



MPIP Segregated Pools

Welcome to an investment program that truly *reflects you*

Manulife Private Investment Pools—MPIP Segregated Pools is an investment program designed to reflect the highest expectations of affluent investors. With a minimum deposit of \$100,000¹, you have access to a comprehensive suite of segregated pools and portfolios in a range of asset classes, along with Guaranteed Interest Accounts (GIAs) and a Daily Interest Account (DIA).

- Access to high-conviction, active portfolio management
- Death benefit and maturity guarantees for pools and portfolios
- Tiered management fee reimbursements and household contract-linking
- A range of contract types to choose from
- Pre-authorized chequing (PAC), scheduled withdrawal payments (SWPs)
- Ability to easily transfer between segregated pools and GIAs or DIA²
- Potential tax advantages for clients 65 or over (GIA non-registered accounts)

¹This is the minimum initial investment per pool or portfolio, which may be reduced depending on the total amount of assets invested in segregated funds (GIA and DIA). For invested assets between \$100,000 and \$249,999, the minimum per pool or portfolio is \$100,000. For invested assets of \$250,000 or more, the minimum per pool or portfolio is \$1,000. GIA minimums are \$1,000 per compound interest GIA term, \$5,000 per monthly simple interest GIA term (provided contract minimums are met). DIA has no minimums provided the contract minimum is met.

²Withdrawals, fund switches, and/or transfers between investment options may be subject to fees and charges, result in tax consequences, and impact segregated fund guarantees.

Access to high-conviction, active portfolio management

MPIP Segregated Pools are guided by portfolio managers from Manulife Investment Management, Mawer Investment Management Ltd, and Pictet Asset Management who believe in disciplined, time-tested investment processes and independent thinking. You benefit from high-conviction active portfolio management that focuses on the most compelling and well-researched opportunities.

Manulife Investment Management

Global coverage with local expertise

- 600+ investment professionals
- 18 regions globally
- \$969 CAD billion in global assets under management³

Mawer Investment Management Ltd.

Rules for success

- Be Boring. Make Money.™
- Don't avoid risk—manage it.
- Only invest in companies that make money.
- Over \$77 CAD billion AUM³

Pictet Asset Management

- 400+ investment professionals
- 18 offices worldwide
- Over \$857 CAD billion AUM³

Get more with our MPIP program

MPIP Segregated Pools deliver everything you would expect from a private investment program, including potential creditor protection, the ability to bypass the estate, death benefit, and maturity guarantees for investment in pools and portfolios, ability to diversify with GIAs and scheduled withdrawal payments (SWPs).

Tiered management fee reimbursements (MFR) and household contract-linking

If the contract meets the eligibility requirements, part of the management fee applied is credited in the form of an allocation of additional pool or portfolio units. Household contract-linking combines a household's total market value to potentially qualify for an even greater management fee reimbursement. If the aggregate household assets invested in the pools or portfolios and GIAs or DIA reach or exceed \$250,000, every contract containing segregated pools or portfolios in the household benefits from the MFR.

Management fee reimbursement rates*

Asset band**	Contract or household value tiers				
	\$250K to \$499,999	\$500K+ to \$999,999	\$1M+ to \$4,999,999	\$5M+ to \$9,999,999	\$10M+
All MPIP Segregated Pools and Portfolios and GIA and DIA***	2.5 bps	5 bps	7.5 bps	10.0 bps	12.5 bps

* Management fee reimbursement (MFR) rates that are listed do not include applicable HST. A basis point (bps) is a unit that is equal to 1/100th of 1 per cent, and is used to denote the change in financial instrument. The basis point is commonly used for calculating changes in interest rates, equity indexes, and the yield of a fixed-income security.

** Asset bands, tiers, and rates are subject to change. The amount of the reimbursement begins on the first dollar invested.

*** MFR rates do not apply to the Manulife Dollar-Cost Averaging Program Private Segregated Pool, the Manulife High Interest Savings Private Segregated Pool or to GIA and DIA assets, but their value is included in the calculation in determining MFR eligibility. The management fee reimbursement will not be paid in cash but will be credited to the contract.

³ As at September 30, 2022.

Chart your course

Manulife Smart ETFs

[Manulife Smart Balanced Dividend ETF Bundle Private Segregated Pool](#)
[Manulife Smart Corporate Bond ETF Private Segregated Pool](#)
[Manulife Smart Dividend ETF Private Segregated Pool](#)
[Manulife Smart U.S. Dividend ETF Private Segregated Pool](#)

Equity Private Pools

[Manulife Canadian Equity Private Segregated Pool](#)
[Manulife Dividend Income Private Segregated Pool](#)
[Manulife Dividend Income Plus Private Segregated Pool](#)
[Manulife Fundamental Equity Private Segregated Pool](#)
[Manulife U.S. Dividend Income Private Segregated Pool](#)
[Manulife U.S. Equity Private Segregated Pool](#)
[Manulife Mawer U.S. Equity Private Segregated Pool](#)
[Manulife U.S. Mid-Cap Equity Private Segregated Pool](#)
[Manulife Climate Action Private Segregated Pool](#)
[Manulife Global Thematic Opportunities Private Segregated Pool](#)
[Manulife Global Equity Private Segregated Pool](#)
[Manulife International Equity Private Segregated Pool](#)

Balanced Private Pools

[Manulife Balanced Income Private Segregated Pool](#)
[Manulife Canadian Balanced Private Segregated Pool](#)
[Manulife Canadian Growth and Income Private Segregated Pool](#)
[Manulife Fundamental Balanced Class Private Segregated Pool](#)
[Manulife U.S. Balanced Value Private Segregated Pool](#)
[Manulife Global Monthly High Income Private Segregated Pool](#)
[Manulife Global Balanced Private Segregated Pool](#)
[Manulife Climate Action Balanced Private Segregated Pool](#)
[Manulife Strategic Dividend Bundle Private Segregated Pool](#)
[Manulife Balanced Equity Private Segregated Pool](#)

Fixed Income Private Pools

[Manulife Dollar Cost Averaging Program Private Segregated Pool](#)
[Manulife High Interest Savings Private Segregated Pool](#)
[Manulife Corporate Fixed Income Private Segregated Pool](#)
[Manulife Global Fixed Income Private Segregated Pool](#)

Asset Allocation Portfolios

[Manulife Conservative Private Segregated Portfolio](#)
[Manulife Moderate Private Segregated Portfolio](#)
[Manulife Balanced Private Segregated Portfolio](#)
[Manulife Growth Private Segregated Portfolio](#)

Guaranteed Interest Accounts

One month term
One year to 10-year terms (full terms only)
Daily Interest Account

⁴Mutual funds: Ranked eighth in the retail industry (third among independent firms) in terms of long-term mutual fund net sales for June 30, 2022, with net sales of -\$878 million and net assets of \$77.68 billion. Segregated funds: assets under management = \$39.4 Billion CAD—ranked #1 in the industry, Investor Economics, Canada, March 31, 2022.

⁵Source: MFC Statistical Information Package. Manulife Investment Management is the unified global brand for Manulife's global wealth and asset management business, which serves individual investors and institutional clients in three businesses: retirement, retail and institutional asset management (public and private markets). Global Wealth and Asset Management AUMA at September 30, 2022, which includes \$220.6 billion of assets managed on behalf of other segments and \$167.8 billion of assets under administration. Assets shown in Canadian dollars.

⁶Source: Pro-forma ranking, 2021 Pensions & Investments (P&I) Money Managers Survey.

⁷Principles for Responsible Investment's PRI Leaders' Group 2020, [press release](#), October 19, 2020.

⁸[Manulife Investment Management PRI assessment report](#), 2020. Source: [PRI methodology](#).



The strength of Manulife Investment Management

We are a leader⁴ in financial solutions drawing on over 130 years of experience and full resources of our parent company Manulife Financial Corporation, a specialist investment approach, a commitment to sustainable asset management and access to a network of specialized unaffiliated asset managers from around the world.

- **Top 10⁴** in terms of assets under management
- **\$969 CAD billion⁵** in global assets under management
- **Top 40** Global Money Manager⁶
- **19** regions globally; **650+** investment professionals
- Named to **PRI Leaders' Group 2020⁷** for excellence in climate reporting
- **A+** top scores from the Principles for Responsible Investment (PRI) for strategy and governance, for equity integration, and for SSA fixed income (sovereign, supranational, and agency debt)⁸

For more information, contact your advisor
or visit [manulifeprivateinvestmentpools.ca](https://www.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. Age restrictions and other conditions may apply. The Manufacturers Life Insurance Company (Manulife) is the issuer of Manulife Investment Management 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, Manulife Investment Management, the Stylized M Design, and Manulife Investment Management & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

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