

Fund Facts

Ideal Segregated Funds Signature 2.0

Segregated Fund Solutions**Effective July 27, 2023****Performance as at December 31, 2022**

The Ideal Segregated Funds Signature 2.0 contract is no longer available to new sales effective May 16, 2016.

The Manufacturers Life Insurance Company ("Manulife") is the issuer of the Ideal Segregated Funds Signature 2.0 insurance contract and the guarantor of any guarantee provisions therein.

What's New in Ideal Segregated Funds Signature 2.0?

Risk Rating Changes

Effective August 1, 2023, the following funds will have a risk rating change:

Fund Name	Previous Risk Rating	New Risk Rating
Ideal Yield Opportunities Fund	Low	Low to Medium
Ideal Moderate Portfolio	Low	Low to Medium

Fund Name Changes and Investment Objective Change

Effective on or about October 23, 2023, the following funds will undergo a name change:

Old Fund Name	New Fund Name
Ideal Templeton Global Balanced Fund	Ideal Templeton Sustainable Global Balanced Fund
Ideal CI Black Creek Global Balanced Fund	Ideal CI Global Balanced Fund

The Ideal Templeton Sustainable Global Balanced Fund will also have an objective change:

Old Objective	New Objective
The investment objective of this fund is to achieve current income while maintaining prospects for capital appreciation by investing primarily in debt and equity securities issued around the world.	The investment objective of this fund is to seek current income and long-term capital appreciation by investing primarily in debt instruments and equity securities of issuers anywhere in the world while following a sustainable investment approach.

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.

How to read the Fund Facts: Manulife Segregated Funds

1. **Fund name:** This is the full name of the segregated fund within your contract.
2. **Date fund available:** This is the date on which the fund was first made available in your contract. It is also the date from which we measure performance.
3. **Date fund created:** This is the date on which the fund became available for sale in other Manulife segregated fund products. This date may be older than the Date Fund Available as the fund may have been previously offered under another Manulife segregated fund contract.
4. **Fund manager/Underlying fund manager:** This is the name of the fund management company that manages the fund or the underlying fund.
5. **Total units outstanding:** This is the total number of units outstanding for all classes of the fund.
6. **Total fund value:** This is the total market value for all classes of the fund's assets.
7. **Portfolio turnover rate:** This is a measure of how frequently assets within the fund are bought and sold. A portfolio turnover rate of 100% is equivalent to the fund buying and selling all of the holdings in its portfolio once in the course of the year.
8. **Guarantee option:** This section lists the guarantee options available within the contract.
9. **Minimum investment:** This is the minimum initial deposit amount required.
10. **Management Expense Ratio (MER):** MERs include all expenses of the segregated fund such as the management fee, insurance costs, operating costs and applicable sales tax. There is no duplication of fees from the underlying pooled funds, unit trust, mutual funds or other investment funds. If the fund was launched after the Performance Date, the MER is an estimate for the current year and is subject to change.
11. **Management Fee:** The management fee of a fund is calculated and accrued on a daily basis and paid to Manulife for the management of the fund and guarantee costs. You do not directly pay for the management fees as they are paid by the fund.
12. **Net asset value per unit:** The value of each unit in the fund as at the date shown. The total market value of the fund's assets, minus their liabilities, divided by the number of units outstanding.
13. **Units outstanding:** This is the total number of units outstanding for the Sales Charge Option.
14. **What does this fund invest in?**
 - **Underlying Fund:** The underlying investments of the fund may be units of pooled funds, unit trust, mutual funds or other investment funds. When a transaction (e.g. deposit or withdrawal) is made in a fund, the transaction will purchase or redeem units of the underlying fund that corresponds to the fund. For example, if you purchase units of the Manulife Bond segregated fund, the fund invests in units of the Manulife Bond mutual fund. Each fund may also contain a small cash component in addition to the underlying investment. The goal of the fund-on-fund strategy is to produce returns consistent with, and based on, the underlying fund.
 - **Top 10 Investments:** This lists the top 10 investments of the fund or the underlying fund. It is listed beginning with the highest weighting to the lowest. The holdings may change due to ongoing portfolio transactions. The total number of investments of the (underlying) fund will be listed at the bottom of this section. If you would like more current information, please refer to our website at www.manulifeim.ca.
 - **Investment Segmentation:** This pie chart represents the breakdown of the fund's investment portfolio by investment type.
15. **Are there any guarantees?** This states that guarantees are provided under this contract.
16. **Who is this fund for?** This states a general description of the type of investor the fund would be suitable for.

How to read the Fund Facts: Manulife Segregated Funds

17. How has the fund performed?

- **Average Return:** This states how much a \$1,000 investment in the fund would be worth when the most basic guarantee option was chosen and the average annual return as a percentage for the years shown. For any fund with less than one-year history, the information is not provided due to insufficient segregated fund history.
- **Year by Year Returns:** This chart shows you the fund's annual performance. Each bar shows in percentage terms how much an investment made on January 1 would have changed by December 31 in that same year. For any fund with less than one-year history, the graph is not provided due to insufficient segregated fund history.

18. How risky is it?

The risk rating measures a fund's fluctuation in monthly returns. A fund with high risk has experienced larger fluctuations of monthly returns than a fund with low risk. While higher risk funds may be more volatile in the short term, over the long term (10 years or more) a higher risk fund will generally earn more than a lower risk investment. Generally, the greater the return you want to earn on your investments, the greater risk you have to assume. This increased gain is what investors expect in exchange for assuming the higher risk of these volatile investments. You can use the overall risk rating for each investment option to choose the investments that fit with your investment strategy.

19. How much does it cost?

This describes the fees and expenses to buy, own and sell units of the fund.

- **Sales Charges:** This shows the percentage amount of any sales charge options and a description for each of how they work.
- **Ongoing fund expenses:** This describes the MER for the fund and any additional charges for different guarantee options.
- **Fund Fee Rate (will only be displayed if applicable):** This is a separate guarantee fee applicable to specific products and/or Series.
- **Trailing commission:** This describes the ongoing commission paid to your advisor while you hold the fund.

20. What if I change my mind?:

This section outlines details on when you can change your mind and what to do if you change your mind.

21. Objective and Strategy:

This section describes the investment objective and strategy of the segregated fund. For segregated funds that invest directly in an underlying fund, please see the underlying fund Prospectus (available on request) for the complete objective and strategy of the underlying fund.

22. Information specific to Elite/F-Class/Professional Service Fee/Platinum sales charge options:

Some products may have alternative sales charge options that offer reduced fees. These sales charge options will be included in this section, which will outline any of the fund related information that differs from the standard sales charge options of the fund (listed on pages 1 and 2 of each Fund Facts).

How to read the Fund Facts: Manulife Segregated Funds

Manulife Investment Management

Performance as at December 31, 2019

Fund Facts — GIF Select

Manulife Bond GIF Select

Quick Facts

Date Fund Available: October 2010 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$185,627,348
Date Fund Created: October 2010 **Total Units Outstanding:** 16,718,581 **Portfolio Turnover Rate:** 8.17%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.11	1.62	11.7906	1,868,672
IncomePlus	25,000	2.12	1.62	11.0970	106,010
EstatePlus	10,000	2.11	1.62	11.7906	381,764

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on F-Class and Elite sales charge options, refer to page 3.

What does the fund invest in?

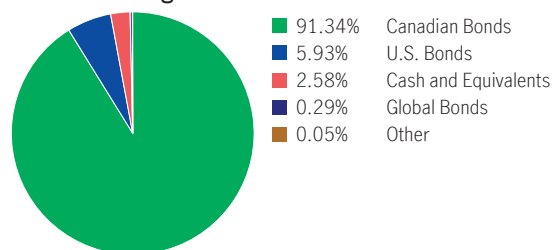
This Segregated Fund invests in the Manulife Bond Fund. The underlying mutual fund invests primarily in Canadian fixed income investments.

Top 10 investments (of the underlying fund)

Province of Ontario, 2.6%, 6/2/2025	6.33%
Gov. of Canada, 2.75%, 12/1/2048	5.32%
Gov. of Canada, 2.25%, 06/01/2029	1.60%
Canada Housing Trust No.1, 2.35%, 6/15/2027	1.49%
Province of Ontario, 2.9%, 6/2/2049	1.48%
Province of Quebec, 3.5%, 12/1/2045	1.36%
Province of Ontario, 2.70%, 6/2/2029	1.23%
Province of Ontario, 2.3%, 9/8/2024	1.11%
Gov. of Canada, 3.5%, 12/1/2045	1.04%
United States Treasury Bill, 2.625%, 2/15/2029	1.02%
Total	21.98%

Total investments: 448

Investment Segmentation



How has the fund performed?

This section tells you how the fund has performed over the past 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

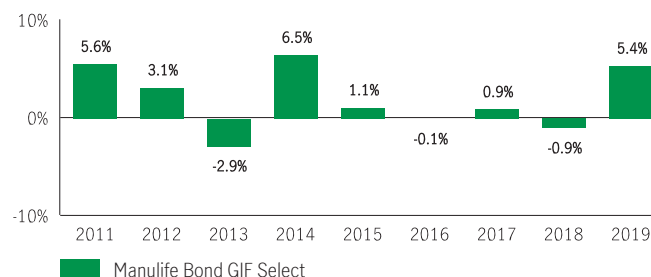
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on October 18, 2010 has \$1,179.06 on December 31, 2019. This works out to an average of 1.81% per year.

Year-by-year returns

Any values close to zero may not be visible. This chart shows how the fund has performed in each of the past 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 6 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



Who is this fund for?

This fund may be right for a person seeking interest income with an emphasis on capital preservation.

How to read the Fund Facts: Manulife Segregated Funds

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How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund
Low Load Sales Charge	If you sell within: 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	When you invest, Manulife pays a commission of 1.0%. Any sales charge you pay goes to Manulife.
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your servicing advisor may have to return a portion of the commission to Manulife.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 1. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.11	1.62	—
IncomePlus	2.12	1.62	0.55
EstatePlus	2.11	1.62	0.25

Trailing commission

Manulife pays a trailing commission of up to 0.50% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

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What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

How to read the Fund Facts: Manulife Segregated Funds

21 Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus for complete objective and strategy of the underlying fund.

Objective: The Fund seeks to earn the highest level of income consistent with the preservation of capital with some capital appreciation by investing primarily in bonds and debentures of various terms issued or guaranteed by Canadian federal, provincial or municipal governments or corporations.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

22 Information specific to Elite and F-Class sales charge options

Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay

- For the Front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Back-end and Low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.54	1.24	12.3835	110,030
IncomePlus	1,000,000	1.62	1.33	11.5308	11
EstatePlus	1,000,000	1.54	1.24	12.3835	39,201

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.29	0.95	12.4170	24,938
IncomePlus	25,000	1.29	1.13	11.6586	11
EstatePlus	10,000	1.29	0.95	12.4170	—

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

Manulife

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Canada, Outside of Quebec 1-888-790-4387

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Fund Facts — Ideal Segregated Funds Signature 2.0
Ideal Strategic Income Fund

Due to the management fee adjustment in 2022, the MER may not reflect the true MER. For more information, please see the applicable online Fund Facts booklet. Effective June 1, 2023 or thereafter, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

Quick Facts
Date Fund Available: October 2016

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$560,103,516

Date Fund Created: April 2006

Total Units Outstanding: 36,340,690

Portfolio Turnover Rate: 4.45%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	2.18	1.90	9.9018	377,332

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

What does the fund invest in?

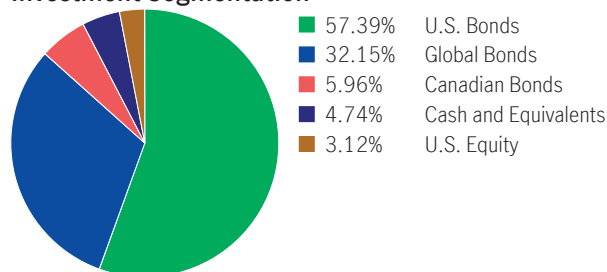
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Strategic Income Fund. The underlying mutual fund trust holds primarily foreign fixed income investments.

Top 10 investments (of the underlying fund)

United States Treasury Note, 1.88%, 2/15/2032	2.25%
United States Treasury Note, 2.88%, 5/15/2032	2.16%
United States Treasury Note, 3%, 2/15/2049	1.20%
United States Treasury Note, 2.75%, 8/15/2032	1.06%
United States Treasury Note, 3%, 8/15/2052	1.01%
Skymiles Ip Ltd., 4.75%, 10/20/2028	0.97%
Japan, 0.1%, 12/20/2023	0.94%
Korea (the Republic of), 2.38%, 3/10/2027	0.90%
LIFE 2022-BMR2 Mortgage Trust, 5/15/2039	0.82%
NextEra Energy Inc. Corporate Unit, 6.926%, 9/1/2025	0.76%

Total
12.07%

Total investments: 514

Investment Segmentation

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking interest income with an emphasis on capital preservation.

How has the fund performed?

This section tells you how the fund has performed over the past 6 years. Returns are after the MER has been deducted.

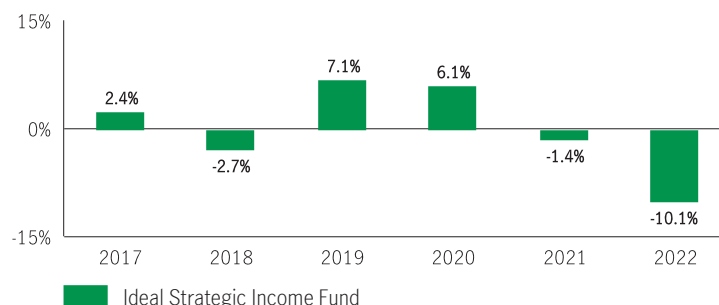
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on October 14, 2016 has \$990.18 on December 31, 2022. This works out to an average of -0.16% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 6 years for a contractholder. In the last 6 years the fund was up in value 3 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC)	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fundAny sales charge you pay goes to Manulife
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
Low Load Sales Charge	After 7 years	0.00	
	If you sell within:	%	
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/75 Series	2.18	1.90

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: This Fixed Income Fund aims to generate income with an emphasis on capital preservation. This Fund invests primarily in government and corporate debt securities from developed and emerging markets. It also invests in U.S. government and agency securities and high yield bonds. The Fund may also invest in preferred shares and other types of debt securities.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay					
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER					

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	1.77	1.50	10.7120	10

Platinum No-Load

What you pay					
There are no charges to you.					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	1.99	1.75	10.0035	54,743

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

Manulife

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Fund Facts — Ideal Segregated Funds Signature 2.0
Ideal Money Market Fund

Due to the management fee adjustment in 2022, the MER may not reflect the true MER. For more information, please see the applicable online Fund Facts booklet. Effective June 1, 2023 or thereafter, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

Quick Facts
Date Fund Available: December 2012

Fund Manager: Manulife

Total Fund Value: \$103,756,763

Date Fund Created: October 1993

Total Units Outstanding: 9,994,026

Portfolio Turnover Rate: --

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	1.00	0.90	10.1986	90,062
Ideal 75/100 Series	1,000	0.99	0.75	10.1984	3,271,808
Ideal 100/100 Series	1,000	1.01	0.65	10.1841	962,080

Fees may be waived or absorbed at the discretion of Manulife. For more information, consult the financial statements.

What does the fund invest in?

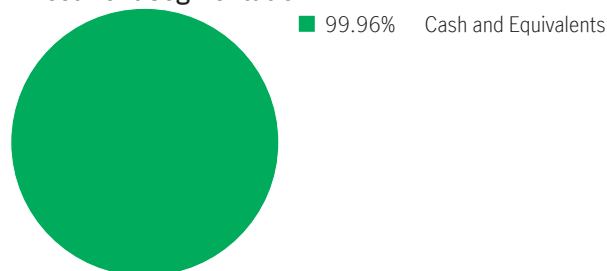
This segregated fund invests directly into a basket of securities holding primarily money market instruments and cash.

Top 10 investments

Toronto Dominion Bank (The) (New York Branch) (FRN), 4.66%, 4/6/2023	7.48%
Province of Saskatchewan, 1/12/2023	6.73%
Plaza Trust, 3/23/2023	6.66%
Bank of Nova Scotia (The) (FRN), 4.66%, 4/6/2023	6.45%
Royal Bank of Canada (FRN), 4.84%, 3/29/2023	6.44%
Bank of Montreal (FRN), 4.83%, 4/25/2023	5.97%
Toronto Hydro Corp., 1/6/2023	5.91%
PROVINCE OF ALBERTA 16JAN23 PN	5.76%
HSBC Bank Canada, 2.54%, 1/31/2023	4.81%
National Bank of Canada, 1/16/2023	4.80%

Total
60.99%

Total investments: 30

Investment Segmentation

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking the potential to preserve capital and potential income. They are also seeking access to their money in the short term.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

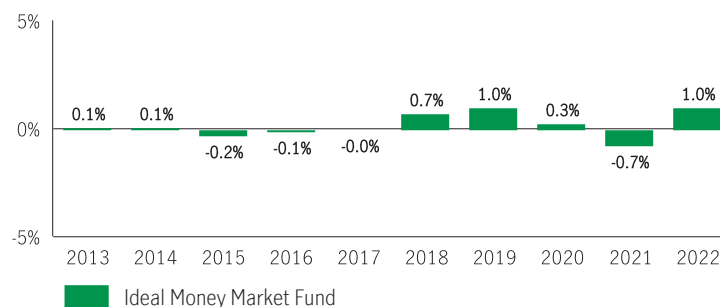
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$1,019.95 on December 31, 2022. This works out to an average of 0.20% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 6 years and down in value 4 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fundAny sales charge you pay goes to Manulife
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
Low Load Sales Charge *	After 7 years	0.00	
	If you sell within:	%	
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	

* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/75 Series	1.00	0.90
Ideal 75/100 Series	0.99	0.75
Ideal 100/100 Series	1.01	0.65

Trailing commission

Manulife pays a trailing commission of up to 0.25% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Objective: The investment objective of the Ideal Money Market Fund is to provide contractholders with a low-risk source of interest income based on current money market yields by investing primarily in Canadian money market instruments and cash.

Strategy: The Fund invests in money market instruments, cash and/or other investments with an average term set between 15 days to 180 days. The strategy for this fund is available through the Investment Policy Statement (IPS).

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	1.02	0.90	10.2219	1,020
Ideal 75/100 Series	1,000	1.02	0.75	10.2172	8,733
Ideal 100/100 Series	1,000	1.04	0.65	10.1511	533

Platinum No-Load

What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	0.89	0.85	10.3167	107,761
Ideal 75/100 Series	1,000	0.94	0.70	10.2817	277,375
Ideal 100/100 Series	1,000	0.96	0.60	10.2245	120,155

For more information

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Fund Facts — Ideal Segregated Funds Signature 2.0
Ideal Bond Fund

Due to the management fee adjustment in 2022, the MER may not reflect the true MER. For more information, please see the applicable online Fund Facts booklet. Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

Quick Facts
Date Fund Available: May 2018

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$104,140,109

Date Fund Created: October 2010

Total Units Outstanding: 10,371,287

Portfolio Turnover Rate: 4.07%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.40	2.00	9.4690	1,126,344
Ideal 100/100 Series	1,000	2.68	2.00	9.3515	870,236

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

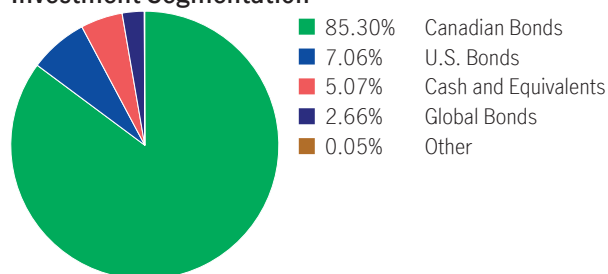
What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Manulife Bond Fund. The underlying mutual fund trust holds primarily Canadian fixed income investments.

Top 10 investments (of the underlying fund)

Canada Housing Trust No.1, 3.55%, 9/15/2032	2.15%
Province of Ontario, 3.75%, 12/2/2053	1.84%
Zeus Receivables Trust, 1/3/2023	1.68%
Province of Ontario, 2.55%, 12/2/2052	1.34%
Province of Quebec, 3.5%, 12/1/2045	1.25%
Province of Ontario, 3.45%, 6/2/2045	1.11%
Toronto-Dominion Bank (FRN), 0.03%, 4/22/2030	1.04%
Province of British Columbia, 2.75%, 6/18/2052	1.04%
Province of Alberta, 2.95%, 6/1/2052	0.94%
National Bank of Canada, 5.3%, 11/3/2025	0.89%
Total	13.27%

Total investments: 439

Investment Segmentation

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking interest income with an emphasis on capital preservation.

How has the fund performed?

This section tells you how the fund has performed over the past 4 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

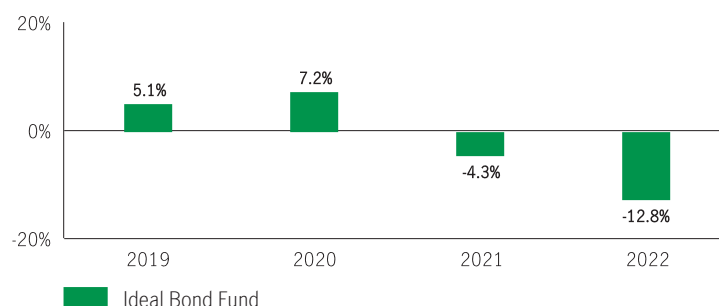
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on May 14, 2018 has \$946.87 on December 31, 2022. This works out to an average of -1.17% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 4 years for a contractholder who chose the Ideal 75/100 Series. In the last 4 years the fund was up in value 2 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">• The sales charge is deducted from the amount you sell• You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge• You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund• Any sales charge you pay goes to Manulife
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
	After 7 years	0.00	
Low Load Sales Charge *	If you sell within:	%	
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	

* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	2.40	2.00
Ideal 100/100 Series	2.68	2.00

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Fund seeks to earn the highest level of income consistent with the preservation of capital with some capital appreciation by investing primarily in bonds and debentures of various terms issued or guaranteed by Canadian federal, provincial or municipal governments or corporations.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay					
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	1.83	1.45	9.8710	10
Ideal 100/100 Series	1,000	2.06	1.45	10.2550	10

Platinum No-Load

What you pay					
There are no charges to you.					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	1.95	1.60	9.6609	244,933
Ideal 100/100 Series	1,000	2.18	1.60	9.5648	172,135

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

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Fund Facts — Ideal Segregated Funds Signature 2.0
Ideal Canadian Bond Fund

Due to the management fee adjustment in 2022, the MER may not reflect the true MER. For more information, please see the applicable online Fund Facts booklet. Effective June 1, 2023 or thereafter, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

Quick Facts
Date Fund Available: December 2012

Fund Manager: Manulife

Total Fund Value: \$28,008,735

Date Fund Created: December 1986

Total Units Outstanding: 1,664,007

Portfolio Turnover Rate: 59.48%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.25	1.85	9.7344	244,462
Ideal 100/100 Series	1,000	2.52	1.85	9.5031	243,106

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

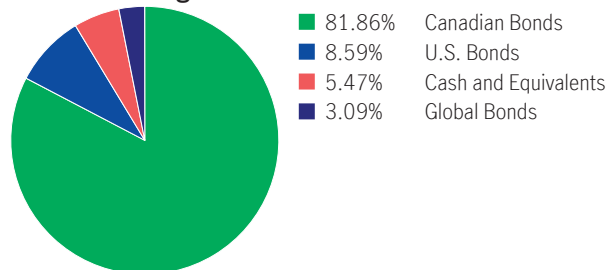
What does the fund invest in?

This segregated fund invests directly into a basket of securities holding primarily Canadian fixed income investments.

Top 10 investments

Zeus Receivables Trust, 1/3/2023	3.13%
Financement-Quebec, 5.25%, 6/1/2034	2.89%
Toronto-Dominion Bank (FRN), 0.03%, 4/22/2030	2.55%
Province of Quebec, 5%, 12/1/2038	2.25%
Gov. of Canada, 2%, 6/1/2032	2.15%
North Battleford Power L.P., 4.96%, 12/31/2032	1.95%
Ontario School Boards Financing Corp., 6.55%, 10/19/2026	1.75%
Province of Ontario, 4.65%, 6/2/2041	1.73%
Province of Alberta, 3.05%, 12/1/2048	1.73%
Enbridge Southern Lights LP, 4.01%, 6/30/2040	1.66%
Total	21.78%

Total investments: 220

Investment Segmentation

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking potential income. They are also seeking fewer ups and downs in the market.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

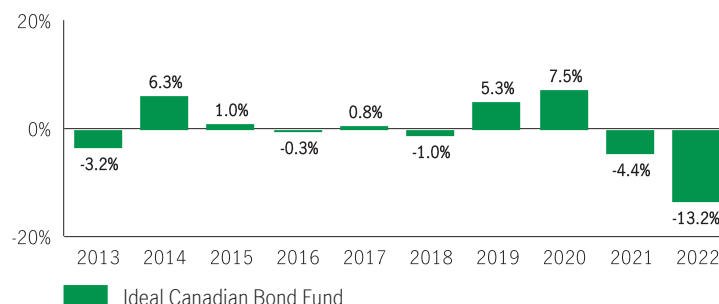
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$972.04 on December 31, 2022. This works out to an average of -0.28% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 5 years and down in value 5 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund Any sales charge you pay goes to Manulife
Low Load Sales Charge *	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
	After 7 years	0.00	
	If you sell within:	%	
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	

* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	2.25	1.85
Ideal 100/100 Series	2.52	1.85

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Objective: The investment objective of the Ideal Canadian Bond Fund is to achieve maximum returns by investing primarily in the most liquid and highest quality government, asset-backed and corporate fixed income securities available on the market.

Strategy: The portfolio managers employ an active, value-oriented investment style that is based on fundamental research. The portfolio managers believe that its top-down economic research and bottom-up credit analysis will generate above average long-term returns by identifying “pockets of value” and by minimizing downside risk. The portfolio advisor’s investment philosophy emphasizes sector allocation, credit quality and security selection, combined with active yield-curve management and risk containment. The strategy for this fund is available through the Investment Policy Statement (IPS).

Information specific to Platinum No-load and F-Class sales charge options

Platinum No-Load

What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	1.84	1.45	10.1616	36,061
Ideal 100/100 Series	1,000	2.04	1.45	9.9946	60,403

For more information

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Fund Facts — Ideal Segregated Funds Signature 2.0
Ideal Canadian Unconstrained Bond Fund

Due to the management fee adjustment in 2022, the MER may not reflect the true MER. For more information, please see the applicable online Fund Facts booklet. Effective June 1, 2023 or thereafter, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

Quick Facts
Date Fund Available: November 2014

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$2,926,704

Date Fund Created: November 2014

Total Units Outstanding: 298,241

Portfolio Turnover Rate: 14.60%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.43	2.05	9.9835	63,261
Ideal 100/100 Series	1,000	2.77	2.05	9.7428	31,542

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

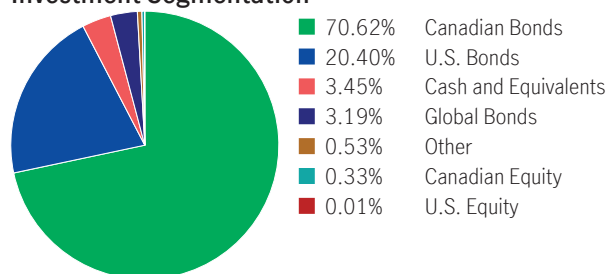
What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Manulife Canadian Unconstrained Bond Fund. The underlying mutual fund trust holds primarily Canadian and foreign fixed income investments.

Top 10 investments (of the underlying fund)

Gov. of Canada, 2%, 6/1/2032	4.55%
Federal Home Loan Banks, 1/6/2023	1.80%
Gov. of Canada, 5%, 6/1/2037	1.76%
Province of Ontario, 4.7%, 6/2/2037	1.54%
Province of Ontario, 3.75%, 12/2/2053	1.47%
Province of Ontario, 2.55%, 12/2/2052	1.45%
Manulife Financial Corporation (FRN), 4.06%, 2/24/2032	1.24%
Province of Quebec, 3.1%, 12/1/2051	1.17%
Province of Ontario, 2.9%, 6/2/2049	1.16%
Province of British Columbia, 2.75%, 6/18/2052	1.12%
Total	17.27%

Total investments: 345

Investment Segmentation

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking income, capital growth and capital preservation. They are also seeking the benefits of a tactical mix of fixed-income instruments. They are comfortable with the risks of investing in global markets.

How has the fund performed?

This section tells you how the fund has performed over the past 8 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

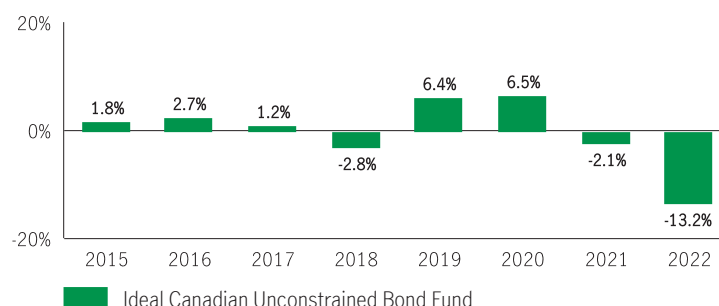
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on November 17, 2014 has \$998.35 on December 31, 2022. This works out to an average of -0.02% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 8 years for a contractholder who chose the Ideal 75/100 Series. In the last 8 years the fund was up in value 5 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">• The sales charge is deducted from the amount you sell• You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge• You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund• Any sales charge you pay goes to Manulife
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
	After 7 years	0.00	
Low Load Sales Charge *	If you sell within:	%	
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	

* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	2.43	2.05
Ideal 100/100 Series	2.77	2.05

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Fund seeks to generate income with an emphasis on capital preservation. The Fund invests primarily in a diversified portfolio of Canadian fixed income securities. The Fund may also invest in fixed income securities of other countries.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

Platinum No-Load

What you pay					
There are no charges to you.					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.06	1.65	10.3190	36,652
Ideal 100/100 Series	1,000	2.31	1.65	10.1207	16,512

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

Manulife

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Quebec & French Business 1-800-355-6776

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Fund Facts — Ideal Segregated Funds Signature 2.0
Ideal Strategic Investment Grade Global Bond Fund

Due to the management fee adjustment in 2022, the MER may not reflect the true MER. For more information, please see the applicable online Fund Facts booklet. Effective June 1, 2023 or thereafter, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

Quick Facts
Date Fund Available: November 2014

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$33,220,763

Date Fund Created: October 2000

Total Units Outstanding: 3,213,354

Portfolio Turnover Rate: 6.84%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.43	2.05	10.4160	521,807
Ideal 100/100 Series	1,000	2.74	2.05	10.1876	383,430

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

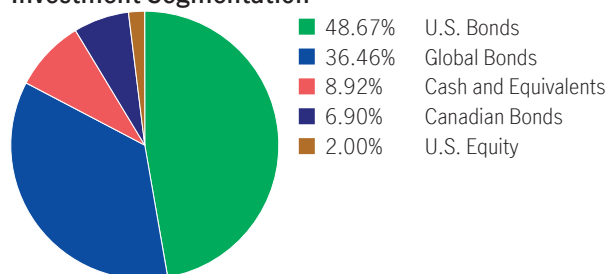
What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Manulife Strategic Investment Grade Global Bond Fund. The underlying mutual fund trust holds primarily Canadian and foreign fixed income investments.

Top 10 investments (of the underlying fund)

United States Treasury Note, 1.88%, 2/15/2032	2.40%
United States Treasury Note, 2.88%, 5/15/2032	1.68%
HM Treasury, 0.13%, 1/31/2024	1.65%
Singapore, 2.38%, 6/1/2025	1.29%
United States Treasury Note, 2.38%, 2/15/2042	1.07%
United States Treasury Note, 2.75%, 8/15/2032	1.05%
Japan, 0.1%, 6/20/2026	1.04%
Skymiles Ip Ltd., 4.75%, 10/20/2028	1.03%
Denmark, 1.75%, 11/15/2025	1.03%
United States Treasury Note, 3%, 8/15/2052	0.98%
Total	13.22%

Total investments: 377

Investment Segmentation

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking potential income. They are also seeking fewer ups and downs in the worldwide market.

How has the fund performed?

This section tells you how the fund has performed over the past 8 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

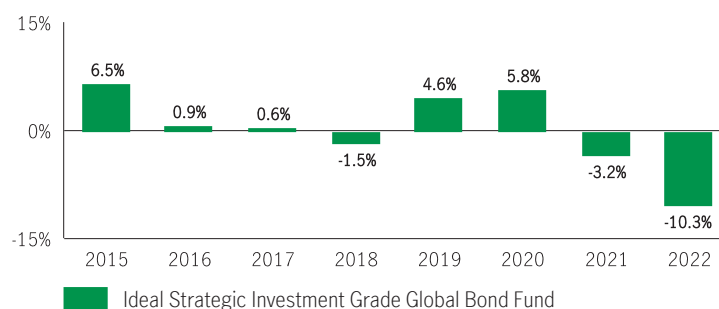
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on November 17, 2014 has \$1,041.61 on December 31, 2022. This works out to an average of 0.50% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 8 years for a contractholder who chose the Ideal 75/100 Series. In the last 8 years the fund was up in value 5 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund Any sales charge you pay goes to Manulife
Low Load Sales Charge *	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
	After 7 years	0.00	
	If you sell within:	%	
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	

* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	2.43	2.05
Ideal 100/100 Series	2.74	2.05

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Fund seeks to provide income with an emphasis on capital preservation by investing primarily in investment-grade government and corporate debt securities from developed and emerging markets globally.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

Platinum No-Load

What you pay					
There are no charges to you.					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	1.96	1.65	10.8167	147,647
Ideal 100/100 Series	1,000	2.30	1.65	10.5556	213,717

For more information

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Manulife

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Quebec & French Business 1-800-355-6776

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Fund Facts — Ideal Segregated Funds Signature 2.0
Ideal Conservative Portfolio

Due to the management fee adjustment in 2022, the MER may not reflect the true MER. For more information, please see the applicable online Fund Facts booklet. Effective June 1, 2023 or thereafter, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

Quick Facts
Date Fund Available: December 2012

Fund Manager: Manulife

Total Fund Value: \$416,069,467

Date Fund Created: January 2003

Total Units Outstanding: 32,002,435

Portfolio Turnover Rate: 20.35%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.82	2.35	12.8898	4,979,468
Ideal 100/100 Series	1,000	3.19	2.35	12.4834	5,227,743

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

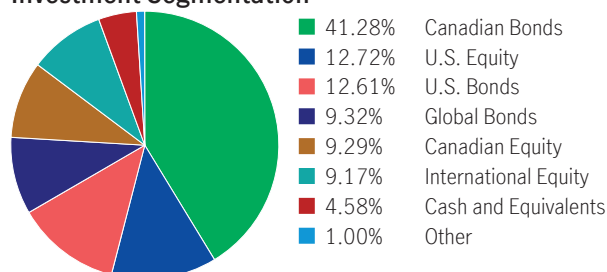
What does the fund invest in?

This segregated fund has a “fund-of-fund” structure that invests into a basket of funds which includes, but is not limited to, mutual funds and pooled funds. The underlying funds hold primarily Canadian fixed income investments.

Top 10 investments

Manulife Bond Fund	25.06%
Manulife Canadian Unconstrained Bond Fund	21.68%
Manulife Global Dividend Fund	8.32%
MIM Emerging Markets Corporate Debt Pooled Fund	7.67%
Manulife Global Franchise Fund	7.21%
MIM Short-Term Bond Pooled Fund	4.98%
Manulife Global Listed Infrastructure Fund	4.14%
Manulife Global Unconstrained Bond Fund	3.91%
Manulife U.S. Unconstrained Bond Fund	3.90%
Manulife Dividend Income Fund	3.82%
Total	90.70%

Total investments: 13

Investment Segmentation

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking potential to maintain their capital. They are also seeking some potential income. They are comfortable with the risks of investing in equities.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

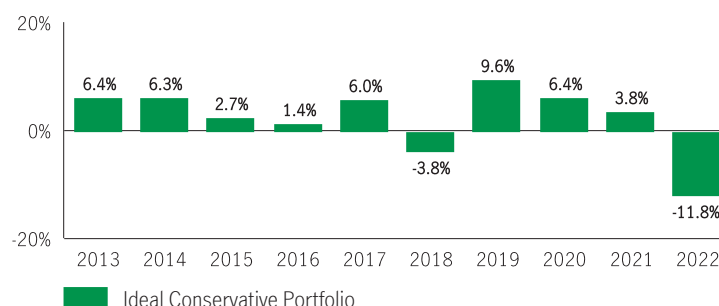
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$1,281.75 on December 31, 2022. This works out to an average of 2.51% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 8 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 6.00 5.00 5.00 4.00 3.00 2.00 1.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 3.00 2.00 1.00 0.00	

* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	2.82	2.35
Ideal 100/100 Series	3.19	2.35

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Objective: The investment objective is to provide a consistent flow of income with an emphasis on preservation of capital.

Strategy: This fund will invest in units of multiple underlying funds. The strategy for this fund is available through the Investment Policy Statement (IPS).

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	1.58	1.20	13.6265	68,128
Ideal 100/100 Series	1,000	1.75	1.20	13.3462	9,364

Platinum No-Load

What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.17	1.75	13.7816	1,850,795
Ideal 100/100 Series	1,000	2.48	1.75	13.3890	992,618

For more information

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Fund Facts — Ideal Segregated Funds Signature 2.0
Ideal Yield Opportunities Fund

Due to the management fee adjustment in 2022, the MER may not reflect the true MER. For more information, please see the applicable online Fund Facts booklet. Effective June 1, 2023 or thereafter, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

Quick Facts
Date Fund Available: October 2019

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$349,614,327

Date Fund Created: October 2010

Total Units Outstanding: 24,491,959

Portfolio Turnover Rate: 8.55%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	2.50	2.13	9.8136	1,727,339

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

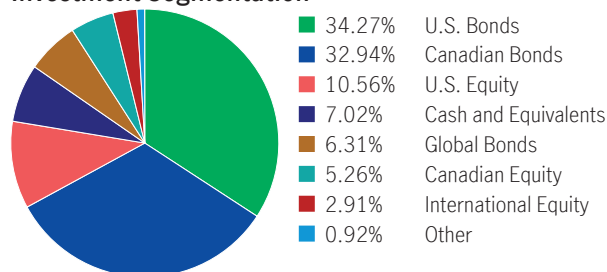
What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Manulife Yield Opportunities Fund. The underlying mutual fund trust holds primarily Canadian and foreign equities and fixed income investments.

Top 10 investments (of the underlying fund)

United States Treasury Note, 3%, 8/15/2052	2.82%
Freddie Mac, 1/23/2023	1.98%
Rogers Communications Inc. (FRN), 5.25%, 3/15/2082	1.79%
United States Treasury Note, 1.88%, 11/15/2051	1.78%
Gov. of Canada, 1.75%, 12/1/2053	1.56%
United States Treasury Note, 4%, 11/15/2052	1.43%
Nissan Motor Co. Ltd., 3.52%, 9/17/2025	1.33%
Federal Home Loan Banks, 1/10/2023	1.26%
Federal Home Loan Banks, 1/6/2023	1.07%
Gov. of Canada, 12/1/2053	0.83%
Total	15.84%

Total investments: 442

Investment Segmentation

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

How has the fund performed?

This section tells you how the fund has performed over the past 3 years. Returns are after the MER has been deducted.

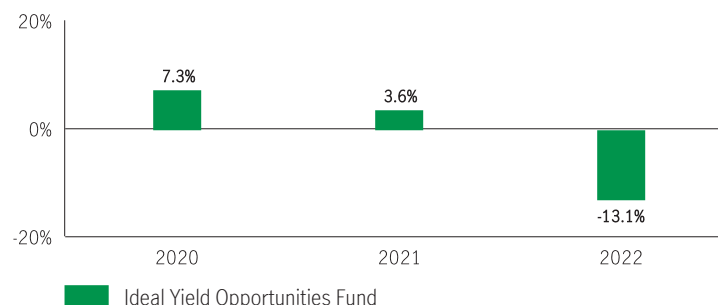
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on October 7, 2019 has \$981.33 on December 31, 2022. This works out to an average of -0.58% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 3 years for a contractholder. In the last 3 years the fund was up in value 2 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC)	If you sell within:	%	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund Any sales charge you pay goes to Manulife
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
Low Load Sales Charge	After 7 years	0.00	
	If you sell within:	%	
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/75 Series	2.50	2.13

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: This Balanced Fund's primary objective is to generate income and its secondary objective is long term capital appreciation. The Fund will seek to achieve its objective by investing directly in a diversified portfolio primarily consisting of Canadian and/or global fixed income and/or equity securities. The Fund may also indirectly invest in such securities through investments in other investment funds.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay					
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER					

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	1.43	1.20	10.1550	41,351

Platinum No-Load

What you pay					
There are no charges to you.					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	2.05	1.72	9.9565	186,347

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

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Quebec & French Business 1-800-355-6776

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Fund Facts — Ideal Segregated Funds Signature 2.0
Ideal Balanced Fund

Due to the management fee adjustment in 2022, the MER may not reflect the true MER. For more information, please see the applicable online Fund Facts booklet. Effective June 1, 2023 or thereafter, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

Quick Facts
Date Fund Available: December 2012

Fund Manager: Manulife

Total Fund Value: \$113,724,859

Date Fund Created: December 1986

Total Units Outstanding: 3,835,557

Portfolio Turnover Rate: 110.54%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.92	2.20	15.4208	616,590
Ideal 100/100 Series	1,000	3.25	2.20	14.9462	754,755

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

What does the fund invest in?

This segregated fund invests directly into a basket of securities holding primarily Canadian equities and Canadian fixed income investments.

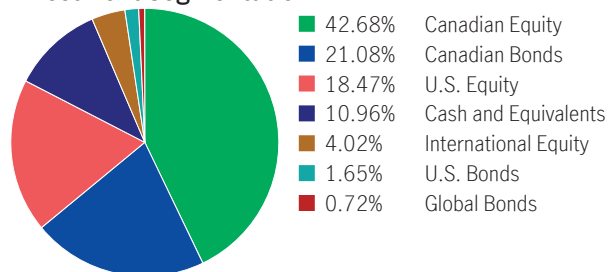
Top 10 investments

Gov. of Canada, 1/19/2023
 Toronto-Dominion Bank Com New
 Oracle Corp.
 Canadian National Railwaypany
 Telus Corp.
 Canadian Natural Resources Ltd.
 Microsoft Corp.
 Constellation Software Inc.
 Zeus Receivables Trust, 1/3/2023
 Empire Co. Ltd. CIA

7.11%
 4.30%
 3.45%
 2.96%
 2.44%
 2.40%
 2.36%
 2.34%
 2.25%
 2.16%
31.75%

Total

Total investments: 313

Investment Segmentation

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking potential long term capital growth and income. They are comfortable with the risks of investing in equities.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

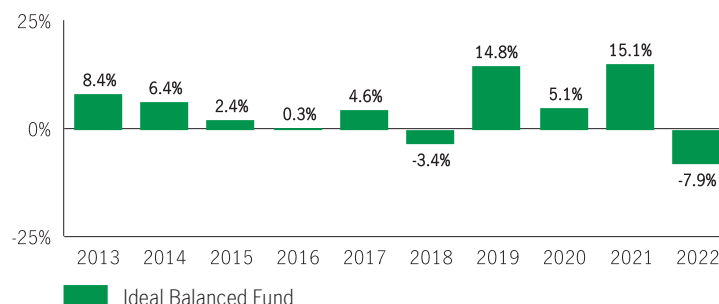
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$1,530.21 on December 31, 2022. This works out to an average of 4.35% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 8 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 6.00 5.00 5.00 4.00 3.00 2.00 1.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 3.00 2.00 1.00 0.00	

* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	2.92	2.20
Ideal 100/100 Series	3.25	2.20

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Objective: The investment objective of the Ideal Balanced Fund is to provide superior long-term capital appreciation and steady income while limiting risk through asset diversification with an emphasis on quality and liquidity. To achieve its objective, the Fund invests in a diversified portfolio of Canadian and foreign equities and fixed income securities.

Strategy: For the equity portion of the Fund, the Portfolio Managers utilize a fundamental, bottom-up investment approach to select securities. Proprietary analysis is used to construct and analyze the historical economic earnings of a company in order to gain an understanding of the business being studied. Factors such as the magnitude and volatility of a company's earnings, competitive advantages, products and other performance drivers are also considered in selecting securities for the Fund. For the fixed income portion of the Fund, the Portfolio Managers emphasize sector allocation, credit quality and security selection, combined with active yield curve management and risk containment. The strategy for this fund is available through the Investment Policy Statement (IPS).

Information specific to Platinum No-load and F-Class sales charge options

Platinum No-Load

What you pay					
There are no charges to you.					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.16	1.60	16.5720	275,764
Ideal 100/100 Series	1,000	2.59	1.60	15.9209	44,962

For more information

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Fund Facts — Ideal Segregated Funds Signature 2.0
Ideal CI Canadian Balanced Fund

Due to the management fee adjustment in 2022, the MER may not reflect the true MER. For more information, please see the applicable online Fund Facts booklet. Effective June 1, 2023 or thereafter, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

Quick Facts
Date Fund Available: November 2014

Underlying Fund Manager: CI Investments Inc.

Total Fund Value: \$19,319,212

Date Fund Created: November 2014

Total Units Outstanding: 1,532,769

Portfolio Turnover Rate: 17.39%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.37	2.70	12.2766	81,521
Ideal 100/100 Series	1,000	3.74	2.70	11.9441	32,992

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the CI Canadian Balanced Fund. The underlying mutual fund trust holds primarily Canadian equities and Canadian fixed income investments.

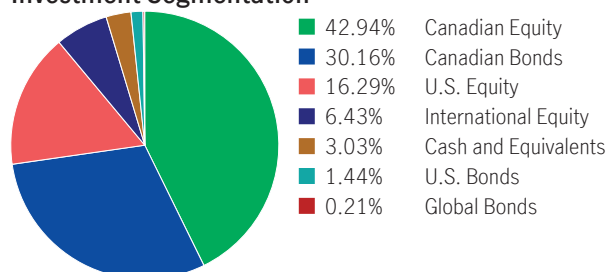
Top 10 investments (of the underlying fund)

Manulife Financial Corporation
 CI GLOBAL FINANCIAL SECTOR ETF
 Gov. of Canada, 0.02%, 6/1/2031
 Fairfax Financial Holdings Ltd. Sub Vtg
 Canadian Natural Resources Ltd.
 Cenovus Energy Inc.
 Enbridge Inc.
 Bank of Nova Scotia (The)
 Bank of Montreal
 Teck Resources Ltd. CI B Sub Vtg

3.39%
 2.86%
 2.36%
 2.32%
 2.25%
 1.99%
 1.91%
 1.84%
 1.79%
 1.67%
22.37%

Total

Total investments: 402

Investment Segmentation

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking capital growth and income over the medium term. They are comfortable with the risks associated with investing in equities.

How has the fund performed?

This section tells you how the fund has performed over the past 8 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

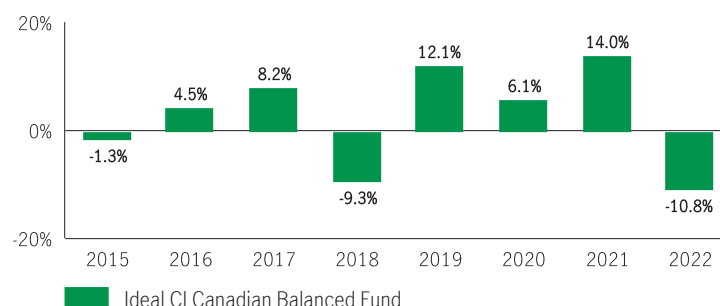
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on November 17, 2014 has \$1,227.74 on December 31, 2022. This works out to an average of 2.56% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 8 years for a contractholder who chose the Ideal 75/100 Series. In the last 8 years the fund was up in value 5 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">• The sales charge is deducted from the amount you sell• You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge• You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund• Any sales charge you pay goes to Manulife
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
	After 7 years	0.00	
Low Load Sales Charge *	If you sell within:	%	
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	

* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.37	2.70
Ideal 100/100 Series	3.74	2.70

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: This fund's objective is to achieve an attractive total return, consisting of income and capital gains. It invests primarily in a mix of Canadian equity and equity-related securities and fixed income securities. The fund is not limited to how much it invests or keeps invested in each asset class. The mix may vary according to market conditions.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

Platinum No-Load

What you pay					
There are no charges to you.					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.87	2.20	12.7684	5,422
Ideal 100/100 Series	1,000	3.24	2.20	12.5473	10

For more information

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Fund Facts — Ideal Segregated Funds Signature 2.0
Ideal Fidelity Canadian Balanced Fund

Due to the management fee adjustment in 2022, the MER may not reflect the true MER. For more information, please see the applicable online Fund Facts booklet. Effective June 1, 2023 or thereafter, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

Quick Facts
Date Fund Available: December 2012

Underlying Fund Manager: Fidelity Investments Canada ULC

Total Fund Value: \$99,954,998

Date Fund Created: January 2009

Total Units Outstanding: 6,372,795

Portfolio Turnover Rate: 5.68%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.31	2.65	15.5096	878,280
Ideal 100/100 Series	1,000	3.68	2.65	14.9940	1,257,175

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

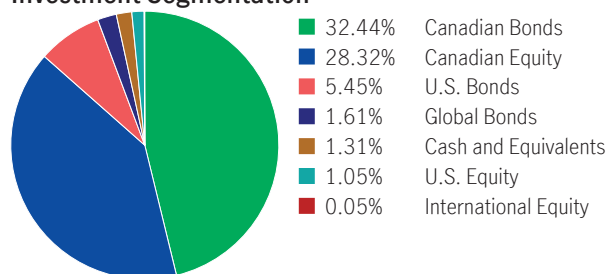
What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Fidelity Canadian Balanced Fund. The underlying mutual fund trust holds a balance of Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

Canadian Pacific Railway Ltd.	3.95%
Royal Bank of Canada	3.52%
Canadian Natural Resources Ltd.	3.41%
Toronto-Dominion Bank Com New	3.24%
Canadian National Railwaypany	2.31%
Nutrien Ltd.	1.97%
Franco-Nevada Corporation	1.40%
Canada Housing Trust No.1, 3.55%, 9/15/2032	1.27%
Loblaw Cos. Ltd.	1.21%
Agnico-Eagle Mines Ltd.	1.20%
Total	23.49%

Total investments: 960

Investment Segmentation

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking potential long term capital growth and income. They are comfortable with the risks of investing in equities.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

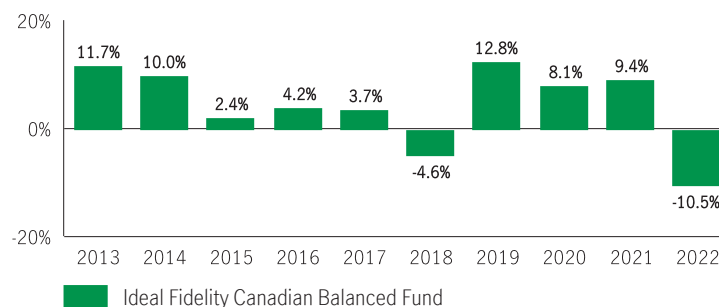
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$1,545.44 on December 31, 2022. This works out to an average of 4.45% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 8 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 6.00 5.00 5.00 4.00 3.00 2.00 1.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 3.00 2.00 1.00 0.00	

* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.31	2.65
Ideal 100/100 Series	3.68	2.65

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Fund aims to achieve high total investment return. The Fund uses a balanced approach. It invests primarily in a mix of Canadian equity securities, investment grade bonds, high yield securities and money market instruments.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

Platinum No-Load

What you pay					
There are no charges to you.					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.68	2.15	16.4740	245,783
Ideal 100/100 Series	1,000	3.12	2.15	15.9125	118,780

For more information

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Fund Facts — Ideal Segregated Funds Signature 2.0
Ideal Fidelity Monthly Income Fund

Due to the management fee adjustment in 2022, the MER may not reflect the true MER. For more information, please see the applicable online Fund Facts booklet. Effective June 1, 2023 or thereafter, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

Quick Facts
Date Fund Available: December 2012

Underlying Fund Manager: Fidelity Investments Canada ULC

Total Fund Value: \$131,392,904

Date Fund Created: May 2011

Total Units Outstanding: 9,463,521

Portfolio Turnover Rate: 8.65%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.32	2.65	14.4414	2,029,519
Ideal 100/100 Series	1,000	3.69	2.65	13.9683	1,711,653

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

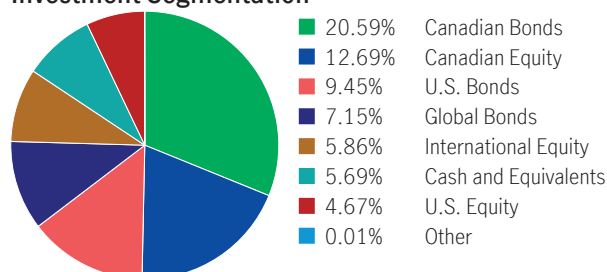
What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Fidelity Monthly Income Fund. The underlying mutual fund trust holds primarily Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

iShares Comex Gold Trust ETF	2.21%
High Yield Investments Directly Held	1.85%
Bx Commercial Mortgage Trust 2022-Lp2, 2/15/2027	1.85%
Imperial Brands PLC Shs	1.48%
TC Energy Corp.	1.31%
Loblaw Cos. Ltd.	1.06%
STORE Capital Corp. REIT	0.96%
Agnico-Eagle Mines Ltd.	0.89%
Telus Corp.	0.85%
Toronto-Dominion Bank Com New	0.75%
Total	13.19%

Total investments: 1672

Investment Segmentation

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

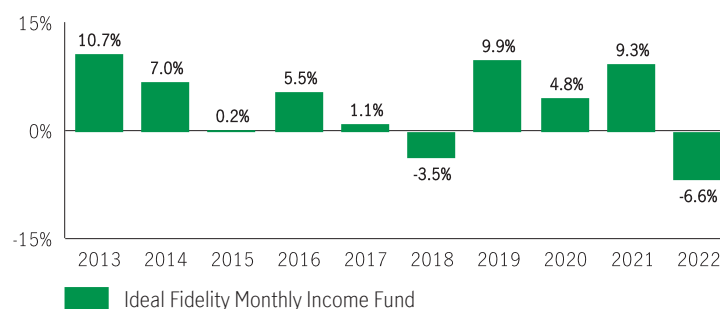
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$1,437.93 on December 31, 2022. This works out to an average of 3.70% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 8 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">• The sales charge is deducted from the amount you sell• You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge• You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund• Any sales charge you pay goes to Manulife
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
	After 7 years	0.00	
Low Load Sales Charge *	If you sell within:	%	
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	

* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.32	2.65
Ideal 100/100 Series	3.69	2.65

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Fund aims to achieve a combination of a steady flow of income and the potential for capital gains. It invests primarily in a mix of Canadian equity securities, Canadian fixed income securities, U.S. commercial mortgage-backed securities, and U.S. higher yielding, lower quality fixed income securities, preferred stocks and convertible securities. The Fund can invest in these securities either directly or indirectly through investments in underlying funds.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

Platinum No-Load

What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.73	2.15	15.2896	422,548
Ideal 100/100 Series	1,000	3.01	2.15	14.8879	267,104

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

Manulife

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Quebec & French Business 1-800-355-6776

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Fund Facts — Ideal Segregated Funds Signature 2.0
Ideal Franklin Bissett Canadian Balanced Fund

Due to the management fee adjustment in 2022, the MER may not reflect the true MER. For more information, please see the applicable online Fund Facts booklet. Effective June 1, 2023 or thereafter, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

Quick Facts
Date Fund Available: November 2014

Underlying Fund Manager: Franklin Templeton Investments Corp.

Total Fund Value: \$2,798,820

Date Fund Created: November 2014

Total Units Outstanding: 255,049

Portfolio Turnover Rate: 10.94%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.41	2.75	10.9156	14,533
Ideal 100/100 Series	1,000	3.77	2.75	10.6203	37,953

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

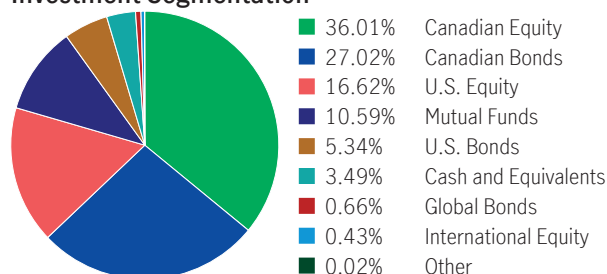
What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Franklin Bissett Canadian Balanced Fund. The underlying mutual fund trust holds a balance of Canadian and foreign equities and fixed income investments.

Top 10 investments (of the underlying fund)

TEMPLETON GROWTH FUND	5.34%
FRANKLIN BISSETT CANADA PLUS EQUITY FUND	5.25%
ROYAL BANK OF CANADA 4.15% 01/03/2023 TD	1.69%
Toronto-Dominion Bank Com New	1.46%
Royal Bank of Canada	1.41%
Canadian National Railwaypany	1.23%
Bank of Nova Scotia (The)	1.08%
Brookfield Corporation Vtg Shs Cl A	1.05%
Canadian Pacific Railway Ltd.	0.99%
Alimentation Couche-Tard Inc.	0.98%
Total	20.48%

Total investments: 1028

Investment Segmentation

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

The Fund may be right for people seeking potential capital gains and income over the medium term. They are comfortable with the risks associated with investing in equities.

How has the fund performed?

This section tells you how the fund has performed over the past 8 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

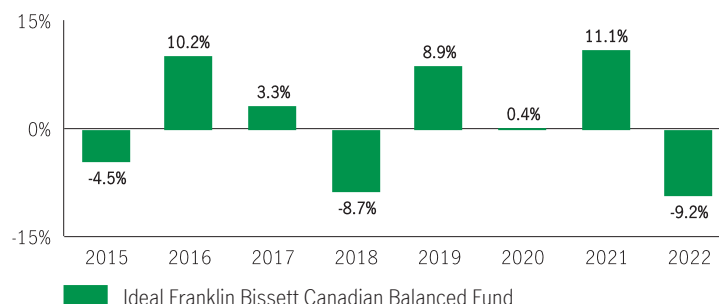
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on November 17, 2014 has \$1,091.59 on December 31, 2022. This works out to an average of 1.09% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 8 years for a contractholder who chose the Ideal 75/100 Series. In the last 8 years the fund was up in value 5 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">• The sales charge is deducted from the amount you sell• You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge• You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund• Any sales charge you pay goes to Manulife
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
	After 7 years	0.00	
Low Load Sales Charge *	If you sell within:	%	
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	

* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.41	2.75
Ideal 100/100 Series	3.77	2.75

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The investment objective of this fund is to achieve a balance of current income and long-term capital appreciation by investing in a portfolio of Franklin Bissett Funds to achieve a balance of fixed income and equity investments.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

Platinum No-Load

What you pay					
There are no charges to you.					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.90	2.25	11.4706	13,378
Ideal 100/100 Series	1,000	3.30	2.25	11.1581	10

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

Manulife

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Fund Facts — Ideal Segregated Funds Signature 2.0
Ideal Fundamental Income Fund

Due to the management fee adjustment in 2022, the MER may not reflect the true MER. For more information, please see the applicable online Fund Facts booklet. Effective June 1, 2023 or thereafter, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

Quick Facts
Date Fund Available: November 2018

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$825,042,213

Date Fund Created: August 2015

Total Units Outstanding: 63,384,382

Portfolio Turnover Rate: 5.80%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.96	2.30	11.7105	177,093
Ideal 100/100 Series	1,000	3.26	2.30	11.5565	55,033

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

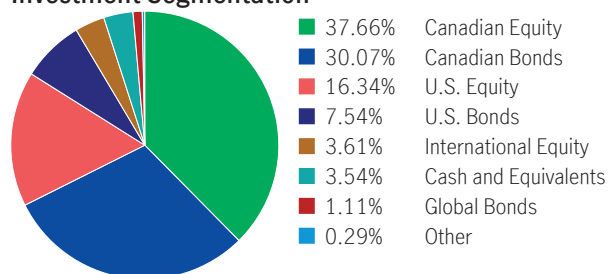
What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Manulife Fundamental Income Fund. The underlying mutual fund trust holds primarily Canadian equities and fixed income investments.

Top 10 investments (of the underlying fund)

Toronto-Dominion Bank Com New	4.07%
Canadian National Railwaypany	2.84%
Microsoft Corp.	2.14%
Oracle Corp.	2.08%
Constellation Software Inc.	1.98%
TMX Group Limited	1.90%
Bank of Montreal	1.81%
Empire Co. Ltd. CI A	1.69%
Telus Corp.	1.65%
Visa Inc. Com CI A	1.64%
Total	21.81%

Total investments: 402

Investment Segmentation

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity market.

How has the fund performed?

This section tells you how the fund has performed over the past 4 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

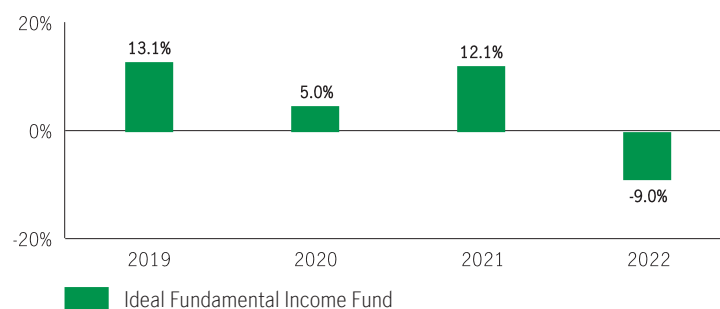
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on November 12, 2018 has \$1,171.17 on December 31, 2022. This works out to an average of 3.90% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 4 years for a contractholder who chose the Ideal 75/100 Series. In the last 4 years the fund was up in value 3 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">• The sales charge is deducted from the amount you sell• You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge• You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund• Any sales charge you pay goes to Manulife
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
	After 7 years	0.00	
Low Load Sales Charge *	If you sell within:	%	
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	

* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	2.96	2.30
Ideal 100/100 Series	3.26	2.30

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: This Balanced Fund aims to provide a regular flow of monthly revenue. The Fund invests primarily in equities and fixed income investments. These securities can be Canadian or foreign.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

Platinum No-Load

What you pay					
There are no charges to you.					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.16	1.70	12.0866	42,126
Ideal 100/100 Series	1,000	2.61	1.70	11.8677	45,610

For more information

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Fund Facts — Ideal Segregated Funds Signature 2.0
Ideal Fundamental Monthly Income Fund

Due to the management fee adjustment in 2022, the MER may not reflect the true MER. For more information, please see the applicable online Fund Facts booklet. Effective June 1, 2023 or thereafter, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

Quick Facts
Date Fund Available: December 2012

Fund Manager: Manulife

Total Fund Value: \$686,859,545

Date Fund Created: October 2000

Total Units Outstanding: 38,495,070

Portfolio Turnover Rate: 93.19%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.91	2.30	15.4566	8,982,535
Ideal 100/100 Series	1,000	3.26	2.30	14.9740	7,753,336

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

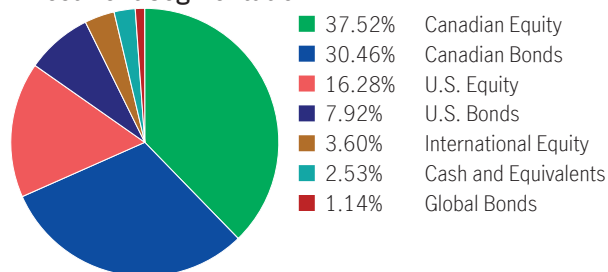
What does the fund invest in?

This segregated fund invests directly into a basket of securities holding primarily Canadian and foreign equities as well as fixed income investments.

Top 10 investments

Toronto-Dominion Bank Com New	4.07%
Canadian National Railwaypany	2.86%
Microsoft Corp.	2.14%
Oracle Corp.	2.07%
Constellation Software Inc.	2.02%
TMX Group Limited	1.92%
Bank of Montreal	1.85%
Empire Co. Ltd. Cl A	1.71%
Telus Corp.	1.67%
Visa Inc. Com Cl A	1.66%
Total	21.96%

Total investments: 374

Investment Segmentation

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking potential for capital growth and some income. They are comfortable with the risks of investing in equities.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

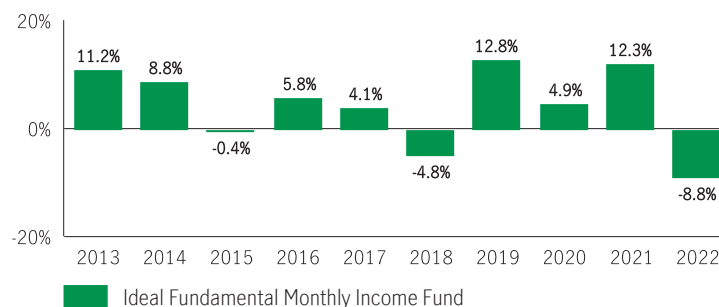
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$1,528.98 on December 31, 2022. This works out to an average of 4.34% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 7 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 6.00 5.00 5.00 4.00 3.00 2.00 1.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 3.00 2.00 1.00 0.00	

* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	2.91	2.30
Ideal 100/100 Series	3.26	2.30

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Objective: The investment objective of the Ideal Fundamental Income Fund is to provide capital appreciation while accommodating the needs of investors who are drawing upon their assets for income purposes. To achieve its objective, the Fund invests primarily in a diversified portfolio of Canadian and foreign equities and/or equity-type securities and fixed income securities either directly or through one or more underlying funds.

Strategy: For the equity portion of the Fund, the Portfolio Managers utilize a fundamental, bottom-up investment approach to select securities. Proprietary analysis is used to construct and analyze the historical economic earnings of a company in order to gain an understanding of the business being studied. Factors such as the magnitude and volatility of a company's earnings, competitive advantages, products and other performance drivers are also considered in selecting securities for the Fund. For the fixed income portion of the Fund, the Portfolio Managers emphasize sector allocation, credit quality and security selection, combined with active yield curve management and risk containment. The strategy for this fund is available through the Investment Policy Statement (IPS).

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	1.66	1.15	15.5993	50,026
Ideal 100/100 Series	1,000	1.91	1.15	15.2663	95,157

Platinum No-Load

What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.25	1.70	16.5375	2,984,644
Ideal 100/100 Series	1,000	2.56	1.70	16.0518	1,226,609

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

Manulife

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Fund Facts — Ideal Segregated Funds Signature 2.0
Ideal Income Balanced Fund

Due to the management fee adjustment in 2022, the MER may not reflect the true MER. For more information, please see the applicable online Fund Facts booklet. Effective June 1, 2023 or thereafter, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

Quick Facts
Date Fund Available: December 2012

Fund Manager: Manulife

Total Fund Value: \$83,051,071

Date Fund Created: December 1998

Total Units Outstanding: 4,180,987

Portfolio Turnover Rate: 86.39%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.94	2.20	14.4678	504,545
Ideal 100/100 Series	1,000	3.28	2.30	14.0313	518,805

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

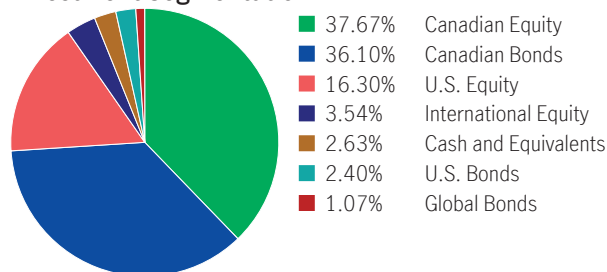
What does the fund invest in?

This segregated fund invests directly into a basket of securities holding primarily Canadian equities and Canadian fixed income investments.

Top 10 investments

Toronto-Dominion Bank Com New	4.12%
Canadian National Railwaypany	2.83%
Microsoft Corp.	2.13%
Oracle Corp.	2.13%
Constellation Software Inc.	2.05%
TMX Group Limited	1.93%
Bank of Montreal	1.84%
Empire Co. Ltd. CI A	1.70%
Visa Inc. Com CI A	1.66%
Telus Corp.	1.64%
Total	22.05%

Total investments: 332

Investment Segmentation

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking potential income and some long term capital growth. They are comfortable with the risks of investing in equities.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

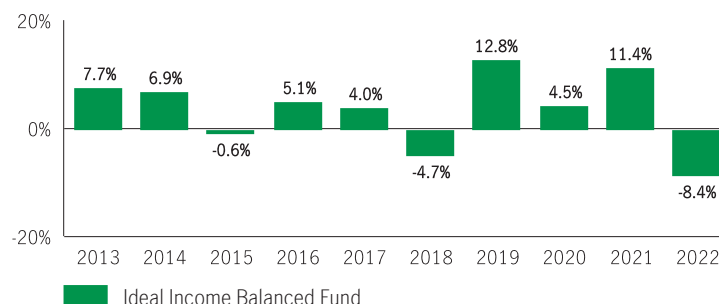
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$1,435.04 on December 31, 2022. This works out to an average of 3.68% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 7 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 6.00 5.00 5.00 4.00 3.00 2.00 1.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 3.00 2.00 1.00 0.00	

* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	2.94	2.20
Ideal 100/100 Series	3.28	2.30

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Objective: The investment objective of the Ideal Income Balanced Fund is to accommodate the needs of contractholders who are drawing upon their assets for income purposes but still wish to attain long-term capital growth. To achieve this objective, the Fund invests in a diversified portfolio of Canadian and foreign equities and/or equity-type securities and fixed income securities.

Strategy: For the equity portion of the Fund, the Portfolio Managers utilize a fundamental, bottom-up investment approach to select securities. Proprietary analysis is used to construct and analyze the historical economic earnings of a company in order to gain an understanding of the business being studied. Factors such as the magnitude and volatility of a company's earnings, competitive advantages, products and other performance drivers are also considered in selecting securities for the Fund. For the fixed income portion of the Fund, the Portfolio Managers emphasize sector allocation, credit quality and security selection, combined with active yield curve management and risk containment. The strategy for this fund is available through the Investment Policy Statement (IPS).

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay					
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	1.61	1.05	15.1524	104,232
Ideal 100/100 Series	1,000	1.99	1.15	15.3665	10

Platinum No-Load

What you pay					
There are no charges to you.					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.21	1.60	15.4911	225,529
Ideal 100/100 Series	1,000	2.52	1.70	15.0908	84,345

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

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Quebec & French Business 1-800-355-6776

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Fund Facts — Ideal Segregated Funds Signature 2.0
Ideal Moderate Portfolio

Due to the management fee adjustment in 2022, the MER may not reflect the true MER. For more information, please see the applicable online Fund Facts booklet. Effective June 1, 2023 or thereafter, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

Quick Facts
Date Fund Available: December 2012

Fund Manager: Manulife

Total Fund Value: \$380,875,409

Date Fund Created: January 2003

Total Units Outstanding: 26,965,275

Portfolio Turnover Rate: 19.79%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.89	2.35	13.8245	3,998,103
Ideal 100/100 Series	1,000	3.22	2.35	13.4238	3,801,525

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

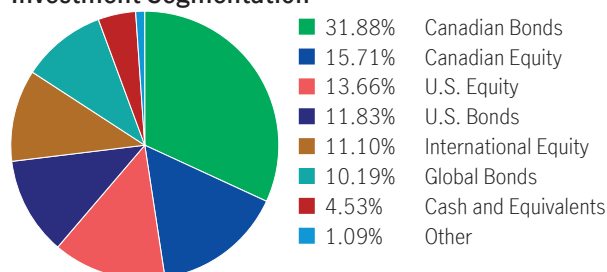
What does the fund invest in?

This segregated fund has a “fund-of-fund” structure that invests into a basket of funds which includes, but is not limited to, ETFs, mutual funds and pooled funds. The underlying funds hold primarily Canadian and foreign fixed income investments.

Top 10 investments

Manulife Bond Fund	19.43%
Manulife Canadian Unconstrained Bond Fund	17.50%
MIM Emerging Markets Corporate Debt Pooled Fund	8.64%
Manulife Global Dividend Fund	7.35%
Manulife Dividend Income Fund	6.29%
Manulife Global Franchise Fund	6.25%
Manulife Fundamental Dividend Fund	5.71%
Manulife Multifactor Canadian Large Cap	5.65%
Manulife Dividend Income Plus Fund	5.20%
Manulife Global Unconstrained Bond Fund	4.89%
Total	86.89%

Total investments: 14

Investment Segmentation

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking potential income and some capital growth. They are comfortable with the risks of investing in equities.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

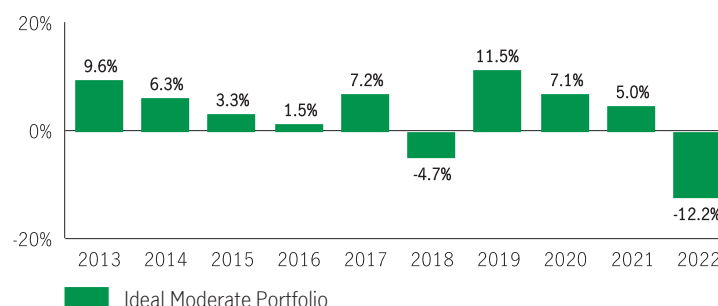
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$1,372.00 on December 31, 2022. This works out to an average of 3.21% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 8 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 6.00 5.00 5.00 4.00 3.00 2.00 1.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 3.00 2.00 1.00 0.00	

* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	2.89	2.35
Ideal 100/100 Series	3.22	2.35

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Objective: The investment objective is to provide income while leaving room for some capital appreciation.

Strategy: This fund will invest in units of multiple underlying funds. The strategy for this fund is available through the Investment Policy Statement (IPS).

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	1.63	1.20	14.2433	115,962
Ideal 100/100 Series	1,000	1.97	1.20	14.0677	13,924

Platinum No-Load

What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.22	1.75	14.7847	1,863,532
Ideal 100/100 Series	1,000	2.52	1.75	14.3872	963,466

For more information

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Fund Facts — Ideal Segregated Funds Signature 2.0
Ideal CI Global Equity and Income Fund

Due to the management fee adjustment in 2022, the MER may not reflect the true MER. For more information, please see the applicable online Fund Facts booklet. Effective June 1, 2023 or thereafter, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

Quick Facts
Date Fund Available: November 2014

Underlying Fund Manager: CI Investments Inc.

Total Fund Value: \$8,592,461

Date Fund Created: November 2014

Total Units Outstanding: 809,664

Portfolio Turnover Rate: 7.89%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.21	2.65	10.7597	138,787
Ideal 100/100 Series	1,000	3.58	2.65	10.4163	102,453

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

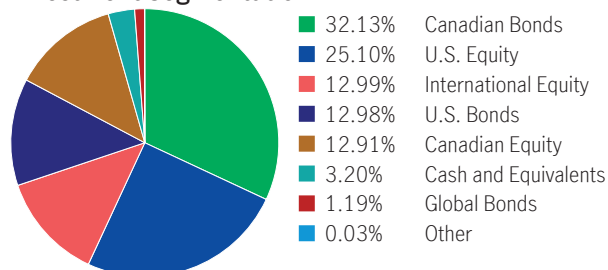
What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the CI Global Equity and Income Fund. The underlying mutual fund trust holds primarily Canadian and foreign equities.

Top 10 investments (of the underlying fund)

CI Cambridge Bond Fund	44.68%
CI Cambridge Global Dividend Fund	38.86%
CI Canadian Dividend Fund	6.03%
Cambridge Canadian Long-Term Bond Pool	3.74%
CI Cambridge Canadian Short-Term Bond Pool	3.68%
CI International Equity Growth Private Pool	3.24%
Total	100.23%

Total investments: 6

Investment Segmentation

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking income over the medium term. They are comfortable with the risks associated with investing in equities and in global markets.

How has the fund performed?

This section tells you how the fund has performed over the past 8 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

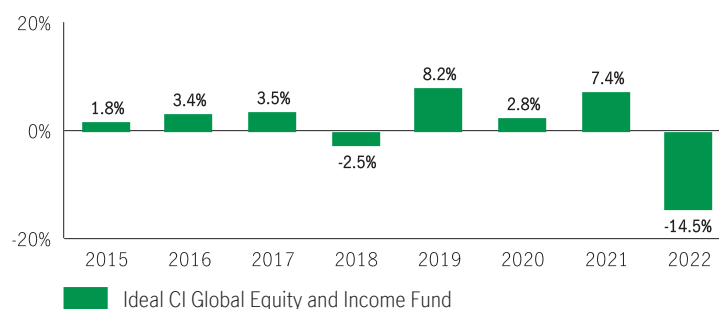
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on November 17, 2014 has \$1,076.00 on December 31, 2022. This works out to an average of 0.91% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 8 years for a contractholder who chose the Ideal 75/100 Series. In the last 8 years the fund was up in value 6 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">• The sales charge is deducted from the amount you sell• You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge• You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund• Any sales charge you pay goes to Manulife
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
	After 7 years	0.00	
Low Load Sales Charge *	If you sell within:	%	
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	

* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.21	2.65
Ideal 100/100 Series	3.58	2.65

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: This fund's objective is to achieve a high level of income by investing primarily in fixed income and high-yielding equity securities and other income producing securities throughout the world.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

Platinum No-Load

What you pay					
There are no charges to you.					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.63	2.15	11.1621	1,248
Ideal 100/100 Series	1,000	3.01	2.15	10.8963	24,145

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

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Fund Facts — Ideal Segregated Funds Signature 2.0
Ideal Tactical Income Fund

Due to the management fee adjustment in 2022, the MER may not reflect the true MER. For more information, please see the applicable online Fund Facts booklet. Effective June 1, 2023 or thereafter, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

Quick Facts
Date Fund Available: December 2012

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$33,825,530

Date Fund Created: December 2012

Total Units Outstanding: 2,174,509

Portfolio Turnover Rate: 12.62%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	2.60	2.25	16.9086	746,071

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

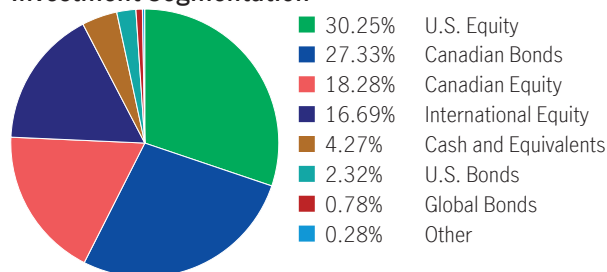
What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Manulife Tactical Income Fund. The underlying mutual fund trust holds primarily Canadian and foreign equities as well as fixed income investments.

Top 10 investments (of the underlying fund)

Microsoft Corp.	3.36%
Zeus Receivables Trust, 1/3/2023	3.25%
Oracle Corp.	2.85%
Toronto-Dominion Bank Com New	2.47%
Schneider Electric S.E. ADR Adr	2.43%
Accenture PLC Shs Class A	2.39%
Canadian National Railwaypany	2.33%
Johnson Controls International PLC Shs	2.15%
Visa Inc. Com CI A	2.14%
Deutsche Boerse AG ADR Adr	2.02%
Total	25.40%

Total investments: 1188

Investment Segmentation

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking a regular flow of monthly income. They are comfortable with the risks of investing in equities.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

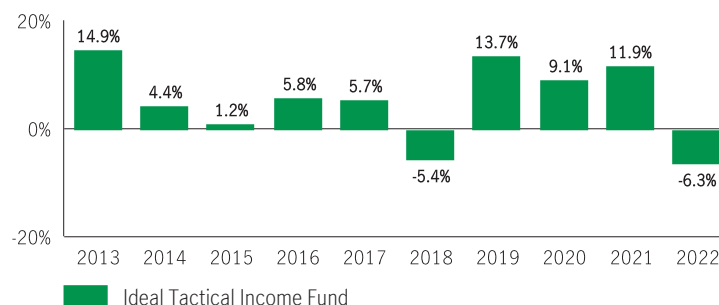
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago has \$1,670.63 on December 31, 2022. This works out to an average of 5.27% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder. In the last 10 years the fund was up in value 8 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC)	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fundAny sales charge you pay goes to Manulife
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
Low Load Sales Charge	After 7 years	0.00	
	If you sell within:	%	
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/75 Series	2.60	2.25

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: This Balanced Fund aims to generate income with the potential for long term capital growth. The Fund invests primarily in fixed income and equity securities of Canadian and foreign issuers.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

Platinum No-Load

What you pay					
There are no charges to you.					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	1.87	1.65	18.1267	373,388

For more information

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Fund Facts — Ideal Segregated Funds Signature 2.0
Ideal Fidelity Global Monthly Income Fund

Due to the management fee adjustment in 2022, the MER may not reflect the true MER. For more information, please see the applicable online Fund Facts booklet. Effective June 1, 2023 or thereafter, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

Quick Facts
Date Fund Available: November 2014

Underlying Fund Manager: Fidelity Investments Canada ULC

Total Fund Value: \$41,310,091

Date Fund Created: November 2014

Total Units Outstanding: 3,226,465

Portfolio Turnover Rate: 5.36%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.50	2.80	13.3676	742,807
Ideal 100/100 Series	1,000	3.85	2.80	13.0343	802,277

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

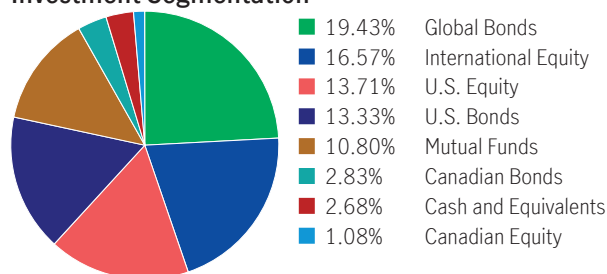
What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Fidelity Global Monthly Income Fund. The underlying mutual fund trust holds primarily foreign equities and foreign fixed income investments.

Top 10 investments (of the underlying fund)

Fidelity Global High Yield Investment Trust	10.80%
United States Treasury Note, 2.63%, 7/31/2029	3.60%
High Yield Investments Directly Held	2.03%
Bx Commercial Mortgage Trust 2022-Lp2, 2/15/2027	1.78%
iShares Comex Gold Trust ETF	1.49%
Microsoft Corp.	1.41%
Germany, 2/15/2032	0.90%
Ministry of Finance People's Republic of China, 2.89%, 11/18/2031	0.79%
Exxon Mobil Corp.	0.69%
Eli Lilly & Co.	0.67%
Total	24.16%

Total investments: 1456

Investment Segmentation

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

The Fund may be right for people seeking potential capital gains and income over the long-term. They are comfortable with the risks associated with investing in equities and in global markets.

How has the fund performed?

This section tells you how the fund has performed over the past 8 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

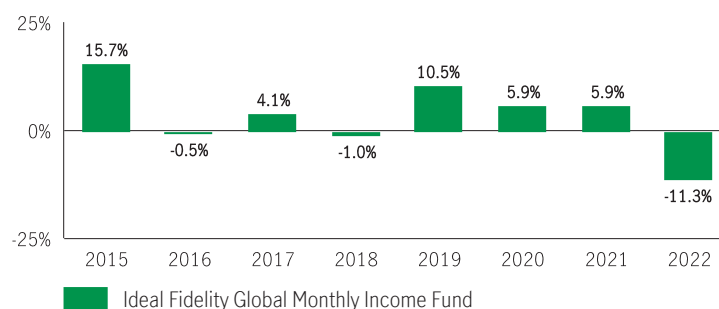
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on November 17, 2014 has \$1,336.89 on December 31, 2022. This works out to an average of 3.64% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 8 years for a contractholder who chose the Ideal 75/100 Series. In the last 8 years the fund was up in value 5 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge			
Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">• The sales charge is deducted from the amount you sell• You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge• You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund• Any sales charge you pay goes to Manulife
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
	After 7 years	0.00	
Low Load Sales Charge *	If you sell within:	%	
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	

* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.50	2.80
Ideal 100/100 Series	3.85	2.80

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Fund aims to achieve a combination of a steady flow of income and the potential for capital gains. It invests primarily in a mix of equity securities and fixed income securities located anywhere in the world.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

Platinum No-Load

What you pay					
There are no charges to you.					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.85	2.30	14.0367	259,165
Ideal 100/100 Series	1,000	3.25	2.30	13.6350	264,363

For more information

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Fund Facts — Ideal Segregated Funds Signature 2.0
Ideal Global Balanced Fund

Due to the management fee adjustment in 2022, the MER may not reflect the true MER. For more information, please see the applicable online Fund Facts booklet. Effective June 1, 2023 or thereafter, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

Quick Facts
Date Fund Available: October 2016

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$1,170,924,868

Date Fund Created: October 2013

Total Units Outstanding: 70,750,429

Portfolio Turnover Rate: 5.82%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.39	2.55	12.9615	1,781,171
Ideal 100/100 Series	1,000	3.64	2.55	12.7593	2,063,309

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

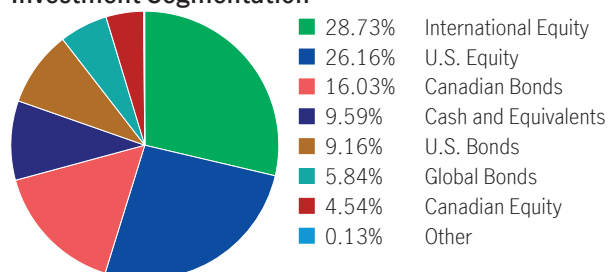
What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global Balanced Fund. The underlying mutual fund trust holds primarily foreign equities and foreign fixed income investments.

Top 10 investments (of the underlying fund)

Marsh & McLennan Cos.	3.03%
Alimentation Couche-Tard Inc.	2.39%
Aon PLC Shs CI A	2.33%
Wolters Kluwer N.V. Shs	2.21%
CGI Inc. CI A Sub Vtg	2.14%
KDDI Corp. Shs	2.11%
Canada Housing Trust No.1, 1.95%, 12/15/2025	2.11%
Gov. of Canada Treasury Bill, 5/25/2023	1.97%
Microsoft Corp.	1.94%
Roche Holding AG Dividend Right Cert	1.90%
Total	22.13%

Total investments: 645

Investment Segmentation

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

How has the fund performed?

This section tells you how the fund has performed over the past 6 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

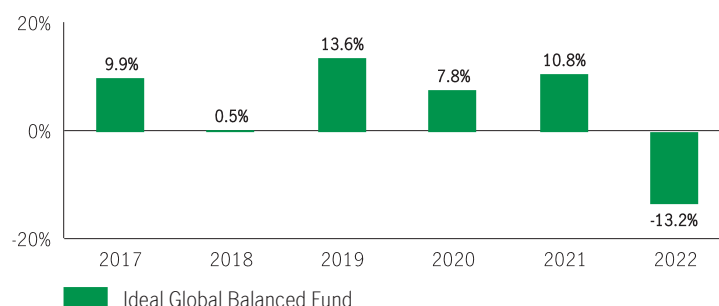
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on October 14, 2016 has \$1,296.30 on December 31, 2022. This works out to an average of 4.27% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 6 years for a contractholder who chose the Ideal 75/100 Series. In the last 6 years the fund was up in value 5 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">• The sales charge is deducted from the amount you sell• You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge• You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund• Any sales charge you pay goes to Manulife
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
	After 7 years	0.00	
Low Load Sales Charge *	If you sell within:	%	
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	

* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.39	2.55
Ideal 100/100 Series	3.64	2.55

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Fund seeks to provide a combination of income and capital appreciation by investing primarily in a global diversified portfolio of equity and fixed income securities.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay					
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.21	1.55	14.0537	9,063
Ideal 100/100 Series	1,000	2.55	1.55	13.8021	6,199

Platinum No-Load

What you pay					
There are no charges to you.					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.74	1.95	13.5064	313,988
Ideal 100/100 Series	1,000	2.98	1.95	13.3173	456,372

For more information

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Fund Facts — Ideal Segregated Funds Signature 2.0
Ideal Global Strategic Balanced Yield Fund

Due to the management fee adjustment in 2022, the MER may not reflect the true MER. For more information, please see the applicable online Fund Facts booklet. Effective June 1, 2023 or thereafter, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

Quick Facts
Date Fund Available: November 2018

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$90,498,307

Date Fund Created: September 2014

Total Units Outstanding: 7,146,882

Portfolio Turnover Rate: 8.54%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.33	2.65	11.1165	347,479
Ideal 100/100 Series	1,000	3.70	2.65	10.9608	163,439

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

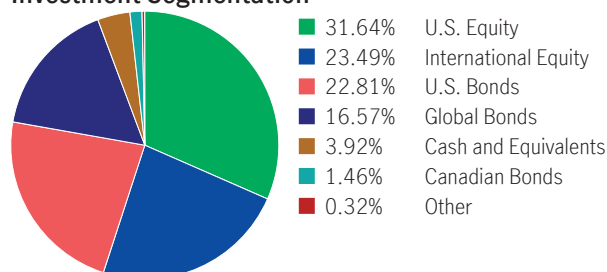
What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global Strategic Balanced Yield Fund. The underlying mutual fund trust holds primarily foreign equities and fixed income investments.

Top 10 investments (of the underlying fund)

Microsoft Corp.	3.23%
Alphabet Inc. Cl A	2.44%
Sumitomo Mitsui Financial Group Inc. Shs	2.07%
Johnson & Johnson	2.01%
Oracle Corp.	1.91%
Otis Worldwide Corp.	1.72%
TotalEnergies SE Shs	1.68%
UnitedHealth Group Inc.	1.64%
ConocoPhillips	1.59%
Philip Morris International Inc.	1.57%
Total	19.86%

Total investments: 389

Investment Segmentation

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

How has the fund performed?

This section tells you how the fund has performed over the past 4 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

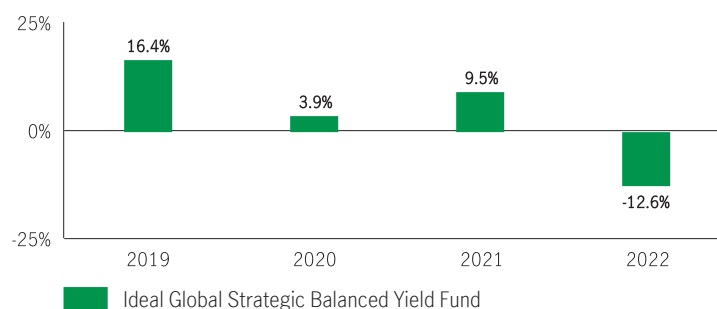
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on November 12, 2018 has \$1,111.73 on December 31, 2022. This works out to an average of 2.60% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 4 years for a contractholder who chose the Ideal 75/100 Series. In the last 4 years the fund was up in value 3 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">• The sales charge is deducted from the amount you sell• You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge• You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund• Any sales charge you pay goes to Manulife
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
	After 7 years	0.00	
Low Load Sales Charge *	If you sell within:	%	
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	

* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.33	2.65
Ideal 100/100 Series	3.70	2.65

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Fund seeks to provide a combination of income and capital appreciation by investing primarily in a diversified portfolio of global dividend paying equity securities and fixed income securities.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

Platinum No-Load

What you pay					
There are no charges to you.					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.83	2.15	11.3582	315,451
Ideal 100/100 Series	1,000	3.16	2.15	11.1898	53,834

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

Manulife

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Canada, Outside of Quebec 1-888-790-4387
Quebec & French Business 1-800-355-6776

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Fund Facts — Ideal Segregated Funds Signature 2.0
Ideal Templeton Sustainable Global Balanced Fund

Due to the management fee adjustment in 2022, the MER may not reflect the true MER. For more information, please see the applicable online Fund Facts booklet. Effective June 1, 2023 or thereafter, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

Quick Facts
Date Fund Available: November 2014

Underlying Fund Manager: Franklin Templeton Investments Corp.

Total Fund Value: \$4,427,365

Date Fund Created: January 2009

Total Units Outstanding: 427,419

Portfolio Turnover Rate: 6.00%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.45	2.75	9.3934	51,442
Ideal 100/100 Series	1,000	3.75	2.75	9.1887	44,588

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

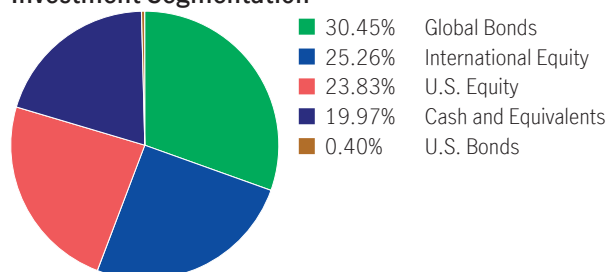
What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Templeton Sustainable Global Balanced Fund. The underlying mutual fund trust holds primarily foreign equities.

Top 10 investments (of the underlying fund)

Korea (the Republic of) Treasury Bill, 3%, 3/10/2023	4.66%
Korea (the Republic of) Treasury Bill, 1%, 6/10/2023	4.12%
Japan Treasury Bill, 9/20/2023	3.52%
Secretaria do Tesouro Nacional, 1/1/2025	2.78%
Malaysia, 3.88%, 3/14/2025	2.69%
Indonesia Treasury Bill, 5.5%, 4/15/2026	2.68%
HCA Healthcare Inc.	2.03%
Zimmer Biomet Holdings Inc.	1.94%
Signify N.V. Shs	1.89%
Crown Holdings Inc.	1.88%
Total	28.18%

Total investments: 106

Investment Segmentation

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking potential long term capital growth and income. They are comfortable with the risks of investing in global equities.

How has the fund performed?

This section tells you how the fund has performed over the past 8 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

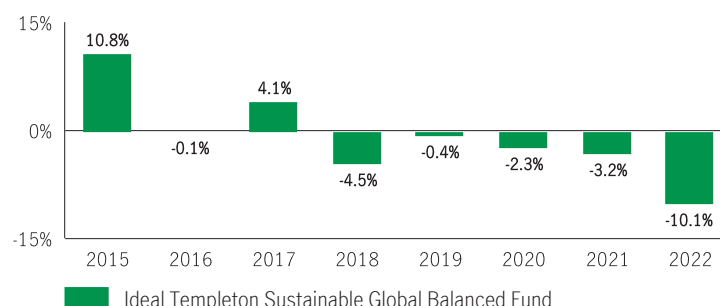
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on November 17, 2014 has \$939.32 on December 31, 2022. This works out to an average of -0.77% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 8 years for a contractholder who chose the Ideal 75/100 Series. In the last 8 years the fund was up in value 2 years and down in value 6 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 6.00 5.00 5.00 4.00 3.00 2.00 1.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 3.00 2.00 1.00 0.00	

* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.45	2.75
Ideal 100/100 Series	3.75	2.75

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The investment objective of this fund is to seek current income and long-term capital appreciation by investing primarily in debt instruments and equity securities of issuers anywhere in the world while following a sustainable investment approach.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

Platinum No-Load

What you pay					
There are no charges to you.					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.75	2.25	9.8604	1,164
Ideal 100/100 Series	1,000	3.23	2.25	9.5706	11,401

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

Manulife
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Canada, Outside of Quebec 1-888-790-4387
Quebec & French Business 1-800-355-6776

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Fund Facts — Ideal Segregated Funds Signature 2.0
Ideal U.S. Monthly High Income Fund

Due to the management fee adjustment in 2022, the MER may not reflect the true MER. For more information, please see the applicable online Fund Facts booklet. Effective June 1, 2023 or thereafter, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

Quick Facts
Date Fund Available: October 2016

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$1,624,248,726

Date Fund Created: April 2014

Total Units Outstanding: 103,525,825

Portfolio Turnover Rate: 4.14%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.13	2.55	13.7843	3,249,725
Ideal 100/100 Series	1,000	3.50	2.55	13.4543	2,756,653

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

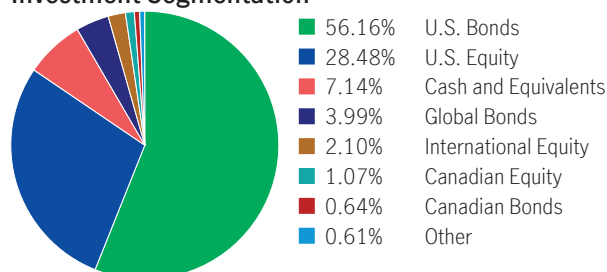
What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Manulife U.S. Monthly High Income Fund. The underlying mutual fund trust holds primarily U.S. equities and U.S. fixed income investments.

Top 10 investments (of the underlying fund)

United States Treasury Note, 3%, 8/15/2052	3.98%
Federal Home Loan Banks, 1/10/2023	3.77%
Cadence Design Systems Inc.	1.72%
United States Treasury Note, 4.13%, 11/15/2032	1.69%
Danaher Corp.	1.68%
Thermo Fisher Scientific Inc.	1.68%
Roper Technologies Inc.	1.67%
Cintas Corp.	1.60%
Home Depot Inc.	1.59%
United States Treasury Note, 3.38%, 8/15/2042	1.58%
Total	20.96%

Total investments: 1017

Investment Segmentation

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

How has the fund performed?

This section tells you how the fund has performed over the past 6 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

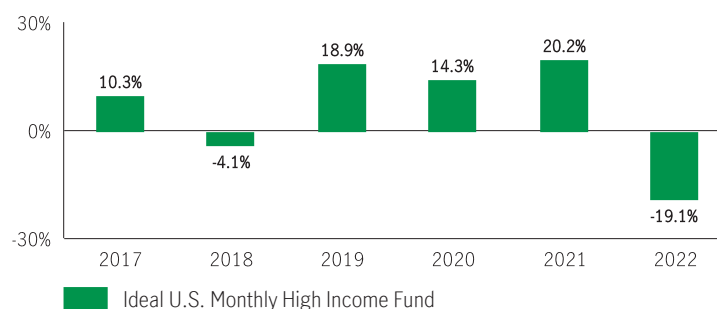
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on October 14, 2016 has \$1,378.63 on December 31, 2022. This works out to an average of 5.30% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 6 years for a contractholder who chose the Ideal 75/100 Series. In the last 6 years the fund was up in value 4 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fundAny sales charge you pay goes to Manulife
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
Low Load Sales Charge *	After 7 years	0.00	
	If you sell within:	%	
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	

* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.13	2.55
Ideal 100/100 Series	3.50	2.55

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: This Balanced Fund seeks to provide a combination of income and capital appreciation by investing primarily in a diversified portfolio of U.S. dividend paying and other equity securities as well as fixed income securities.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

Platinum No-Load

What you pay					
There are no charges to you.					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.46	1.95	14.3521	813,968
Ideal 100/100 Series	1,000	2.83	1.95	14.0430	389,794

For more information

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Manulife

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Canada, Outside of Quebec 1-888-790-4387
Quebec & French Business 1-800-355-6776

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Fund Facts — Ideal Segregated Funds Signature 2.0
Ideal Aggressive Portfolio

Due to the management fee adjustment in 2022, the MER may not reflect the true MER. For more information, please see the applicable online Fund Facts booklet. Effective June 1, 2023 or thereafter, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

Quick Facts
Date Fund Available: December 2012

Fund Manager: Manulife

Total Fund Value: \$76,376,366

Date Fund Created: January 2003

Total Units Outstanding: 4,655,770

Portfolio Turnover Rate: 28.01%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.29	2.35	17.0714	709,062
Ideal 100/100 Series	1,000	3.62	2.35	16.5554	602,669

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

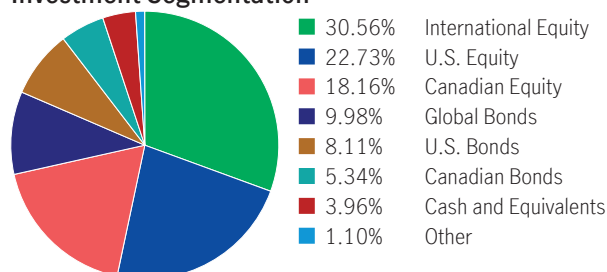
What does the fund invest in?

This segregated fund has a “fund-of-fund” structure that invests into a basket of funds which includes, but is not limited to, mutual funds and pooled funds. The underlying funds hold primarily Canadian and foreign equities.

Top 10 investments

Manulife Global Dividend Fund	11.51%
MIM Emerging Markets Corporate Debt Pooled Fund	9.28%
Manulife World Investment Fund	8.15%
Manulife U.S. All Cap Equity Fund	7.97%
Manulife Global Franchise Fund	6.98%
Manulife Dividend Income Fund	6.00%
Manulife Multifactor Canadian Large Cap	5.29%
Manulife Fundamental Dividend Fund	5.24%
Manulife Dividend Income Plus Fund	5.22%
Manulife Global Unconstrained Bond Fund	5.20%
Total	70.83%

Total investments: 19

Investment Segmentation

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking potential long term capital growth. They are comfortable with the risks of investing in global equities.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

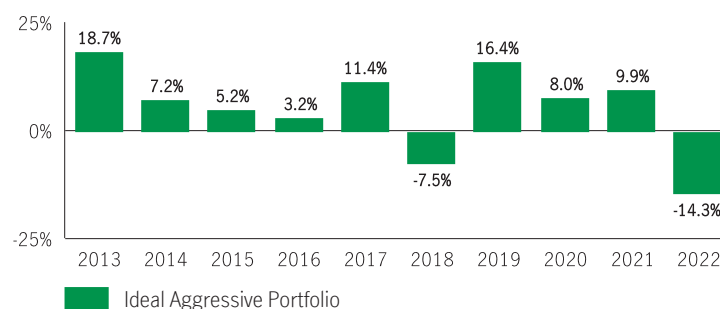
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$1,687.74 on December 31, 2022. This works out to an average of 5.37% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 8 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge			
Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">• The sales charge is deducted from the amount you sell• You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge• You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund• Any sales charge you pay goes to Manulife
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
	After 7 years	0.00	
Low Load Sales Charge *	If you sell within:	%	
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	

* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.29	2.35
Ideal 100/100 Series	3.62	2.35

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Objective: The investment objective is to maximize long-term capital growth.

Strategy: This fund will invest in units of multiple underlying funds. The strategy for this fund is available through the Investment Policy Statement (IPS).

Information specific to Platinum No-load and F-Class sales charge options

Platinum No-Load

What you pay					
There are no charges to you.					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.63	1.75	18.2570	110,978
Ideal 100/100 Series	1,000	2.96	1.75	17.7555	96,429

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

Manulife
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Quebec & French Business 1-800-355-6776

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Fund Facts — Ideal Segregated Funds Signature 2.0
Ideal CI Global Balanced Fund

Due to the management fee adjustment in 2022, the MER may not reflect the true MER. For more information, please see the applicable online Fund Facts booklet. Effective June 1, 2023 or thereafter, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

Quick Facts
Date Fund Available: November 2014

Underlying Fund Manager: CI Investments Inc.

Total Fund Value: \$16,228,627

Date Fund Created: November 2014

Total Units Outstanding: 1,399,649

Portfolio Turnover Rate: 16.61%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.52	2.80	12.1501	225,177
Ideal 100/100 Series	1,000	3.83	2.80	11.8569	176,243

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

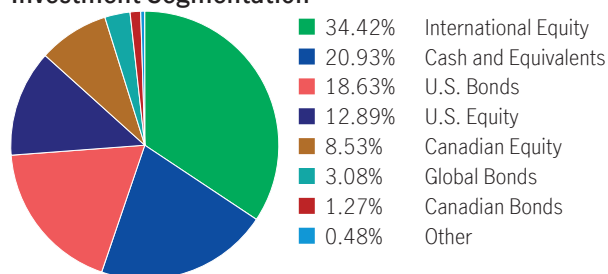
What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the CI Global Balanced Corporate Class. The underlying corporate class mutual fund holds primarily foreign equities.

Top 10 investments (of the underlying fund)

United States Treasury Bill, 2.63%, 6/30/2023	7.26%
United States Treasury Bill, 2.88%, 9/30/2023	6.66%
Cameco Corp.	3.77%
Gov. of Canada, 0.25%, 8/1/2023	3.49%
HeidelbergCement AG Shs	3.03%
IPG Photonics Corporation	3.00%
T-Mobile US Inc.	2.98%
Ericsson (Telefonaktiebolaget L.M.) Shs -B-	2.87%
BAE Systems PLC Shs	2.75%
Compass Group PLC Ord Gbp0.1105	2.54%
Total	38.33%

Total investments: 67

Investment Segmentation

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking reduced volatility through a diversified portfolio of global fixed income and equity securities. They are comfortable with the risks associated with investing in equities and in global markets.

How has the fund performed?

This section tells you how the fund has performed over the past 8 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

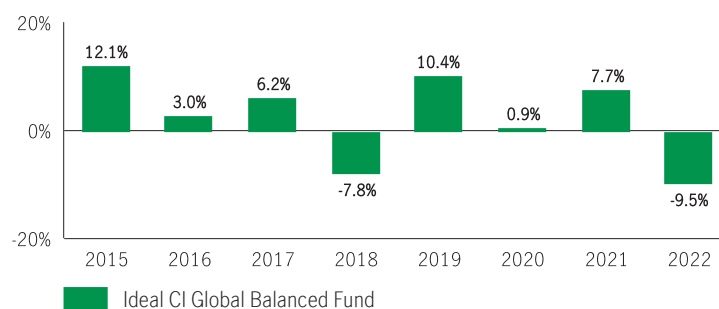
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series on November 17, 2014 has \$1,215.09 on December 31, 2022. This works out to an average of 2.43% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 8 years for a contractholder who chose the Ideal 75/100 Series. In the last 8 years the fund was up in value 6 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund Any sales charge you pay goes to Manulife
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
	After 7 years	0.00	
Low Load Sales Charge *	If you sell within:	%	
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	

* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.52	2.80
Ideal 100/100 Series	3.83	2.80

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The fundamental investment objective is to seek the growth of long-term total return by investing primarily in a balanced portfolio of equities, convertible and fixed income securities issued by governments, supra-national agencies or corporations anywhere in the world. To achieve its objective, the investment policy of the fund is to invest a majority of the fund's assets in a portfolio consisting of equities, convertible and fixed income investments issued globally. The global equity securities in which the fund will invest are a diversified portfolio of primarily globally competitive companies within growing sectors. The debt securities in which the fund will invest are a diversified portfolio of primarily convertible and fixed income investments issued by governments, corporations and supra-national organizations throughout the world.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

Platinum No-Load

What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.92	2.30	12.7343	93,953
Ideal 100/100 Series	1,000	3.32	2.30	12.3484	22,936

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

Manulife

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Quebec & French Business 1-800-355-6776

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Fund Facts — Ideal Segregated Funds Signature 2.0
Ideal Dividend Growth & Income Portfolio

Due to the management fee adjustment in 2022, the MER may not reflect the true MER. For more information, please see the applicable online Fund Facts booklet. Effective June 1, 2023 or thereafter, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

Quick Facts
Date Fund Available: December 2012

Fund Manager: Manulife

Total Fund Value: \$195,146,241

Date Fund Created: January 2009

Total Units Outstanding: 13,178,164

Portfolio Turnover Rate: 23.33%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.27	2.35	16.0225	1,975,365
Ideal 100/100 Series	1,000	3.58	2.35	15.5937	2,184,119

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

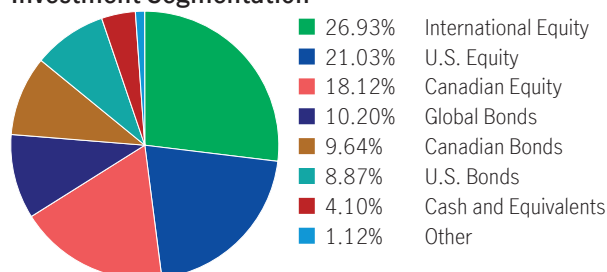
What does the fund invest in?

This segregated fund has a “fund-of-fund” structure that invests into a basket of funds which includes, but is not limited to, ETFs, mutual funds and pooled funds. The underlying funds hold primarily Canadian and foreign equities.

Top 10 investments

Manulife Global Dividend Fund	9.99%
MIM Emerging Markets Corporate Debt Pooled Fund	9.34%
Manulife U.S. All Cap Equity Fund	7.07%
Manulife Global Franchise Fund	7.00%
Manulife Canadian Unconstrained Bond Fund	6.85%
Manulife World Investment Fund	6.60%
Manulife Dividend Income Fund	6.04%
Manulife Multifactor Canadian Large Cap	5.67%
Manulife Dividend Income Plus Fund	5.25%
Manulife Global Unconstrained Bond Fund	5.22%
Total	69.03%

Total investments: 19

Investment Segmentation

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking potential long term capital growth. They are comfortable with the risks of investing in global equities.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

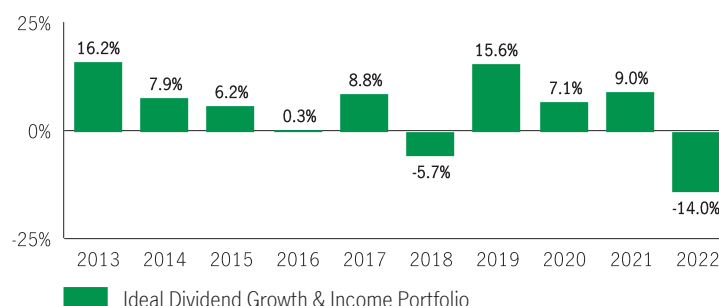
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$1,589.54 on December 31, 2022. This works out to an average of 4.74% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 8 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 6.00 5.00 5.00 4.00 3.00 2.00 1.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 3.00 2.00 1.00 0.00	

* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.27	2.35
Ideal 100/100 Series	3.58	2.35

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Objective: The investment objective is to achieve long-term capital growth. The portfolio invests in a diversified mix of funds with a focus on dividend growth and monthly income funds.

Strategy: This fund will invest in units of multiple underlying funds. The strategy for this fund is available through the Investment Policy Statement (IPS).

Information specific to Platinum No-load and F-Class sales charge options

Platinum No-Load

What you pay					
There are no charges to you.					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.62	1.75	17.1142	477,250
Ideal 100/100 Series	1,000	2.88	1.75	16.6903	448,917

For more information

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Quebec & French Business 1-800-355-6776

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Fund Facts — Ideal Segregated Funds Signature 2.0
Ideal Growth Portfolio

Due to the management fee adjustment in 2022, the MER may not reflect the true MER. For more information, please see the applicable online Fund Facts booklet. Effective June 1, 2023 or thereafter, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

Quick Facts
Date Fund Available: December 2012

Fund Manager: Manulife

Total Fund Value: \$297,809,842

Date Fund Created: January 2003

Total Units Outstanding: 18,487,043

Portfolio Turnover Rate: 25.36%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.02	2.35	16.0743	2,012,077
Ideal 100/100 Series	1,000	3.34	2.35	15.6115	2,746,947

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

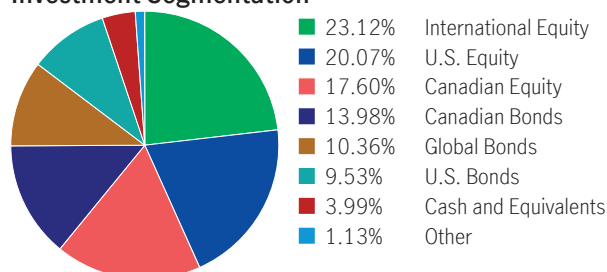
What does the fund invest in?

This segregated fund has a “fund-of-fund” structure that invests into a basket of funds which includes, but is not limited to, ETFs, mutual funds and pooled funds. The underlying funds hold primarily Canadian and foreign equities.

Top 10 investments

Manulife Global Dividend Fund	10.05%
MIM Emerging Markets Corporate Debt Pooled Fund	9.40%
Manulife Canadian Unconstrained Bond Fund	8.13%
Manulife Bond Fund	7.17%
Manulife Global Franchise Fund	6.99%
Manulife U.S. All Cap Equity Fund	6.01%
Manulife Dividend Income Fund	5.98%
Manulife World Investment Fund	5.64%
Manulife Multifactor Canadian Large Cap	5.35%
Manulife Global Unconstrained Bond Fund	5.27%
Total	69.99%

Total investments: 20

Investment Segmentation

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking potential capital growth and some income. They are comfortable with the risks of investing in global equities.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

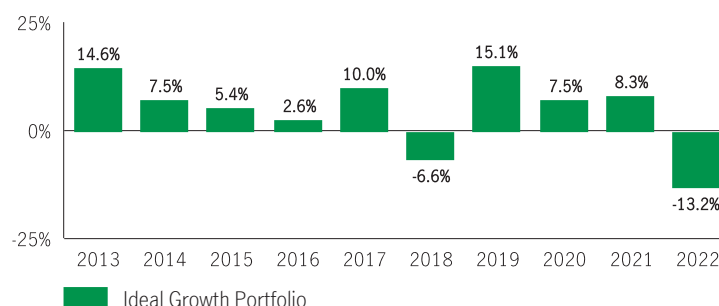
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$1,592.01 on December 31, 2022. This works out to an average of 4.76% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 8 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 6.00 5.00 5.00 4.00 3.00 2.00 1.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 3.00 2.00 1.00 0.00	

* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.02	2.35
Ideal 100/100 Series	3.34	2.35

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Objective: The investment objective is to emphasize appreciation of capital while still providing some income.

Strategy: This fund will invest in units of multiple underlying funds. The strategy for this fund is available through the Investment Policy Statement (IPS).

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	1.72	1.20	15.9324	77,456
Ideal 100/100 Series	1,000	2.07	1.20	15.4606	60,587

Platinum No-Load

What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.27	1.75	17.2333	502,852
Ideal 100/100 Series	1,000	2.66	1.75	16.7093	640,889

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

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Fund Facts — Ideal Segregated Funds Signature 2.0
Ideal Canadian Dividend Growth Fund

Due to the management fee adjustment in 2022, the MER may not reflect the true MER. For more information, please see the applicable online Fund Facts booklet. Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

Quick Facts
Date Fund Available: December 2012

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$285,627,699

Date Fund Created: December 1998

Total Units Outstanding: 10,433,373

Portfolio Turnover Rate: 12.52%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.13	2.05	18.6714	1,711,977
Ideal 100/100 Series	1,000	3.45	2.05	18.1190	1,746,392

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

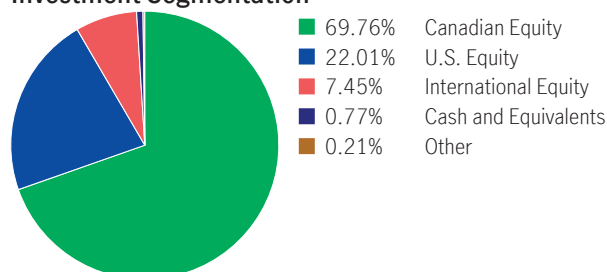
What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Manulife Canadian Dividend Growth Fund. The underlying mutual fund trust holds primarily Canadian equities.

Top 10 investments (of the underlying fund)

Toronto-Dominion Bank Com New	8.09%
Enbridge Inc.	5.48%
Telus Corp.	4.27%
Sun Life Financial Inc.	4.26%
Microsoft Corp.	3.62%
Suncor Energy Inc.	3.60%
TMX Group Limited	3.50%
Canadian Natural Resources Ltd.	3.37%
Canadian National Railwaypany	3.25%
Bank of Montreal	3.24%
Total	42.67%

Total investments: 44

Investment Segmentation

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking potential capital growth and some income. They are comfortable with the risks of investing in equities.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

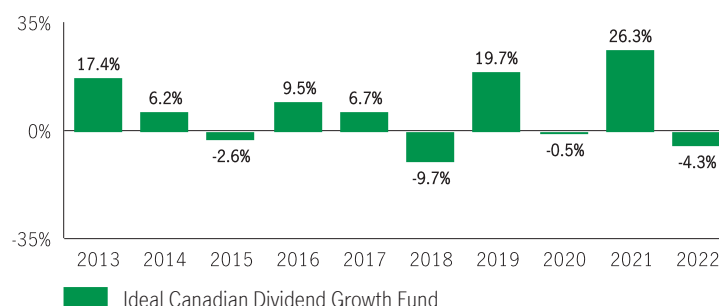
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$1,842.57 on December 31, 2022. This works out to an average of 6.30% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 6 years and down in value 4 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 6.00 5.00 5.00 4.00 3.00 2.00 1.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 3.00 2.00 1.00 0.00	

* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.13	2.05
Ideal 100/100 Series	3.45	2.05

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Fund seeks to generate both capital growth and income by primarily investing in a diversified portfolio of dividend paying Canadian equities.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

Platinum No-Load

What you pay					
There are no charges to you.					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.52	1.55	19.7692	250,988
Ideal 100/100 Series	1,000	2.88	1.55	19.1698	285,958

For more information

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Fund Facts — Ideal Segregated Funds Signature 2.0
Ideal Fidelity Dividend Fund

Due to the management fee adjustment in 2022, the MER may not reflect the true MER. For more information, please see the applicable online Fund Facts booklet. Effective June 1, 2023 or thereafter, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

Quick Facts
Date Fund Available: December 2012

Underlying Fund Manager: Fidelity Investments Canada ULC

Total Fund Value: \$41,084,835

Date Fund Created: May 2011

Total Units Outstanding: 2,243,167

Portfolio Turnover Rate: 15.99%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.51	2.40	18.4155	302,473
Ideal 100/100 Series	1,000	3.87	2.40	17.8304	915,314

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

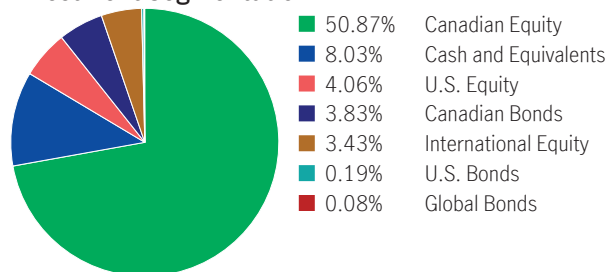
What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Fidelity Dividend Fund. The underlying mutual fund trust holds primarily Canadian equities.

Top 10 investments (of the underlying fund)

Royal Bank of Canada	5.83%
Toronto-Dominion Bank Com New	4.74%
TC Energy Corp.	3.50%
Bank of Montreal	2.94%
Canadian Natural Resources Ltd.	2.89%
Bank of Nova Scotia (The)	2.76%
Canadian Pacific Railway Ltd.	2.72%
Fairfax Financial Holdings Ltd. Sub Vtg	2.11%
Pembina Pipeline Corp.	1.75%
Canadian National Railwaypany	1.71%
Total	30.96%

Total investments: 534

Investment Segmentation

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for a person seeking high total investment return. They are comfortable with the risks of investing in equities.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

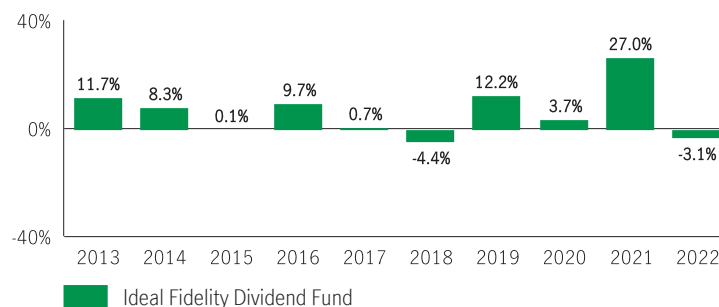
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$1,830.87 on December 31, 2022. This works out to an average of 6.24% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 8 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund Any sales charge you pay goes to Manulife
Low Load Sales Charge *	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
	After 7 years	0.00	
	If you sell within:	%	
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	

* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.51	2.40
Ideal 100/100 Series	3.87	2.40

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Fund aims to achieve high total investment return. It invests primarily in equity securities of companies that pay dividends or that are expected to pay dividends, income trusts, fixed income securities and other securities that are expected to distribute income. The Fund can invest in these securities either directly or indirectly through investments in underlying funds.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

Platinum No-Load

What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.85	1.90	19.4935	89,668
Ideal 100/100 Series	1,000	3.12	1.90	18.9752	92,041

For more information

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Fund Facts — Ideal Segregated Funds Signature 2.0
Ideal Fundamental Dividend Fund

Due to the management fee adjustment in 2022, the MER may not reflect the true MER. For more information, please see the applicable online Fund Facts booklet. Effective June 1, 2023 or thereafter, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

Quick Facts
Date Fund Available: December 2012

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$255,963,215

Date Fund Created: October 2007

Total Units Outstanding: 12,465,740

Portfolio Turnover Rate: 10.06%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.12	2.05	20.1805	2,805,131
Ideal 100/100 Series	1,000	3.46	2.05	19.5648	2,963,058

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

What does the fund invest in?

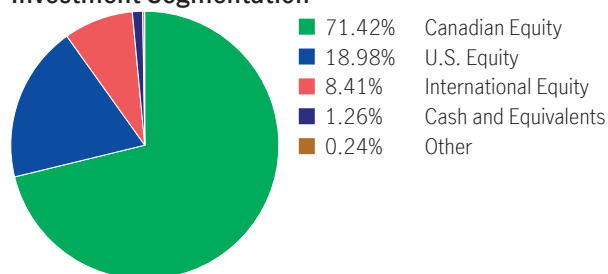
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Fundamental Dividend Fund. The underlying mutual fund trust holds primarily Canadian and foreign equities.

Top 10 investments (of the underlying fund)

Toronto-Dominion Bank Com New	8.01%
Suncor Energy Inc.	5.88%
Enbridge Inc.	5.28%
Royal Bank of Canada	4.65%
Sun Life Financial Inc.	3.61%
Bank of Montreal	3.50%
Canadian National Railwaypany	3.24%
Telus Corp.	3.20%
Ahold Delhaize N.V. Sponsored ADR Sponsored ADR New 2016	3.08%
Oracle Corp.	3.06%
Total	43.51%

Total

Total investments: 41

Investment Segmentation

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking potential capital growth and income. They are comfortable with the risks of investing in equities.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

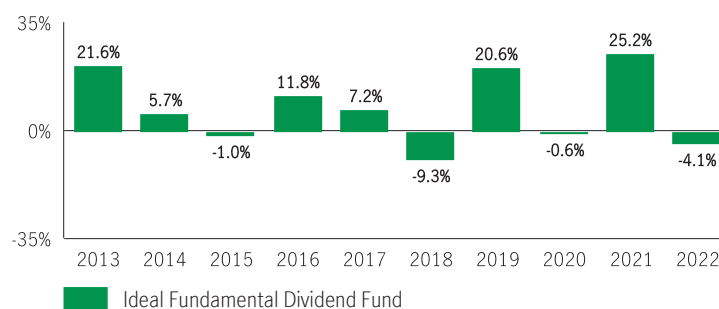
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$1,990.71 on December 31, 2022. This works out to an average of 7.13% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 6 years and down in value 4 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 6.00 5.00 5.00 4.00 3.00 2.00 1.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 3.00 2.00 1.00 0.00	

* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.12	2.05
Ideal 100/100 Series	3.46	2.05

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: This Canadian Equity Fund seeks to generate a combination of capital growth and income by primarily investing in a diversified portfolio of high-yielding equity and equity-type securities. The Fund may also invest in fixed income investments and money market instruments.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay					
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.13	1.15	18.4256	31,927
Ideal 100/100 Series	1,000	2.45	1.15	17.9393	1,951

Platinum No-Load

What you pay					
There are no charges to you.					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.58	1.55	21.3622	473,836
Ideal 100/100 Series	1,000	2.86	1.55	20.7412	372,738

For more information

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Fund Facts — Ideal Segregated Funds Signature 2.0
Ideal Growth Opportunities Fund

Due to the management fee adjustment in 2022, the MER may not reflect the true MER. For more information, please see the applicable online Fund Facts booklet. Effective June 1, 2023 or thereafter, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

Quick Facts
Date Fund Available: December 2012

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$36,441,888

Date Fund Created: October 2000

Total Units Outstanding: 1,542,900

Portfolio Turnover Rate: 9.10%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.16	2.10	17.0189	211,708
Ideal 100/100 Series	1,000	3.50	2.10	16.5257	340,338

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Manulife Growth Opportunities Fund. The underlying mutual fund trust holds primarily Canadian equities.

Top 10 investments (of the underlying fund)

Wheaton Precious Metals Corp.

3.45%

SSR Mining Inc.

3.36%

Gov. of Canada, 1/5/2023

3.13%

StorageVault Canada Inc.

2.88%

Enerplus Corporation

2.82%

Northland Power Inc.

2.73%

Jamieson Wellness Inc.

2.57%

Pet Valu Holdings Ltd.

2.54%

Innervex Renewable Energy Inc.

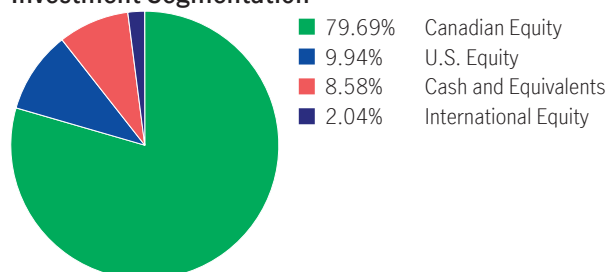
2.46%

Whitcap Resources Inc. Com New

2.41%

Total
28.35%

Total investments: 52

Investment Segmentation

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking potential capital growth. They are comfortable with the risks of investing in small cap equities.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

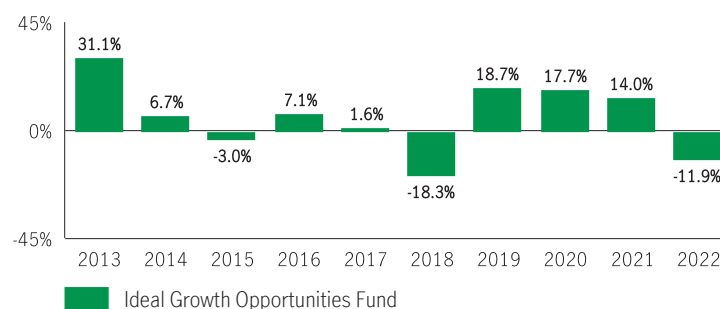
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$1,693.69 on December 31, 2022. This works out to an average of 5.41% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 7 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">• The sales charge is deducted from the amount you sell• You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge• You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund• Any sales charge you pay goes to Manulife
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
	After 7 years	0.00	
Low Load Sales Charge *	If you sell within:	%	
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	

* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.16	2.10
Ideal 100/100 Series	3.50	2.10

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: This Canadian Equity Fund aims to obtain long-term capital growth. The Fund invests primarily in high quality securities and convertible instruments of small- and mid-cap Canadian companies.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

Platinum No-Load

What you pay					
There are no charges to you.					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.55	1.55	18.1052	27,205
Ideal 100/100 Series	1,000	2.94	1.55	17.5335	34,776

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

Manulife

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Quebec & French Business 1-800-355-6776

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Fund Facts — Ideal Segregated Funds Signature 2.0
Ideal Canadian Equity Fund

Due to the management fee adjustment in 2022, the MER may not reflect the true MER. For more information, please see the applicable online Fund Facts booklet. Effective June 1, 2023 or thereafter, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

Quick Facts
Date Fund Available: December 2012

Fund Manager: Manulife

Total Fund Value: \$129,050,026

Date Fund Created: December 1986

Total Units Outstanding: 2,822,429

Portfolio Turnover Rate: 113.52%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.15	2.05	22.4527	709,618
Ideal 100/100 Series	1,000	3.56	2.30	21.8093	577,949

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

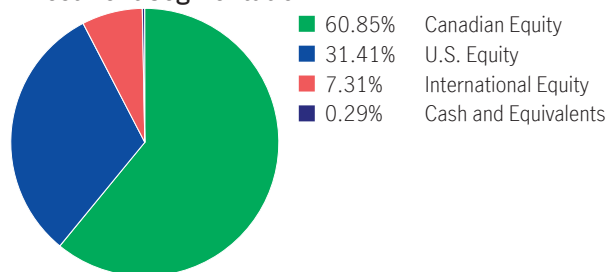
What does the fund invest in?

This segregated fund invests directly into a basket of securities holding primarily Canadian equities.

Top 10 investments

Canadian National Railwaypany	4.85%
Canadian Natural Resources Ltd.	4.79%
Oracle Corp.	4.71%
TMX Group Limited	4.49%
Empire Co. Ltd. Cl A	3.64%
Raytheon Technologies Corp.	3.44%
Telus Corp.	3.26%
Constellation Software Inc.	3.12%
Johnson Controls International PLC Shs	2.95%
Rogers Communications Inc. Cl B Non Vtg	2.87%
Total	38.12%

Total investments: 47

Investment Segmentation

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking potential capital growth. They are comfortable with the risks of investing in equities.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

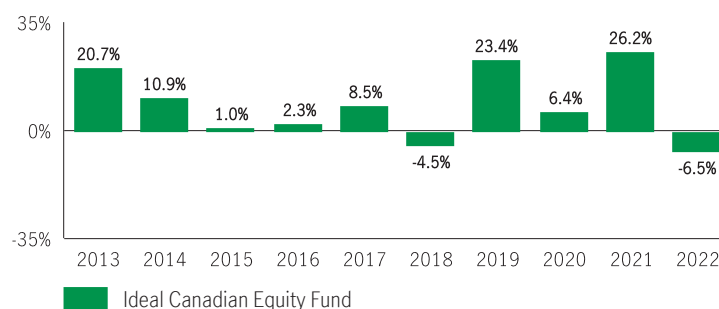
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$2,220.14 on December 31, 2022. This works out to an average of 8.30% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 8 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">• The sales charge is deducted from the amount you sell• You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge• You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund• Any sales charge you pay goes to Manulife
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
	After 7 years	0.00	
Low Load Sales Charge *	If you sell within:	%	
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	

* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.15	2.05
Ideal 100/100 Series	3.56	2.30

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Objective: The investment objective of the Ideal Canadian Equity Fund is to provide superior capital appreciation by investing primarily in Canadian equities and equity-type securities.

Strategy: The Portfolio Managers utilize a fundamental, bottom-up investment approach to select securities. Proprietary analysis is used to construct and analyze the historical economic earnings of a company in order to gain an understanding of the business being studied. Factors such as the magnitude and volatility of a company's earnings, competitive advantages, products and other performance drivers are also considered in selecting securities for the Fund. The strategy for this fund is available through the Investment Policy Statement (IPS).

Information specific to Platinum No-load and F-Class sales charge options

Platinum No-Load

What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.47	1.55	23.8506	186,967
Ideal 100/100 Series	1,000	3.02	1.80	23.0326	72,357

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

Manulife

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Quebec & French Business 1-800-355-6776

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Fund Facts — Ideal Segregated Funds Signature 2.0
Ideal U.S. All Cap Equity Fund

Due to the management fee adjustment in 2022, the MER may not reflect the true MER. For more information, please see the applicable online Fund Facts booklet. Effective June 1, 2023 or thereafter, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

Quick Facts
Date Fund Available: December 2012

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$196,412,156

Date Fund Created: December 1998

Total Units Outstanding: 5,917,357

Portfolio Turnover Rate: 3.47%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.23	2.15	34.2150	1,718,964
Ideal 100/100 Series	1,000	3.65	2.35	33.1177	1,550,703

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

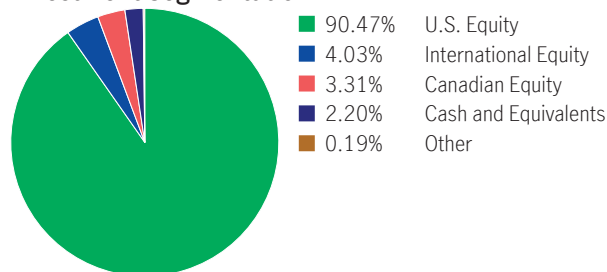
What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Manulife U.S. All Cap Equity Fund. The underlying mutual fund trust holds primarily U.S. equities.

Top 10 investments (of the underlying fund)

Amazon.com Inc.	7.68%
Alphabet Inc. Cl A	5.05%
Goldman Sachs Group Inc. (The)	4.69%
Workday Inc. Cl A	4.45%
BancWest Corp.	3.99%
Lennar Corp. Cl A	3.98%
Morgan Stanley Com New	3.94%
Analog Devices Inc.	3.93%
KKR & Co. Inc.	3.83%
Apple Inc.	3.77%
Total	45.32%

Total investments: 45

Investment Segmentation

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking potential long term capital growth. They are comfortable with the risks of investing in U.S. equities.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

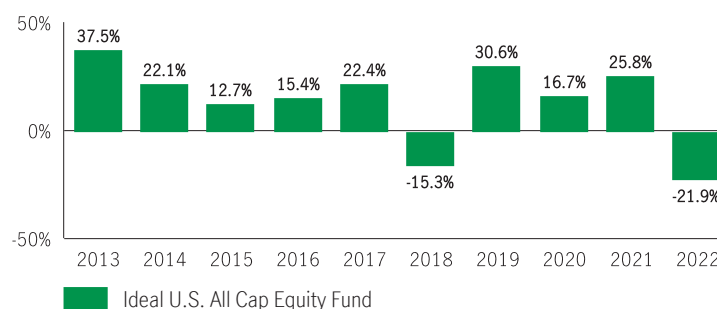
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$3,390.65 on December 31, 2022. This works out to an average of 12.99% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 8 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">• The sales charge is deducted from the amount you sell• You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge• You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund• Any sales charge you pay goes to Manulife
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
	After 7 years	0.00	
Low Load Sales Charge *	If you sell within:	%	
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	

* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.23	2.15
Ideal 100/100 Series	3.65	2.35

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Fund seeks to provide long-term capital appreciation by investing primarily in equity securities of U.S. companies of all sizes.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay					
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.20	1.25	28.2051	13,924
Ideal 100/100 Series	1,000	2.79	1.45	27.3868	126

Platinum No-Load

What you pay					
There are no charges to you.					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.57	1.55	36.5621	349,904
Ideal 100/100 Series	1,000	3.01	1.75	35.4263	159,414

For more information

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Manulife

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Fund Facts — Ideal Segregated Funds Signature 2.0
Ideal U.S. Dividend Income Fund

Due to the management fee adjustment in 2022, the MER may not reflect the true MER. For more information, please see the applicable online Fund Facts booklet. Effective June 1, 2023 or thereafter, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

Quick Facts
Date Fund Available: December 2012

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$613,664,162

Date Fund Created: October 2007

Total Units Outstanding: 30,204,068

Portfolio Turnover Rate: 9.72%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.16	2.20	33.0803	2,685,998
Ideal 100/100 Series	1,000	3.58	2.35	32.0649	2,505,942

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

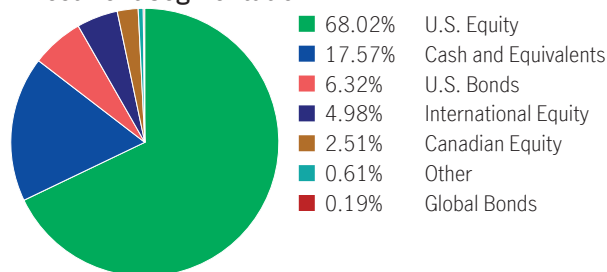
What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Manulife U.S. Dividend Income Fund. The underlying mutual fund trust holds primarily U.S. equities.

Top 10 investments (of the underlying fund)

United States Treasury Bill, 1/3/2023	7.66%
Federal Home Loan Banks, 1/25/2023	6.87%
Cadence Design Systems Inc.	4.09%
Danaher Corp.	4.07%
Thermo Fisher Scientific Inc.	4.06%
Roper Technologies Inc.	4.04%
Cintas Corp.	3.88%
Home Depot Inc.	3.85%
WEC Energy Group Inc.	3.53%
Sherwin-Williams Co.	3.50%
Total	45.55%

Total investments: 86

Investment Segmentation

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking potential capital growth and some income. They are comfortable with the risks of investing in U.S. equities.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

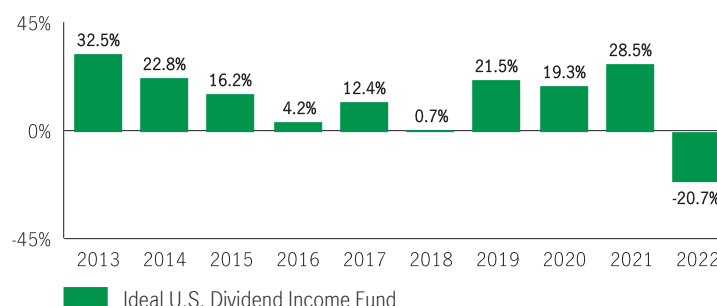
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$3,292.64 on December 31, 2022. This works out to an average of 12.66% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 9 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 6.00 5.00 5.00 4.00 3.00 2.00 1.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 3.00 2.00 1.00 0.00	

* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.16	2.20
Ideal 100/100 Series	3.58	2.35

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Fund seeks to achieve a combination of capital growth and income The Fund invests primarily in a diversified portfolio of U.S. equity and equity-type securities and other income producing investments.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

Platinum No-Load

What you pay					
There are no charges to you.					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.64	1.70	34.9264	458,495
Ideal 100/100 Series	1,000	2.99	1.85	33.9861	415,258

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

Manulife

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Quebec & French Business 1-800-355-6776

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Fund Facts — Ideal Segregated Funds Signature 2.0
Ideal World Investment Fund

Due to the management fee adjustment in 2022, the MER may not reflect the true MER. For more information, please see the applicable online Fund Facts booklet. Effective June 1, 2023 or thereafter, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

Quick Facts
Date Fund Available: December 2012

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$31,282,021

Date Fund Created: December 1998

Total Units Outstanding: 2,100,313

Portfolio Turnover Rate: 3.60%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.40	2.30	15.3454	329,576
Ideal 100/100 Series	1,000	3.78	2.30	14.8646	392,753

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

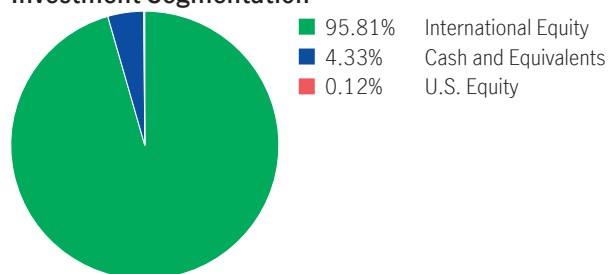
What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Manulife World Investment Fund. The underlying mutual fund trust holds primarily foreign equities.

Top 10 investments (of the underlying fund)

Aon PLC Shs Cl A	5.69%
Wolters Kluwer N.V. Shs	4.73%
Bunzl PLC Shs	3.51%
RELX PLC Shs	3.46%
Taiwan Semiconductor Manufacturing Co. Ltd. Shs	2.98%
LVMH Moet Hennessy Louis Vuitton S.E. Shs	2.98%
Novo Nordisk A/S Almindelig Aktie	2.87%
Roche Holding AG Dividend Right Cert	2.58%
AstraZeneca PLC Shs	2.54%
Deutsche Boerse AG Namen -Akt	2.37%
Total	33.71%

Total investments: 65

Investment Segmentation

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

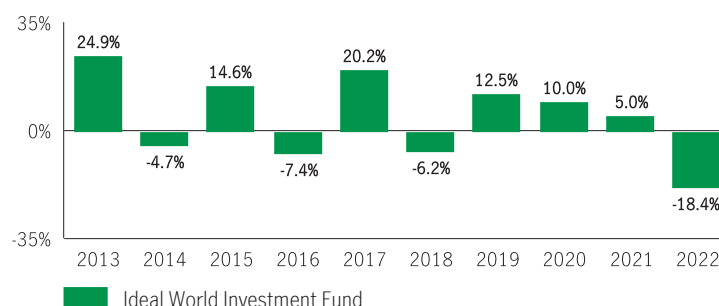
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$1,509.46 on December 31, 2022. This works out to an average of 4.20% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 6 years and down in value 4 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge			
Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">• The sales charge is deducted from the amount you sell• You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge• You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund• Any sales charge you pay goes to Manulife
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
	After 7 years	0.00	
Low Load Sales Charge *	If you sell within:	%	
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	

* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.40	2.30
Ideal 100/100 Series	3.78	2.30

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Fund seeks to provide long-term growth and capital gains to provide diversification of risk by investing primarily in equities of companies located outside of Canada and the United States.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

Platinum No-Load

What you pay					
There are no charges to you.					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.78	1.70	16.3763	97,448
Ideal 100/100 Series	1,000	3.09	1.70	15.9132	191,710

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

Manulife

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Quebec & French Business 1-800-355-6776

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Fund Facts — Ideal Segregated Funds Signature 2.0
Ideal Global Dividend Growth Fund

Due to the management fee adjustment in 2022, the MER may not reflect the true MER. For more information, please see the applicable online Fund Facts booklet. Effective June 1, 2023 or thereafter, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

Quick Facts
Date Fund Available: December 2012

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$189,367,691

Date Fund Created: January 2005

Total Units Outstanding: 8,759,457

Portfolio Turnover Rate: 3.06%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.20	2.25	21.2161	2,133,207
Ideal 100/100 Series	1,000	3.58	2.35	20.5715	2,518,977

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

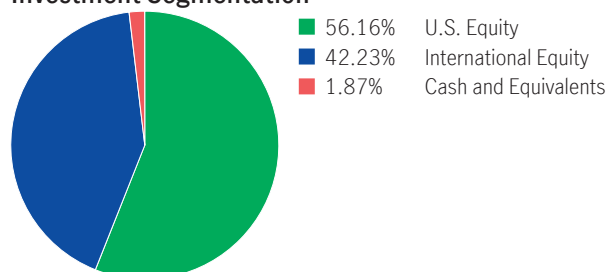
What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global Dividend Growth Fund. The underlying mutual fund trust holds primarily foreign equities.

Top 10 investments (of the underlying fund)

Microsoft Corp.	5.56%
Alphabet Inc. Cl A	4.29%
Sumitomo Mitsui Financial Group Inc. Shs	3.72%
Johnson & Johnson	3.67%
Oracle Corp.	3.54%
Otis Worldwide Corp.	3.02%
TotalEnergies SE Shs	3.00%
UnitedHealth Group Inc.	2.89%
ConocoPhillips	2.84%
Philip Morris International Inc.	2.81%
Total	35.36%

Total investments: 46

Investment Segmentation

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for people seeking potential capital growth. The Fund may also be right for people seeking some potential income. They are comfortable with the risks of investing in global equities.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

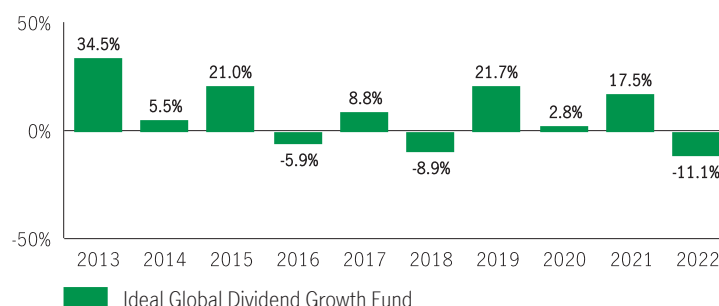
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$2,094.63 on December 31, 2022. This works out to an average of 7.68% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 7 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 6.00 5.00 5.00 4.00 3.00 2.00 1.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 3.00 2.00 1.00 0.00	

* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.20	2.25
Ideal 100/100 Series	3.58	2.35

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Fund seeks to provide both capital growth and income. The Fund invests primarily in a globally diversified portfolio of equity, equity-type securities and other income producing investments.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay					
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.17	1.35	17.8738	14,892
Ideal 100/100 Series	1,000	2.79	1.45	17.3380	183

Platinum No-Load

What you pay					
There are no charges to you.					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.65	1.75	22.4227	485,957
Ideal 100/100 Series	1,000	3.00	1.85	21.7861	374,817

For more information

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Manulife

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Fund Facts — Ideal Segregated Funds Signature 2.0
Ideal Global Franchise Fund

Due to the management fee adjustment in 2022, the MER may not reflect the true MER. For more information, please see the applicable online Fund Facts booklet. Effective June 1, 2023 or thereafter, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

Quick Facts
Date Fund Available: December 2012

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$23,163,350

Date Fund Created: October 2000

Total Units Outstanding: 1,251,290

Portfolio Turnover Rate: 6.61%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	3.29	2.20	18.1203	286,402
Ideal 100/100 Series	1,000	3.72	2.35	17.5404	385,903

The Ideal Segregated Funds Signature 2.0 Contract is no longer available to new sales effective May 16, 2016. For information on Platinum no load and F-Class sales charge options, refer to page 3.

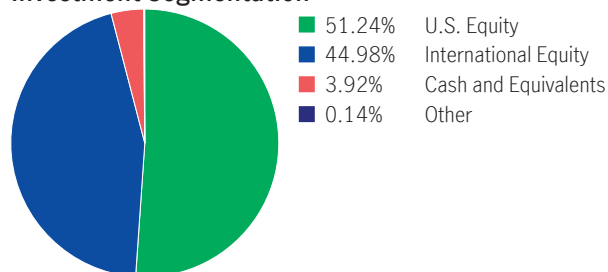
What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global Franchise Fund. The underlying mutual fund trust holds primarily foreign equities.

Top 10 investments (of the underlying fund)

Anheuser-Busch InBev S.A./N.V. Shs	7.10%
eBay Inc.	6.44%
Amazon.com Inc.	6.05%
Danone Shs	5.60%
Ferrari N.V. Common Shares Of Fe New N V To Be Renamed Ferrari N V Post	5.49%
Oracle Corp.	4.98%
Comcast Corp. Cl A	4.93%
Heineken Holding N.V. Shs	4.86%
Formula One Group Com Ser A Formula One	4.84%
Walmart Inc.	4.51%
Total	54.81%

Total investments: 29

Investment Segmentation

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen Ideal 75/100 Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

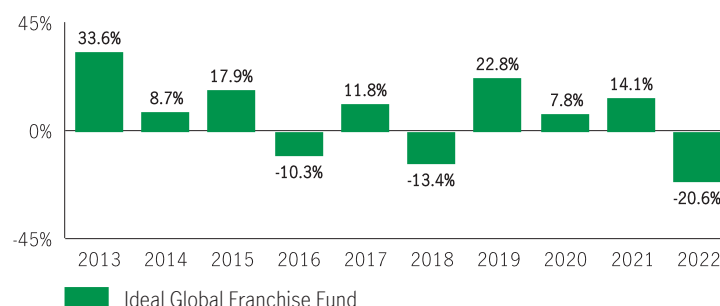
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the Ideal 75/100 Series 10 years ago has \$1,787.13 on December 31, 2022. This works out to an average of 5.98% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the Ideal 75/100 Series. In the last 10 years the fund was up in value 7 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">• The sales charge is deducted from the amount you sell• You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge• You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund• Any sales charge you pay goes to Manulife
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	3.00	
	6 years of buying	2.00	
	7 years of buying	1.00	
	After 7 years	0.00	
Low Load Sales Charge *	If you sell within:	%	
	1 year of buying	3.00	
	2 years of buying	2.00	
	3 years of buying	1.00	
	After 3 years	0.00	

* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/100 Series	3.29	2.20
Ideal 100/100 Series	3.72	2.35

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Fund seeks to provide capital appreciation over the medium to longer term by primarily investing in equity and equity-type securities of multinational companies throughout the world. It may also invest in companies that the portfolio sub-advisors expect will achieve multinational status. Income will not be a prime consideration for securityholders in the Fund.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Platinum No-load and F-Class sales charge options

Platinum No-Load

What you pay					
There are no charges to you.					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/100 Series	1,000	2.58	1.65	19.3434	60,818
Ideal 100/100 Series	1,000	3.06	1.80	18.7397	85,728

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

Manulife

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Potential risks of investing

The underlying investments of the segregated funds may be units of mutual funds, pooled funds or other selected investments. The risk factors of the underlying investments directly affect those investments and will also affect the segregated funds. For a comprehensive disclosure of the risks of these underlying funds, refer to the simplified prospectus or other disclosure documents of the underlying funds, copies of which are available upon request.

Asset-backed and mortgage-backed risk: If there are changes in the market's perception of the issuers of asset backed or mortgage backed securities, or in the credit worthiness of the parties involved, then the value of the securities may be affected. In addition, for asset-backed securities, there is a risk that there may be a mismatch in timing between the cash flow of the underlying assets backing the security and the repayment obligation of the security upon maturity. In the use of mortgage-backed securities, there are also risks that there may be a drop in the interest rates charged on mortgages, a mortgagor may default in its obligations under a mortgage or there may be a drop in the value of the property secured by the mortgage.

Concentration Risk occurs when a Fund, including an underlying Fund, invests in a portfolio of relatively few securities. As a result, the securities invested in may not be diversified across all sectors or they may be concentrated in specific regions or countries. By concentrating its investment, a significant portion of the Fund or the underlying Fund may be invested in a single security. This may result in higher volatility, as changes in the market value of an individual security will have a greater impact on the value of the Fund's portfolio. It may also result in a decrease in the liquidity of the Fund's portfolio.

Credit risk is the risk of default by the issuer of debt instruments, such as bond or money market instruments. Default will negatively impact the value of assets within the underlying fund, thus lowering the overall return of the Fund.

Corporate class risk: Certain underlying funds are structured as classes of shares of a single corporation which may contain multiple funds. Each corporate class fund has its own assets and liabilities, and each fund will be charged separately for any expenses that are specifically attributable to that fund. However, each fund's assets are the property of the corporation. Therefore, if a fund cannot meet its obligations, the assets of the other funds of the corporation may be used to pay those obligations.

Cybersecurity Risk is the risk of cyber-attacks or data breaches of technological systems that may result in the disclosure of confidential information, unauthorized access to sensitive information, the destruction or corruption of data, and financial loss to the Fund. Manulife and its service providers use technology in virtually all aspects of business and operations including that of the Fund. As a result, Manulife has and requires its service providers to have a robust and evolving information security program that features policies, processes, technologies, and dedicated professionals that protect information, systems, and networks. Despite this, there can be no assurances that these measures will be successful in protecting our networks and information assets against attacks in every instance. This is because cyber-attack techniques are changing frequently, increasing in sophistication, are often not recognizable until launched, and can originate from a wide variety of sources. As a result, Manulife and its service providers may not be able to anticipate or implement effective preventive measures against all disruptions or privacy and security breaches. Cyber-attacks could result in violation of privacy laws or information security regulations, or could materially disrupt network access or business operations.

Derivative risk occurs when derivatives are used as a risk management tool to mitigate risks or diversify risks that are not desired. Some Funds and underlying mutual funds may invest in derivatives for hedging purposes, for achieving the duration target or for replicating the approximate return of a direct investment in the underlying mutual funds(s). A Fund's ability to dispose of the derivatives depends on the liquidity of such positions in the market, if the market direction goes against the manager's forecast, and the ability of the other party to fulfill its obligations. Therefore, there is no guarantee that transactions involving derivatives will always be beneficial to the Fund. The use of derivative instruments is prohibited in acquiring investment exposures not otherwise permitted in the Fund's investment description.

Sustainability (Environmental, Social, and Governance (ESG)) Policy Risk: An ESG Fund's ESG investment policy could cause it to perform differently compared to similar funds that do not have such a policy. Any criteria related to this ESG investment policy may result in the ESG Fund's forgoing opportunities to buy certain securities when it might otherwise be advantageous to do so, or selling securities for ESG reasons when it might be otherwise disadvantageous for it to do so. Furthermore, information and third party data used to evaluate certain ESG characteristics of a company or asset may be incomplete, inaccurate or unavailable, which may impact the portfolio advisor's investment assessment or its ability to determine accurately the ESG characteristics or practices of some company or assets or the evolution over time of those ESG characteristics or practices. In addition, investors may differ in their views on what constitutes positive or negative ESG characteristics. As a result, the companies in which an ESG Fund invests, directly or indirectly, may not reflect the beliefs and values of any particular investor. An ESG Fund will vote proxies in accordance with the Manager's Proxy Voting Policy.

Exchange-traded fund risk: Certain Funds may invest in securities of exchange-traded funds (ETFs). These ETFs seek to provide returns similar to the performance of a particular market index or industry sector index. ETFs may not achieve the same return as their benchmark market or industry sector indices due to, among other things, differences in the actual weights of securities held in the ETF versus the weights in the relevant index (any such differences are usually small) and due to the operating and management expenses of the ETFs. An ETF may, for a variety of reasons, also fail to accurately track the market segment or index that underlies its investment objective. The price of an ETF can also fluctuate and the value of Funds that invest in securities offered by ETFs will change with these fluctuations.

Foreign currency risk occurs when an underlying fund invests in countries other than Canada or holds assets valued in another currency, which may decline in value relative to the Canadian currency. This situation will adversely affect the returns of those foreign assets held in the underlying fund and the total return of the Fund.

Inflation risk is the risk that inflation will affect interest rates and, in turn, make assets within an underlying fund less attractive from a price perspective, thus hurting the overall performance of the Fund.

Interest rate risk is the chance that interest rates may fluctuate, and thereby may negatively impact the value of the assets within an underlying fund, thus lowering the overall return of the Fund.

Liquidity risk is the risk that an investment cannot be easily converted into cash. An investment may be less liquid if it is not widely traded, if there are restrictions on the exchange where the trading takes place or due to legal restrictions, the nature of the investment itself, settlement terms, or for other reasons such as a shortage of buyers interested in a particular investment or an entire market. Investments with low liquidity can have dramatic changes in value and can result in loss.

Manager risk is the chance that a fund manager may purchase a poor asset or may dispose of an asset which continues to grow in value; the fund manager may fail to recognize increasing or decreasing market conditions. Any or all of these can directly affect the performance of the Fund.

Real estate risk: Real estate by nature is not a liquid asset. There is no formal market for trading in real property and very few records are available to the public, which give terms and conditions of real property transactions. It may take time to sell real estate investments at a reasonable price, limiting the funds ability to respond quickly to changes in economic or investment conditions.

Securities lending, repurchase, and reverse Repurchase transaction risk:

Funds may engage in securities lending, repurchase and reverse repurchase transactions directly, or may be exposed to these transactions indirectly because of the underlying funds in which they invest. While securities lending, repurchase and reverse repurchase transactions are different, all three arrangements involve the temporary exchange of securities for cash with a simultaneous obligation to redeliver a like quantity of the same securities at a future date. Securities lending is an agreement whereby a fund lends securities through an authorized agent in exchange for a fee and a form of acceptable collateral. Under a repurchase transaction, a fund agrees to sell securities for cash, while at the same time assuming an obligation to repurchase the same securities for cash, usually at a lower price and at a later date. A reverse repurchase transaction is a transaction in which a fund buys securities for cash and simultaneously agrees to resell the same securities for cash, usually at a higher price and at a later date.

The risks associated with securities lending, repurchase and reverse repurchase transactions arise when a counterparty, whether it be the borrower, seller or buyer, defaults under the agreement evidencing the transaction. The fund is then forced to make a claim in order to recover its investment. In securities lending or repurchase transactions, the fund could incur a loss if the value of the securities loaned or sold has increased relative to the value of the collateral held by the fund. In the case of a reverse repurchase transaction, the fund could incur a loss if the value of the securities purchased by the fund decreases in value relative to the value of the collateral held by the fund. To limit the risks associated with these transactions, a fund would adhere to controls and limits that are intended to offset these risks and by limiting the amount of exposure to these transactions. A fund would also typically deposit collateral only with lenders that meet certain criteria for creditworthiness and only up to certain limits. Small company risk is the result of smaller companies having valuations that tend to be more volatile than those of large established companies. As such, the value of Funds that buy investments in smaller companies may rise and fall significantly.

Sovereign risk applies when investing abroad as there may be additional risk of the Fund's capital to companies outside of the laws of Canada. Information flow, liquidity, political stability, and social policy may all affect the prices of foreign investments and in return the value of the assets within the Fund, thus hurting the overall performance of the Fund.

Specialization risk: Some Funds specialize in investing in a particular industry or part of the world. Specialization allows the portfolio advisor to focus on specific areas of the economy, which can boost profits if both the sector and the companies selected prosper. However, if the industry or geographic area experience challenges, the Fund will suffer because there are relatively few other exposures to offset and because securities in the same industry tend to be affected by challenges in a similar manner. The Fund must follow its investment objective and may be required to continue to invest primarily in securities in the industry or geographic area, whether or not it is prosperous.

Substantial securityholder risk: A Fund may have one or more substantial investors who hold a significant amount of securities of the Fund, such as a financial institution or a Top Fund. If a substantial investor decides to redeem its investment in a Fund, the Fund may be forced to sell its investments at an unfavourable market price in order to accommodate such request. The Fund may also be forced to change the composition of its portfolio. Such actions may result in considerable price fluctuations to the Fund's net asset value and negatively impact on its returns. The Funds do, however, have policies and procedures designed to monitor, detect and deter inappropriate short-term or excessive trading. See "Short-Term Trading".

Underlying fund risk applies where a segregated fund that invests in units of an underlying fund may be exposed to the risks associated with the underlying fund.



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