

**Manulife Private Investment Pools**  
**—MPIP Segregated Pools**  
**Professional service fee**

Manulife Private Investment Pools  
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professional service fee (PSF) sales  
charge option explained

Manulife's professional service fee (PSF)<sup>1</sup> is a fee-for-advice sales charge option available with Manulife Private Investment Pools—MPIP Segregated Pools. It identifies the fee your advisor receives for the service they are providing you. In fact, together, you and your advisor will negotiate the PSF fee, and you will receive statements summarizing the PSF fee you have paid.

**Why is this kind of fee disclosure important?**

When it comes to your own financial health, the more you know, the better! Not only does this kind of fee structure provide you with opportunity to participate in fee discussions, it also helps you better understand how your advisor is paid.

Note that the PSF fee is only one element of the ongoing cost of investing in a segregated fund contract. The cost also includes each fund's Management Expense Ratio (MER), which includes management and administration fees as well as taxes.

Your advisor can provide you with information on MERs, as well as information on the segregated fund benefits you access as part of your contract. These include growth potential, guarantees at contract maturity or on death, potential creditor protection, and access to estate planning advantages.

Need more information on any of these topics? Don't be afraid to ask. Understanding how investment products work can be overwhelming. We aim to help simplify investing, giving you added confidence in your financial decisions.



Unbundled fees

**The cost of advice is separately disclosed.**



Flexibility

**You negotiate the professional service fee together with your advisor.**



Control and visibility

**You have a say in fee decisions, and you receive a statement itemizing the fee you pay for advice.**

<sup>1</sup> Speak with your advisor to ensure they are eligible to offer this fee option, as it is only available via approved distributors.

**Ask your advisor for more information on fee-based investing and Manulife Investment Management's professional service fee sales charge option or visit [manulifeim.ca](http://manulifeim.ca).**

Your information folder and contract and fund facts will also have more details.

Any amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value. The Manufacturers Life Insurance Company is the issuer of the Manulife Private Investment Pools—MPIP Segregated Pools (MPIP Segregated Pools) insurance contract and the guarantor of any guarantee provisions therein. Manulife Investment Management is a trade name of The Manufacturers Life Insurance Company. 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, 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.