

Investor brochure

Manulife Ideal Signature Select™

Ready when you are, whatever stage you're at

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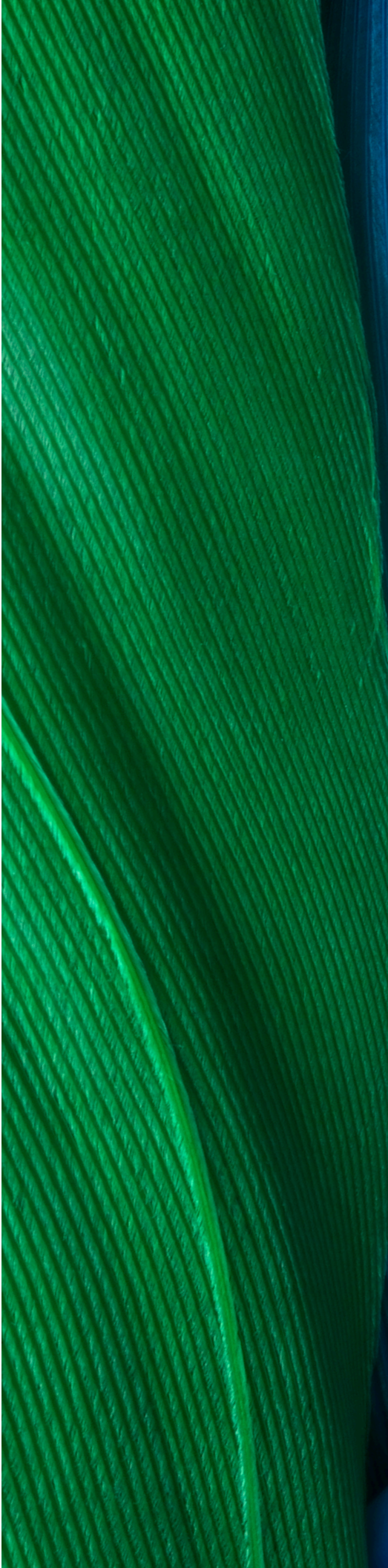
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For your financial planning, you want it all—guarantees and growth potential. That’s okay. You can have it all.

Everyone wants a comfortable retirement. Segregated fund contracts, with their guarantees and other benefits, may be a good option.

For added flexibility, look into Manulife Ideal Signature Select. It’s built to help maximize your protection in down markets, and access growth potential in up markets.

All you have to do is get started.



We've got you covered.

Segregated fund contracts are insurance (investment) contracts. So when you invest in Manulife Ideal Signature Select, you become a contractholder.

This means you are entitled to benefits that only segregated fund contracts can offer, such as guarantees on maturity or payout and death.

They also offer:

Estate benefits

At death, the proceeds of your contract have the ability to pass quickly and privately¹ to designated beneficiaries (other than an estate), without legal, estate administration, and probate fees.

Ensuring the smooth transfer of investment proceeds to beneficiaries can be a challenge for a number of reasons:



Time—the process of settling an estate can be lengthy, frequently taking months or even years if the will is challenged.



Legal, estate administration, and probate may significantly erode the value of an estate, diminishing the amount of money beneficiaries receive.



Finally, it can be a very emotional process.

Manulife Ideal Signature Select offers the ability to name a beneficiary(ies). When a beneficiary other than your estate is named, the proceeds of the contract bypass your estate and are paid directly to the beneficiary, helping to eliminate some of the above mentioned challenges.

Creditor protection

Manulife Ideal Signature Select has the potential to protect your assets from creditors. This feature can be ideal for professionals and small business owners looking to help protect their personal assets from professional liability.

Assuris

The Manufacturers Life Insurance Company is a member of Assuris. Assuris is the not-for-profit organization that protects Canadian policyholders in the event their life insurance company fails. Details about Assuris' protection are available at www.assuris.ca or by calling the Assuris Information Centre at **1-866-878-1225**.

¹ 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.

It starts with choice.



Whether you're focused on growth, approaching retirement, or already retired, this product offers a financial solution. Your advisor can help you decide which is best for you.



Grow

Ideal 75/100 Series

- Ideal if you want to build savings for yourself, and protect your estate for your loved ones
- Guarantees 75% of the premiums you have paid at maturity or payout² and 100% at death (75% if the Annuitant is 80 years of age or older at time of first premium payment into the Series)

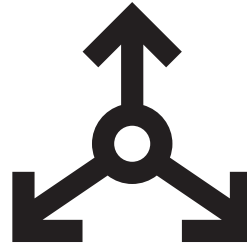
The difference between a retirement and a good retirement? Peace of mind.



Protect

Ideal 100/100 Series

- Ideal if you want full capital and estate protection—our highest level of guarantees
- Guarantees 100% of the premiums you have paid at maturity/payout² and at death (75% if the Annuitant is 80 years of age or older at time of first premium payment into the Series)



Diversify

Ideal 75/75 Series

- Ideal if you want to diversify your portfolio with pure equity mandates:
- Guarantees 75% of premiums you have paid at maturity/payout² and at death, and includes the same segregated fund contract benefits as the other Series

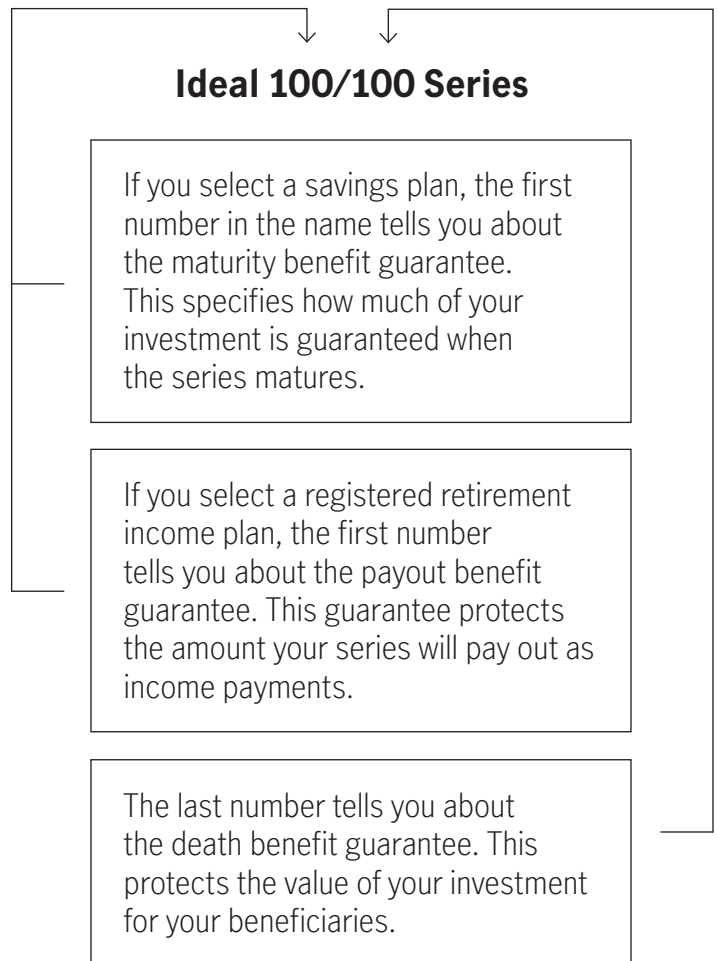
All our guarantee options are available in registered and non-registered savings plans, tax-free savings accounts, and registered retirement income plans. And they're all designed to offer you growth potential along with protection features.

² The guarantee is payable on the condition that the Series has been in-force for at least 10 years (for Ideal 75/100 Series) or 15 years (for Ideal 100/100 Series) from the date of the first premium payment, or if resets have occurred, from the last reset date. Resets are not applicable to Ideal 75/75 Series. For the Ideal 100/100 Series, additional premiums that have been in the Series for less than 15 years are guaranteed at 75%. The guarantee for the Ideal 75/75 Series will be payable on the condition the Series has been in-force for at least 10 years at the Series Maturity Date. The Series Maturity Date for Ideal 75/75 Series for non-registered savings plans and TFSAs is December 31 of the year the Annuitant turns age 100. For registered savings plans, it will be December 31 of the year in which the Annuitant reaches the legislative age limit for maturing registered savings plans. Any withdrawals you make may reduce your guarantees.



The name says it all.

To help make it clear, we've labelled each guarantee option so that you can see the guarantees at a glance. Here's an example:



So, for example, Ideal 100/100 Series offers a:

- 100% maturity benefit guarantee (or payout benefit guarantee)²
- 100% death benefit guarantee (75% if the annuitant is 80 years of age or older at time of first premium payment into the series)

You can get full details in the Manulife Ideal Signature Select Information Folder and Contract.

If investing is a journey, think of us as your GPS.

The savings years

While you're building a nest egg, you need to customize your plan in the way that works for you. Manulife Ideal Signature Select lets you lay the groundwork.



Growth potential

Since time is on your side, you want to make the most of the growth potential of the markets—don't miss out on investment opportunities at this stage. A range of fund choices gives you lots of options.



Guarantees

Participate in the markets knowing that you're also taking steps to protect your money. Our maturity benefit guarantee² is series-based, which means when you add money, all premium allocations mature at the same time as the original premium, no matter when they are deposited. This can help protect more of your money.



Resets³

Growth is critically important in these years, and resets may let you reflect market gains. Over time, resets can make a big difference to your guaranteed amount.



Flexibility

Combine series to reach your financial goals and choose the protection level you want, when your series matures⁴ and the funds that will be held within your series. What's best is what works for you.

The transition years

The years leading up to your retirement are critical. When you're ready to transition from saving to retirement, Manulife Ideal Signature Select can help make sure you're protected and prepared.



Protection

The five years before and five years after retirement can have a magnified impact on how comfortable your future will be. That's because market drops during this period can devastate your savings, without any opportunity to catch up. Resets and guarantees at maturity and upon death help protect your assets.



Preparation

Your personalized options, series-based guarantees and resets during your savings years help prepare you for these pivotal years.



Make your move

When you're ready, Manulife Ideal Signature Select can make a seamless transition from RRSP to RRIF. This can help you qualify for the protection of the payout benefit guarantee more quickly—or even immediately. Ask your advisor how it can work for you.

³ Available on Ideal 75/100 Series and Ideal 100/100 Series

⁴ Choice of maturity date applies only to Ideal 75/100 and Ideal 100/100 Series. For Ideal 75/75 Series, the series maturity date for non-registered savings plans and TFSAs is December 31 of the year the Annuitant turns age 100. For registered savings plans, it will be December 31st of the year in which the annuitant reaches the legislative age limit for maturing registered savings plans. Certain conditions may apply. Please refer to the information folder and contract for more details

The retirement years

You've worked hard to get to this point. Enjoy peace of mind knowing you have access to market growth, and additional protection against market drops.



Peace of mind

Our payout benefit guarantee offers additional protection in down markets. Dollar-for-dollar reductions for registered retirement income payments can work extra hard to protect your retirement income.



Greater protection

The payout benefit guarantee is series-based, so when you add premium allocations, they're eligible for protection at the same time as your initial premium payment.



Flexibility

Manulife Ideal Signature Select is available in all tax types of registered retirement income plans, including RRIFs and LIFs.



Confidence

You can add money beyond age 80 and still protect your estate with the death benefit guarantee level you chose when you bought the series. If you are age 80 or older when the series is purchased, the death benefit guarantee will be 75% no matter which series you choose.



Planning

Manulife Ideal Signature Select has potential estate planning advantages that can result in more money for your beneficiaries, and help them receive their inheritance quickly and privately⁵. Ask your advisor for details.

⁵ 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 fees.

Choose the right funds for your portfolio.



Quality funds

Choose from an extensive line-up of funds including equity, fixed income, and balanced investment options managed by Manulife Investment Management and top third-party asset management partners.



Expertly managed portfolios

Ideal Portfolios: Designed to help you rest easy thanks to a focus on risk management. Guided by the expertise of Manulife Investment Management, the portfolios are managed by The Manufacturers Life Insurance Company. These portfolios integrate an approach to understanding and managing risk that aims to maximize returns for each risk level.

 **Manulife** Investment Management



For more information, please contact your advisor or visit manulifeim.ca.

Ideal 75/75 Series, Ideal 75/100 Series and Ideal 100/100 Series are offered in our Manulife Ideal Signature Select Contract, which is an insurance product. 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 the Maturity and Death Guarantee Values. The Payout and Death Benefit Guarantee decrease dollar-for-dollar for scheduled income taken from registered retirement income plans. We reserve the right to establish a maximum percentage of the Series Value that may be taken as scheduled retirement income payments on a dollar-for-dollar basis. Age restrictions and other conditions may apply. All charts and illustrations contained in this document are for illustration purposes only. They are not intended to predict or project investment results. A description of the key features and the terms and conditions of Manulife Ideal Signature Select is contained in the Information Folder and Contract. Please refer to the section on resets for more information on the rules governing this feature. The information has been simplified for the purposes of this document and, if there are any inconsistencies between the information presented in this document and the Manulife Ideal Signature Select Information Folder and Contract, the Information Folder and Contract will prevail. The Manufacturers Life Insurance Company (Manulife) is the issuer of insurance contracts containing Manulife segregated funds and the guarantor of any guarantee provisions therein. Manulife Investment Management is a trade name of Manulife. Manulife, Stylized M Design, and Manulife Investment Management & Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and its affiliates under license.

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