



Investment overview

# Manulife Private Investment Pools—MPIP Segregated Pools

Featuring

**Segregated Pools and Portfolios  
and Guaranteed Interest Accounts**

The Manufacturers Life Insurance Company

# MPIP Segregated Pools program

## Segregated Pools and Portfolios

### 75/75 series

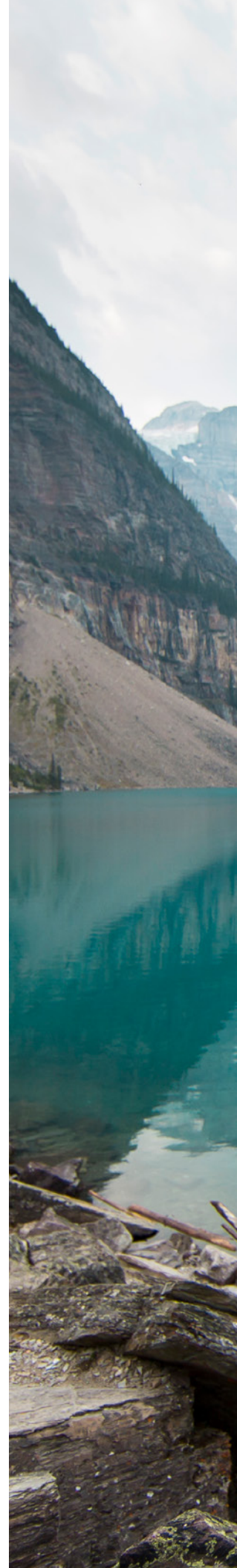
Participate in the growth potential of the market.

### 75/100 series

Focus on estate transfer to beneficiary and wealth preservation.

## Guaranteed Interest Accounts (GIA) and Daily Interest Account (DIA)

Add additional security with guaranteed rates.





As your wealth grows, so should your expectations. Work with a partner of financial strength and global reach, and rest assured your portfolio is managed with forward-thinking conviction. Seize greater value through management fee reimbursements, estate planning advantages, maturity and death benefit guarantees<sup>1</sup>, and potential creditor protection. The contract also offers access to guaranteed rates and security with flexible Guaranteed Interest Accounts (GIAs) and a Daily Interest Account (DIA).

**If you are seeking an investment program that reflects your highest expectations, welcome to Manulife Private Investment Pools.**

<sup>1</sup> Segregated pools and portfolios only.

## **MPIP Segregated Pools and Portfolios**

### **Death benefit guarantee**

With two death benefit guarantee (DBG) options available, 75% or 100%, reduced proportionally for withdrawals, you can ensure your legacy is passed on to your beneficiaries. The 75/100 option also includes automatic annual resets of the DBG to the market value, if higher on the series anniversary date. The last DBG reset occurs on the series anniversary date prior to the annuitant's 80<sup>th</sup> birthday.

### **Maturity guarantee**

At contract maturity (on December 31<sup>st</sup> of your 100<sup>th</sup> year, or earlier where required by legislation), you are guaranteed to receive the greater of the market value or the maturity guarantee, which is equal to 75% of deposits, reduced proportionally for withdrawals.

### **Capitalize on market volatility with Dollar Cost Averaging**

To alleviate some of the risks with investing large lump sum investments, the amount can be divided into smaller sums and invested at regular intervals over a period of time. This strategy can help to avoid indecision over the best times to invest and can take advantage of changes in the prices of the segregated pools to buy fewer units at higher prices and more units at lower prices, resulting in a lower overall average cost.

## **Guaranteed Interest Account and Daily Interest Account**

Guaranteed Interest Accounts (GIAs) and the Daily Interest Account (DIA) are straightforward investment options that can bring an important element of security to your financial plan. They can safeguard your investment with guaranteed rates.

## **Additional program benefits (applies to pools, portfolios, GIAs and the DIA)**

### **Creditor protection**

As an insurance contract, the MPIP Segregated Pools program has the potential to protect an investor's assets from creditors. This feature can be ideal for professionals and small business owners looking to help protect their personal assets from professional liability.

### **The ability to bypass the estate**

In the event of death, the proceeds of the contract have the ability to pass quickly and privately<sup>2</sup> to designated beneficiaries (other than an estate), without legal, estate administration, and probate fees.<sup>3</sup>

<sup>2</sup> In Saskatchewan, the advantage of preserving a client's confidentiality doesn't apply, as jointly held property and insurance policies with a named beneficiary are identified on the application for probate even though these assets don't flow through the estate and aren't subject to probate fees.

<sup>3</sup> The probate process and fees do not apply in Quebec. There is a verification process for non-notarial wills but not for notarial wills.

# Chart the *best course.*

Manulife Investments includes hundreds of investment professionals located in key markets around the world. This global footprint provides local insight, diverse expertise, and ongoing market research that supports the management of your private pools.



Manulife Investments is a trade name of Manulife Investment Management Limited. Manulife Mutual Funds, Manulife Private Investment Pools, Manulife Closed-End Funds and Manulife Exchange-Traded Funds (ETFs) are managed by Manulife Investment Management Limited. The Manufacturers Life Insurance Company is the issuer of guaranteed insurance contracts, annuities and insurance contracts containing Manulife segregated funds. Manulife, Manulife & Design, Stylized M Design, and Manulife Investments are trademarks of The Manufacturers Life Insurance Company and are used by it and by its affiliates under license.

MPIP Segregated Pools and Portfolios are managed by Manulife Investments, a global team with deep research capabilities and experience across major asset classes. The team uses clear processes, disciplined analysis, and ongoing oversight to build portfolios that support your long term goals.

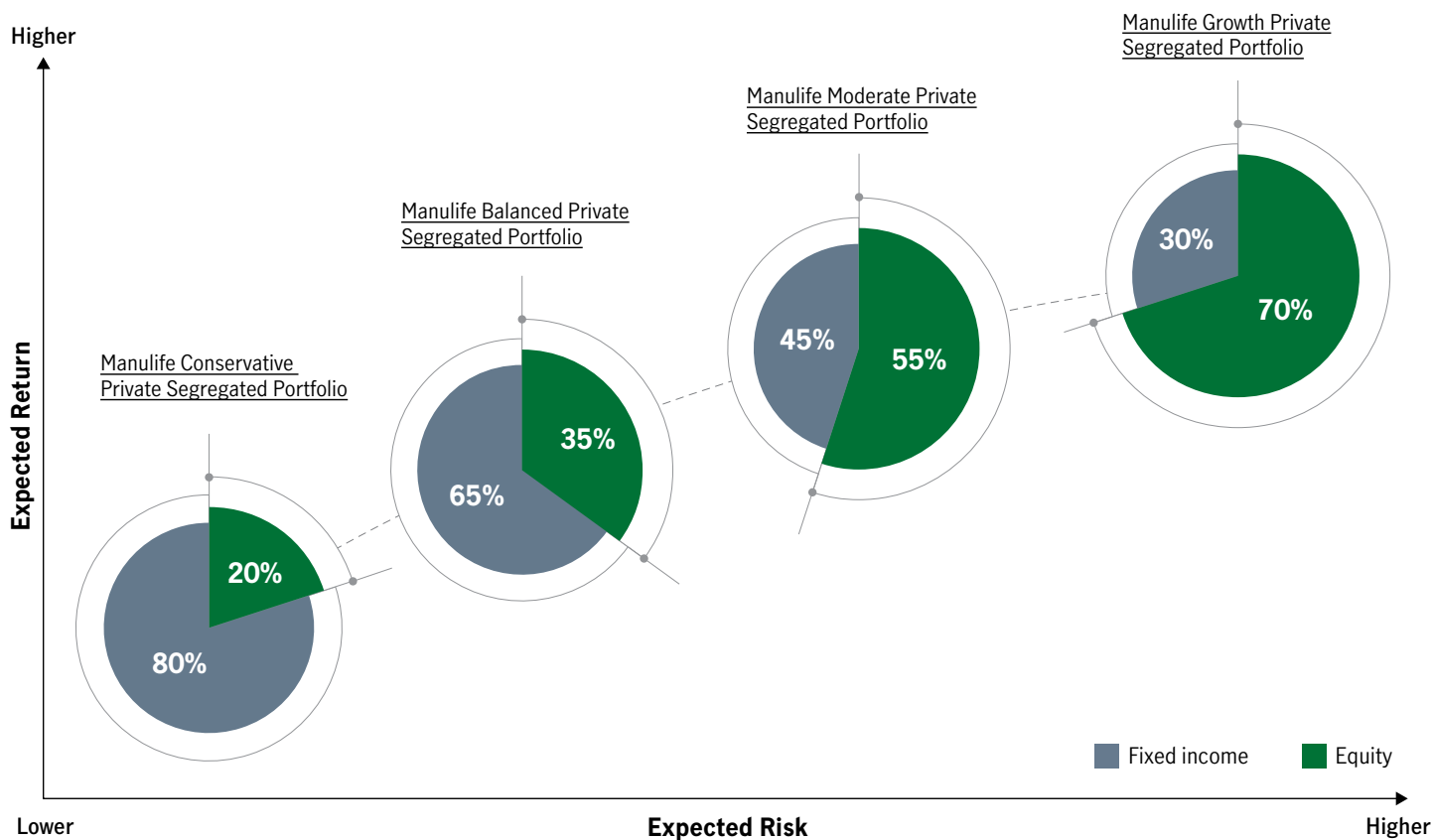
Manulife also works with specialized external managers who add complementary expertise in areas such as global equities, fixed income, and index strategies. This gives you access to a broader range of investment approaches within a single program.

# Manulife Asset Allocation Portfolios

The Manulife Asset Allocation Portfolios consist of four fully optimized, actively managed “fund-of-funds” investment portfolios that include exchange-traded funds (ETFs).

Each portfolio is designed for a specific risk tolerance and return objective. They’re simple to understand, easy to use, and provide access to some of the most popular investment strategies that Manulife Investment Management offers in a single solution.

They’re designed for those who want a sophisticated approach to investing, and the comfort of knowing professionals are working to help manage risk.



For illustrative purposes only. Breakdowns shown are based on target allocations.



## Manulife Smart ETF private segregated pool options

Exchange traded funds (ETFs) have been gaining popularity with Canadians,\* appealing to investors who are interested in their ability to help diversify a portfolio. Our Manulife Smart ETF segregated funds, available only in our 75/75 series, provide you with access to key asset classes and innovative, active strategies, each with competitive fees.

- ✓ Each underlying ETF is actively managed.
- ✓ The single asset category ETF segregated funds provide the ability to customize: each invests into a specific basket of securities offering the possibility to complement and diversify a portfolio.
- ✓ The ETF segregated fund bundle offers a simple, comprehensive one-ticket solution. It offers access to the same ETF strategies as our standalone funds through the Manulife Smart Balanced Dividend ETF Bundle mutual fund. What's more, the bundle offers systematic rebalancing to keep your clients assets aligned to the static target allocations.
- ✓ Competitive pricing.
- ✓ All the segregated fund contract benefits available with MPIP Segregated Pools.

\* Source: Investor Economics, Insurance Advisory Service—Canada, April 2021.

# Active insight, passive efficiency, and the protection of segregated fund contracts—all in one solution

**MAWER**  
Be Boring. Make Money.™

Mawer is an independent investment manager with a long history of building diversified portfolios. Their approach focuses on investing in companies that create lasting value at prices that make sense. This disciplined style aims to capture growth while managing risk.



Fidelity® is a global active manager known for deep research and focused security selection. Their strategies offer exposure to long-term growth opportunities in Canadian and global markets.

## **BlackRock**

BlackRock® is recognized globally for its leadership in index investing. Their scale and experience provide efficient, rules-based tools that support diversified portfolios.



Speak to your advisor or visit our [Price & Performance](#) tool to learn more about the pools offered.

BlackRock is a registered trademark of BlackRock Finance, Inc. and its affiliates.

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## Segregated pool or portfolio facts

### Minimum initial investment<sup>4</sup>

Combined contract minimum of \$100,000 for 75/75 and 75/100.

**Subsequent deposits:** \$1,000<sup>5</sup>

**Deposits to the Manulife Dollar-Cost Averaging Program Private Segregated Pool (DCA):** \$5,000<sup>5</sup>

Minimum DCA allocation to a segregated pool or portfolio is \$100<sup>5</sup>

**Pre-authorized chequing (PAC) minimum:** \$50/month<sup>5</sup>

<sup>4</sup> Can be met individually or as part of a household

<sup>5</sup> Only available after the initial pool or portfolio minimums have been met

## Guaranteed Interest Accounts and the Daily Interest Account

Manulife Investment Management Guaranteed Interest Accounts (GIAs) and the Daily Interest Account (DIA) are simple investment options that can bring an important element of security to your financial plan. They can safeguard your investment with guaranteed interest rates, and provide tax, estate planning, and wealth-protection benefits. And they're now available within your MPIP Segregated Pools contract. Since they're part of contract, you have the option to easily transfer your investment to a segregated pool or portfolio within your contract if you choose.<sup>6</sup>

### What is a GIA or DIA?

They are an investment options within your contract that offer competitive guaranteed interest rates on the deposit you allocate to the options. Select the term and options that work for you.

### What are the investment options?

#### Guaranteed Interest Account (GIA)

- One-month term
- One-year to 10-year term

**Features:** Earn a specified, guaranteed interest rate for your chosen term. Compound interest and monthly simple interest options are available.

**How you benefit:** Plan maturity dates to line up with future investment plans, expenditures, or lifestyle changes.

Funds are available to you at any time—when you need them (subject to surrender charges).

#### Daily interest account (DIA)

**Features:** A short-term option that provides easy access to your investment without fees.

**How you benefit:** A convenient place to “park” your investment while you take time to make investment decisions.

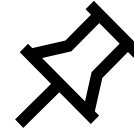
#### Volume bonus

You may also qualify for a volume bonus to increase the interest rate for your GIA, depending on the amount you invest. This bonus doesn't include the value of any segregated pools or portfolios you hold, or a DIA.

#### Tax advantages for non-registered contracts

Interest from a GIA and DIA qualifies for the annual pension income tax credit for individuals 65 years of age or older. Policy year tax reporting delays tax on interest earned for up to one year. Accrued interest from a GIA and DIA is an eligible source of pension income for purposes of income splitting for individuals age 65 or older.

**By ensuring that part of your portfolio is continually growing, a GIA or DIA can help you create a solid foundation that will provide more consistent returns and reduce your overall investment risk.**



### GIA and DIA facts

**Options available:** Daily Interest Account; one-month term; one-year to 10-year terms (full terms only); compound and monthly simple interest terms available for all registered and non registered tax types. Terms offered are only cashable (surrender charges may apply).

**Minimum initial investment:** \$1,000 per compound interest GIA term, \$5,000 per monthly simple interest GIA term (provided contract minimums are met).

**Subsequent deposits:** \$1,000 per compound interest GIA term, \$5,000 per monthly simple interest GIA term.

**Pre-authorized Chequing (PAC) minimum:** \$50 per month only available after the initial contract minimums have been met.

**Reinvestment options:** Unless otherwise instructed, each full term will automatically be reinvested for the same interest option and term length originally selected or reinvested in either a DIA or segregated pool or portfolio.

<sup>6</sup> Withdrawals and/or transfers between investment options may be subject to fees and charges, result in tax consequences, and impact segregated fund guarantees.



**For more information, contact your advisor  
or visit [manulifeprivateinvestmentpools.ca](http://manulifeprivateinvestmentpools.ca)**

Any amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value. Withdrawals proportionally decrease maturity and death benefit guarantees. The management fee reimbursement will not be paid in cash but will be credited to the contract as additional units to the relevant funds. The Manufacturers Life Insurance Company (Manulife) is the issuer of guaranteed interest accounts, the GIF Select insurance contract, and the Manulife Private Investment Pools – MPIP Segregated Pools (MPIP Segregated Pools) insurance contract and the guarantor of any guarantee provisions therein. Manulife Asset Allocation Portfolios are available in the InvestmentPlus Series of the Manulife GIF Select, MPIP Segregated Pools, and Manulife Segregated Fund Education Saving Plan insurance contracts offered by The Manufacturers Life Insurance Company. Manulife, the Stylized M Design, and Manulife & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

To speak with Manulife about segregated funds, call 1-888-790-4387.