

MANULIFE IDEAL SIGNATURE SELECT™

Fund Facts

(Applicable to all Series)

Effective May 27, 2019

Performance as at December 31, 2018

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

Manulife Certificate

The Manufacturers Life Insurance Company (“Manulife”) is the issuer of the Manulife Ideal Signature Select insurance contract and the guarantor of any guarantee provisions contained therein. The contract offers a variety of segregated funds including money market, bond, dividend, balanced, equity and foreign funds (referred to as the “Funds”). The underlying investments of the Funds may be units of mutual funds, pooled funds or other selected investment funds. Copies of the simplified prospectus, annual information form, financial highlights and audited financial statements of the underlying investments are available upon request.

A description of the key features of the individual variable insurance contract is contained in the Information Folder and Contract. The Information Folder provides brief and plain disclosure of all material facts relating to the Manulife Ideal Signature Select contract.

Subject to any applicable Death, Maturity and Payout Benefit Guarantee, any part of the premium or other amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value according to the fluctuations in the market value of the assets of the segregated fund.



Bernard Letendre
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Manulife



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Investment Products
Manulife

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Comprehensive and up-to-date fund information at your fingertips!

GETTING COMPREHENSIVE AND UP-TO-DATE FUND INFORMATION HAS NEVER BEEN EASIER.

Access “Rates & Fund Performance” at www.manulife.ca/investments – a one-stop shop providing access to valuable fund information to help you build and maintain better portfolios.

Under “Rates & Fund Performance”, you can easily access the following information:

- **FUND INFORMATION** – fund prices, performance history, short-term, long-term and annual rates of return, quartile rankings, asset mixes, top holdings, key fund facts and more.
- **COMPREHENSIVE COMMENTARY & ANALYSIS** – overview of performance by manager, risk characteristics and market analysis providing you with the most up-to-date information available.

- **INTERACTIVE CHARTING CAPABILITIES** – to analyze a fund’s performance or relative performance to an index or other funds.
- **DYNAMIC PRINT CAPABILITIES** – ability to dynamically create up-to-date PDF fund profiles that are professionally designed.

The i-Watch® philosophy

Investment Management Services (IMS)

The IMS team operates independently and is staffed by a group of analysts and industry professionals whose credentials mirror those found in the most respected investment-consulting firms. The IMS team conducts ongoing systematic firm and fund reviews which consist of careful research and analysis to support understanding of both the investment firms and investment funds included in the Segregated Fund platform. IMS is an important part of the ongoing monitoring and oversight process and will review and provide consultation in any major changes to the platform.

iWatch

In order to ensure the best of class funds, IMS developed the Investment Watch® (i-Watch®) program. The program incorporates an institutional quality approach to conducting ongoing systematic firm and fund reviews. All funds open for new investment are quantitatively monitored on a quarterly basis. This is supported by an annual due diligence review which includes an examination of the evolving characteristics of the fund, and face-to-face meetings with the fund Manager. Additionally, on a bi-annual basis, a comprehensive operational due-diligence review is conducted.

The "Rates & Fund Performance" tool places valuable information at your fingertips to help you find the information you need to build and maintain high quality investment portfolios. It's just one more example of how we help you invest for your future.

HOW TO FIND THE "RATES & FUND PERFORMANCE" TOOL

1. Go to www.manulife.ca
2. Click on **Rates & Fund Performance** under the **Quick Links** section
3. Click on **Manulife Segregated Funds**

The screenshot shows the 'FUND FILTERS' section at the top with fields for FUND CATEGORY, PRODUCT, SERIES, RISK RATING, and LOAD OPTION. Below this is a table of fund performance data. A red box labeled '1' highlights the filter fields. A red box labeled '2' highlights the 'Download selected' button. A red box labeled '3' highlights the 'Performance at a Glance' tabs. A red box labeled '4' highlights the 'Download selected' button again.

- 1 Select the product, series, etc. from the filters at the top
- 2 Click on the fund name/series to access the interactive fund profile
- 3 "Download selected" - prints all funds you selected in the list in color PDFs
- 4 Detailed fund information tabs
- 5 Fund information overview
- 6 Interactive charting capabilities
- 7 Detailed holdings information - Asset Allocation, Geographic Allocation, Top 10 Holdings, etc.
- 8 Printable, full-colour PDFs

Detailed fund information

The screenshot shows the 'Manulife Balanced GIF' fund profile. It includes an 'Overview' section with a current value of \$13.73, a risk level of 'Moderate', and a 3.38% return. Below this is a 'Performance' section with a 'Growth Chart' showing performance from 2008 to 2016. A red box labeled '5' points to the 'Overview' section. A red box labeled '6' points to the 'Growth Chart'. A red box labeled '7' points to the 'Portfolio Allocation' section. A red box labeled '8' points to the 'Resources' section.

How to read a Manulife Ideal Signature Select fund sheet

1 FUND NAME: This is the full name of the segregated fund within your Manulife Ideal Signature Select contract.

2 DATE FUND AVAILABLE: This is the date on which the Fund was first made available in the Manulife Ideal Signature Select 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 Ideal products. This date may be older than the Date Fund Available as the Fund may have been previously offered under another Ideal segregated fund contract.

4 MANAGED BY: This is the name of the fund management company that manages the 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: 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 OPTIONS: These are the guarantee options that are available with the Fund.

9 MINIMUM INVESTMENT: This is the minimum initial premium amount required.

10 MANAGEMENT EXPENSE RATIO (MER): MERs include all expenses of the segregated fund such as the management fee, insurance fee, operating expenses and applicable sales tax. There is no duplication of fees from the underlying funds. The MER is an estimate for the current year and is subject to change.

11 UNITS OUTSTANDING: This is the total number of units outstanding for the Guarantee Option.

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 WHAT DOES THIS FUND INVEST IN?

■ **Underlying Fund:** The underlying investments of the Fund may be units of mutual funds or other investment funds. When a transaction (e.g. premium allocation 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 "Ideal Canadian Corporate Bond Fund" the Fund invests in units of the "Manulife Canadian Corporate Bond Fund". Each Fund will also contain a small cash component in addition to the underlying mutual fund component. The goal of the fund-on-fund strategy is to produce returns consistent with, and based on, the underlying fund. The fundamental investment objective is available upon request.

■ **Top Investments (within the underlying fund):** This lists the top investments in the (underlying) fund. It is listed beginning with the highest weighting to the lowest. The holdings may change due to ongoing portfolio transactions. If you would like more current information please refer to our website at www.manulife.ca/investments

14 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. For any Fund with less than one-year history, the rating is not provided due to insufficient segregated fund history.

15 WHO IS THIS FUND FOR? This states a general description of the type of investor the Fund would be suitable for.

How to read a Manulife Ideal Signature Select fund sheet

16 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 percent 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. Where the Fund has not had 10 years of history, the performance of the underlying mutual fund is shown for the time period prior to the availability of the Fund. If the Fund has been in existence during those years, its performance could be expected to be different from that indicated for the underlying mutual fund due to the additional costs of the guarantees or other administrative expenses. For any Fund with less than one-year history, the graph is not provided due to insufficient segregated fund history.

17 ARE THERE ANY GUARANTEES?

This states that guarantees are provided under this contract.

18 HOW MUCH DOES IT COST?

- **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 different charges for different guarantee options
- **Trailing commission:** This describes the ongoing commission paid to your advisor

Manulife
Investments

2 QUICK FACTS
Date Fund Available: May 2016
Date Fund Created: October 2016

3 GUARANTEE OPTION
Ideal 75/100 Series
Ideal 100/100 Series

8

13 **WHAT DOES THE FUND INVEST IN?**
The Segregated Fund invests in the Manulife Bond mutual fund. The underlying fund invests primarily in Canadian fixed income investments.

15 **WHO IS THIS FUND FOR?**
This fund may be right for a person seeking interest income with an emphasis on capital preservation.

Fund Facts — Manulife Ideal Signature Select
The Manufacturers Life Insurance Company
IDEAL BOND FUND

Performance as at December 31, 2018

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

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

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
1,000	2.25	645.884	645,884
1,000	2.50	316.335	316,335

9 **Average return**
A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on May 17, 2016 has \$984.10 on December 31, 2018. This works out to an average of -0.61% per year.

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

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

12

14 **HOW RISKY IS IT?**
The value of your investments can go down. Please see the Information Folder for further details.

16 **HOW HAS THE FUND PERFORMED?**
This section tells you how the Fund has performed over the past 2 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

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

17 **ARE THERE ANY GUARANTEES?**
This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

Top 10 investments (of the underlying fund)

Investment	%
Ontario (Province of), 2.6%, 6/2/2025	6.28
Gov. of Canada, 2.75%, 12/1/2048	2.58
Ontario (Province of), 3.5%, 6/2/2024	3.00
Quebec (Province of), 3.5%, 12/1/2048	1.28
Quebec (Province of), 3.5%, 12/1/2045	1.23
Canada Housing Trust No. 1, 4.65%, 12/15/2028	1.02
Gov. of Canada, 3.5%, 12/1/2045	1.02
Ontario (Province of), 2.7%, 6/2/2049	1.01
Gov. of Canada, 2.75%, 12/1/2048	0.98
Ontario (Province of), 3.45%, 6/2/2045	0.90
Total	20.39

Total investments: 464

Investment Segmentation

Asset Class	% Assets
CANADIAN BONDS & DEBENTURES	90.4
U.S. BONDS	6.2
CASH AND EQUIVALENTS	3.1
GLOBAL BONDS	0.6

IDEAL BOND FUND

18 **HOW MUCH DOES IT COST?**
The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS
Deferred Sales Charge (DSC)	If you sell within:	%
	1 year of buying	6.00
	2 years of buying	5.00
	3 years of buying	5.00
	4 years of buying	4.00
	5 years of buying	3.00
	6 years of buying	2.00
7 years of buying	1.00	
After 7 years	0.00	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within:	%
	1 year of buying	3.00
	2 years of buying	2.00
	3 years of buying	1.00
After 3 years	0.00	When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

• The sales charge is deducted from the amount you sell.
• You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge.
• You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund.

2. Ongoing Fund Expenses
The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)
Ideal 75/100 Series	2.26
Ideal 100/100 Series	2.53

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.

TRADING FEE	WHAT YOU PAY
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What if I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

8 THE MANUFACTURERS LIFE INSURANCE COMPANY

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 creditworthiness 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.

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.

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.

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.

MARKET RISK is the fundamental risk of investing in the capital markets. It is the risk that the assets of the underlying fund will decline in value simply because the market, as a whole, declines in value, thereby lowering the overall return of the Fund.

REAL ESTATE RISK 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 fund's 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.

This section of the Fund Facts Booklet contains individual Fund Facts for each segregated fund available through your Manulife Ideal Signature Select contract. You can choose to invest in one or more of these funds.

The individual Fund Facts give you an idea of what each segregated fund invests in, how it has performed and what fees or charges may apply. The description of each segregated fund in the individual Fund Facts is not complete without the following description of your rescission rights and our contact information.

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.

FOR MORE INFORMATION

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

Manulife

500 King St N
Waterloo ON N2J 4C6

www.manulife.ca/investments

Toll Free 1 888 841-6633

Canada, Outside of Quebec 1-888-790-4387,
Quebec & French Business 1-800-355-6776

QUICK FACTS

Date Fund Available: May 2016
Date Fund Created: January 2003

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

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

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Ideal 75/100 Series	1,000	3.35	10.8331	418,652
Ideal 100/100 Series	1,000	3.63	10.7541	747,606

WHAT DOES THE FUND INVEST IN?

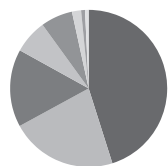
This Segregated Fund invests in a mix of underlying funds. The Fund invests a larger portion of its assets in Canadian and foreign equities. The Fund also invests a smaller portion of its assets in Canadian and foreign fixed income.

Top 10 investments

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

Total investments: 17

Investment Segmentation



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

ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential long term capital growth. They are comfortable with the risks of investing in global equities.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 2 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

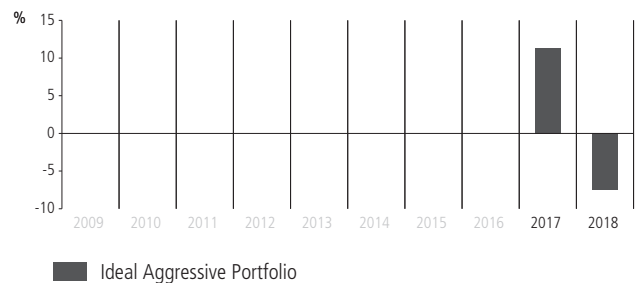
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,087.40 on December 31, 2018. This works out to an average of 3.24% per year.

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

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



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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

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

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

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund

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

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Ideal 75/100 Series	3.35
Ideal 100/100 Series	3.63

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

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

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

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

QUICK FACTS

Date Fund Available: May 2016
Date Fund Created: October 2010

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

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

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Ideal 75/100 Series	1,000	2.26	9.8481	645,844
Ideal 100/100 Series	1,000	2.53	9.7816	316,335

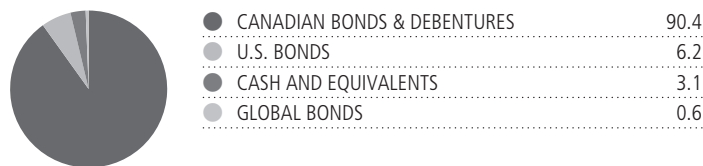
WHAT DOES THE FUND INVEST IN?

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

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

Total investments: 464

Investment Segmentation



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 2 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

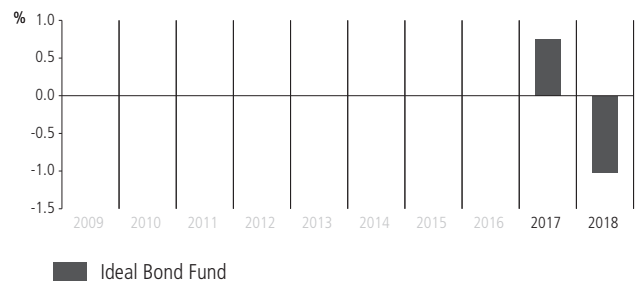
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on May 17, 2016 has \$984.10 on December 31, 2018. 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 2 years for a contractholder who chose the Ideal 75/100 Series. In the last 2 years the fund was up in value 1 year and down in value 1 year.



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

HOW RISKY IS IT?

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



WHO IS THIS FUND FOR?

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

HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

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

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

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund

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

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Ideal 75/100 Series	2.26
Ideal 100/100 Series	2.53

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

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

QUICK FACTS

Date Fund Available: May 2016
Date Fund Created: December 1998

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

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

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Ideal 75/75 Series	1,000	2.80	10.4682	999,744

WHAT DOES THE FUND INVEST IN?

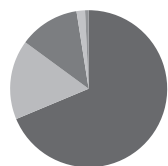
This Segregated Fund currently invests most of its assets in units of the Manulife Canadian Dividend Growth mutual fund. The underlying fund invests in a mix of Canadian equities. The underlying fund invests either directly or through one or more underlying funds.

Top 10 investments (of the underlying fund)

	%
Toronto Dominion Bank	6.37
Bank of Nova Scotia	6.37
Royal Bank of Canada	5.34
BCE Inc.	5.02
Enbridge Inc.	3.97
Canadian Imperial Bank of Commerce	3.46
Microsoft Corp.	3.31
Medtronic plc	2.70
Brookfield Infrastructure Partners L.P.	2.66
Canadian National Railway Co.	2.62
Total	41.83

Total investments: 55

Investment Segmentation



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

ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

WHO IS THIS FUND FOR?

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

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 2 years. Returns are after the MER has been deducted.

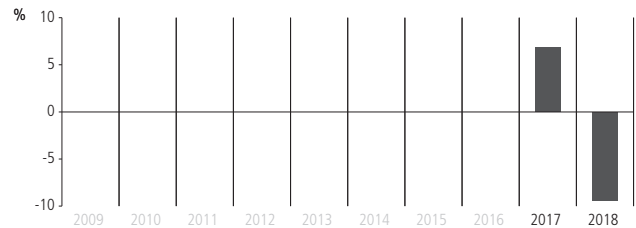
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on May 17, 2016 has \$1,049.50 on December 31, 2018. This works out to an average of 1.86% per year.

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

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



■ Ideal Canadian Dividend Growth Fund

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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

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

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

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund

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

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Ideal 75/75 Series	2.80

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

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

QUICK FACTS

Date Fund Available: May 2016
Date Fund Created: November 2014

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

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

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Ideal 75/100 Series	1,000	2.51	9.9133	134,957
Ideal 100/100 Series	1,000	2.76	9.8492	9,384

WHAT DOES THE FUND INVEST IN?

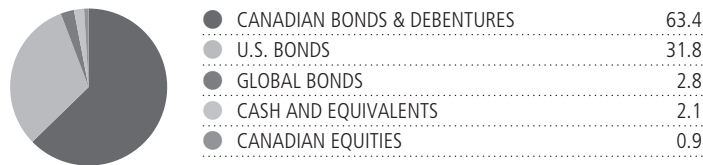
This Segregated Fund, using a Tactical Asset Allocation approach, invests primarily in fixed-income securities of Canadian and foreign issuers. These securities may include federal and provincial government, as well as corporate bonds and debentures. The Fund currently invest most of its assets in units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

Top 10 investments (of the underlying fund)

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

Total investments: 448

Investment Segmentation



ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

WHO IS THIS FUND FOR?

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

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 2 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

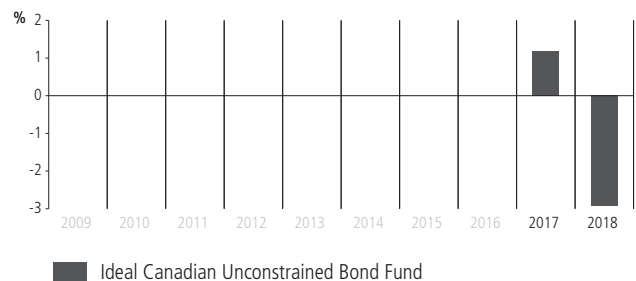
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on May 17, 2016 has \$990.60 on December 31, 2018. This works out to an average of -0.36% per year.

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

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



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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

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

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

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund

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

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Ideal 75/100 Series	2.51
Ideal 100/100 Series	2.76

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

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

QUICK FACTS

Date Fund Available: May 2016
Date Fund Created: January 2003

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

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

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Ideal 75/100 Series	1,000	2.93	10.3704	5,771,409
Ideal 100/100 Series	1,000	3.23	10.2952	3,826,303

WHAT DOES THE FUND INVEST IN?

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

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

Total investments: 15

Investment Segmentation



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

ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential to maintain their capital. They are also seeking some potential income. They are comfortable with the risks of investing in equities.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 2 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

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

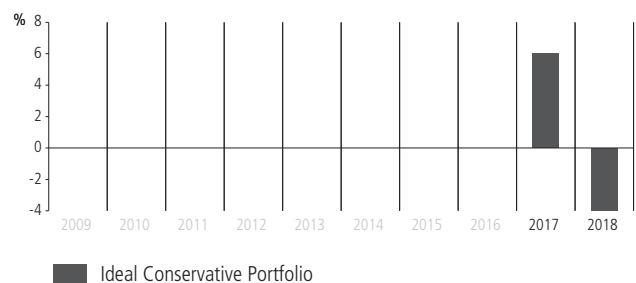
Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,038.50 on December 31, 2018. This works out to an average of 1.45% 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 2 years for a contractholder who chose the Ideal 75/100 Series. In the last 2 years the fund was up in value 1 year and down in value 1 year.



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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

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

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

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund

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

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Ideal 75/100 Series	2.93
Ideal 100/100 Series	3.23

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

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

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

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

QUICK FACTS

Date Fund Available: May 2016
Date Fund Created: January 2009

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

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

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Ideal 75/100 Series	1,000	3.34	10.5906	2,409,555
Ideal 100/100 Series	1,000	3.61	10.5177	1,657,544

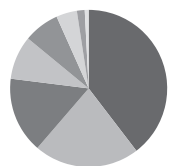
WHAT DOES THE FUND INVEST IN?

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

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

Total investments: 18

Investment Segmentation



	% Assets
GLOBAL EQUITIES	39.9
U.S. EQUITIES	21.9
CANADIAN EQUITIES	15.8
U.S. BONDS	9.1
CASH AND EQUIVALENTS	7.4
CANADIAN BONDS & DEBENTURES	4.3
GLOBAL BONDS	1.6
REITS	0.8

ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential 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 2 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

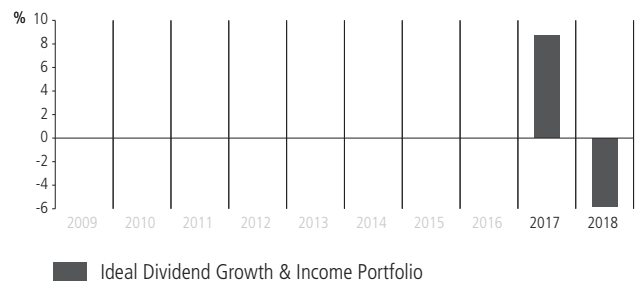
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,064.40 on December 31, 2018. This works out to an average of 2.41% per year.

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

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



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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

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

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

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund

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

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Ideal 75/100 Series	3.34
Ideal 100/100 Series	3.61

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

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

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

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

QUICK FACTS

Date Fund Available: May 2019

Fund Manager: Manulife

Total Fund Value: --

Date Fund Created: May 2019

Total Units Outstanding: 1,100

Portfolio Turnover Rate: --

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Ideal 75/75 Series	1,000	0.00	10.0000	50
Ideal 75/100 Series	1,000	0.00	10.0000	50
Ideal 100/100 Series	1,000	0.00	10.0000	50

WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests primarily in Canadian cash and on demand deposit accounts.

This fund did not exist prior to December 2018, so no information is available for the Top 10 Holdings.

This fund did not exist prior to December 2018, so no information is available for the Investment Segmentation.

ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

WHO IS THIS FUND FOR?

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

HOW HAS THE FUND PERFORMED?

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

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

Average return

The fund is not old enough to show performance history.

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

The fund is not old enough to show performance history.

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

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

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

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund

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

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. **Manulife is currently waiving the management fee of this fund, at its discretion.** Rather, Manulife is receiving a negotiated fee from Manulife Bank at a level that allows the fund to provide an interest rate comparable to the returns of Canadian money market segregated funds with similar features. This fee arrangement may change or be terminated at any time. **In the event the fee arrangement is terminated, a management fee not exceeding 1.0% may be charged to the fund.** For details about how the guarantees work, see your insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)
Ideal 75/75 Series	0.00
Ideal 75/100 Series	0.00
Ideal 100/100 Series	0.00

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

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

QUICK FACTS

Date Fund Available: October 2016
Date Fund Created: July 2003

Fund Manager: Manulife
Total Units Outstanding: 5,753,500

Total Fund Value: \$64,064,653
Portfolio Turnover Rate: --

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Ideal 75/75 Series	1,000	0.00	10.2563	138,030
Ideal 75/100 Series	1,000	0.00	10.2520	282,396
Ideal 100/100 Series	1,000	0.00	10.2526	251,555

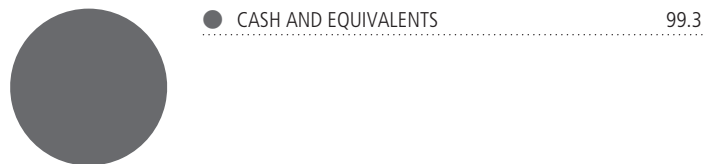
WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests primarily in Canadian cash and cash equivalents.

Top 10 investments	%
Canadian Dollar	99.30
Total	99.30

Total investments: 1

Investment Segmentation



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 2 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

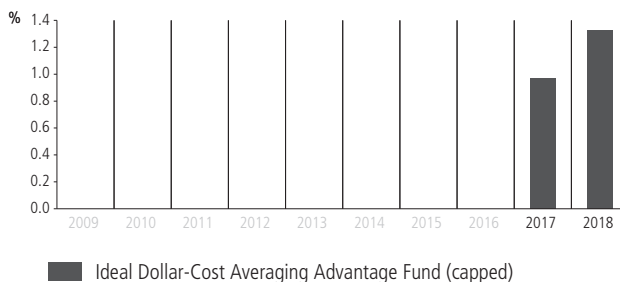
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on October 14, 2016 has \$1,025.20 on December 31, 2018. This works out to an average of 1.13% per year.

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

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



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

ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

HOW RISKY IS IT?

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



WHO IS THIS FUND FOR?

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

HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

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

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

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund

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

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Ideal 75/75 Series	0.00
Ideal 75/100 Series	0.00
Ideal 100/100 Series	0.00

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

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

QUICK FACTS

Date Fund Available: May 2016
Date Fund Created: October 2007

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

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

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Ideal 75/75 Series	1,000	2.80	10.5586	806,976

WHAT DOES THE FUND INVEST IN?

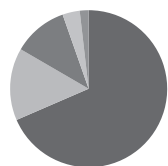
The Segregated Fund currently invests most of its assets in units of the Manulife Fundamental Dividend mutual fund. The underlying fund invests in a mix of Canadian and foreign equities. The underlying fund invests either directly or through one or more underlying funds.

Top 10 investments (of the underlying fund)

	%
Bank of Nova Scotia	6.19
Toronto Dominion Bank	5.88
Royal Bank of Canada	5.22
BCE Inc.	4.74
Enbridge Inc.	3.62
Canadian Imperial Bank of Commerce	3.30
Loblaw Companies Ltd.	2.65
Microsoft Corp.	2.60
Brookfield Infrastructure Partners L.P.	2.37
Oracle Corp.	2.30
Total	38.87

Total investments: 53

Investment Segmentation



	% Assets
● CANADIAN EQUITIES	68.9
● U.S. EQUITIES	15.0
● GLOBAL EQUITIES	11.3
● CASH AND EQUIVALENTS	3.6
● REITS	1.8

ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential capital growth and 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 2 years. Returns are after the MER has been deducted.

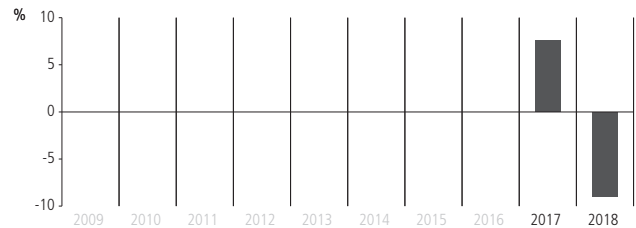
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on May 17, 2016 has \$1,059.20 on December 31, 2018. This works out to an average of 2.22% 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 2 years for a contractholder. In the last 2 years the fund was up in value 1 year and down in value 1 year.



■ Ideal Fundamental Dividend Fund

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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

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

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

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund

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

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Ideal 75/75 Series	2.80

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

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

QUICK FACTS

Date Fund Available: May 2016
Date Fund Created: December 2012

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

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

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Ideal 75/75 Series	1,000	2.66	10.4473	1,326,359

WHAT DOES THE FUND INVEST IN?

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

Top 10 investments (of the underlying fund)

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

Total investments: 1508

Investment Segmentation



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

ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

WHO IS THIS FUND FOR?

This Fund may be right for people seeking a regular flow of monthly income. They are comfortable with the risks of investing in equities.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 2 years. Returns are after the MER has been deducted.

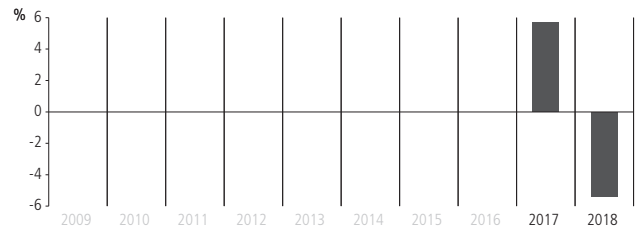
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on May 17, 2016 has \$1,048.30 on December 31, 2018. 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 2 years for a contractholder. In the last 2 years the fund was up in value 1 year and down in value 1 year.



■ Ideal Fundamental Income Class

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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

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

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

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund

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

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Ideal 75/75 Series	2.66

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

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

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

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

QUICK FACTS

Date Fund Available: May 2016
Date Fund Created: August 2015

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

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

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Ideal 75/100 Series	1,000	3.03	10.3420	6,708,182
Ideal 100/100 Series	1,000	3.35	10.2665	3,366,495

WHAT DOES THE FUND INVEST IN?

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

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

Total investments: 383

Investment Segmentation



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

ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

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

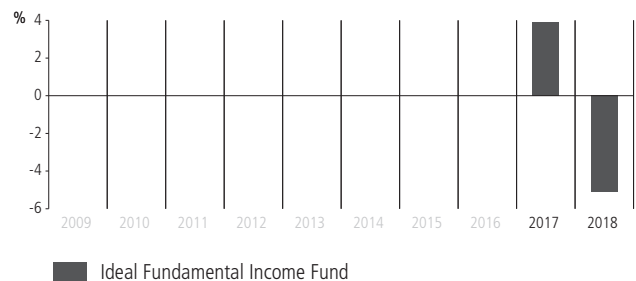
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,035.30 on December 31, 2018. This works out to an average of 1.33% 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 2 years for a contractholder who chose the Ideal 75/100 Series. In the last 2 years the fund was up in value 1 year and down in value 1 year.



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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

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

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

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund

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

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Ideal 75/100 Series	3.03
Ideal 100/100 Series	3.35

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

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

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

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

QUICK FACTS

Date Fund Available: May 2016
Date Fund Created: October 2013

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

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

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Ideal 75/100 Series	1,000	3.45	11.2486	4,295,742
Ideal 100/100 Series	1,000	3.66	11.1889	3,380,269

WHAT DOES THE FUND INVEST IN?

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

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

Total investments: 507

Investment Segmentation



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

ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

WHO IS THIS FUND FOR?

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 2 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

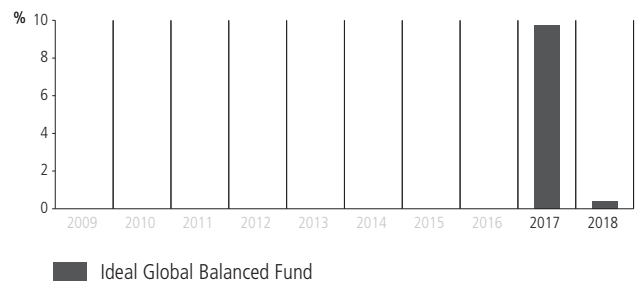
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,128.00 on December 31, 2018. This works out to an average of 4.70% per year.

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

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



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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

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

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

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund

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

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Ideal 75/100 Series	3.45
Ideal 100/100 Series	3.66

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

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

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

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

QUICK FACTS

Date Fund Available: May 2016
Date Fund Created: January 2005

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

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

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Ideal 75/75 Series	1,000	3.04	10.2266	546,494

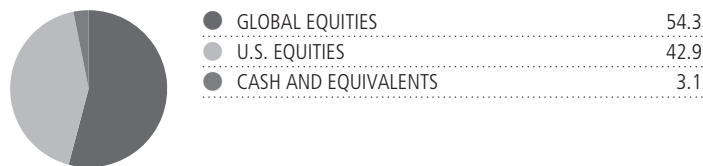
WHAT DOES THE FUND INVEST IN?

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

Top 10 investments (of the underlying fund)	%
Nestlé S.A.	3.93
Johnson & Johnson	3.91
Microsoft Corp.	3.82
Ancor Ltd.	3.68
Apple Inc.	3.63
Wells Fargo & Co.	3.43
Heineken N.V.	3.16
Chubb Limited	2.91
Koninklijke Philips N.V.	2.82
Compagnie Générale des Établissements Michelin	2.80
Total	34.12

Total investments: 49

Investment Segmentation



ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

WHO IS THIS FUND FOR?

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

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 2 years. Returns are after the MER has been deducted.

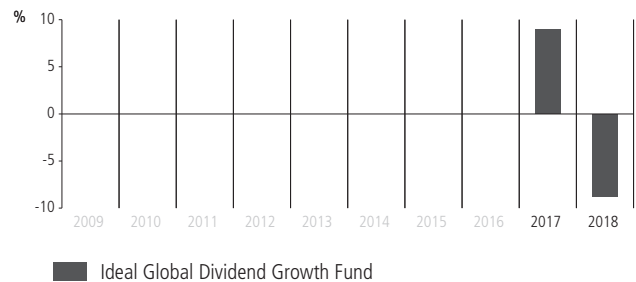
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on May 17, 2016 has \$1,031.00 on December 31, 2018. This works out to an average of 1.17% 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 2 years for a contractholder. In the last 2 years the fund was up in value 1 year and down in value 1 year.



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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

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

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

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund

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

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Ideal 75/75 Series	3.04

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

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

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

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

QUICK FACTS

Date Fund Available: November 2018

Date Fund Created: September 2014

Underlying Fund Manager: Manulife Asset Management Limited

Total Units Outstanding: 8,447,482

Total Fund Value: \$92,609,619

Portfolio Turnover Rate: 11.66%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Ideal 75/100 Series	1,000	3.39	9.6008	777,732
Ideal 100/100 Series	1,000	3.67	9.5947	252,938

WHAT DOES THE FUND INVEST IN?

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

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

Total investments: 321

Investment Segmentation



ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

WHO IS THIS FUND FOR?

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

HOW HAS THE FUND PERFORMED?

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

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

Average return

The fund is not old enough to show performance history.

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

The fund is not old enough to show performance history.

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

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

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

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund

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

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Ideal 75/100 Series	3.39
Ideal 100/100 Series	3.67

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

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

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

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

QUICK FACTS

Date Fund Available: May 2016
Date Fund Created: January 2003

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

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

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Ideal 75/100 Series	1,000	3.11	10.6958	1,827,723
Ideal 100/100 Series	1,000	3.43	10.6018	1,553,390

WHAT DOES THE FUND INVEST IN?

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

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

Total investments: 19

Investment Segmentation



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

ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

WHO IS THIS FUND FOR?

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

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 2 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

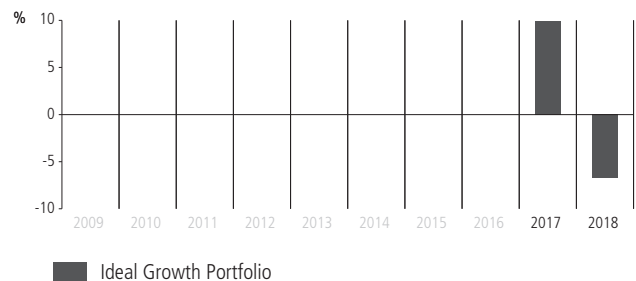
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,073.10 on December 31, 2018. This works out to an average of 2.73% per year.

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

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



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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

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

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

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund

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

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Ideal 75/100 Series	3.11
Ideal 100/100 Series	3.43

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

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

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

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

QUICK FACTS

Date Fund Available: May 2016
Date Fund Created: January 2003

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

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

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Ideal 75/100 Series	1,000	2.96	10.4611	3,426,348
Ideal 100/100 Series	1,000	3.29	10.3843	1,944,987

WHAT DOES THE FUND INVEST IN?

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

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

Total investments: 19

Investment Segmentation



	% Assets
CANADIAN BONDS & DEBENTURES	28.4
GLOBAL EQUITIES	26.8
U.S. EQUITIES	13.9
U.S. BONDS	11.1
CANADIAN EQUITIES	9.0
CASH AND EQUIVALENTS	8.9
GLOBAL BONDS	2.3
REITS	0.5

ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential income 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 2 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

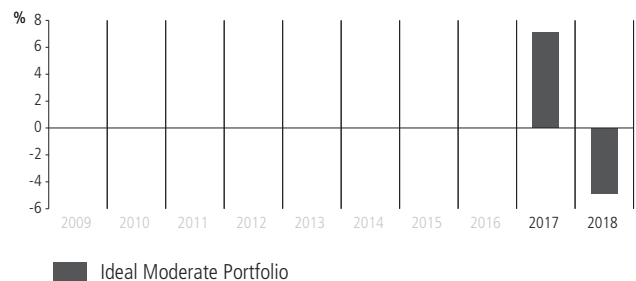
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,048.90 on December 31, 2018. This works out to an average of 1.84% per year.

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

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



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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

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

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

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund

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

2. Ongoing Fund Expenses

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

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

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

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

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

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

QUICK FACTS

Date Fund Available: May 2018
Date Fund Created: May 2018

Underlying Fund Manager: Manulife Asset Management Limited
Total Units Outstanding: 8,878,333

Total Fund Value: \$89,032,174
Portfolio Turnover Rate: --

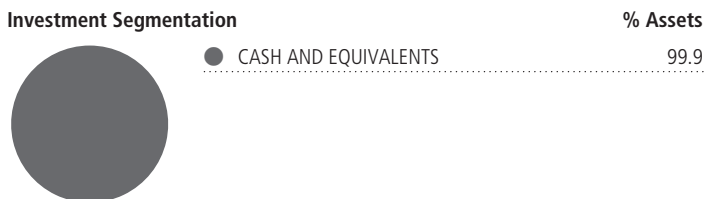
GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Ideal 75/75 Series	1,000	1.29	10.0336	299,718
Ideal 75/100 Series	1,000	1.46	10.0233	943,960
Ideal 100/100 Series	1,000	1.59	10.0157	984,193

WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Money Market Fund. The underlying fund invests in Canadian money market investments.

Top 10 investments (of the underlying fund)	%
Canadian Treasury Bill 01/10/2019 Tbill	5.66
Province of New Brunswick 01/17/2019 Tbill	4.15
Omers Finance Trust 01/17/2019 DN	3.68
The Bank of Nova Scotia (FRN), 2.355%, 6/14/2019	3.65
Province of Ontario 01/09/2019 Tbill	3.39
Merit Trust 01/18/2019 DN	3.24
Manitoba, 2/20/2019	3.18
National Bank of Canada 01/11/2019 BA	2.94
Storm King Funding Frn 03/18/2019	2.85
Prime Trust 01/10/2019 DN	2.85
Total	35.60

Total investments: 59



ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

WHO IS THIS FUND FOR?

This fund may be right for a person looking for liquidity.

HOW HAS THE FUND PERFORMED?

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

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

Average return

The fund is not old enough to show performance history.

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

The fund is not old enough to show performance history.

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

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

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

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund

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

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Ideal 75/75 Series	1.29
Ideal 75/100 Series	1.46
Ideal 100/100 Series	1.59

Trailing commission

Manulife pays a trailing commission of up to 0.25% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

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

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

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

QUICK FACTS

Date Fund Available: May 2016
Date Fund Created: January 2009

Fund Manager: Manulife
Total Units Outstanding: 738,065

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

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Ideal 75/100 Series	1,000	3.61	10.4789	109,085
Ideal 100/100 Series	1,000	3.89	10.4023	129,491

WHAT DOES THE FUND INVEST IN?

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

Top 10 investments

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

Total investments: 16

Investment Segmentation



	% Assets
GLOBAL EQUITIES	45.0
CANADIAN EQUITIES	18.6
U.S. EQUITIES	16.1
CASH AND EQUIVALENTS	8.7
U.S. BONDS	8.6
CANADIAN BONDS & DEBENTURES	2.0
GLOBAL BONDS	0.9
REITS	0.9

ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential 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 2 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

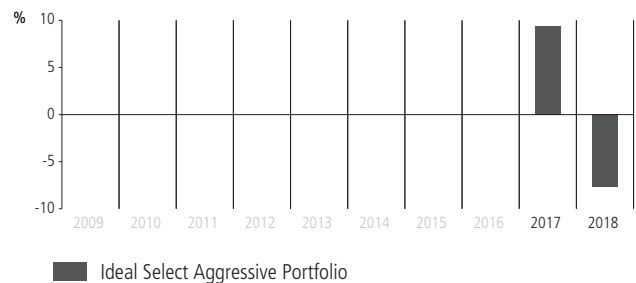
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,049.40 on December 31, 2018. This works out to an average of 1.86% per year.

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

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



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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

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

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

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund

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

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Ideal 75/100 Series	3.61
Ideal 100/100 Series	3.89

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

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

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

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

QUICK FACTS

Date Fund Available: May 2016
Date Fund Created: January 2009

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

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

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Ideal 75/100 Series	1,000	3.04	10.1607	797,169
Ideal 100/100 Series	1,000	3.32	10.0942	617,200

WHAT DOES THE FUND INVEST IN?

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

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

Total investments: 15

Investment Segmentation

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

ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential to maintain their capital. They are also seeking some potential income. They are comfortable with the risks of investing in equities.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 2 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

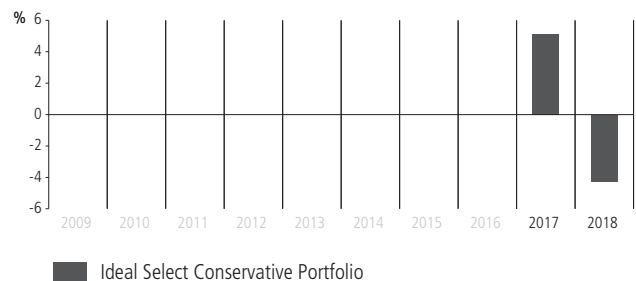
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,016.50 on December 31, 2018. This works out to an average of 0.63% per year.

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

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



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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

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

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

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund

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

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Ideal 75/100 Series	3.04
Ideal 100/100 Series	3.32

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

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

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

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

QUICK FACTS

Date Fund Available: May 2016
Date Fund Created: January 2009

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

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

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Ideal 75/100 Series	1,000	3.51	10.3651	1,164,397
Ideal 100/100 Series	1,000	3.82	10.2808	454,121

WHAT DOES THE FUND INVEST IN?

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

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

Total investments: 18

Investment Segmentation



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

ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential long term capital growth. They are comfortable with the risks of investing in global equities.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 2 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

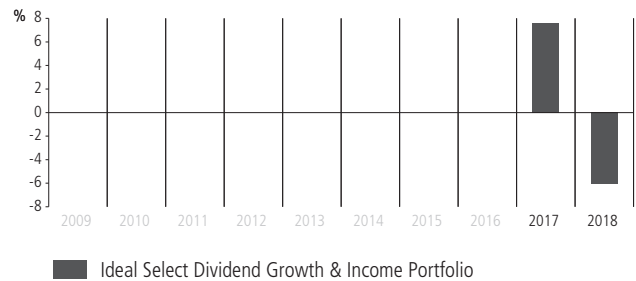
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,038.60 on December 31, 2018. This works out to an average of 1.45% 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 2 years for a contractholder who chose the Ideal 75/100 Series. In the last 2 years the fund was up in value 1 year and down in value 1 year.



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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

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

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

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund

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

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Ideal 75/100 Series	3.51
Ideal 100/100 Series	3.82

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

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

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

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

QUICK FACTS

Date Fund Available: May 2016
Date Fund Created: January 2009

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

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

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Ideal 75/100 Series	1,000	3.34	10.4086	393,341
Ideal 100/100 Series	1,000	3.66	10.3176	569,445

WHAT DOES THE FUND INVEST IN?

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

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

Total investments: 17

Investment Segmentation

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

ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

WHO IS THIS FUND FOR?

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

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 2 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

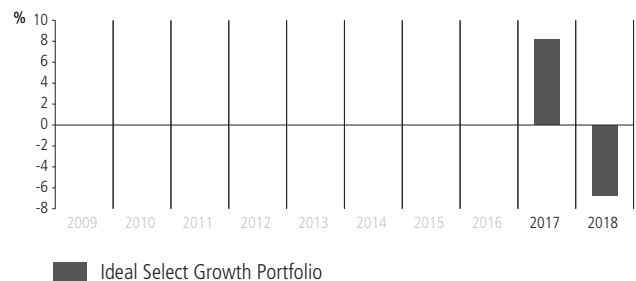
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,042.10 on December 31, 2018. This works out to an average of 1.58% per year.

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

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



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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

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

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

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund

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

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Ideal 75/100 Series	3.34
Ideal 100/100 Series	3.66

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

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

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

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

QUICK FACTS

Date Fund Available: May 2016
Date Fund Created: January 2009

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

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

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Ideal 75/100 Series	1,000	3.15	10.2125	792,316
Ideal 100/100 Series	1,000	3.41	10.1379	418,633

WHAT DOES THE FUND INVEST IN?

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

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

Total investments: 17

Investment Segmentation

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

ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

WHO IS THIS FUND FOR?

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

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 2 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

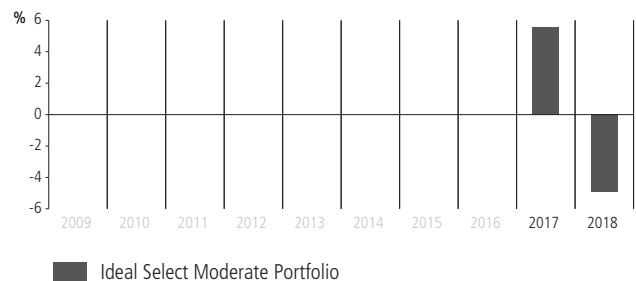
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,022.00 on December 31, 2018. 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 2 years for a contractholder who chose the Ideal 75/100 Series. In the last 2 years the fund was up in value 1 year and down in value 1 year.



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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

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

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

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund

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

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Ideal 75/100 Series	3.15
Ideal 100/100 Series	3.41

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

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

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

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

QUICK FACTS

Date Fund Available: October 2016

Date Fund Created: April 2006

Underlying Fund Manager: Manulife Asset Management Limited

Total Units Outstanding: 43,539,824

Total Fund Value: \$677,474,625

Portfolio Turnover Rate: 5.80%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Ideal 75/75 Series	1,000	2.20	9.8344	1,084,412

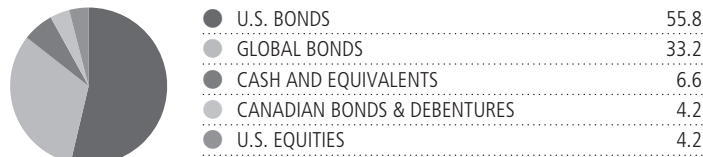
WHAT DOES THE FUND INVEST IN?

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

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

Total investments: 515

Investment Segmentation



ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

WHO IS THIS FUND FOR?

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

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 2 years. Returns are after the MER has been deducted.

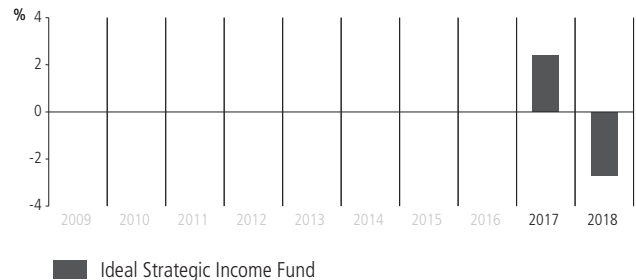
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on October 14, 2016 has \$983.40 on December 31, 2018. This works out to an average of -0.75% per year.

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

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



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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

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

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

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund

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

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Ideal 75/75 Series	2.20

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

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

QUICK FACTS

Date Fund Available: May 2016
Date Fund Created: October 2000

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

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

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Ideal 75/100 Series	1,000	2.50	9.8484	1,242,931
Ideal 100/100 Series	1,000	2.74	9.7927	430,454

WHAT DOES THE FUND INVEST IN?

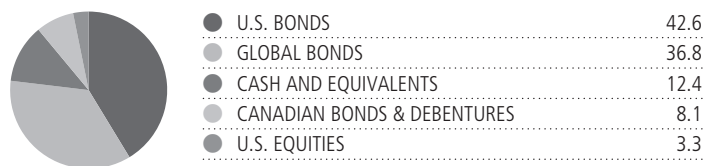
This Segregated Fund invests primarily in a mix of Canadian and/or foreign fixed income. The Fund invests in Canadian and/or foreign currency. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Manulife Strategic Investment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

Top 10 investments (of the underlying fund)

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

Total investments: 306

Investment Segmentation



ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential income. They are also seeking fewer ups and downs in the worldwide market.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 2 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

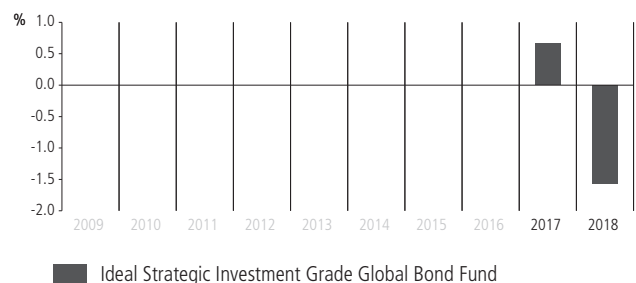
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on May 17, 2016 has \$985.40 on December 31, 2018. This works out to an average of -0.56% per year.

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

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



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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

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

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

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund

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

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Ideal 75/100 Series	2.50
Ideal 100/100 Series	2.74

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

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

QUICK FACTS

Date Fund Available: May 2016
Date Fund Created: October 2007

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

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

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Ideal 75/75 Series	1,000	2.90	12.0930	1,425,997

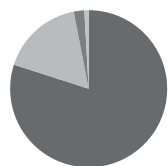
WHAT DOES THE FUND INVEST IN?

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

Top 10 investments (of the underlying fund)	%
United States Treasury Bill 01/02/2019	8.82
Federal Home Loan Bank 01/02/2019 DN	4.62
U.S Dept. of the Treasury Treasury Bill, 4/4/2019	4.38
Roper Technologies, Inc.	4.16
Visa Inc.	4.13
Waste Connections, Inc.	4.10
Thermo Fisher Scientific Inc.	4.07
Amphenol Corporation	3.54
Becton Dickinson & Co., 6.125%	3.04
Danaher Corporation	2.86
Total	43.74

Total investments: 79

Investment Segmentation



	% Assets
● U.S. EQUITIES	81.5
● CASH AND EQUIVALENTS	17.3
● GLOBAL EQUITIES	2.2
● REITS	0.9

ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential 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 2 years. Returns are after the MER has been deducted.

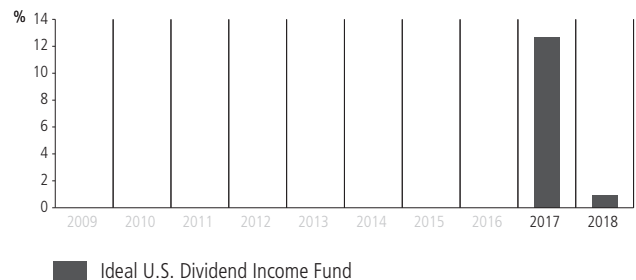
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on May 17, 2016 has \$1,220.80 on December 31, 2018. This works out to an average of 7.90% per year.

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

This chart shows how the Fund has performed in each of the past 2 years for a contractholder. In the past 2 years the Fund was up in value.



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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

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

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

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund

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

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Ideal 75/75 Series	2.90

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

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

QUICK FACTS

Date Fund Available: May 2016
Date Fund Created: April 2014

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

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

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Ideal 75/100 Series	1,000	3.31	10.5936	5,158,249
Ideal 100/100 Series	1,000	3.65	10.5001	3,165,525

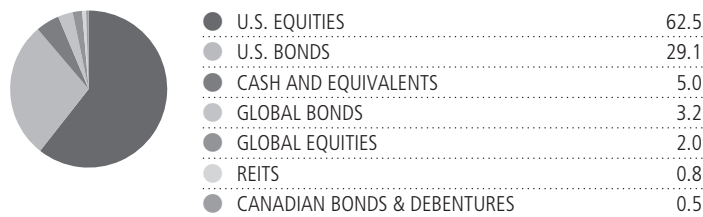
WHAT DOES THE FUND INVEST IN?

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

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

Total investments: 785

Investment Segmentation



ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

WHO IS THIS FUND FOR?

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 2 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

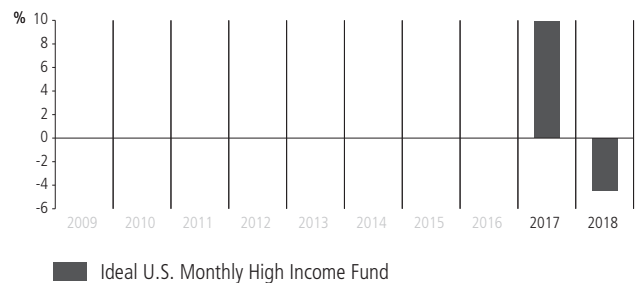
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,066.40 on December 31, 2018. This works out to an average of 2.48% 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 2 years for a contractholder who chose the Ideal 75/100 Series. In the last 2 years the fund was up in value 1 year and down in value 1 year.



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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

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

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

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund

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

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Ideal 75/100 Series	3.31
Ideal 100/100 Series	3.65

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

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

QUICK FACTS

Date Fund Available: May 2016
Date Fund Created: November 2014

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

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

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Ideal 75/100 Series	1,000	3.61	10.4154	523,134
Ideal 100/100 Series	1,000	3.92	10.3429	641,096

WHAT DOES THE FUND INVEST IN?

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

Top 10 investments (of the underlying fund)

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

Total investments: 58

Investment Segmentation

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

ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

WHO IS THIS FUND FOR?

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

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 2 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

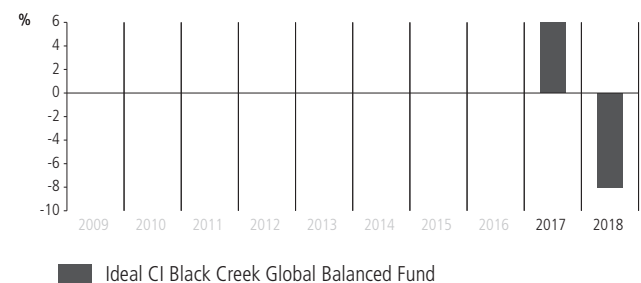
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,040.90 on December 31, 2018. This works out to an average of 1.54% 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 2 years for a contractholder who chose the Ideal 75/100 Series. In the last 2 years the fund was up in value 1 year and down in value 1 year.



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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

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

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

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund

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

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Ideal 75/100 Series	3.61
Ideal 100/100 Series	3.92

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

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

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

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

QUICK FACTS

Date Fund Available: May 2016
Date Fund Created: November 2014

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

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

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Ideal 75/100 Series	1,000	3.28	10.4094	515,967
Ideal 100/100 Series	1,000	3.57	10.3480	158,180

WHAT DOES THE FUND INVEST IN?

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

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

Total investments: 5

Investment Segmentation



	% Assets
CANADIAN BONDS & DEBENTURES	42.9
U.S. EQUITIES	19.7
GLOBAL EQUITIES	10.9
CANADIAN EQUITIES	10.3
CASH AND EQUIVALENTS	7.8
U.S. BONDS	3.2
MUTUAL FUNDS	3.1
GLOBAL BONDS	2.3

ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

WHO IS THIS FUND FOR?

This Fund may be right for people seeking 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 2 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

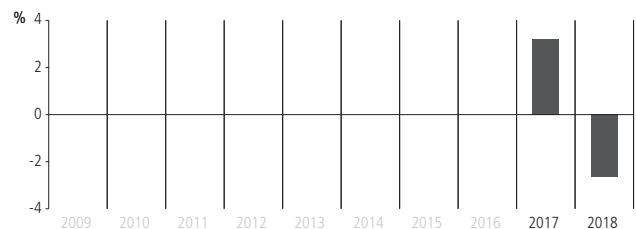
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,042.10 on December 31, 2018. This works out to an average of 1.58% per year.

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

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



■ Ideal CI Cambridge High Income Fund

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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

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

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

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund

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

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Ideal 75/100 Series	3.28
Ideal 100/100 Series	3.57

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

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

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

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

QUICK FACTS

Date Fund Available: May 2016
Date Fund Created: November 2014

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

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

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Ideal 75/100 Series	1,000	3.46	10.5274	465,478
Ideal 100/100 Series	1,000	3.79	10.4610	359,835

WHAT DOES THE FUND INVEST IN?

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

Top 10 investments (of the underlying fund)

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

Total investments: 342

Investment Segmentation

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

ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

WHO IS THIS FUND FOR?

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

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 2 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

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

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,051.60 on December 31, 2018. This works out to an average of 1.94% per year.

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

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



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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

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

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

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund

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

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Ideal 75/100 Series	3.46
Ideal 100/100 Series	3.79

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

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

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

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

QUICK FACTS

Date Fund Available: May 2016
Date Fund Created: January 2009

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

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

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Ideal 75/100 Series	1,000	3.37	10.2327	987,828
Ideal 100/100 Series	1,000	3.78	10.1394	610,999

WHAT DOES THE FUND INVEST IN?

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

Top 10 investments (of the underlying fund)

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

Total investments: 920

Investment Segmentation



ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential long term capital growth and income. They are comfortable with the risks of investing in equities.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 2 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

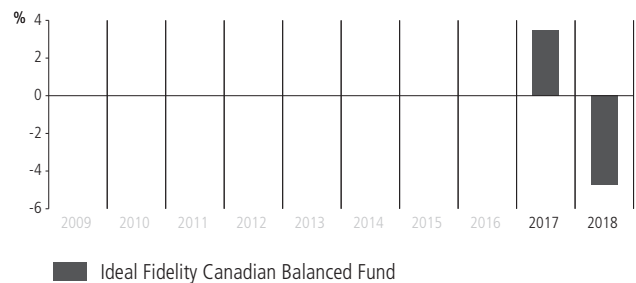
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,022.50 on December 31, 2018. This works out to an average of 0.85% per year.

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

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



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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

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

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

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

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Ideal 75/100 Series	3.37
Ideal 100/100 Series	3.78

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

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

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

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

QUICK FACTS

Date Fund Available: May 2016
Date Fund Created: November 2014

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

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

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Ideal 75/100 Series	1,000	3.52	10.7483	588,552
Ideal 100/100 Series	1,000	3.87	10.6476	446,109

WHAT DOES THE FUND INVEST IN?

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

Top 10 investments (of the underlying fund)

	%
Fidelity Global Dividend Investment Trust	35.68
Fidelity Global Bond Investment Trust	29.12
Fidelity Global High Yield Investment Trust	10.37
Fidelity Global Real Estate Investment Trust	6.35
Fidelity Emerging Markets Debt Investment Trust	5.04
Fidelity Convertible Securities Investment Trust	4.80
Fidelity High Income Commercial Real Estate Investment Trust	2.43
iShares Tips Bond ETF	1.88
Fidelity Global Intrinsic Value Investment Trust	1.49
Fidelity Floating Rate High Income Investment Trust	1.05
Total	98.20

Total investments: 2624

Investment Segmentation

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

ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

WHO IS THIS FUND FOR?

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

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 2 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

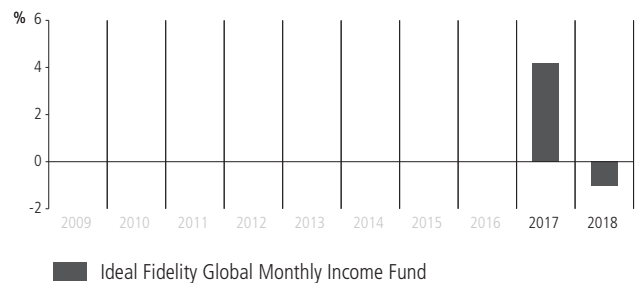
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,077.10 on December 31, 2018. This works out to an average of 2.87% per year.

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

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



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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

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

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

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund

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

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Ideal 75/100 Series	3.52
Ideal 100/100 Series	3.87

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

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

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

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

QUICK FACTS

Date Fund Available: May 2016

Date Fund Created: May 2011

Underlying Fund Manager: Fidelity Investments Canada ULC

Total Units Outstanding: 17,625,764

Total Fund Value: \$211,848,964

Portfolio Turnover Rate: 4.23%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Ideal 75/100 Series	1,000	3.42	10.0232	1,842,172
Ideal 100/100 Series	1,000	3.80	9.9409	1,170,215

WHAT DOES THE FUND INVEST IN?

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

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

Total investments: 2346

Investment Segmentation



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

ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

WHO IS THIS FUND FOR?

This Fund may be right for a person seeking income and capital growth.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 2 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

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

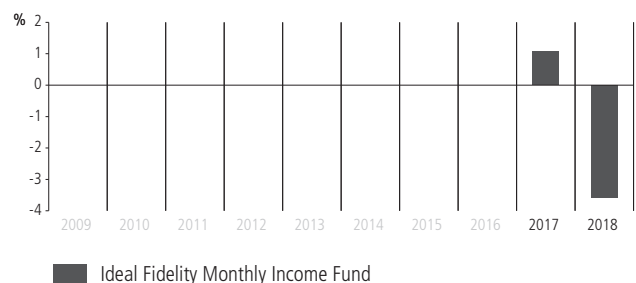
Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,003.00 on December 31, 2018. This works out to an average of 0.11% 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 2 years for a contractholder who chose the Ideal 75/100 Series. In the last 2 years the fund was up in value 1 year and down in value 1 year.



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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

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

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

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund

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

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Ideal 75/100 Series	3.42
Ideal 100/100 Series	3.80

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

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

QUICK FACTS

Date Fund Available: May 2016
Date Fund Created: November 2014

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

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

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Ideal 75/100 Series	1,000	3.51	10.1163	183,808
Ideal 100/100 Series	1,000	3.85	10.0269	107,614

WHAT DOES THE FUND INVEST IN?

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

Top 10 investments (of the underlying fund)

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

Total investments: 973

Investment Segmentation

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

ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

WHO IS THIS FUND FOR?

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

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 2 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

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

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,012.80 on December 31, 2018. This works out to an average of 0.49% per year.

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

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



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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

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

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

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund

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

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Ideal 75/100 Series	3.51
Ideal 100/100 Series	3.85

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

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

QUICK FACTS

Date Fund Available: May 2016
Date Fund Created: January 2009

Underlying Fund Manager: Franklin Templeton Investments Corp.
Total Units Outstanding: 2,952,225

Total Fund Value: \$40,908,789
Portfolio Turnover Rate: 5.95%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Ideal 75/100 Series	1,000	3.54	10.2732	130,127
Ideal 100/100 Series	1,000	3.82	10.1917	85,435

WHAT DOES THE FUND INVEST IN?

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

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

Total investments: 3700

Investment Segmentation

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

ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential income and long term capital growth. They are comfortable with the risks of investing in global equities.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 2 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

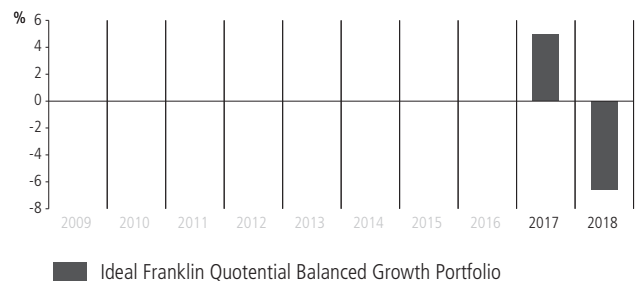
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,028.30 on December 31, 2018. This works out to an average of 1.07% per year.

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

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



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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

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

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

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund

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

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Ideal 75/100 Series	3.54
Ideal 100/100 Series	3.82

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

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

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

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

QUICK FACTS

Date Fund Available: May 2016
Date Fund Created: January 2009

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

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

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Ideal 75/100 Series	1,000	3.37	10.1525	130,792
Ideal 100/100 Series	1,000	3.64	10.0903	58,921

WHAT DOES THE FUND INVEST IN?

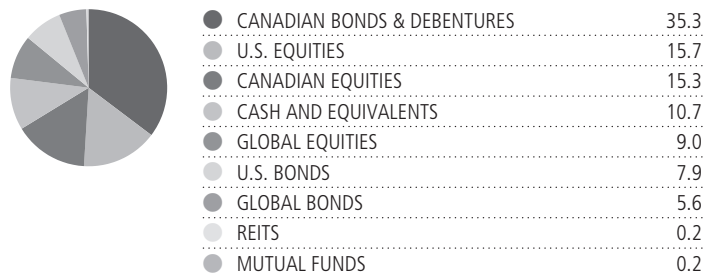
This Segregated Fund currently invests most of its assets in units of the Franklin Quotential Balanced Income Portfolio. The underlying fund invests in a mix of underlying funds. The underlying fund invests in a mix of equity and fixed income. The equities are Canadian and foreign.

Top 10 investments (of the underlying fund)

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

Total investments: 3700

Investment Segmentation



ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential income and long term capital growth. They are comfortable with the risks of investing in equities.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 2 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

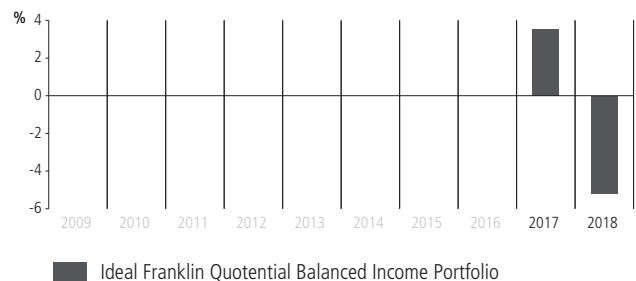
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,016.30 on December 31, 2018. 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 2 years for a contractholder who chose the Ideal 75/100 Series. In the last 2 years the fund was up in value 1 year and down in value 1 year.



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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

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

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

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund

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

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Ideal 75/100 Series	3.37
Ideal 100/100 Series	3.64

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

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

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

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

QUICK FACTS

Date Fund Available: May 2016
Date Fund Created: January 2009

Underlying Fund Manager: Franklin Templeton Investments Corp.
Total Units Outstanding: 3,299,613

Total Fund Value: \$40,735,105
Portfolio Turnover Rate: 4.22%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Ideal 75/100 Series	1,000	3.23	9.9997	212,380
Ideal 100/100 Series	1,000	3.62	9.9126	56,252

WHAT DOES THE FUND INVEST IN?

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

Top 10 investments (of the underlying fund)

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

Total investments: 2492

Investment Segmentation



ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential income and some long term capital growth. They are comfortable with the risks of investing in equities.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 2 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

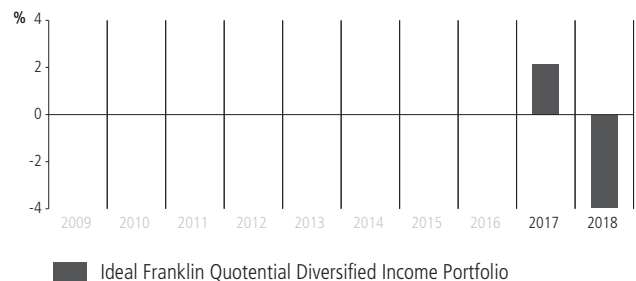
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,000.00 on December 31, 2018. This works out to an average of 0.00% per year.

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

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



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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

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

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

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund

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

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Ideal 75/100 Series	3.23
Ideal 100/100 Series	3.62

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

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

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

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

QUICK FACTS

Date Fund Available: May 2016
Date Fund Created: January 2009

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

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

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Ideal 75/100 Series	1,000	3.45	10.7959	222,809
Ideal 100/100 Series	1,000	3.69	10.7086	100,037

WHAT DOES THE FUND INVEST IN?

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

Top 10 investments (of the underlying fund)

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

Total investments: 201

Investment Segmentation

	% Assets
GLOBAL EQUITIES	47.4
CASH AND EQUIVALENTS	26.5
U.S. EQUITIES	13.0
GLOBAL BONDS	12.6
U.S. BONDS	0.4
CANADIAN EQUITIES	0.3

ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential long term capital growth and income. They are comfortable with the risks of investing in global equities.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 2 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

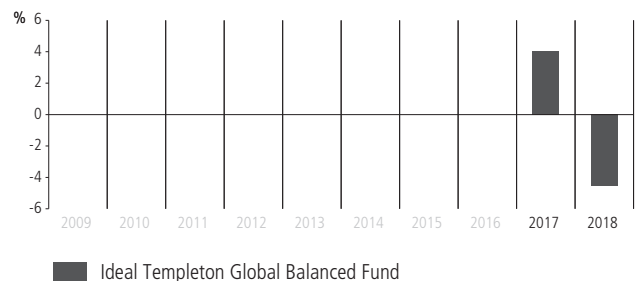
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the Ideal 75/100 Series on May 17, 2016 has \$1,078.20 on December 31, 2018. This works out to an average of 2.91% 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 2 years for a contractholder who chose the Ideal 75/100 Series. In the last 2 years the fund was up in value 1 year and down in value 1 year.



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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

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

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

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund

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

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Ideal 75/100 Series	3.45
Ideal 100/100 Series	3.69

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

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

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

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

QUICK FACTS

Date Fund Available: May 2016

Underlying Fund Manager: Standard Life Investments Limited

Total Fund Value: \$65,918,787

Date Fund Created: November 2013

Total Units Outstanding: 6,902,559

Portfolio Turnover Rate: 2.36%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Ideal 75/75 Series	1,000	3.00	9.1893	618,859

WHAT DOES THE FUND INVEST IN?

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

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

Market exposure



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

ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

WHO IS THIS FUND FOR?

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

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 2 years. Returns are after the MER has been deducted.

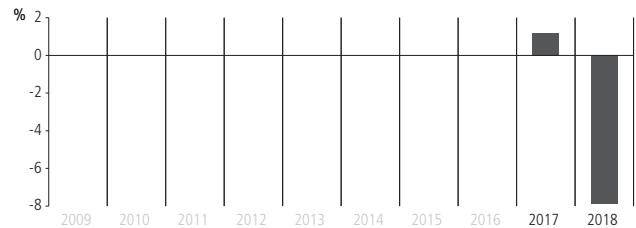
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on May 17, 2016 has \$918.30 on December 31, 2018. 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 2 years for a contractholder. In the last 2 years the fund was up in value 1 year and down in value 1 year.



■ Ideal Global Absolute Return Strategies Fund

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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

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

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

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund

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

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Ideal 75/75 Series	3.00

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

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

Fund Highlights

Management Fees & Insurance Fees

AT DECEMBER 31, 2018

FUND NAME	Management Fees and Insurance Fees									Insurance Fee		
	Ideal 75/75 Series			Ideal 75/100 Series			Ideal 100/100 Series			Ideal 75/75 Series	Ideal 75/100 Series	Ideal 100/100 Series
	Standard	Platinum	F-Class	Standard	Platinum	F-Class	Standard	Platinum	F-Class			
Ideal Aggressive Portfolio	-	-	-	2.25	1.65	1.25	2.25	1.65	1.25	-	0.75	1.00
Ideal Bond Fund	-	-	-	1.85	1.45	1.35	1.85	1.45	1.35	-	0.15	0.35
Ideal Canadian Dividend Growth Fund	2.10	1.70	1.10	-	-	-	-	-	-	0.40	-	-
Ideal Canadian Unconstrained Bond Fund	-	-	-	2.05	1.65	1.55	2.05	1.65	1.55	-	0.15	0.35
Ideal Conservative Portfolio	-	-	-	2.25	1.65	1.10	2.25	1.65	1.10	-	0.35	0.60
Ideal Dividend Growth & Income Portfolio	-	-	-	2.25	1.65	1.25	2.25	1.65	1.25	-	0.75	1.00
Ideal Dollar Cost Averaging Program	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Ideal Dollar-Cost Averaging Advantage Fund (capped)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Ideal Fundamental Dividend Fund	2.10	1.70	1.10	-	-	-	-	-	-	0.40	-	-
Ideal Fundamental Income Class	2.25	1.65	1.25	-	-	-	-	-	-	0.10	-	-
Ideal Fundamental Income Fund	-	-	-	2.20	1.60	1.20	2.20	1.60	1.20	-	0.50	0.75
Ideal Global Balanced Fund	-	-	-	2.55	1.95	1.55	2.55	1.95	1.55	-	0.50	0.65
Ideal Global Dividend Growth Fund	2.30	1.90	1.30	-	-	-	-	-	-	0.40	-	-
Ideal Global Strategic Balanced Yield Fund	-	-	-	2.55	2.05	1.55	2.55	2.05	1.55	-	0.50	0.75
Ideal Growth Portfolio	-	-	-	2.25	1.65	1.10	2.25	1.65	1.10	-	0.50	0.75
Ideal Moderate Portfolio	-	-	-	2.25	1.65	1.10	2.25	1.65	1.10	-	0.40	0.65
Ideal Money Market Fund	1.15	0.85	0.90	1.15	0.85	0.90	1.15	0.85	0.90	0.00	0.15	0.25
Ideal Select Aggressive Portfolio	-	-	-	2.50	2.00	1.50	2.50	2.00	1.50	-	0.75	1.00
Ideal Select Conservative Portfolio	-	-	-	2.35	1.85	1.35	2.35	1.85	1.35	-	0.35	0.60
Ideal Select Dividend Growth & Income Portfolio	-	-	-	2.45	1.95	1.45	2.45	1.95	1.45	-	0.75	1.00
Ideal Select Growth Portfolio	-	-	-	2.45	1.95	1.45	2.45	1.95	1.45	-	0.50	0.75
Ideal Select Moderate Portfolio	-	-	-	2.40	1.90	1.40	2.40	1.90	1.40	-	0.40	0.65
Ideal Strategic Income Fund	1.90	1.75	1.50	-	-	-	-	-	-	0.05	-	-
Ideal Strategic Investment Grade Global Bond Fund	-	-	-	2.05	1.65	1.55	2.05	1.65	1.55	-	0.15	0.35
Ideal U.S. Dividend Income Fund	2.20	1.80	1.20	-	-	-	-	-	-	0.40	-	-
Ideal U.S. Monthly High Income Fund	-	-	-	2.45	1.85	1.45	2.45	1.85	1.45	-	0.50	0.75
Ideal CI Black Creek Global Balanced Fund	-	-	-	2.70	2.20	1.70	2.70	2.20	1.70	-	0.50	0.75
Ideal CI Cambridge High Income Fund	-	-	-	2.55	2.05	1.55	2.55	2.05	1.55	-	0.40	0.65
Ideal CI Signature Canadian Balanced Fund	-	-	-	2.60	2.10	1.60	2.60	2.10	1.60	-	0.50	0.75

Fund Highlights

Management Fees & Insurance Fees

AT DECEMBER 31, 2018

FUND NAME	Management Fees and Insurance Fees									Insurance Fee		
	Ideal 75/75 Series			Ideal 75/100 Series			Ideal 100/100 Series			Ideal 75/75 Series	Ideal 75/100 Series	Ideal 100/100 Series
	Standard	Platinum	F-Class	Standard	Platinum	F-Class	Standard	Platinum	F-Class			
Ideal Fidelity Canadian Balanced Fund	-	-	-	2.55	2.05	1.55	2.55	2.05	1.55	-	0.50	0.75
Ideal Fidelity Global Monthly Income Fund	-	-	-	2.70	2.20	1.70	2.70	2.20	1.70	-	0.50	0.75
Ideal Fidelity Monthly Income Fund	-	-	-	2.55	2.05	1.55	2.55	2.05	1.55	-	0.50	0.75
Ideal Franklin Bissett Canadian Balanced Fund	-	-	-	2.65	2.15	1.65	2.65	2.15	1.65	-	0.50	0.75
Ideal Franklin Quotential Balanced Growth Portfolio	-	-	-	2.60	2.10	1.60	2.60	2.10	1.60	-	0.50	0.75
Ideal Franklin Quotential Balanced Income Portfolio	-	-	-	2.60	2.10	1.60	2.60	2.10	1.60	-	0.40	0.65
Ideal Franklin Quotential Diversified Income Portfolio	-	-	-	2.60	2.10	1.60	2.60	2.10	1.60	-	0.35	0.60
Ideal Templeton Global Balanced Fund	-	-	-	2.65	2.15	1.65	2.65	2.15	1.65	-	0.50	0.75
Ideal Global Absolute Return Strategies Fund	2.55	2.15	1.55	-	-	-	-	-	-	0.10	-	-

Information Specific to Platinum no-load & F-Class

PLATINUM NO-LOAD FUNDS

This section shows the available funds in the Platinum no-load option. For additional fund information, please see corresponding page within this Fund Facts booklet.

FUND NAME	Page	NEW ASSET VALUE PER UNITS (\$)			UNITS OUTSTANDING		
		Ideal 75/75 Series	Ideal 75/100 Series	Ideal 100/100 Series	Ideal 75/75 Series	Ideal 75/100 Series	Ideal 100/100 Series
Ideal Aggressive Portfolio	13	10.9952	10.9445	-	418,652	747,606	-
Ideal Bond Fund	14	9.9633	9.9579	-	645,844	316,335	-
Ideal Canadian Dividend Growth Fund	16	-	-	10.6000	-	-	999,744
Ideal Canadian Unconstrained Bond Fund	18	10.0321	10.0896	-	134,957	9,385	-
Ideal Conservative Portfolio	20	10.5585	10.3512	-	5,771,410	3,826,303	-
Ideal Dividend Growth & Income Portfolio	22	10.8030	10.6903	-	2,409,555	1,657,544	-
Ideal Dollar Cost Averaging Program	24	10.0000	10.0000	10.0000	25	25	25
Ideal Dollar-Cost Averaging Advantage Fund (capped)	26	10.2523	10.2784	10.2827	282,397	251,555	138,030
Ideal Fundamental Dividend Fund	28	-	-	10.6857	-	-	806,976
Ideal Fundamental Income Class	30	-	-	10.6457	-	-	1,326,359
Ideal Fundamental Income Fund	32	10.5220	10.4415	-	6,708,183	3,366,495	-
Ideal Global Balanced Fund	34	11.4531	11.3910	-	4,295,742	3,380,269	-
Ideal Global Dividend Growth Fund	36	-	-	10.3471	-	-	546,495
Ideal Global Strategic Balanced Yield Fund	38	9.6094	9.6032	-	777,733	252,938	-
Ideal Growth Portfolio	40	10.8922	10.7905	-	1,827,723	1,553,391	-
Ideal Moderate Portfolio	42	10.6501	10.5744	-	3,426,349	1,944,987	-
Ideal Money Market Fund	44	10.0456	10.0392	10.0520	943,961	984,194	299,719
Ideal Select Aggressive Portfolio	46	10.3658	10.5589	-	109,085	129,492	-
Ideal Select Conservative Portfolio	48	10.3325	10.2286	-	797,170	617,201	-
Ideal Select Dividend Growth & Income Portfolio	50	10.4996	10.4532	-	1,164,397	454,121	-
Ideal Select Growth Portfolio	52	10.5898	10.4732	-	393,342	569,446	-
Ideal Select Moderate Portfolio	54	10.3765	10.2963	-	792,316	418,633	-
Ideal Strategic Income Fund	56	-	-	9.8658	-	-	1,084,413
Ideal Strategic Investment Grade Global Bond Fund	58	9.9674	9.9135	-	1,242,932	430,455	-
Ideal U.S. Dividend Income Fund	60	-	-	12.2211	-	-	1,425,997
Ideal U.S. Monthly High Income Fund	62	10.7787	10.6866	-	5,158,249	3,165,525	-
Ideal CI Black Creek Global Balanced Fund	64	10.5749	10.4507	-	523,134	641,096	-
Ideal CI Cambridge High Income Fund	66	10.5933	10.5863	-	515,968	158,180	-
Ideal CI Signature Canadian Balanced Fund	68	10.6975	10.5361	-	465,478	359,835	-
Ideal Fidelity Canadian Balanced Fund	70	10.4009	10.3214	-	987,829	611,000	-
Ideal Fidelity Global Monthly Income Fund	72	10.8887	10.7721	-	588,553	446,110	-
Ideal Fidelity Monthly Income Fund	74	10.1680	10.0839	-	1,842,172	1,170,215	-

FUND NAME	Page	NEW ASSET VALUE PER UNITS (\$)			UNITS OUTSTANDING		
		Ideal 75/75 Series	Ideal 75/100 Series	Ideal 100/100 Series	Ideal 75/75 Series	Ideal 75/100 Series	Ideal 100/100 Series
Ideal Franklin Bissett Canadian Balanced Fund	76	10.2604	10.1653	-	183,808	107,614	-
Ideal Franklin Quotential Balanced Growth Portfolio	78	10.4526	10.2742	-	130,127	85,435	-
Ideal Franklin Quotential Balanced Income Portfolio	80	10.3308	10.3220	-	130,793	58,921	-
Ideal Franklin Quotential Diversified Income Portfolio	82	10.1832	10.2108	-	212,380	56,252	-
Ideal Templeton Global Balanced Fund	84	10.9661	10.7669	-	222,809	100,037	-
Ideal Global Absolute Return Strategies Fund	86	-	-	9.2874	-	-	618,859

Information Specific to Platinum no-load & F-Class

F-CLASS FUNDS

This section shows the available funds in the F-Class option. For additional fund information, please see corresponding page within this Fund Facts booklet.

FUND NAME	Page	NEW ASSET VALUE PER UNITS (\$)			UNITS OUTSTANDING		
		Ideal 75/75 Series	Ideal 75/100 Series	Ideal 100/100 Series	Ideal 75/75 Series	Ideal 75/100 Series	Ideal 100/100 Series
Ideal Aggressive Portfolio	12	-	11.0943	11.0820	-	25	25
Ideal Bond Fund	14	-	10.0297	9.9718	-	3,073	1,403
Ideal Canadian Dividend Growth Fund	16	10.7868	-	-	2,824	-	-
Ideal Canadian Unconstrained Bond Fund	18	-	10.1660	10.1136	-	25	25
Ideal Conservative Portfolio	20	-	10.7188	10.7692	-	10,029	25
Ideal Dividend Growth & Income Portfolio	22	-	10.8433	10.8135	-	10,285	4,786
Ideal Dollar Cost Averaging Program	24	10.0000	10.0000	10.0000	25	25	25
Ideal Dollar-Cost Averaging Advantage Fund (capped)	26	10.2928	10.2636	10.2808	25	25	25
Ideal Fundamental Dividend Fund	28	10.9428	-	-	25	-	-
Ideal Fundamental Income Class	30	10.7708	-	-	25	-	-
Ideal Fundamental Income Fund	32	-	10.6499	10.5527	-	24,838	17,256
Ideal Global Balanced Fund	34	-	11.6059	11.5403	-	130,298	29,382
Ideal Global Dividend Growth Fund	36	10.5317	-	-	2,998	-	-
Ideal Global Strategic Balanced Yield Fund	38	-	9.6168	9.6092	-	25	9,651
Ideal Growth Portfolio	40	-	11.0996	10.8948	-	17,593	25
Ideal Moderate Portfolio	42	-	10.8273	10.7841	-	86,899	13,577
Ideal Money Market Fund	44	10.0416	10.0399	10.0144	1,768	264,469	25
Ideal Select Aggressive Portfolio	46	-	10.7819	10.7416	-	958	25
Ideal Select Conservative Portfolio	48	-	10.5336	10.5252	-	25	25
Ideal Select Dividend Growth & Income Portfolio	50	-	10.6318	10.5956	-	1,327	25
Ideal Select Growth Portfolio	52	-	10.7037	10.6155	-	2,761	13,509
Ideal Select Moderate Portfolio	54	-	10.6387	10.4592	-	25	5,532
Ideal Strategic Income Fund	56	9.9924	-	-	25	-	-
Ideal Strategic Investment Grade Global Bond Fund	58	-	10.0066	9.9412	-	15,431	3,883
Ideal U.S. Dividend Income Fund	60	12.4529	-	-	3,760	-	-
Ideal U.S. Monthly High Income Fund	62	-	10.9181	10.8064	-	28,443	4,952
Ideal CI Black Creek Global Balanced Fund	64	-	10.7507	10.6184	-	476	17,613
Ideal CI Cambridge High Income Fund	66	-	10.8367	10.8352	-	25	25
Ideal CI Signature Canadian Balanced Fund	68	-	10.8341	10.7256	-	1,446	25
Ideal Fidelity Canadian Balanced Fund	70	-	10.6943	10.4452	-	25	25
Ideal Fidelity Global Monthly Income Fund	72	-	11.0755	10.9233	-	25	2,700
Ideal Fidelity Monthly Income Fund	74	-	10.3380	10.2266	-	810	4,199

FUND NAME	Page	NEW ASSET VALUE PER UNITS (\$)			UNITS OUTSTANDING		
		Ideal 75/75 Series	Ideal 75/100 Series	Ideal 100/100 Series	Ideal 75/75 Series	Ideal 75/100 Series	Ideal 100/100 Series
Ideal Franklin Bissett Canadian Balanced Fund	76	-	10.5344	10.2744	-	25	25
Ideal Franklin Quotential Balanced Growth Portfolio	78	-	10.7219	10.4736	-	25	25
Ideal Franklin Quotential Balanced Income Portfolio	80	-	10.5628	10.5528	-	25	25
Ideal Franklin Quotential Diversified Income Portfolio	82	-	10.4076	10.4012	-	25	25
Ideal Templeton Global Balanced Fund	84	-	11.2503	10.9888	-	25	25
Ideal Global Absolute Return Strategies Fund	86	9.4529	-	-	68,718	-	-

OBJECTIVE AND STRATEGY

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

Ideal Aggressive Portfolio

Objective

The investment objective of the Ideal Aggressive Portfolio is to maximize long-term capital growth.

Strategy

This fund will invest in units of multiple underlying funds.

Ideal Bond Fund

Objective

The Fund seeks to earn the highest level of income consistent with the preservation of capital with some capital appreciation by investing primarily in bonds and debentures of various terms issued or guaranteed by Canadian federal, provincial or municipal governments or corporations.

Strategy

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

Ideal Canadian Dividend Growth Fund

Objective

The Fund seeks to generate both capital growth and income by primarily investing in a diversified portfolio of dividend paying Canadian equities.

Strategy

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

Ideal Canadian Unconstrained Bond Fund

Objective

The Fund seeks to generate income with an emphasis on capital preservation. The Fund invests primarily in a diversified portfolio of Canadian fixed income securities. The Fund may also invest in fixed income securities of other countries.

Strategy

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

Ideal Conservative Portfolio

Objective

The investment objective of the Ideal Conservative Portfolio is to provide a consistent flow of income with an emphasis on preservation of capital.

Strategy

This fund will invest in units of multiple underlying funds.

Ideal Dividend Growth & Income Portfolio

Objective

The investment objective of the Ideal Dividend Growth & Income Portfolio is to achieve long-term capital growth. The portfolio invests in a diversified mix of funds with a focus on dividend growth and monthly income funds.

Strategy

This fund will invest in units of multiple underlying funds.

Ideal Dollar Cost Averaging Program

Objective

To provide investors with interest income by generally holding all of its portfolio assets on deposit in a demand deposit (cashable) account with an administered interest rate at its affiliate, Manulife Bank of Canada.

Strategy

Upon request, the strategy for this fund is available through the Investment Policy Statement (IPS).

Ideal Dollar-Cost Averaging Advantage Fund (capped)

The investment objective of the Fund is to provide investors with interest income by investing in high interest cash accounts. The Fund is expected to provide a gross investment return equivalent to the return of the Manulife Bank Advantage Account.

To provide investors with interest income by investing in high interest cash accounts. The Fund is expected to provide a gross investment return equivalent to the return of the Manulife Bank Advantage Account.

Ideal Fundamental Dividend Fund

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.

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

Ideal Fundamental Income Class

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.

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

OBJECTIVE AND STRATEGY

Ideal Fundamental Income Fund

Objective

This Balanced Fund aims to provide a regular flow of monthly revenue. The Fund invests primarily in equities and fixed income investments. These securities can be Canadian or foreign.

Strategy

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

Ideal Global Balanced Fund

Objective

The Fund seeks to provide a combination of income and capital appreciation by investing primarily in a global diversified portfolio of equity and fixed income securities.

Strategy

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

Ideal Global Dividend Growth Fund

Objective

The Fund seeks to provide both capital growth and income. The Fund invests primarily in a globally diversified portfolio of equity, equity-type securities and other income producing investments.

Strategy

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

Ideal Global Strategic Balanced Yield Fund

Objective

The Fund seeks to provide a combination of income and capital appreciation by investing primarily in a diversified portfolio of global dividend paying equity securities and fixed income securities.

Strategy

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

Ideal Growth Portfolio

Objective

The investment objective of the Ideal Growth Portfolio is to emphasize appreciation of capital while still providing some income.

Strategy

This fund will invest in units of multiple underlying funds.

Ideal Moderate Portfolio

Objective

The investment objective of the Ideal Moderate Portfolio is to provide income while leaving room for some capital appreciation. This fund will invest in units of multiple underlying funds.

Ideal Money Market Fund

Objective

The Fund seeks to provide interest income by investing in high quality, short-term fixed income securities issued by Canadian federal or provincial governments, Canadian chartered banks, and loan, trust and other companies operating in Canada. The fund may also invest in interest rate bearing instruments such as demand deposit accounts.

Strategy

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

Ideal Select Aggressive Portfolio

Objective

The investment objective of the Ideal Select Aggressive Portfolio is to maximize long-term capital growth through internal and/or external third party managers.

Strategy

This fund will invest in units of multiple underlying funds.

Ideal Select Conservative Portfolio

Objective

The investment objective of the Ideal Select Conservative Portfolio is to generate a consistent flow of income with an emphasis on preservation of capital by investing through internal and/or external third party managers.

Strategy

This fund will invest in units of multiple underlying funds.

Ideal Select Dividend Growth & Income Portfolio

Objective

The investment objective of the Ideal Select Dividend Growth & Income Portfolio is to achieve long-term capital growth through internal and/or external third party managers.

Strategy

This fund will invest in units of multiple underlying funds.

Ideal Select Growth Portfolio

Objective

The investment objective of the Ideal Select Growth Portfolio is to emphasize appreciation of capital while still generating some income through internal and/or external third party managers.

Strategy

This fund will invest in units of multiple underlying funds.

OBJECTIVE AND STRATEGY

Ideal Select Moderate Portfolio

Objective

The investment objective of the Ideal Select Moderate Portfolio is to generate income while leaving room for some capital appreciation through internal and/or external third party managers.

Strategy

This fund will invest in units of multiple underlying funds.

Ideal Strategic Income Fund

Objective

This Fixed Income Fund aims to generate income with an emphasis on capital preservation. This Fund invests primarily in government and corporate debt securities from developed and emerging markets. It also invests in U.S. government and agency securities and high yield bonds. The Fund may also invest in preferred shares and other types of debt securities.

Strategy

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

Ideal Strategic Investment Grade Global Bond Fund

Objective

The Fund seeks to provide income with an emphasis on capital preservation by investing primarily in investment-grade government and corporate debt securities from developed and emerging markets globally.

Strategy

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

Ideal U.S. Dividend Income Fund

Objective

The Fund seeks to achieve a combination of capital growth and income. The Fund invests primarily in a diversified portfolio of U.S. equity and equity-type securities and other income producing investments.

Strategy

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

Ideal U.S. Monthly High Income Fund

Objective

This Balanced Fund seeks to provide a combination of income and capital appreciation by investing primarily in a diversified portfolio of U.S. dividend paying and other equity securities as well as fixed income securities.

Strategy

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

Ideal CI Black Creek Global Balanced Fund

Objective

The fundamental investment objective of Black Creek Global Balanced Fund is to seek the growth of long-term total return by investing primarily in a balanced portfolio of equities, convertible and fixed income securities issued by governments, supra-national agencies or corporations anywhere in the world. To achieve its objective, the investment policy of the fund is to invest a majority of the fund's assets in a portfolio consisting of equities, convertible and fixed income investments issued globally. The global equity securities in which the fund will invest are a diversified portfolio of primarily globally competitive companies within growing sectors. The debt securities in which the fund will invest are a diversified portfolio of primarily convertible and fixed income investments issued by governments, corporations and supra-national organizations throughout the world. The fundamental investment objective of the fund is contained and/or incorporated by reference in its Declaration of Trust. It may be changed by the Manager only with the sanction of a resolution passed by a majority of the votes cast at a meeting of the unitholders of the fund duly convened for that purpose and held in accordance with the applicable provisions of its Declaration of Trust.

Strategy

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

Ideal CI Cambridge High Income Fund

Objective

This fund's objective is to achieve a high level of income by investing primarily in fixed income and high-yielding equity securities and other income producing securities throughout the world.

Strategy

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

Ideal CI Signature Canadian Balanced Fund

Objective

This fund's objective is to achieve an attractive total return, consisting of income and capital gains. It invests primarily in a mix of Canadian equity and equity-related securities and fixed income securities. The fund is not limited to how much it invests or keeps invested in each asset class. The mix may vary according to market conditions.

Strategy

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

OBJECTIVE AND STRATEGY

Ideal Fidelity Canadian Balanced Fund

Objective

The Fund aims to achieve high total investment return. The Fund uses a balanced approach. It invests primarily in a mix of Canadian equity securities, investment grade bonds, high yield securities and money market instruments.

Strategy

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

Ideal Fidelity Global Monthly Income Fund

Objective

The Fund aims to achieve a combination of a steady flow of income and the potential for capital gains. It invests primarily in a mix of 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.

Ideal Fidelity Monthly Income Fund

Objective

The Fund aims to achieve a combination of a steady flow of income and the potential for capital gains. It invests primarily in a mix of Canadian equity securities, Canadian fixed income securities, U.S. commercial mortgage-backed securities, and U.S. higher yielding, lower quality fixed income securities, preferred stocks and convertible securities. The Fund can invest in these securities either directly or indirectly through investments in underlying funds.

Strategy

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

Ideal Franklin Bissett Canadian Balanced Fund

Objective

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

Strategy

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

Ideal Franklin Quotential Balanced Growth Portfolio

Objective

The fund invests in units of the Franklin Quotential Balanced Growth Portfolio or a substantially similar fund. The underlying fund objective is a balance of current income and long-term capital appreciation by investing in a diversified mix of equity and income mutual funds, with a bias towards capital appreciation.

Strategy

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

Ideal Franklin Quotential Balanced Income Portfolio

Objective

The fund invests in units of the Franklin Quotential Balanced Income Portfolio or a substantially similar fund. The underlying fund objective is a balance of current income and long-term capital appreciation by investing in a diversified mix of equity and income mutual funds, with a bias towards income.

Strategy

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

Ideal Franklin Quotential Diversified Income Portfolio

Objective

The investment objective of this fund is to achieve high current income and some long-term capital appreciation by investing primarily in a diversified mix of income and equity funds.

Strategy

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

Ideal Templeton Global Balanced Fund

Objective

The investment objective of this fund is to achieve current income while maintaining prospects for capital appreciation by investing primarily in debt and equity securities issued around the world either directly or through one or more underlying funds.

Strategy

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

OBJECTIVE AND STRATEGY

Ideal Global Absolute Return Strategies Fund

Objective

This Alternative Strategies Fund aims to deliver a positive absolute return in the form of capital growth over the medium to longer term in all market conditions. The Sub-fund is actively managed, with a wide investment remit to target a level of return over rolling three-year periods equivalent to cash plus five percent a year, gross of fees. It exploits market inefficiencies through active allocation to a diverse range of market positions. The Sub-fund uses a combination of traditional assets (such as equities and bonds) and investment strategies based on advanced derivative techniques, resulting in a diversified portfolio. The fund can take long and short positions in markets, securities and groups of securities through derivative contracts. Leverage in the fund arises as a result of the use of derivatives.

Strategy

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

For more information, please contact your advisor
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