

Investment overview

Manulife Private Investment Pools—MPIP Segregated Pools

Featuring

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

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 guarantees¹, 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.

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 80th birthday.

Maturity guarantee

At contract maturity (on December 31st of your 100th 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 automatic investing

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 privately² to designated beneficiaries (other than an estate), without legal, estate administration, and probate fees.³

¹ Segregated pools and portfolios only.

² In Saskatchewan, jointly held property and insurance policies with a named beneficiary are included on the application for probate despite the fact that these assets do not flow through the estate and are not subject to probate.

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

Fixed income segregated pools

Pool name	Available in 75/75	Available in 75/100	Investment objective ⁴	Investment Management Team	Date of inception	Risk profile (low to high)	Investment style	Asset class
Multi Sector Fixed Income								
Manulife Corporate Fixed Income Private Segregated Pool (100% fixed income)	Y	N	Seeks to generate income and the potential for capital appreciation	Manulife Canadian Fixed-Income Team	October 2014	Low	Credit	Multi-Sector Fixed Income
Manulife Global Fixed Income Private Segregated Pool (100% fixed income)	Y	Y	Seeks to generate income and the potential for capital preservation	Global multi-sector fixed-income team	November 2014	Low	Multi-sector	Multi-Sector Fixed Income
Dollar-Cost Averaging								
Manulife Dollar-Cost Averaging Program Private Segregated Pool (100% fixed income)	Y	Y	Seeks to generate interest income	Manulife	May 2019	Low	Short-term	Canadian Money Market
Canadian Money Market								
Manulife High Interest Savings Private Segregated Pool (100% fixed income)	Y	Y	Seeks to provide investors with interest income	Manulife	May 2019	Low	Short-term	Canadian Money Market
Canadian Fixed Income								
Manulife Core Plus Bond Private Segregated Pool (50% equity, 50% fixed income)	Y	Y	Seeks to generate income with an emphasis on capital preservation	Manulife Canadian Fixed-Income Team	July 2025	Low	Blend	Canadian Fixed Income

Balanced segregated pools

Pool name	Available in 75/75	Available in 75/100	Investment objective ⁴	Investment Management Team	Date of inception	Risk profile (low to high)	Investment style	Asset class
Global Fixed Income Balanced								
Manulife Balanced Income Private Segregated Pool (25% equity, 75% fixed income)	Y	Y	Seeks to generate income and as a secondary objective, to provide the potential for long-term capital appreciation	Manulife Canadian Fixed-Income Team	October 2014	Low to Medium	Asset allocation	Global Fixed Income Balanced
Canadian Equity Balanced								
Manulife Fundamental Balanced Class Private Segregated Pool (70% equity, 30% fixed income)	Y	Y	Seeks to provide long-term total return	Manulife Fundamental Equity Team	February 2023	Low to Medium	Blend	Canadian Equity Balanced
Canadian Neutral Balanced								
Manulife Canadian Balanced Private Segregated Pool (60% equity, 40% fixed income)	Y	Y	Seeks to provide both current income and potential capital appreciation	Essential equity team	October 2014	Low to Medium	Blend	Canadian Neutral Balanced
Manulife Canadian Growth & Income Private Segregated Pool (60% equity, 40% fixed income)	Y	Y	Seeks to provide both current income and the potential for capital appreciation	Manulife Fundamental Equity Team	August 2015	Low to Medium	Blend	Canadian Neutral Balanced
Global Balanced								
Manulife Climate Action Balanced Private Segregated Pool (60% equity, 40% fixed income)	Y	Y	Seeks to provide long-term capital growth and income	Manulife Investment Management's Multi-Asset Solutions Team	September 2022	Low to Medium	Blend	Global Balanced
Global Neutral Balanced								
Manulife Strategic Dividend Bundle Private Segregated Pool (60% equity, 40% fixed income)	Y	Y	Seeks to provide a combination of income and capital appreciation	Global multi-sector fixed-income team	May 2022	Low to Medium	Blend	Global Neutral Balanced
Manulife U.S. Balanced Private Segregated Pool (50% equity, 50% fixed income)	Y	Y	Seeks to generate income and capital appreciation	U.S. core value equity team	October 2014	Low to Medium	Blend	Global Neutral Balanced
Manulife U.S. Balanced Value Private Segregated Pool (50% equity, 50% fixed income)	Y	Y	Seeks to provide a combination of income and capital appreciation	Essential equity team	April 2015	Low to Medium	Blend	Global Neutral Balanced
Manulife Global Monthly High Income Private Segregated Pool (60% equity, 40% fixed income)	Y	Y	Seeks to provide long-term total return	Essential equity team	May 2021	Low to Medium	Value	Global Neutral Balanced
Global Equity Balanced								
Manulife Global Balanced Private Segregated Pool (60% equity, 40% fixed income)	Y	Y	Seeks to provide a combination of income and capital appreciation	Mawer Investment Management	October 2014	Low to Medium	Blend	Global Equity Balanced
Manulife Balanced Equity Private Segregated Pool (70% equity, 30% fixed income)	Y	Y	Seeks to provide long-term total return	U.S. core value equity team	October 2014	Medium	Blend	Global Equity Balanced
Tactical Balanced								
Manulife Tactical Income Private Segregated Pool (50% equity, 50% fixed income)	Y	Y	Seeks to generate income	Manulife Fundamental Equity Team	July 2025	Low to Medium	Blend	Tactical Balanced

⁴ For the complete investment objective, refer to the pool's individual Fund Fact page

Equity segregated pools

Pool name	Available in 75/75	Available in 75/100	Investment objective ⁴	Investment Management Team	Date of inception	Risk profile (low to high)	Investment style	Asset class
Canadian Equity								
Manulife Canadian Equity Private Segregated Pool (100% equity)	Y	Y	Seeks to provide long-term capital growth	Manulife Fundamental Equity Team	October 2014	Medium	Blend	Canadian Equity
Manulife Dividend Income Private Segregated Pool (100% equity)	Y	Y	Seeks to provide a combination of income and long-term capital appreciation	Essential equity team	October 2014	Medium	Value	Canadian Equity
Canadian Focused Equity								
Manulife Fundamental Equity Private Segregated Pool (100% equity)	Y	Y	Seeks to obtain long-term capital appreciation	Manulife Fundamental Equity Team	February 2023	Medium	Blend	Canadian Focused Equity
Manulife Dividend Income Plus Private Segregated Pool (100% equity)	Y	Y	Seeks to obtain capital appreciation, preservation, and dividend income	Essential equity team	October 2019	Medium	Value	Canadian Focused Equity
U.S. Equity								
Manulife U.S. Dividend Income Private Segregated Pool (100% equity)	Y	Y	Seeks to achieve a combination of capital growth and income	Essential equity team	May 2020	Medium	Value	U.S. Equities
Manulife Mawer U.S. Equity Private Segregated Pool (100% equity)	Y	Y	Seeks to provide above-average long-term rates of return	Mawer Investment Management	May 2020	Medium	Growth at a Reasonable Price (GARP)	U.S. Equities
Manulife U.S. Mid- Cap Equity Private Segregated Pool (100% equity)	Y	Y	Seeks to provide above-average long-term, risk-adjusted returns mid-capitalization entities	Mawer Investment Management	May 2022	Medium	Growth at a Reasonable Price (GARP)	U.S. Equities
Manulife U.S. Equity Private Segregated Pool (100% equity)	Y	Y	Seeks to provide long-term capital appreciation	U.S. core value equity team	October 2014	Medium to High	Blend	U.S. Equities
International Equity								
Manulife International Large Cap Private Segregated Pool (100% equity)	Y	Y	Seeks to achieve above-average long-term risk-adjusted returns and to provide diversification of risk	Mawer Investment Management	September 2024	Medium	Growth at a Reasonable Price (GARP)	International equity
Manulife International Equity Private Segregated Pool (100% equity)	Y	Y	Seeks to generate long-term growth and capital gains	Mawer Investment Management	October 2016	Medium	Growth at a Reasonable Price (GARP)	International equity
Global Equity								
Manulife Climate Action Private Segregated Pool (100% equity)	Y	Y	Seeks to provide long-term capital growth	Manulife Fundamental Equity Team	May 2021	Medium	Blend	Global Equity
Manulife Global Equity Private Segregated Pool (100% equity)	Y	Y	Seeks to generate long-term capital growth and above-average long-term returns	Mawer Investment Management	October 2014	Medium	Growth	Global Equity
Manulife Fundamental Global Equity Fund (100% equity)	Y	Y	Seeks long-term capital appreciation	Manulife Fundamental Equity Team	May 2025	Medium	Blend	Global Equity
Manulife Global Core Equity Private Segregated Pool (100% equity)	Y	Y	Seeks to provide capital appreciation	Manulife Investment Management's Multi-Asset Solutions Team	July 2025	Medium	Blend	Global Equity

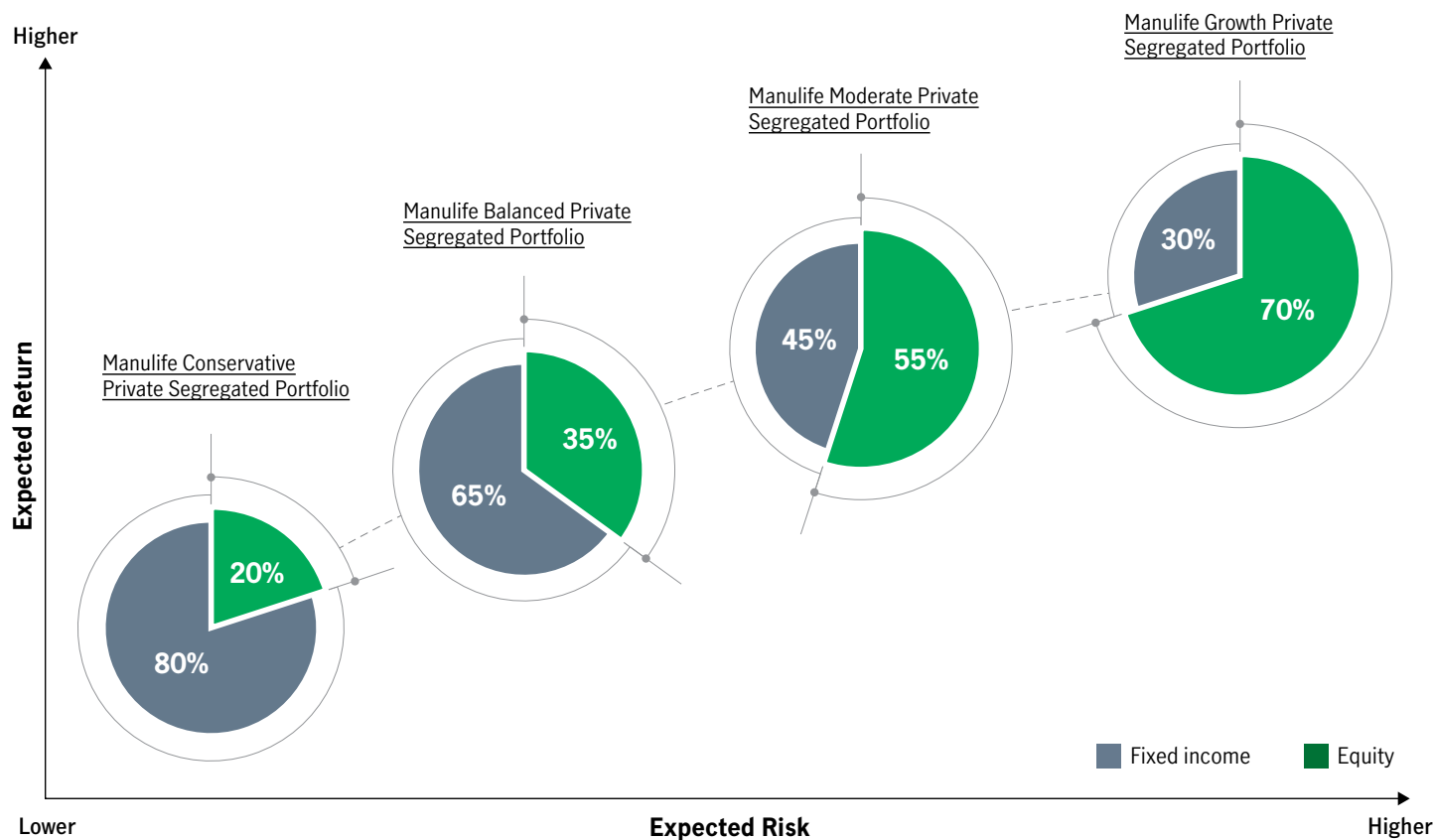
⁴ For the complete investment objective, refer to the pool's individual Fund Fact page

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.

ETF segregated pools (only available in our 75/75 series)

Pool name	Available in 75/75	Available in 75/100	Investment objective ⁴	Investment Management Team	Asset class of underlying ETFs	Date of inception	Risk profile (low to high)	Investment style	Asset class
Manulife Smart Balanced Dividend ETF Bundle Private Segregated Pool	Y	N	Seeks to provide a combination of income and capital appreciation	<u>Manulife Investment Management's Multi-Asset Solutions Team</u>	November 2021	Low to Medium	Asset allocation	ETF Segregated Pools	ETF Segregated Pools
Manulife Smart Corporate Bond ETF Private Segregated Pool	Y	N	Seeks to earn the highest level of income consistent with the preservation of capital	<u>Systematic Fixed Income Beta*</u>	September 2021	Low	Credit	ETF Segregated Pools	ETF Segregated Pools
Manulife Smart Dividend ETF Private Segregated Pool	Y	N	Seeks to provide a steady flow of income and long-term capital appreciation	<u>Systematic equity beta*</u>	September 2021	Medium	Qualitative	ETF Segregated Pools	ETF Segregated Pools
Manulife Smart Global Dividend ETF Private Segregated Portfolio	Y	N	Seeks to provide a steady flow of income and long-term capital appreciation	<u>Manulife Investment Management's Multi-Asset Solutions Team</u>	September 2024	Medium	Qualitative	ETF Segregated Pools	ETF Segregated Pools
Manulife Smart U.S. Dividend ETF Private Segregated Pool	Y	N	Seeks to provide a steady flow of income and long-term capital appreciation	<u>Systematic equity beta*</u>	September 2021	Medium	Asset allocation	ETF Segregated Pools	ETF Segregated Pools

*Part of the Multi-Asset Solutions Team

⁴For the complete investment objective, refer to the pool's individual Fund Fact page.



Segregated pool or portfolio facts

Minimum initial investment⁵

\$100,000 per contract (can be split across series)

Subsequent deposits: \$1,000⁶

Deposits to the Manulife Dollar-Cost Averaging Program Private Segregated Pool (DCA): \$5,000⁶

Minimum DCA allocation to a segregated pool or portfolio
is \$100⁶

Pre-authorized chequing (PAC) minimum: \$50/month⁶

⁵ \$1,000 per contract for households with \$250,000 or more

⁶ Only available after the contract 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.⁷

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 people 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 people 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.

⁷ 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**

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.