

**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 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.

## **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 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 privately<sup>2</sup> to designated beneficiaries (other than an estate), without legal, estate administration, and probate fees.<sup>3</sup>

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

<sup>2</sup> 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.

<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.

## Fixed income segregated pools

Pool name	Available in 75/75	Available in 75/100	Investment objective	Portfolio manager(s) or sub-advisor	Date of inception	Risk profile (low to high)	Investment style	Asset class
<b>Multi Sector Fixed Income</b>								
Manulife Corporate Fixed Income Private Segregated Pool (100% fixed income)	Y	N	Seeks to generate income and the potential for capital appreciation	Roshan Thiru and Richard Kos, Manulife Investment Management	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	Thomas Goggins, Manulife Investment Management (US) LLC Kisoo Park, Manulife Investment Management (Hong Kong)	October 2014	Low	Multi-sector	Multi-Sector Fixed Income
<b>Dollar-Cost Averaging</b>								
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
<b>Canadian Money Market</b>								
Manulife High Interest Savings Private Segregated Pool (100% fixed income)	Y	Y	The pool aims to provide investors with interest income.	Manulife	May 2019	Low	Short-term	Canadian Money Market

## Balanced segregated pools

Pool name	Available in 75/75	Available in 75/100	Investment objective	Portfolio manager(s) or sub-advisor	Date of inception	Risk profile (low to high)	Investment style	Asset class
<b>Global Fixed Income Balanced</b>								
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	Roshan Thiru, Altaf Nanji, Richard Kos, Sivan Nair, and Jonathan Crescenzi, Manulife Investment Management	October 2014	Low to moderate	Asset allocation	Global Fixed Income Balanced
<b>Canadian Equity Balanced</b>								
Manulife Fundamental Balanced Class Private Segregated Pool (70% equity, 30% fixed income)	Y	Y	Seeks to provide long-term total return by investing primarily in a diversified portfolio of Canadian equity, fixed income and money market securities.	Patrick Blais, Cavan Yie, Roshan Thiru	February 2023	Low to moderate	Blend	Canadian Equity Balanced
<b>Canadian Neutral Balanced</b>								
Manulife Canadian Balanced Private Segregated Pool (60% equity, 40% fixed income)	Y	Y	Seeks to provide both current income and potential capital appreciation	Roshan Thiru, Jonathan Popper, Prakash Chaudhari, Manulife Investment Management	October 2014	Low to moderate	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	Steve Belisle, and Roshan Thiru, Manulife Investment Management	August 2015	Low to moderate	Blend	Canadian Neutral Balanced
<b>Global Balanced</b>								
Manulife Climate Action Balanced Private Segregated Pool (60% equity, 40% fixed income)	Y	Y	The Fund seeks to provide long-term capital growth and income by investing in a diversified portfolio of global equity and fixed income securities of issuers that are making positive contributions to climate change.	Jamie Robertson and Alexandre Richard, Manulife Investment Management	September 2022	Low to Moderate	Blend	Global Balanced

Pool name	Available in 75/75	Available in 75/100	Investment objective	Portfolio manager(s) or sub-advisor	Date of inception	Risk profile (low to high)	Investment style	Asset class
<b>Global Neutral Balanced</b>								
Manulife Strategic Dividend Bundle Private Segregated Pool (60% equity, 40% fixed income)	Y	Y	Seeks to provide a combination of income and capital appreciation	Manulife Investment Management Limited, Global Multi-Sector Fixed Income Team James Robertson, Alexandre Richard, Conrad Dabiet, Prakash Chaudhari, Caryn Rothman, John F. Addeo	May 2022	Low to Moderate	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	Sandy Sanders, Michael Mattioli, and Thomas Goggins, Manulife Investment Management (US) LLC	October 2014	Low to Moderate	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, Conrad Dabiet, Jonathan Popper, Howard Greene, Chris Hensen	April 2015	Low to moderate	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	Prakash Chaudhari, Jonathan Popper, Thomas C. Goggins, Kisoo Park, and Christopher Chapman, Manulife Investment Management (US) LLC	May 2021	Low to moderate	Value	Global Neutral Balanced
<b>Global Equity Balanced</b>								
Manulife Global Balanced Private Segregated Pool (60% equity, 40% fixed income)	Y	Y	Seeks to provide both current income and potential capital appreciation	Greg Peterson and Paul Moroz, Mawer Investment Management Ltd.	October 2014	Low to Moderate	Blend	Global Balanced
Manulife Balanced Equity Private Segregated Pool (70% equity, 30% fixed income)	Y	Y	Seeks to provide long-term total return	Jonathan White, Sandy Sanders, Roshan Thiru, U.S. Core Value Equity Team	October 2014	Moderate	Blend	Global Equity Balanced

## Equity segregated pools

Pool name	Available in 75/75	Available in 75/100	Investment objective	Portfolio manager(s) or sub-advisor	Date of inception	Risk profile (low to high)	Investment style	Asset class
<b>Canadian Equity</b>								
Manulife Canadian Equity Private Segregated Pool (100% equity)	Y	Y	The Pool seeks to provide long-term capital growth by investing primarily in a diversified portfolio of Canadian equity securities.	Patrick Blais, Manulife Investment Management	October 2014	Moderate	Blend	Canadian Equity
Manulife Dividend Income Private Segregated Pool (100% equity)	Y	Y	This Canadian Equity Pool seeks to provide a combination of income and long-term capital appreciation. The Pool will invest in a diversified portfolio, of which the equity portion will be comprised of mainly Canadian dividend paying common and preferred equity securities. The Pool may also invest in real estate investment trusts ("REITs") and royalty trusts. A portion of the Pool's assets may also be held in foreign securities.	Conrad Dabiet, Chris Hensen, and Jonathan Popper, Manulife Investment Management	October 2014	Moderate	Value	Canadian Equity

Pool name	Available in 75/75	Available in 75/100	Investment objective	Portfolio manager(s) or sub-advisor	Date of inception	Risk profile (low to high)	Investment style	Asset class
<b>Canadian Focused Equity</b>								
Manulife Fundamental Equity Private Segregated Pool (100% equity)	Y	Y	The Fund seeks to obtain long-term capital appreciation by investing primarily in Canadian equity securities.	Patrick Blais, Fundamental Equity Team	February 2023	Moderate	Blend	Canadian Focused Equity
Manulife Dividend Income Plus Private Segregated Pool (100% equity)	Y	Y	Seeks to obtain capital appreciation, preservation, and dividend income	Prakash Chaudhari, Jonathan Popper, Essential Equity Team	October 2019	Moderate	Value	Canadian Focused Equity
<b>U.S. Equity</b>								
Manulife U.S. Dividend Income Private Segregated Pool (100% equity)	Y	Y	The pool seeks to achieve a combination of capital growth and income.	Conrad Dabiet, Chris Hensen, and Jonathan Popper, Manulife Investment Management	May 2020	Moderate	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 by investing in common shares of U.S. companies.	Grayson Witcher and Colin Wong, Mawer Investment Management Ltd.	May 2020	Moderate	"Growth at a Reasonable Price (GARP)"	U.S. Equities
Manulife U.S. Mid-Cap Equity Private Segregated Pool (100% equity)	Y	Y	Aims to provide above-average long-term, risk-adjusted returns by investing primarily in equities and equity-related securities of U.S. mid-capitalization entities.	Jeff Mo, Mawer Investment Management Ltd.	May 2022	Moderate	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	Sandy Sanders and Jonathan White, Manulife Investment Management (US) LLC	October 2014	Moderate to High	Blend	U.S. Equity



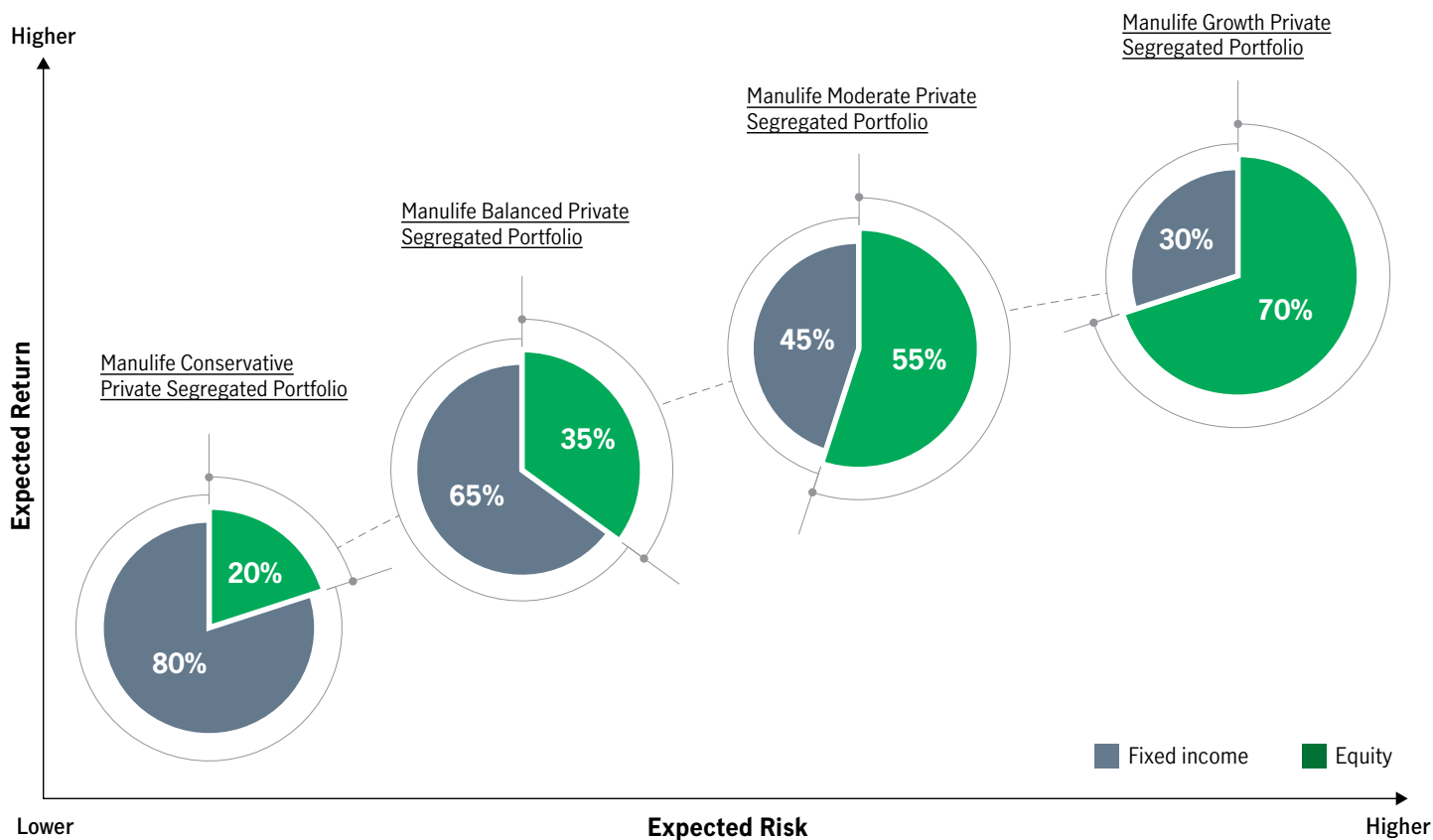
Pool name	Available in 75/75	Available in 75/100	Investment objective	Portfolio manager(s) or sub-advisor	Date of inception	Risk profile (low to high)	Investment style	Asset class
<b>International Equity</b>								
Manulife International Large Cap Private Segregated Pool (100% equity)	Y	Y	The investment objective of the Fund is to aim to achieve above-average long-term risk-adjusted returns and to provide diversification of risk by investing primarily in equity and equity related securities of larger companies located in developed countries outside of Canada and the United States, primarily in Europe, Australasia and the Far East (EAFE).	Jim Hall and David Ragan, Mawer Investment Management Ltd.	September 2024	Moderate	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	David Ragan and Peter Lampert, Mawer Investment Management Ltd.	October 2016	Moderate	Growth at a Reasonable Price (GARP)	International equity
<b>Global Equity</b>								
Manulife Climate Action Private Segregated Pool (100% equity)	Y	Y	Seeks to provide long-term capital growth	Patrick Blais, Steve Belisle and Cavan Yie, Manulife Investment Management	May 2021	Moderate	Blend	Global Equity
Manulife Global Thematic Opportunities Private Segregated Pool (100% equity)	Y	Y	Aims to achieve long-term capital growth	Hans Peter Portner and Gertjan Van Der Geer, Pictet Asset Management S.A.	May 2019	Moderate	Growth	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	Paul Moroz and Christian Deckart, Mawer Investment Management Ltd.	October 2014	Moderate	Growth	Global Equity

# 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	Portfolio manager(s) or sub-advisor	Asset class of underlying ETFs	Date of inception	Risk profile (low to high)	Investment style	Asset class
Manulife Smart Corporate Bond ETF Private Segregated Pool	Y	N	Seeks to earn the highest level of income consistent with the preservation of capital, by investing primarily in a diversified portfolio of fixed income securities issued by Canadian corporations.	Jean-Francois Giroux, Sonia Chatigny, Nadia Live, Nicholas Scipio del Campo, Christina Somers	Canadian Fixed Income	September 2021	Low	Credit	ETF Segregated Pools
Manulife Smart Balanced Dividend ETF Bundle Private Segregated Pool	Y	N	Seeks to provide a combination of income and capital appreciation	Manulife Multi-Asset Solutions Team, Manulife Investment Management Limited	Canadian Neutral Balanced	November 2021	Low to Medium	Asset allocation	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	Geoff Kelley, Ashikhusein Shahpurwala, Boncana Maiga	Canadian Dividend and Income Equity	September 2021	Medium	Qualitative	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	Manulife Investment Management Limited ETF strategy managers: Systematic Equity Beta*	U.S. Equity	September 2021	Medium	Qualitative	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	Jamie Robertson, Alexandre Richard	Global Equity	September 2024	Medium	Asset allocation	ETF Segregated Pools

\* Part of the Multi-Asset Solutions Team



## 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.

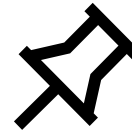
#### Volume bonus

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 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.

<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](https://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.