note, 1.88%, 2/15/2032	1.85%
New Zealand, 3.5%, 4/14/2033	0.98%
Federal Home Loan Mortgage Corp Participation Certificates Pool Number SD-7565, 5.5%, 9/1/2053	0.93%
United States Treasury Note, 3%, 2/15/2049	0.83%
Korea (the Republic of), 2.38%, 3/10/2027	0.83%
Indonesia, 6.5%, 6/15/2025	0.82%
Skymiles Ip Ltd., 4.75%, 10/20/2028	0.80%

**Total**
**13.30%**

Total investments: 471

**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 guarantees. 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 7 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.

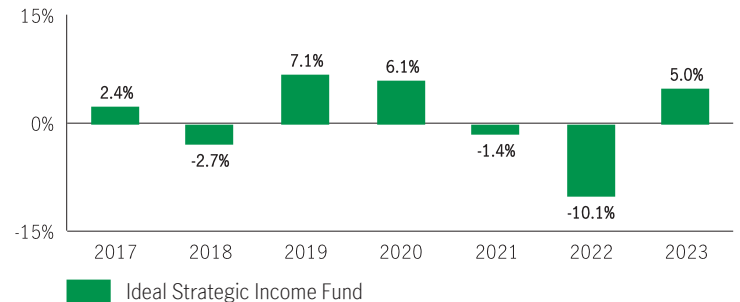
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 14, 2016 has \$1,039.89 on December 31, 2023. This works out to an average of 0.54% 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 7 years for a contractholder. In the last 7 years the fund was up in value 4 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.

### 1. Sales Charges

Sales charge option	What you pay	How it works	
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>	
	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	<b>If you sell within:</b>		
	1 year of buying		3.00
	2 years of buying		2.00
	3 years of buying		1.00
	After 3 years		0.00

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/75 Series	2.16	1.90

#### 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
<b>Short Term Trading Fee</b>	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.



## 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying 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.

## Information specific to Platinum No-load and F-Class sales charge options

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	1.77	1.50	11.4330	10

### Platinum No-Load

#### What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	1.98	1.75	10.5244	46,603

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

**Fund Facts — Ideal Segregated Funds Signature 2.0**
**Ideal Strategic Investment Grade Global Bond Fund**
**Quick Facts**

**Date Fund Available:** November 2014      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$29,596,475  
**Date Fund Created:** October 2000      **Total Units Outstanding:** 2,774,713      **Portfolio Turnover Rate:** 8.66%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.43	2.05	10.7816	366,536
Ideal 100/100 Series	1,000	2.75	2.05	10.5119	342,459

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

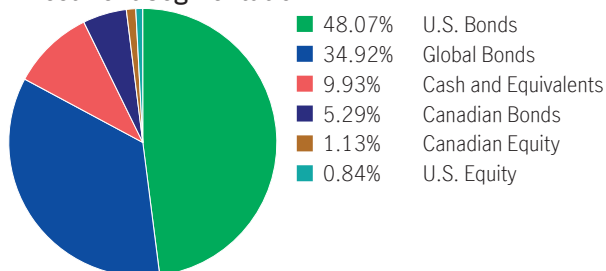
**What does the fund invest in?**

This segregated fund has a “fund-of-fund” structure and invests into the Manulife Strategic Investment Grade Global Bond Fund. The underlying mutual fund trust holds primarily Canadian and foreign fixed income investments.

**Top 10 investments (of the underlying fund)**

United States Treasury Note, 2.88%, 5/15/2032	2.16%
United States Treasury Note, 3.5%, 2/15/2033	2.11%
United States Treasury Note, 2.75%, 8/15/2032	1.96%
United States Treasury Note, 1.88%, 2/15/2032	1.80%
Denmark, 1.75%, 11/15/2025	1.08%
Federal Home Loan Mortgage Corp Participation Certificates Pool Number SD-7565, 5.5%, 9/1/2053	0.93%
LIFE 2022-BMR2 Mortgage Trust, 5/15/2039	0.84%
New Zealand, 3.5%, 4/14/2033	0.84%
Indonesia, 6.5%, 6/15/2025	0.83%
United States Treasury Note, 3%, 2/15/2049	0.83%
<b>Total</b>	<b>13.38%</b>

Total investments: 383

**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 guarantees. 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 9 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.

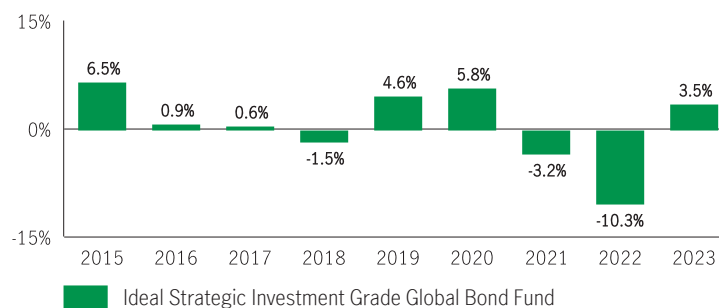
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on November 17, 2014 has \$1,078.21 on December 31, 2023. This works out to an average of 0.83% 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 9 years for a contractholder who chose the Ideal 75/100 Series. In the last 9 years the fund was up in value 6 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) *	<b>If you sell within:</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>	
	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 *	<b>If you sell within:</b>		
	1 year of buying		3.00
	2 years of buying		2.00
	3 years of buying		1.00
	After 3 years		0.00

\* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	2.43	2.05
Ideal 100/100 Series	2.75	2.05

#### 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
<b>Short Term Trading Fee</b>	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying 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.

## Information specific to Platinum No-load and F-Class sales charge options

### Platinum No-Load

#### What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	1.96	1.65	11.2489	137,859
Ideal 100/100 Series	1,000	2.30	1.65	10.9399	208,199

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

[www.manulifeim.ca](http://www.manulifeim.ca)

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

Quebec & French Business 1-800-355-6776

Fund Facts — Ideal Segregated Funds Signature 2.0

**Ideal Tactical Income Fund**

**Quick Facts**

**Date Fund Available:** December 2012      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$32,016,460  
**Date Fund Created:** December 2012      **Total Units Outstanding:** 1,836,073      **Portfolio Turnover Rate:** 7.66%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	2.59	2.25	18.8628	612,209

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

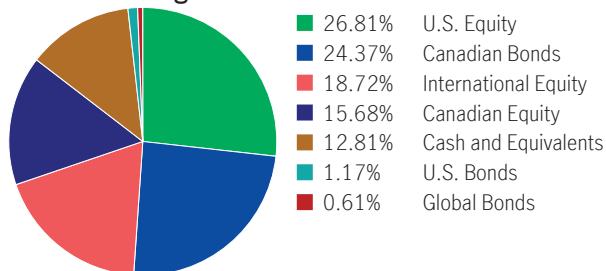
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Tactical Income Fund. The underlying mutual fund trust holds primarily Canadian and foreign equities as well as fixed income investments.

**Top 10 investments (of the underlying fund)**

Microsoft Corp.	3.77%
Oracle Corp.	2.85%
PRIME TRUST 02JAN24 DN	2.72%
Gov. of Canada, 1/18/2024	2.63%
Canadian Pacific Kansas City Limited	2.60%
Elevance Health Inc.	2.20%
Lowe's Cos. Inc.	2.00%
Publicis Groupe S.A. Shs	1.96%
Salesforce.com Inc.	1.87%
Visa Inc. Com Cl A	1.83%
<b>Total</b>	<b>24.43%</b>

**Total**  
Total investments: 1121

**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 guarantees. 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 10 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.

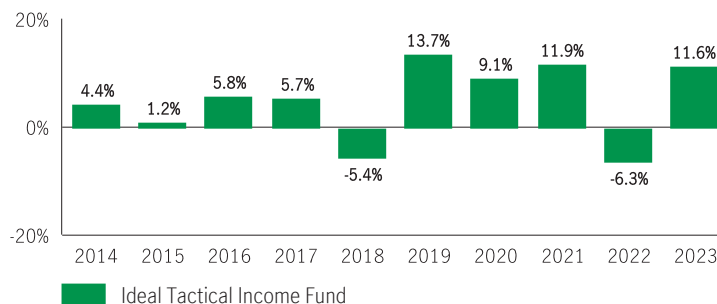
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund 10 years ago has \$1,622.67 on December 31, 2023. This works out to an average of 4.96% 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 10 years for a contractholder. In the last 10 years the fund was up in value 8 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.

### 1. Sales Charges

Sales charge option	What you pay	How it works	
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>	
	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	<b>If you sell within:</b>		
	1 year of buying		3.00
	2 years of buying		2.00
	3 years of buying		1.00
	After 3 years		0.00

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/75 Series	2.59	2.25

#### 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
<b>Short Term Trading Fee</b>	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**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.

## Information specific to Platinum No-load and F-Class sales charge options

### Platinum No-Load

#### What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	1.87	1.65	20.3672	349,847

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

[www.manulifeim.ca](http://www.manulifeim.ca)

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

Quebec & French Business 1-800-355-6776

**Fund Facts — Ideal Segregated Funds Signature 2.0**
**Ideal Franklin Brandywine Global Sustainable Balanced Fund**
**Quick Facts**

**Date Fund Available:** November 2014      **Underlying Fund Manager:** Franklin Templeton Investments Corp.      **Total Fund Value:** \$3,736,896  
**Date Fund Created:** January 2009      **Total Units Outstanding:** 334,321      **Portfolio Turnover Rate:** 4.72%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.53	2.75	10.1961	36,368
Ideal 100/100 Series	1,000	3.85	2.75	9.9422	37,063

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

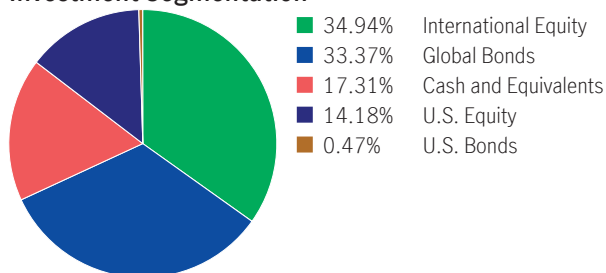
**What does the fund invest in?**

This segregated fund has a “fund-of-fund” structure and invests into the Franklin Brandywine Global Sustainable Balanced Fund. The underlying mutual fund trust invests mostly in foreign equities and fixed income instruments.

**Top 10 investments (of the underlying fund)**

Hungary, 4.75%, 11/24/2032	2.65%
Indonesia, 7%, 2/15/2033	2.35%
Queensland Treasury Corp. Treasury Bill, 2%, 8/22/2033	2.31%
Samsung Electronics Co. Ltd. Samsungelectronics	2.00%
Malaysia Treasury Bill, 4.5%, 4/15/2030	1.96%
Korea (the Republic of) Treasury Bill, 1.13%, 6/10/2024	1.90%
Federal Home Loan Banks, 1/2/2024	1.81%
Veolia Environnement S.A. Shs	1.77%
Australia, 2.75%, 4/21/2024	1.77%
CRH PLC Shs	1.76%
<b>Total</b>	<b>20.29%</b>

Total investments: 117

**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 guarantees. 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 9 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.

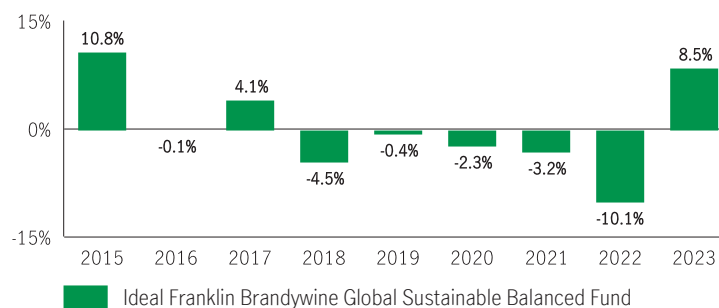
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose Ideal 75/100 Series on November 17, 2014 has \$1,019.62 on December 31, 2023. This works out to an average of 0.21% 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 9 years for a contractholder who chose the Ideal 75/100 Series. In the last 9 years the fund was up in value 3 years and down in value 6 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) *	<b>If you sell within:</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>	
	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 *	<b>If you sell within:</b>		
	1 year of buying		3.00
	2 years of buying		2.00
	3 years of buying		1.00
	After 3 years		0.00

\* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.53	2.75
Ideal 100/100 Series	3.85	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
<b>Short Term Trading Fee</b>	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The investment objective of this fund is to seek current income and long-term capital appreciation by investing primarily in debt instruments and equity securities of issuers anywhere in the world while following a sustainable investing approach.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Platinum No-load and F-Class sales charge options

### Platinum No-Load

#### What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.81	2.25	10.7600	10
Ideal 100/100 Series	1,000	3.31	2.25	10.4124	11,310

## For more information

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### Manulife

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

Quebec & French Business 1-800-355-6776

**Fund Facts — Ideal Segregated Funds Signature 2.0**
**Ideal U.S. All Cap Equity Fund**
**Quick Facts**

**Date Fund Available:** December 2012      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$209,808,028  
**Date Fund Created:** December 1998      **Total Units Outstanding:** 4,910,930      **Portfolio Turnover Rate:** 4.93%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.22	2.15	44.0866	1,357,396
Ideal 100/100 Series	1,000	3.80	2.35	42.4268	1,274,805

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

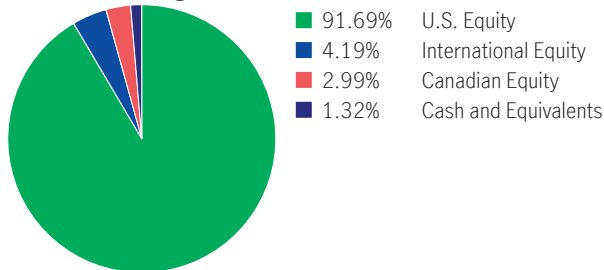
**What does the fund invest in?**

This segregated fund has a “fund-of-fund” structure and invests into the Manulife U.S. All Cap Equity Fund. The underlying mutual fund trust holds primarily U.S. equities.

**Top 10 investments (of the underlying fund)**

Amazon.com Inc.	7.75%
Alphabet Inc. Cl A	5.52%
Lennar Corp. Cl A	4.42%
Apple Inc.	4.25%
KKR & Co. Inc.	3.98%
NVIDIA Corp.	3.80%
Crown Castle Inc.	3.78%
BancWest Corp.	3.75%
Morgan Stanley Com New	3.57%
Goldman Sachs Group Inc. (The)	3.48%
<b>Total</b>	<b>44.30%</b>

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 guarantees. 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 10 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

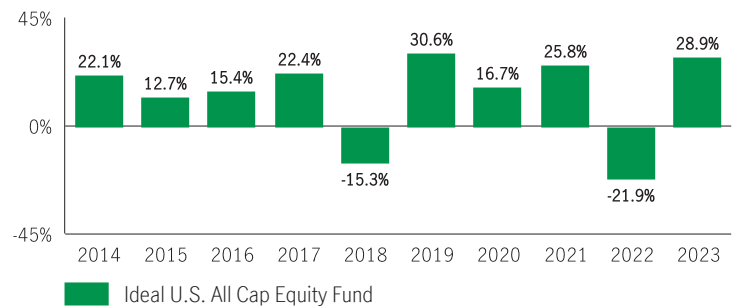
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$3,177.41 on December 31, 2023. This works out to an average of 12.26% 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 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 8 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) *	<b>If you sell within:</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>	
	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 *	<b>If you sell within:</b>		
	1 year of buying		3.00
	2 years of buying		2.00
	3 years of buying		1.00
	After 3 years		0.00

\* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.22	2.15
Ideal 100/100 Series	3.80	2.35

#### 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
<b>Short Term Trading Fee</b>	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

## What if I change my mind?

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## 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying 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.

## Information specific to Platinum No-load and F-Class sales charge options

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.22	1.25	36.7075	8,727
Ideal 100/100 Series	1,000	2.79	1.45	35.4492	126

### Platinum No-Load

#### What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.57	1.55	47.4210	358,400
Ideal 100/100 Series	1,000	3.14	1.75	45.6871	144,856

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

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Quebec & French Business 1-800-355-6776

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**Fund Facts — Ideal Segregated Funds Signature 2.0**
**Ideal U.S. Dividend Income Fund**
**Quick Facts**

**Date Fund Available:** December 2012      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$582,493,617  
**Date Fund Created:** October 2007      **Total Units Outstanding:** 26,202,177      **Portfolio Turnover Rate:** 1.24%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.26	2.20	36.6826	2,228,985
Ideal 100/100 Series	1,000	3.79	2.35	35.3683	1,973,482

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

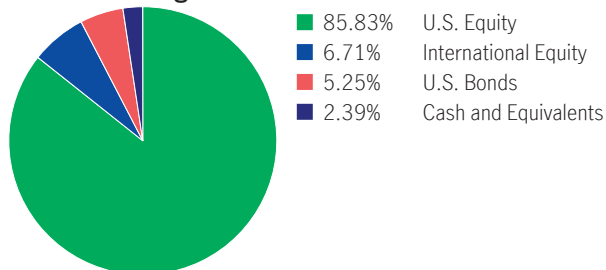
**What does the fund invest in?**

This segregated fund has a “fund-of-fund” structure and invests into the Manulife U.S. Dividend Income Fund. The underlying mutual fund trust holds primarily U.S. equities.

**Top 10 investments (of the underlying fund)**

Cintas Corp.	4.07%
Thermo Fisher Scientific Inc.	4.04%
Roper Technologies Inc.	4.04%
Linde PLC Shs	4.03%
Union Pacific Corp.	4.01%
Visa Inc. Com Cl A	4.00%
Amazon.com Inc.	3.95%
Intuit Inc.	3.70%
Sherwin-Williams Co.	3.48%
Microsoft Corp.	3.37%
<b>Total</b>	<b>38.68%</b>

Total investments: 68

**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 guarantees. 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 has the fund performed?**

This section tells you how the fund has performed over the past 10 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.

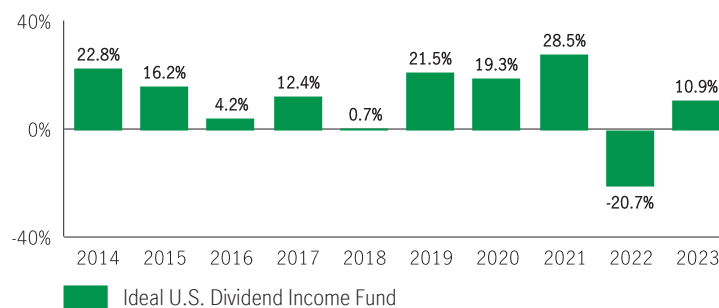
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$2,756.36 on December 31, 2023. This works out to an average of 10.67% 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 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 9 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) *	<b>If you sell within:</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>	
	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 *	<b>If you sell within:</b>		
	1 year of buying		3.00
	2 years of buying		2.00
	3 years of buying		1.00
	After 3 years		0.00

\* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.26	2.20
Ideal 100/100 Series	3.79	2.35

#### 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
<b>Short Term Trading Fee</b>	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

## What if I change my mind?

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## 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying 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.

## Information specific to Platinum No-load and F-Class sales charge options

### Platinum No-Load

#### What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.74	1.70	38.9312	375,414
Ideal 100/100 Series	1,000	3.19	1.85	37.7129	370,670

## For more information

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Quebec & French Business 1-800-355-6776



Fund Facts — Ideal Segregated Funds Signature 2.0

**Ideal U.S. Monthly High Income Fund**

**Quick Facts**

**Date Fund Available:** October 2016      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$1,517,907,331  
**Date Fund Created:** April 2014      **Total Units Outstanding:** 91,813,972      **Portfolio Turnover Rate:** 3.33%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.27	2.55	14.4340	2,564,451
Ideal 100/100 Series	1,000	3.65	2.55	14.0353	2,162,440

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

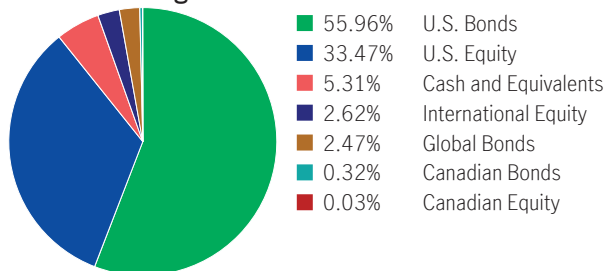
This segregated fund has a “fund-of-fund” structure and invests into the Manulife U.S. Monthly High Income Fund. The underlying mutual fund trust holds primarily U.S. equities and U.S. fixed income investments.

**Top 10 investments (of the underlying fund)**

UNITED STATES TREASUR 4.375000% 30NOV30	2.58%
United States Treasury Note, 4.75%, 11/15/2043	2.54%
United States Treasury Note, 4.13%, 8/15/2053	2.38%
UNITED STATES TREASUR 4.500000% 15NOV33	1.61%
Cintas Corp.	1.59%
Roper Technologies Inc.	1.57%
Thermo Fisher Scientific Inc.	1.57%
Linde PLC Shs	1.57%
Union Pacific Corp.	1.56%
Visa Inc. Com Cl A	1.56%
<b>Total</b>	<b>18.54%</b>

Total investments: 888

**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 guarantees. 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 7 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.

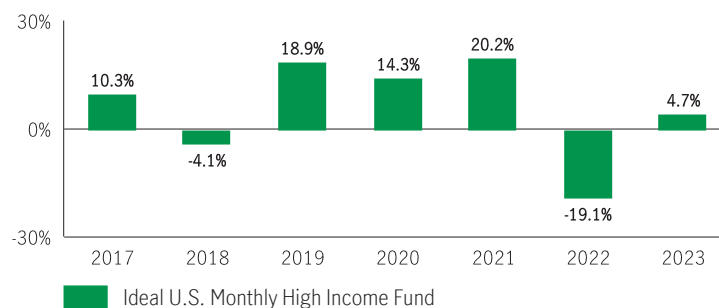
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on October 14, 2016 has \$1,443.80 on December 31, 2023. This works out to an average of 5.22% 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 7 years for a contractholder who chose the Ideal 75/100 Series. In the last 7 years the fund was up in value 5 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) *	<b>If you sell within:</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>	
	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 *	<b>If you sell within:</b>		
	1 year of buying		3.00
	2 years of buying		2.00
	3 years of buying		1.00
	After 3 years		0.00

\* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.27	2.55
Ideal 100/100 Series	3.65	2.55

#### 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
<b>Short Term Trading Fee</b>	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying 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.

## Information specific to Platinum No-load and F-Class sales charge options

### Platinum No-Load

#### What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.60	1.95	15.1294	655,157
Ideal 100/100 Series	1,000	2.96	1.95	14.7496	285,381

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

[www.manulifeim.ca](http://www.manulifeim.ca)

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

Quebec & French Business 1-800-355-6776

**Fund Facts — Ideal Segregated Funds Signature 2.0**
**Ideal World Investment Fund**
**Quick Facts**

**Date Fund Available:** December 2012      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$28,316,630  
**Date Fund Created:** December 1998      **Total Units Outstanding:** 1,714,816      **Portfolio Turnover Rate:** 3.25%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.42	2.30	16.9678	248,185
Ideal 100/100 Series	1,000	3.78	2.30	16.3771	328,646

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

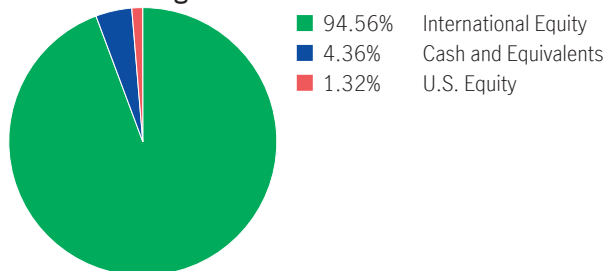
**What does the fund invest in?**

This segregated fund has a “fund-of-fund” structure and invests into the Manulife World Investment Fund. The underlying mutual fund trust holds primarily foreign equities.

**Top 10 investments (of the underlying fund)**

Aon PLC Shs Cl A	4.02%
Wolters Kluwer N.V. Shs	3.94%
RELX PLC Shs	3.80%
Taiwan Semiconductor Manufacturing Co. Ltd. Shs	3.47%
Bunzl PLC Shs	3.38%
Compass Group PLC Ord Gbp0.1105	2.99%
Deutsche Boerse AG Namen -Akt	2.84%
NOVO NORDISK A/S	2.82%
HDFC Bank Ltd. Eq New Fv Re 1	2.59%
Ashtead Group PLC Shs	2.53%
<b>Total</b>	<b>32.36%</b>

Total investments: 62

**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 guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

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

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 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.

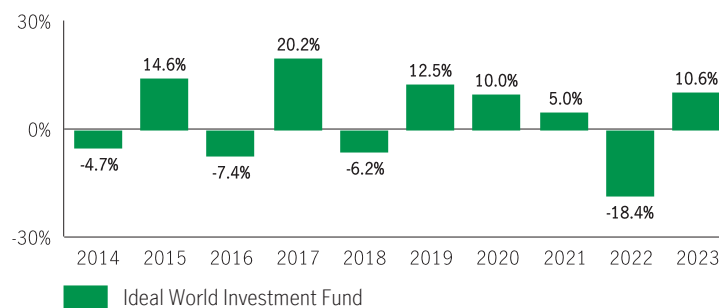
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$1,336.77 on December 31, 2023. This works out to an average of 2.95% 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 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 6 years and down in value 4 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) *	<b>If you sell within:</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>	
	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 *	<b>If you sell within:</b>		
	1 year of buying		3.00
	2 years of buying		2.00
	3 years of buying		1.00
	After 3 years		0.00

\* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.42	2.30
Ideal 100/100 Series	3.78	2.30

#### 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
<b>Short Term Trading Fee</b>	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying 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.

## Information specific to Platinum No-load and F-Class sales charge options

### Platinum No-Load

#### What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.76	1.70	18.2265	82,575
Ideal 100/100 Series	1,000	3.08	1.70	17.6550	169,079

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

[www.manulifeim.ca](http://www.manulifeim.ca)

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

Quebec & French Business 1-800-355-6776

**Fund Facts — Ideal Segregated Funds Signature 2.0**
**Ideal Yield Opportunities Fund**
**Quick Facts**
**Date Fund Available:** October 2019

**Underlying Fund Manager:** Manulife Investment Management Limited

**Total Fund Value:** \$366,759,531

**Date Fund Created:** October 2010

**Total Units Outstanding:** 23,798,678

**Portfolio Turnover Rate:** 11.18%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	2.50	2.13	10.5225	1,472,310

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

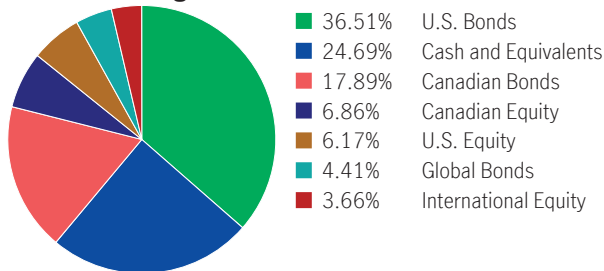
**What does the fund invest in?**

This segregated fund has a “fund-of-fund” structure and invests into the Manulife Yield Opportunities Fund. The underlying mutual fund trust holds primarily Canadian and foreign equities and fixed income investments.

**Top 10 investments (of the underlying fund)**

United States Treasury Note, 3.88%, 2/15/2043	4.11%
United States Treasury Note, 3.88%, 5/15/2043	3.73%
Rogers Communications Inc. (FRN), 5.25%, 3/15/2082	2.43%
Gov. of Canada, 1.75%, 12/1/2053	2.29%
United States Treasury Note, 4.75%, 11/15/2053	2.18%
ENBRIDGE INC FRN 15JAN84	1.86%
Algonquin Power & Utilities Corp. (FRN), 4.75%, 1/18/2082	1.51%
Federal Home Loan Banks, 1/4/2024	1.50%
United States Treasury Note, 3.63%, 2/15/2053	1.39%
Gov. of Canada, 12/1/2053	1.19%
<b>Total</b>	<b>22.18%</b>

Total investments: 378

**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 guarantees. 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 4 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.

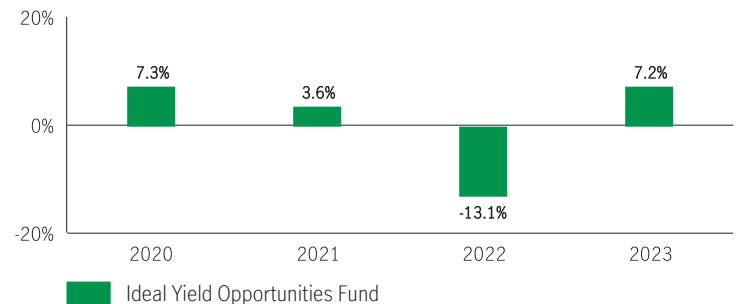
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on October 7, 2019 has \$1,052.35 on December 31, 2023. This works out to an average of 1.21% 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. 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.

### 1. Sales Charges

Sales charge option	What you pay	How it works	
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>	
	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	<b>If you sell within:</b>		
	1 year of buying		3.00
	2 years of buying		2.00
	3 years of buying		1.00
	After 3 years		0.00

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/75 Series	2.50	2.13

#### 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
<b>Short Term Trading Fee</b>	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.



## 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** This Balanced Fund's primary objective is to generate income and its secondary objective is long term capital appreciation. The Fund will seek to achieve its objective by investing directly in a diversified portfolio primarily consisting of Canadian and/or global fixed income and/or equity securities. The Fund may also indirectly invest in such securities through investments in other investment funds.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Platinum No-load and F-Class sales charge options

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	1.43	1.20	11.0064	30,769

### Platinum No-Load

#### What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	2.06	1.72	10.7234	169,690

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

# Potential risks of investing

The underlying investments of the segregated funds may be units of mutual funds, pooled funds or other selected investments. The risk factors of the underlying investments directly affect those investments and will also affect the segregated funds. For a comprehensive disclosure of the risks of these underlying funds, refer to the simplified prospectus or other disclosure documents of the underlying funds, copies of which are available upon request.

**Asset-backed and mortgage-backed risk:** If there are changes in the market's perception of the issuers of asset backed or mortgage backed securities, or in the credit worthiness of the parties involved, then the value of the securities may be affected. In addition, for asset-backed securities, there is a risk that there may be a mismatch in timing between the cash flow of the underlying assets backing the security and the repayment obligation of the security upon maturity. In the use of mortgage-backed securities, there are also risks that there may be a drop in the interest rates charged on mortgages, a mortgagor may default in its obligations under a mortgage or there may be a drop in the value of the property secured by the mortgage.

**Concentration Risk** occurs when a Fund, including an underlying Fund, invests in a portfolio of relatively few securities. As a result, the securities invested in may not be diversified across all sectors or they may be concentrated in specific regions or countries. By concentrating its investment, a significant portion of the Fund or the underlying Fund may be invested in a single security. This may result in higher volatility, as changes in the market value of an individual security will have a greater impact on the value of the Fund's portfolio. It may also result in a decrease in the liquidity of the Fund's portfolio.

**Credit risk** is the risk of default by the issuer of debt instruments, such as bond or money market instruments. Default will negatively impact the value of assets within the underlying fund, thus lowering the overall return of the Fund.

**Corporate class risk:** Certain underlying funds are structured as classes of shares of a single corporation which may contain multiple funds. Each corporate class fund has its own assets and liabilities, and each fund will be charged separately for any expenses that are specifically attributable to that fund. However, each fund's assets are the property of the corporation. Therefore, if a fund cannot meet its obligations, the assets of the other funds of the corporation may be used to pay those obligations.

**Cybersecurity Risk** is the risk of cyber-attacks or data breaches of technological systems that may result in the disclosure of confidential information, unauthorized access to sensitive information, the destruction or corruption of data, and financial loss to the Fund. Manulife and its service providers use technology in virtually all aspects of business and operations including that of the Fund. As a result, Manulife has and requires its service providers to have a robust and evolving information security program that features policies, processes, technologies, and dedicated professionals that protect information, systems, and networks. Despite this, there can be no assurances that these measures will be successful in protecting our networks and information assets against attacks in every instance. This is because cyber-attack techniques are changing frequently, increasing in sophistication, are often not recognizable until launched, and can originate from a wide variety of sources. As a result, Manulife and its service providers may not be able to anticipate or implement effective preventive measures against all disruptions or privacy and security breaches. Cyber-attacks could result in violation of privacy laws or information security regulations, or could materially disrupt network access or business operations.

**Derivative risk** occurs when derivatives are used as a risk management tool to mitigate risks or diversify risks that are not desired. Some Funds and underlying mutual funds may invest in derivatives for hedging purposes, for achieving the duration target or for replicating the approximate return of a direct investment in the underlying mutual funds(s). A Fund's ability to dispose of the derivatives depends on the liquidity of such positions in the market, if the market direction goes against the manager's forecast, and the ability of the other party to fulfill its obligations. Therefore, there is no guarantee that transactions involving derivatives will always be beneficial to the Fund. The use of derivative instruments is prohibited in acquiring investment exposures not otherwise permitted in the Fund's investment description.

**Sustainability (Environmental, Social, and Governance (ESG)) Policy Risk:** An ESG Fund's ESG investment policy could cause it to perform differently compared to similar funds that do not have such a policy. Any criteria related to this ESG investment policy may result in the ESG Fund's forgoing opportunities to buy certain securities when it might otherwise be advantageous to do so, or selling securities for ESG reasons when it might be otherwise disadvantageous for it to do so. Furthermore, information and third party data used to evaluate certain ESG characteristics of a company or asset may be incomplete, inaccurate or unavailable, which may impact the portfolio advisor's investment assessment or its ability to determine accurately the ESG characteristics or practices of some company or assets or the evolution over time of those ESG characteristics or practices. In addition, investors may differ in their views on what constitutes positive or negative ESG characteristics. As a result, the companies in which an ESG Fund invests, directly or indirectly, may not reflect the beliefs and values of any particular investor. An ESG Fund will vote proxies in accordance with the Manager's Proxy Voting Policy.

**Exchange-traded fund risk:** Certain Funds may invest in securities of exchange-traded funds (ETFs). These ETFs seek to provide returns similar to the performance of a particular market index or industry sector index. ETFs may not achieve the same return as their benchmark market or industry sector indices due to, among other things, differences in the actual weights of securities held in the ETF versus the weights in the relevant index (any such differences are usually small) and due to the operating and management expenses of the ETFs. An ETF may, for a variety of reasons, also fail to accurately track the market segment or index that underlies its investment objective. The price of an ETF can also fluctuate and the value of Funds that invest in securities offered by ETFs will change with these fluctuations.

**Foreign currency risk** occurs when an underlying fund invests in countries other than Canada or holds assets valued in another currency, which may decline in value relative to the Canadian currency. This situation will adversely affect the returns of those foreign assets held in the underlying fund and the total return of the Fund.

**Inflation risk** is the risk that inflation will affect interest rates and, in turn, make assets within an underlying fund less attractive from a price perspective, thus hurting the overall performance of the Fund.

**Interest rate risk** is the chance that interest rates may fluctuate, and thereby may negatively impact the value of the assets within an underlying fund, thus lowering the overall return of the Fund.

**Liquidity risk** is the risk that an investment cannot be easily converted into cash. An investment may be less liquid if it is not widely traded, if there are restrictions on the exchange where the trading takes place or due to legal restrictions, the nature of the investment itself, settlement terms, or for other reasons such as a shortage of buyers interested in a particular investment or an entire market. Investments with low liquidity can have dramatic changes in value and can result in loss.

**Manager risk** is the chance that a fund manager may purchase a poor asset or may dispose of an asset which continues to grow in value; the fund manager may fail to recognize increasing or decreasing market conditions. Any or all of these can directly affect the performance of the Fund.

**Real estate risk:** Real estate by nature is not a liquid asset. There is no formal market for trading in real property and very few records are available to the public, which give terms and conditions of real property transactions. It may take time to sell real estate investments at a reasonable price, limiting the funds ability to respond quickly to changes in economic or investment conditions.

**Securities lending, repurchase, and reverse Repurchase transaction risk:**

Funds may engage in securities lending, repurchase and reverse repurchase transactions directly, or may be exposed to these transactions indirectly because of the underlying funds in which they invest. While securities lending, repurchase and reverse repurchase transactions are different, all three arrangements involve the temporary exchange of securities for cash with a simultaneous obligation to redeliver a like quantity of the same securities at a future date. Securities lending is an agreement whereby a fund lends securities through an authorized agent in exchange for a fee and a form of acceptable collateral. Under a repurchase transaction, a fund agrees to sell securities for cash, while at the same time assuming an obligation to repurchase the same securities for cash, usually at a lower price and at a later date. A reverse repurchase transaction is a transaction in which a fund buys securities for cash and simultaneously agrees to resell the same securities for cash, usually at a higher price and at a later date.

The risks associated with securities lending, repurchase and reverse repurchase transactions arise when a counterparty, whether it be the borrower, seller or buyer, defaults under the agreement evidencing the transaction. The fund is then forced to make a claim in order to recover its investment. In securities lending or repurchase transactions, the fund could incur a loss if the value of the securities loaned or sold has increased relative to the value of the collateral held by the fund. In the case of a reverse repurchase transaction, the fund could incur a loss if the value of the securities purchased by the fund decreases in value relative to the value of the collateral held by the fund. To limit the risks associated with these transactions, a fund would adhere to controls and limits that are intended to offset these risks and by limiting the amount of exposure to these transactions. A fund would also typically deposit collateral only with lenders that meet certain criteria for creditworthiness and only up to certain limits. Small company risk is the result of smaller companies having valuations that tend to be more volatile than those of large established companies. As such, the value of Funds that buy investments in smaller companies may rise and fall significantly.

**Sovereign risk** applies when investing abroad as there may be additional risk of the Fund's capital to companies outside of the laws of Canada. Information flow, liquidity, political stability, and social policy may all affect the prices of foreign investments and in return the value of the assets within the Fund, thus hurting the overall performance of the Fund.

**Specialization risk:** Some Funds specialize in investing in a particular industry or part of the world. Specialization allows the portfolio advisor to focus on specific areas of the economy, which can boost profits if both the sector and the companies selected prosper. However, if the industry or geographic area experience challenges, the Fund will suffer because there are relatively few other exposures to offset and because securities in the same industry tend to be affected by challenges in a similar manner. The Fund must follow its investment objective and may be required to continue to invest primarily in securities in the industry or geographic area, whether or not it is prosperous.

**Substantial securityholder risk:** A Fund may have one or more substantial investors who hold a significant amount of securities of the Fund, such as a financial institution or a Top Fund. If a substantial investor decides to redeem its investment in a Fund, the Fund may be forced to sell its investments at an unfavourable market price in order to accommodate such request. The Fund may also be forced to change the composition of its portfolio. Such actions may result in considerable price fluctuations to the Fund's net asset value and negatively impact on its returns. The Funds do, however, have policies and procedures designed to monitor, detect and deter inappropriate short-term or excessive trading. See "Short-Term Trading".

**Underlying fund risk** applies where a segregated fund that invests in units of an underlying fund may be exposed to the risks associated with the underlying fund.



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