

# GIF Select

MANULIFE GUARANTEED INVESTMENT FUNDS SELECT (GIF SELECT)

## Fund Facts

(Applicable to all Series)

Effective May 23, 2017

Performance as at December 31, 2016

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.

**The Manufacturers Life Insurance Company ("Manulife")** is the issuer of the Manulife GIF Select insurance contract and the guarantor of any guarantee provisions therein.



# Manulife Certificate

The Manufacturers Life Insurance Company ("Manulife") is the issuer of the Manulife Guaranteed Investment Funds Select insurance contract and the guarantor of any guarantee provisions contained therein.

The contract offers a variety of segregated funds including money market, bond, dividend, balanced, indexed, equity and foreign funds (referred to as the "Funds"). The underlying investments of the Funds may be units of mutual funds, pooled funds or other selected investment funds. Copies of the simplified prospectus, annual information form, financial highlights and audited financial statements of the underlying investments are available upon request.

A description of the key features of the individual variable insurance contract is contained in the Information Folder and Contract\*. The Information Folder provides brief and plain disclosure of all material facts relating to the Manulife Guaranteed Investment Funds Select contract.

**Subject to any applicable death, maturity and minimum withdrawal guarantee, any part of the premium or other amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value according to the fluctuations in the market value of the assets of the segregated fund.**



**Bernard Letendre**

President, Manulife Investments  
Manulife



**Lisa Forbes**

Vice President and Chief Financial Officer,  
Retail Markets,  
Manulife

\*Includes Guaranteed Investment Funds Select Base Information Folder and Contract, IncomePlus Series Information Folder and Contract, and EstatePlus Series Information Folder and Contract, as applicable.

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# Comprehensive and up-to-date fund information at your fingertips!

GETTING COMPREHENSIVE AND UP-TO-DATE FUND INFORMATION HAS NEVER BEEN EASIER.

Access “Rates & Fund Performance” at [www.manulife.ca/investments](http://www.manulife.ca/investments) – a one-stop shop providing access to valuable fund information to help you build and maintain better portfolios.

Under “Rates & Fund Performance”, you can easily access the following information:

- **FUND INFORMATION** – fund prices, performance history, short-term, long-term and annual rates of return, quartile rankings, asset mixes, top holdings, key fund facts and more.
- **COMPREHENSIVE COMMENTARY & ANALYSIS** – overview of performance by manager, risk characteristics and market analysis providing you with the most up-to-date information available.

- **INTERACTIVE CHARTING CAPABILITIES** – to analyze a fund’s performance or relative performance to an index or other funds.
- **DYNAMIC PRINT CAPABILITIES** – ability to dynamically create up-to-date PDF fund profiles that are professionally designed.

## The i-Watch® philosophy

### Investment Management Services (IMS)

The IMS team operates independently and is staffed by a group of analysts and industry professionals whose credentials mirror those found in the most respected investment-consulting firms. The IMS team conducts ongoing systematic firm and fund reviews which consist of careful research and analysis to support understanding of both the investment firms and investment funds included in the Segregated Fund platform. IMS is an important part of the ongoing monitoring and oversight process and will review and provide consultation in any major changes to the platform.

### iWatch

In order to ensure the best of class funds, IMS developed the Investment Watch® (i-Watch®) program. The program incorporates an institutional quality approach to conducting ongoing systematic firm and fund reviews. All funds open for new investment are quantitatively monitored on a quarterly basis. This is supported by an annual due diligence review which includes an examination of the evolving characteristics of the fund, and face-to-face meetings with the fund Manager. Additionally, on a bi-annual basis, a comprehensive operational due-diligence review is conducted.

The “Rates & Fund Performance” tool places valuable information at your fingertips to help you find the information you need to build and maintain high quality investment portfolios. It’s just one more example of how we help you invest for your future.

## HOW TO FIND THE “RATES & FUND PERFORMANCE” TOOL

1. Go to **www.manulife.ca**
2. Click on **Rates & Fund Performance** under the **Quick Links** section
3. Click on **Manulife Segregated Funds**

The screenshot shows the Manulife Rates & Fund Performance tool interface. At the top, there are filters for Fund Category, Product, Series, Risk Rating, and Load Option. Below the filters is a table of funds. The table has columns for Name, Exception date, 1 mth, 3 mth, 6 mth, 1 yr, 3 yr, 5 yr, 10 yr, and Since inception. The funds listed include Canadian Money Market (20), Manulife Dollar Cost Averaging Advantage GIP Select - EstatePlus, Manulife Dollar Cost Averaging Advantage GIP Select - IncomePlus v.1, Manulife Dollar Cost Averaging Advantage GIP Select - IncomePlus v.2, Manulife Dollar Cost Averaging Advantage GIP Select - IncomePlus v.3, Manulife Dollar Cost Averaging Advantage GIP Select - IncomePlus v.4, Manulife Dollar Cost Averaging Advantage GIP Select - IncomePlus v.5, Manulife Dollar Cost Averaging Advantage GIP Select - IncomePlus v.6, Manulife Dollar Cost Averaging Advantage GIP Select - IncomePlus v.7, Manulife Dollar Cost Averaging Advantage GIP Select - IncomePlus v.8, Manulife Dollar Cost Averaging Advantage GIP Select - IncomePlus v.9, Manulife Dollar Cost Averaging Advantage GIP Select - IncomePlus v.10, Manulife Dollar Cost Averaging Advantage GIP Select - IncomePlus v.11, Manulife Dollar Cost Averaging Advantage GIP Select - IncomePlus v.12, Manulife Dollar Cost Averaging Advantage GIP Select - 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- 1 Select the product, series, etc. from the filters at the top
- 2 Click on the fund name/series to access the interactive fund profile
- 3 “Download selected” - prints all funds you selected in the list in color PDFs
- 4 Detailed fund information tabs
- 5 Fund information overview
- 6 Interactive charting capabilities
- 7 Detailed holdings information - Asset Allocation, Geographic Allocation, Top 10 Holdings, etc.
- 8 Printable, full-colour PDFs

## Detailed fund information

The screenshot shows the Manulife Balanced GIF fund profile. The top section includes the fund name, series, and a download button. Below this are tabs for Overview, Performance, Portfolio Allocation, and Fees. The Overview tab is selected, showing a summary of the fund's performance, including a growth chart, a bar chart of annual returns, and a table of compound and calendar returns. The Performance section includes a growth chart showing the fund's value over time, a bar chart of annual returns, and a table of compound and calendar returns. The Portfolio Allocation section shows the fund's asset allocation by sector and geographic allocation by region. The Fees section shows the fund's expense ratio and other fees. The bottom section includes a table of the fund's top 10 holdings.

# How to read a Manulife GIF Select fund sheet

**1 FUND NAME:** This is the full name of the segregated Fund within your GIF Select contract.

**2 DATE FUND AVAILABLE:** This is the date on which the Fund was first made available in the GIF Select 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 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 MANAGED BY:** This is the name of the fund management company that manages the fund

**5 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:** 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 OPTIONS:** These are the guarantee options that are available with the Fund.

**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 or mutual fund. The MER is an estimate for the current year and is subject to change.

**11 FUND FEE RATE:** This is applicable to all funds in the IncomePlus and EstatePlus Series and is used in calculating the IncomePlus and EstatePlus fees. Each IncomePlus and EstatePlus fund falls within one of the Fund Fee Rate levels depending on the volatility of the fund. The greater the volatility of the Fund, the higher the level and the applicable Fund Fee Rate.

**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 number of units outstanding for the applicable series.

## **14 WHAT DOES THIS FUND INVEST IN?**

■ **Underlying Fund:** The underlying investments of the Fund may be units of mutual funds, pooled 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 Dividend GIF Select" the Fund invests in units of the "Manulife Dividend Fund". Each Fund will also contain a small cash component in addition to the underlying pooled/mutual fund component. The goal of the fund-on-fund strategy is to produce returns consistent with, and based on, the underlying fund. The fundamental investment objective is available upon request.

■ **Top Investments (within the underlying fund):** This lists the top investments in the (underlying) fund. It is listed beginning with the highest weighting to the lowest. The holdings may change due to ongoing portfolio transactions. If you would like more current information please refer to our website at [www.manulife.ca/investments](http://www.manulife.ca/investments)

**15 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. For any Fund with less than one-year history, the rating is not provided due to insufficient segregated fund history.

**16 WHO IS THIS FUND FOR?** This states a general description of the type of investor the Fund would be suitable for.



■ **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. Where the Fund has not had 10 years of history, the performance of the underlying mutual fund is shown for the time period prior to the availability of the Fund. If the Fund has been in existence during those years, its performance could be expected to be different from that indicated for the underlying mutual fund due to the additional costs of the guarantees or other administrative expenses. For any Fund with less than one-year history, the graph is not provided due to insufficient segregated fund history.

- **Trailing commission:** This describes the ongoing commission paid to your advisor

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## HOW MUCH DOES IT COST?

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the 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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<p><b>If you sell within:</b></p> <ul style="list-style-type: none"> <li>1 year of buying 5.5</li> <li>2 years of buying 5.0</li> <li>3 years of buying 5.0</li> <li>4 years of buying 4.0</li> <li>5 years of buying 4.0</li> <li>6 years of buying 3.0</li> <li>7 years of buying 2.0</li> <li>After 7 years 0.0</li> </ul>	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (10% for RRSP tax) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> </ul>
<b>Low Load Sales Charge</b>	<p><b>If you sell within:</b></p> <ul style="list-style-type: none"> <li>1 year of buying 2.5</li> <li>2 years of buying 2.0</li> <li>3 years of buying 1.5</li> <li>After 3 years 0.0</li> </ul>	<p>When you invest, Manulife pays a commission of 2.0%. Any sales charge you pay goes to Manulife.</p>

### 2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees are paid out to the IncomePlus and EstatePlus guarantee options and are all out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investments. For details about how the guarantees work, see your insurance contract.

#### Trailing commission

Manulife pays a trailing commission of up to 1% 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 are paid to Manulife.

GUARANTEE OPTION	MER (Annual rate as a % of the fund value)	FUND FEE RATE (%)
IncomePlus	2.91	—
IncomePlus	2.97	1.15
EstatePlus	2.91	0.55

#### Fee

SEE	WHAT YOU PAY
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Frequent Trading Fee</b>	2% of the value of units you trade for sellweeks exceeding 5 per year.
<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWR Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Base that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear before the Fund Facts pages in this booklet.

# 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 described in this section affect the underlying investments directly and will also affect the segregated funds.

**MARKET RISK** is the fundamental risk of investing in the capital markets. It is the risk that the assets of the underlying fund will decline in value simply because the market, as a whole, declines in value, thereby lowering the overall return 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.

**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.

**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.

**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.

**DERIVATIVE RISK** occurs when derivatives are used as a risk management tool to mitigate risks or diversify risks that are not desired. GIF Select contracts do not directly invest in derivatives. However, some underlying mutual funds may invest in derivatives for hedging purposes or for achieving the duration target. In particular, the use of derivative instruments is prohibited in acquiring investment exposures not otherwise permitted in the underlying fund's investment description.

**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.

**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.

**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.

## **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.

This section of the Fund Facts Booklet contains individual Fund Facts for each segregated fund available through your GIF Select contract. You can choose to invest in one or more of these funds.

The individual Fund Facts give you an idea of what each segregated fund invests in, how it has performed and what fees or charges may apply. The description of each segregated fund in the individual Fund Facts is not complete without the following description of your rescission rights and our contact information.

### **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.

### **FOR MORE INFORMATION**

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

**Manulife Financial**  
500 King Street North  
Waterloo ON N2J 4C6

[www.manulife.ca/investments](http://www.manulife.ca/investments)  
[manulife\\_investments@manulife.com](mailto:manulife_investments@manulife.com)  
1 888 626 8543, Option 3

## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** Manulife Financial

**Total Fund Value:** \$81,212,013

**Date Fund Created:** July 2003

**Units Outstanding:** 7,428,159

**Portfolio Turnover Rate:** --

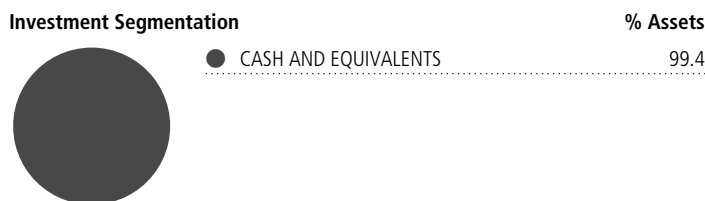
GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>InvestmentPlus</b>	2,500	0.00	--	11.0534	5,780,332
<b>IncomePlus</b>	25,000	0.00	0.55	10.5279	3,641
<b>EstatePlus</b>	10,000	0.00	0.25	11.0534	88,245

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests primarily in Canadian fixed income investments.

Top 10 investments	%
Canadian Dollar	99.42
<b>Total</b>	<b>99.42</b>
Total investments: 1	



## HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 7 years for a contractholder who has chosen the InvestmentPlus Series option. 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.

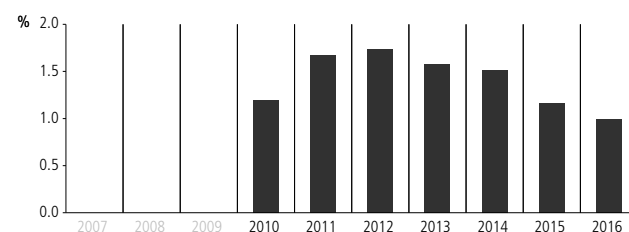
### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 5, 2009 has \$1,105.30 on December 31, 2016. This works out to an average of 1.39% 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 7 years for a contractholder who chose the InvestmentPlus Series option. In the past 7 years the Fund was up in value.



Manulife Dollar-Cost Averaging Advantage GIF Select

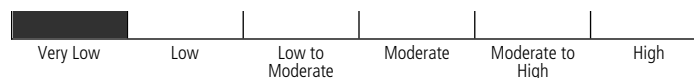
For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

## 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 guarantee. 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 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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	0.00	--
IncomePlus	0.00	0.55
EstatePlus	0.00	0.25

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** Manulife Financial

**Total Fund Value:** \$416,328,093

**Date Fund Created:** October 2006

**Units Outstanding:** 37,405,299

**Portfolio Turnover Rate:** --

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>InvestmentPlus</b>	2,500	0.00	--	10.8778	21,621,995
<b>IncomePlus</b>	25,000	0.00	0.55	10.4056	138,770
<b>EstatePlus</b>	10,000	0.00	0.25	10.8778	752,358

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests primarily in Canadian fixed income investments.

Top 10 investments	%
Canadian Dollar	99.96
<b>Total</b>	<b>99.96</b>
Total investments: 1	



## HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 7 years for a contractholder who has chosen the InvestmentPlus Series option. 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.

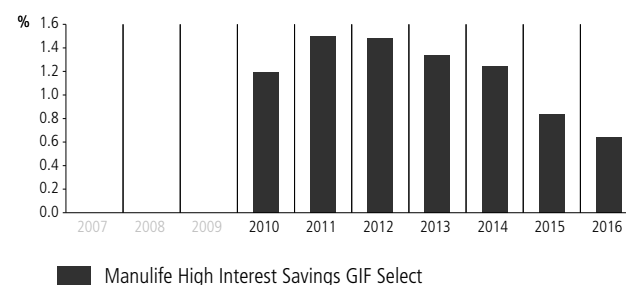
### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 2, 2009 has \$1,087.80 on December 31, 2016. 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 7 years for a contractholder who chose the InvestmentPlus Series option. In the past 7 years the Fund was up in value.



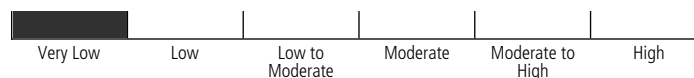
For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

## 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 guarantee. 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 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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 1.50 2 years of buying 1.50 3 years of buying 1.50 4 years of buying 1.00 5 years of buying 1.00 6 years of buying 1.00 7 years of buying 0.50 After 7 years 0.00	When you invest, Manulife pays a commission of 1.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 1 year of buying 1.00 2 years of buying 0.50 3 years of buying 0.50 After 3 years 0.00	When you invest, Manulife pays a commission of 0.5%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	0.00	--
IncomePlus	0.00	0.55
EstatePlus	0.00	0.25

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.



## QUICK FACTS

**Date Fund Available:** October 2010

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$63,424,805

**Date Fund Created:** October 2010

**Units Outstanding:** 5,696,703

**Portfolio Turnover Rate:** 12.12%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>InvestmentPlus</b>	2,500	2.10	--	11.1870	1,106,711
<b>IncomePlus</b>	25,000	2.07	0.55	10.5283	40,162
<b>EstatePlus</b>	10,000	2.10	0.25	11.1870	283,092

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

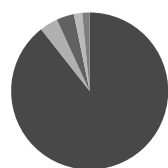
## WHAT DOES THE FUND INVEST IN?

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

Top 10 investments (of the underlying fund)	%
Province of Ontario 3.5% 06-02-2024	5.86
Province of Ontario 2.6% 06-02-2025	3.48
Canada Housing Trust 1.9% 09-15-2026	2.96
Canadian Government 2.75% 12-01-2048	2.45
Province of Quebec 3.5% 12-01-2045	1.98
PSP Capital Inc. 3.29% 04-04-2024	1.96
Canadian Government 3.5% 12-01-2045	1.92
Province of Ontario 2.85% 06-02-2023	1.72
Province of Ontario 3.15% 06-02-2022	1.62
Province of British Columbia 4.3% 06-18-2042	1.44
<b>Total</b>	<b>25.38</b>

Total investments: 398

## Investment Segmentation



	% Assets
● CANADIAN BONDS & DEBENTURES	89.3
● U.S. BONDS	3.8
● CASH AND EQUIVALENTS	3.6
● GLOBAL BONDS	1.7
● OTHER	1.5

## 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 guarantee. 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 for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

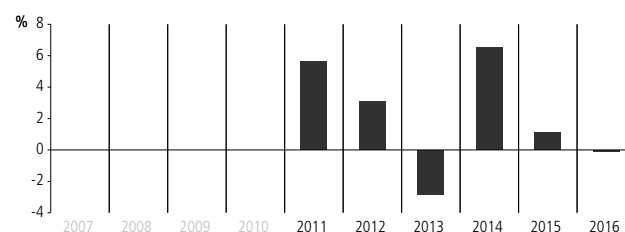
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 18, 2010 has \$1,118.70 on December 31, 2016. This works out to an average of 1.82% 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 InvestmentPlus Series option. In the last 6 years the fund was up in value 4 years and down in value 2 years.

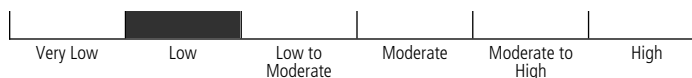


Manulife Bond GIF Select

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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.10	--
IncomePlus	2.07	0.55
EstatePlus	2.10	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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** May 2017

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$1,250

**Date Fund Created:** May 2017

**Units Outstanding:** 125

**Portfolio Turnover Rate:** --

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.23	--	10.0000	25

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Conservative Portfolio mutual fund. The underlying fund invests primarily in securities of funds and/or ETFs which in turn invest in domestic and global equity securities and/or domestic and global fixed income securities.

This fund did not exist prior to May 2017, so no information is available for the Top 10 Holdings.

This fund did not exist prior to May 2017, so no information is available for the 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 guarantee. For details, please refer to the Information Folder and Contract.

## WHO IS THIS FUND FOR?

This fund may be right for people seeking capital preservation with a secondary emphasis on generating income and who prefer a low level of investment risk.

## HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past years for a contractholder who has chosen the InvestmentPlus Series option. 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

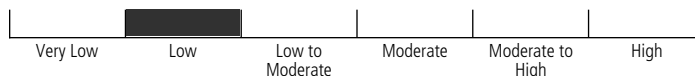
The fund is not old enough to show performance history.

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

The fund is not old enough to show performance history.

## 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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.23	--

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$153,320,608

**Date Fund Created:** January 2005

**Units Outstanding:** 10,054,854

**Portfolio Turnover Rate:** 7.69%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.13	--	14.1145	2,513,316

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

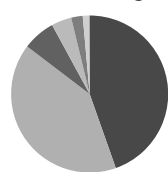
## WHAT DOES THE FUND INVEST IN?

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

Top 10 investments (of the underlying fund)	%
Federal Home Loan Bank 02-07-2017	2.02
Working Capital	1.26
NBC Asset Trust 12-31-2049	1.14
Bank of Nova Scotia 2.4% 10-28-2019	1.09
Micron Technology Inc. 5.5% 02-01-2025	1.08
TD Capital Trust III 12-31-2049	1.00
Reliance Intermediate Hold 6.5% 04-01-2023	0.98
Calfrac Holdings LP 7.5% 12-01-2020	0.90
Mercer International Inc. 7% 12-01-2019	0.84
Tembec Industries Inc. 9% 12-15-2019	0.84
<b>Total</b>	<b>11.15</b>

Total investments: 327

### Investment Segmentation



	% Assets
U.S. BONDS	44.6
CANADIAN BONDS & DEBENTURES	40.7
GLOBAL BONDS	6.7
CASH AND EQUIVALENTS	4.1
CANADIAN EQUITIES	2.4
OTHER	1.3
GLOBAL EQUITIES	0.1

## 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 guarantee. 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 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

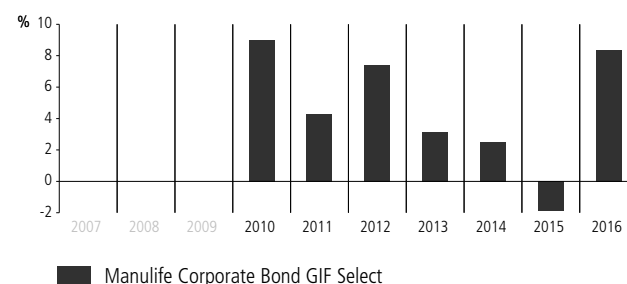
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 5, 2009 has \$1,411.50 on December 31, 2016. This works out to an average of 4.88% per year.

### Year-by-year returns

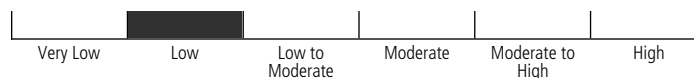
Any values close to zero may not be visible. This chart shows how the Fund has performed in each of the past 7 years for a contractholder who chose the InvestmentPlus Series option. In the last 7 years the fund was up in value 6 years and down in value 1 year.



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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.13	--

#### 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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2010

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$36,332,285

**Date Fund Created:** October 2010

**Units Outstanding:** 3,434,474

**Portfolio Turnover Rate:** 23.55%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>InvestmentPlus</b>	2,500	2.00	--	10.6202	577,598
<b>IncomePlus</b>	25,000	2.02	0.55	10.2601	68,023
<b>EstatePlus</b>	10,000	2.00	0.25	10.6202	280,834

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

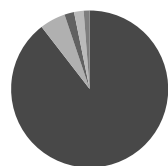
## WHAT DOES THE FUND INVEST IN?

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

Top 10 investments (of the underlying fund)	%
Province of Ontario 4.2% 06-02-2020	7.73
Canada Housing Trust 1.5% 12-15-2021	6.79
Province of Ontario 2.1% 09-08-2019	4.24
Canadian Government 0.75% 09-01-2021	4.14
Quebec Province 4.5% 12-01-2019	3.29
Royal Bank of Canada 2.89% 10-11-2018	2.04
CPPIB Capital Inc. 1% 01-15-2019	1.90
Province of Quebec 4.25% 12-01-2021	1.71
Hsbc Bank Canada 2.078% 11-26-2018	1.69
Brookfield Infrastructure 3.455% 10-10-2017	1.68
<b>Total</b>	<b>35.21</b>

Total investments: 150

## Investment Segmentation



	% Assets
● CANADIAN BONDS & DEBENTURES	89.7
● CASH AND EQUIVALENTS	5.3
● OTHER	2.0
● U.S. BONDS	2.0
● GLOBAL BONDS	1.2

## 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 guarantee. 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 for a contractholder who has chosen the InvestmentPlus Series option. 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.

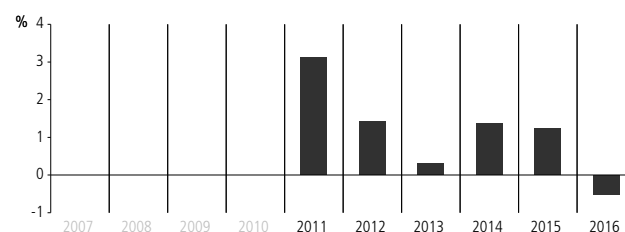
### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 18, 2010 has \$1,062.00 on December 31, 2016. This works out to an average of 0.97% 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 InvestmentPlus Series option. In the last 6 years the fund was up in value 5 years and down in value 1 year.

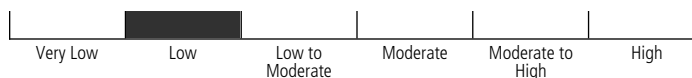


■ Manulife Short-Term Bond GIF Select

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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.00	--
IncomePlus	2.02	0.55
EstatePlus	2.00	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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.



## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$413,409,872

**Date Fund Created:** October 2006

**Units Outstanding:** 30,704,724

**Portfolio Turnover Rate:** 14.84%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>InvestmentPlus</b>	2,500	2.20	--	13.2653	10,538,822
<b>IncomePlus</b>	25,000	2.24	0.75	11.5485	253,721
<b>EstatePlus</b>	10,000	2.20	0.35	13.2653	2,250,084

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

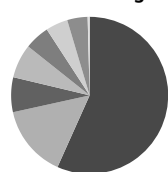
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Simplicity Conservative Portfolio mutual fund. The underlying fund invests primarily in Canadian fixed income and money market funds.

Top 10 investments (of the underlying fund)	%
Province of Ontario 3.5% 06-02-2024	2.51
Canada Housing Trust 1.9% 09-15-2026	1.92
Province of Ontario 2.6% 06-02-2025	1.32
Canada Housing Trust 1.15% 12-15-2021	1.28
Vanguard Emerging Market ETF	1.00
Canadian Government 2.75% 12-01-2048	0.99
Canadian Government 3.5% 12-01-2045	0.93
Province of Ontario 3.15% 06-02-2022	0.86
Province of Quebec 3.5% 12-01-2045	0.82
PSP Capital Inc. 3.29% 04-04-2024	0.81
<b>Total</b>	<b>12.44</b>

Total investments: 3489

### Investment Segmentation



	% Assets
● CANADIAN BONDS & DEBENTURES	56.7
● U.S. BONDS	14.9
● CANADIAN EQUITIES	7.2
● GLOBAL EQUITIES	7.0
● U.S. EQUITIES	5.1
● CASH AND EQUIVALENTS	4.6
● GLOBAL BONDS	4.2
● OTHER	0.4

## 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 guarantee. 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 bond markets.

## HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

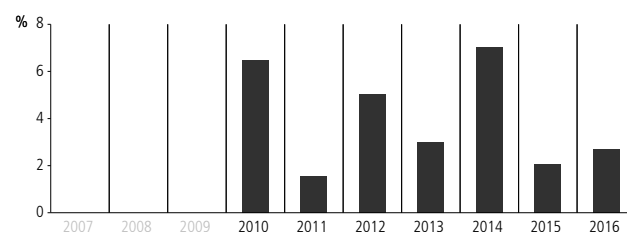
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 2, 2009 has \$1,326.50 on December 31, 2016. This works out to an average of 3.98% 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 7 years for a contractholder who chose the InvestmentPlus Series option. In the past 7 years the Fund was up in value.

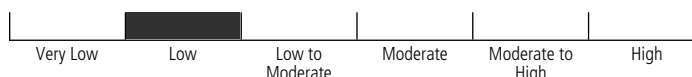


■ Manulife Simplicity Conservative Portfolio GIF Select

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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 2. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.20	--
IncomePlus	2.24	0.75
EstatePlus	2.20	0.35

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** Manulife Financial

**Total Fund Value:** \$406,488,909

**Date Fund Created:** January 2005

**Units Outstanding:** 26,200,069

**Portfolio Turnover Rate:** 18.24%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>InvestmentPlus</b>	2,500	2.40	--	15.3428	2,307,286
<b>IncomePlus</b>	25,000	2.39	0.85	12.6750	130,266
<b>EstatePlus</b>	10,000	2.40	0.45	15.3428	1,154,153

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

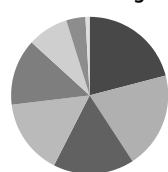
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in several different Manulife mutual funds. The underlying funds invest primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments	%
Manulife Canadian Bond Plus Fund	12.95
Manulife Strategic Income Fund	12.49
Manulife Corporate Bond Fund	9.66
Manulife Canadian Stock Fund	8.60
Manulife International Value Equity Fund	8.15
Manulife Canadian Universe Bond Fund	7.90
Manulife U.S. Diversified Growth Fund	6.97
Manulife Covered Call U.S. Equity Fund	6.75
Templeton Global Bond Fund	5.93
Manulife World Investment Class	5.89
<b>Total</b>	<b>85.28</b>

Total investments: 16

## Investment Segmentation



	% Assets
● CANADIAN BONDS & DEBENTURES	20.9
● GLOBAL EQUITIES	19.9
● U.S. EQUITIES	16.7
● U.S. BONDS	15.6
● CANADIAN EQUITIES	13.7
● GLOBAL BONDS	8.4
● CASH AND EQUIVALENTS	4.0
● OTHER	0.9

## 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 guarantee. 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 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

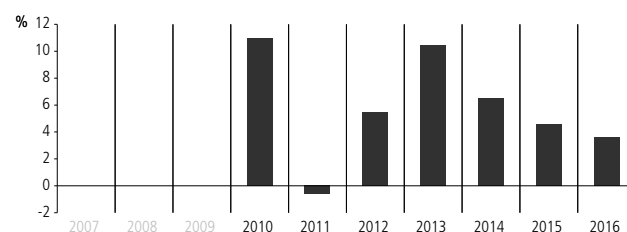
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 2, 2009 has \$1,534.30 on December 31, 2016. This works out to an average of 6.08% 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 7 years for a contractholder who chose the InvestmentPlus Series option. In the last 7 years the fund was up in value 6 years and down in value 1 year.

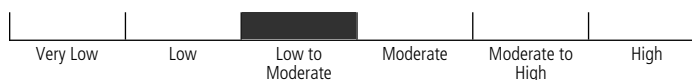


Manulife Balanced Income Portfolio GIF Select

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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 3. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.40	--
IncomePlus	2.39	0.85
EstatePlus	2.40	0.45

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** May 2017

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$1,250

**Date Fund Created:** May 2017

**Units Outstanding:** 125

**Portfolio Turnover Rate:** --

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.70	--	10.0000	25

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Balanced Portfolio mutual fund. The underlying fund invests primarily in securities of funds and/or ETFs which in turn invest in domestic and global equity securities and/or domestic and global fixed income securities.

This fund did not exist prior to May 2017, so no information is available for the Top 10 Holdings.

This fund did not exist prior to May 2017, so no information is available for the 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 guarantee. For details, please refer to the Information Folder and Contract.

## WHO IS THIS FUND FOR?

This fund may be right for people seeking a combination of growth and some income through a diversified portfolio of Canadian and global equity and fixed income securities. They prefer a low to medium level of investment risk.

## HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past years for a contractholder who has chosen the InvestmentPlus Series option. 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

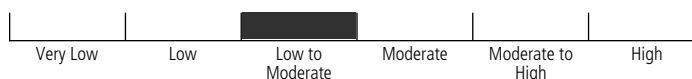
The fund is not old enough to show performance history.

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

The fund is not old enough to show performance history.

## 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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2010

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$314,386,676

**Date Fund Created:** October 2010

**Units Outstanding:** 19,449,840

**Portfolio Turnover Rate:** 6.78%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>InvestmentPlus</b>	2,500	2.55	--	16.2893	1,283,263
<b>IncomePlus</b>	25,000	2.63	0.85	14.1044	107,180
<b>EstatePlus</b>	10,000	2.65	0.45	16.2534	468,008

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

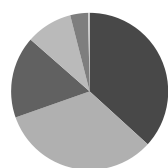
## WHAT DOES THE FUND INVEST IN?

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

Top 10 investments (of the underlying fund)	%
Constellation Software Inc.	1.97
Toronto Dominion Bank	1.96
Royal Bank of Canada	1.92
Canada Housing Trust 09-15-2021	1.71
Brookfield Asset Management Inc.	1.69
Province of Quebec 3% 09-01-2023	1.68
Canadian Government 2.75% 06-01-2022	1.59
Canadian Government 1% 06-01-2027	1.54
Bank of Nova Scotia	1.46
Canadian Government 3.5% 12-01-2045	1.37
<b>Total</b>	<b>16.88</b>

Total investments: 276

## Investment Segmentation



	% Assets
● CANADIAN EQUITIES	37.0
● CANADIAN BONDS & DEBENTURES	33.1
● U.S. EQUITIES	17.0
● GLOBAL EQUITIES	9.6
● CASH AND EQUIVALENTS	3.7
● OTHER	-0.3

## 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 guarantee. 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 the InvestmentPlus Series option. Returns are after the MER has been deducted.

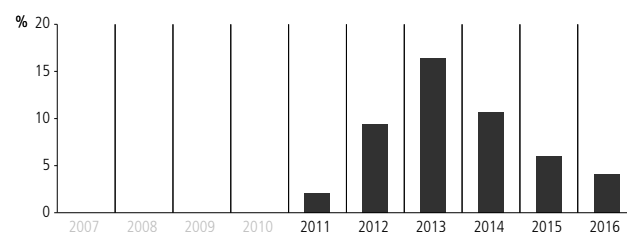
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 18, 2010 has \$1,628.90 on December 31, 2016. This works out to an average of 8.18% 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 InvestmentPlus Series option. In the past 6 years the Fund was up in value.

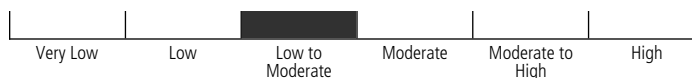


■ Manulife Canadian Balanced GIF Select

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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 3. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.55	--
IncomePlus	2.63	0.85
EstatePlus	2.65	0.45

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.



## QUICK FACTS

**Date Fund Available:** October 2011

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$47,436,632

**Date Fund Created:** October 2011

**Units Outstanding:** 3,688,373

**Portfolio Turnover Rate:** 12.34%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>InvestmentPlus</b>	2,500	2.60	--	13.3659	708,541
<b>IncomePlus</b>	25,000	2.71	0.85	12.6952	322,436
<b>EstatePlus</b>	10,000	2.73	0.45	13.3219	356,081

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

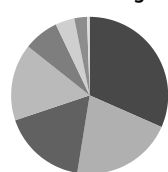
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Canadian Opportunities Balanced mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)	%
Toronto Dominion Bank	3.00
Royal Bank of Canada	2.92
Cenovus Energy Inc.	2.31
Citigroup Inc.	2.12
Microsoft Corp.	1.91
Broadcom Ltd.	1.90
Magna International Inc.	1.83
JPMorgan Chase & Co.	1.81
Walgreens Boots Alliance Inc.	1.59
Brookfield Infrastructure Partners LP	1.59
<b>Total</b>	<b>20.99</b>

Total investments: 385

## Investment Segmentation



	% Assets
● CANADIAN EQUITIES	31.8
● GLOBAL EQUITIES	21.1
● U.S. BONDS	17.4
● CANADIAN BONDS & DEBENTURES	15.9
● U.S. EQUITIES	7.3
● CASH AND EQUIVALENTS	4.0
● GLOBAL BONDS	2.6
● OTHER	0.5

## 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 guarantee. 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 5 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

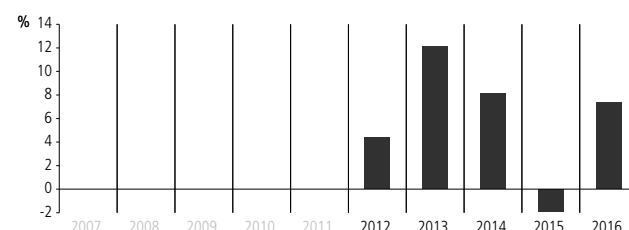
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 31, 2011 has \$1,336.60 on December 31, 2016. This works out to an average of 5.77% 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 5 years for a contractholder who chose the InvestmentPlus Series option. In the last 5 years the fund was up in value 4 years and down in value 1 year.

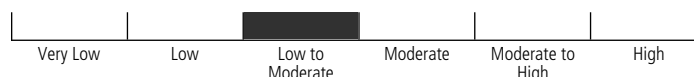


■ Manulife Canadian Opportunities Balanced GIF Select

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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 3. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.60	--
IncomePlus	2.71	0.85
EstatePlus	2.73	0.45

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$889,798,018

**Date Fund Created:** July 2008

**Units Outstanding:** 50,719,566

**Portfolio Turnover Rate:** 10.14%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>InvestmentPlus</b>	2,500	2.63	--	17.7187	2,759,039
<b>IncomePlus</b>	25,000	2.70	1.15	14.4614	282,362
<b>EstatePlus</b>	10,000	2.73	0.55	17.6772	757,028

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

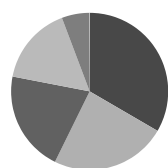
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Diversified Investment mutual fund. The underlying fund invests primarily in foreign equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)	%
Canadian Treasury Bill 02-23-2017	1.80
Canada Housing Trust 09-15-2021	1.65
Province of Quebec 3% 09-01-2023	1.62
Canadian Treasury Bill 03-23-2017	1.57
Province of Ontario 3.45% 06-02-2045	1.53
Canadian Government 1% 06-01-2027	1.35
Canadian Government 1.5% 06-01-2023	1.23
Canadian Government 4% 06-01-2041	1.08
Province of British Columbia 2.85% 06-18-2025	1.07
Province of Ontario 2.85% 06-02-2023	1.03
<b>Total</b>	<b>13.92</b>

Total investments: 381

## Investment Segmentation



	% Assets
● CANADIAN BONDS & DEBENTURES	33.4
● U.S. EQUITIES	23.9
● GLOBAL EQUITIES	20.8
● CANADIAN EQUITIES	16.2
● CASH AND EQUIVALENTS	5.7
● OTHER	0.1

## 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 guarantee. 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 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

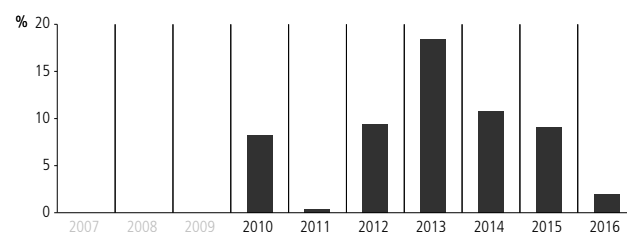
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 2, 2009 has \$1,771.90 on December 31, 2016. This works out to an average of 8.21% 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 7 years for a contractholder who chose the InvestmentPlus Series option. In the past 7 years the Fund was up in value.

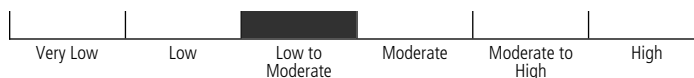


Manulife Diversified Investment GIF Select

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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 4. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.63	--
IncomePlus	2.70	1.15
EstatePlus	2.73	0.55

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** April 2011

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$11,286,538

**Date Fund Created:** April 2011

**Units Outstanding:** 987,120

**Portfolio Turnover Rate:** 24.50%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.06	--	11.6877	747,507

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

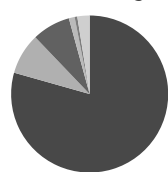
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Floating Rate Income mutual fund. The underlying fund invests primarily in foreign fixed income investments.

Top 10 investments (of the underlying fund)	%
U.S. Dollar	6.57
Canadian Dollar	1.96
Conspr TL 1L USD 4.5% 12-28-2019	1.87
SRCHOV TL B 1L USD 7.75% 10-31-2019	1.73
NAV TL B 1L USD 6.5% 08-07-2020	1.46
Ottbox TL B 1L USD 5.75% 06-03-2020	1.45
Doncas TL B 1L 4.5% 04-09-2020	1.44
TDG TL D 1L USD 3.75% 06-04-2021	1.43
Millus TL B 1L USD 07-03-2020	1.38
Exgent TL B 1L USD 5.75% 09-18-2021	1.37
<b>Total</b>	<b>20.66</b>

Total investments: 138

## Investment Segmentation



	% Assets
U.S. BONDS	84.3
CASH AND EQUIVALENTS	9.0
GLOBAL BONDS	8.4
CANADIAN BONDS & DEBENTURES	1.3
GLOBAL EQUITIES	0.6
OTHER	-2.7

## 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 guarantee. 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 5 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

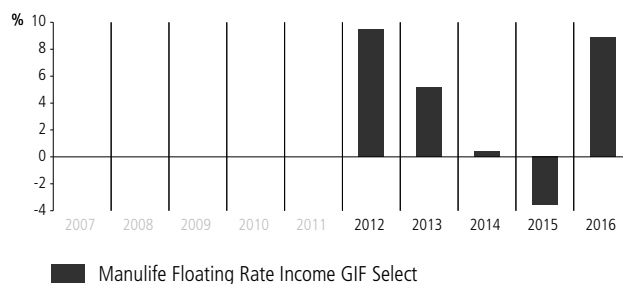
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on April 29, 2011 has \$1,168.80 on December 31, 2016. This works out to an average of 2.79% per year.

### Year-by-year returns

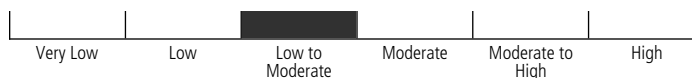
Any values close to zero may not be visible. This chart shows how the Fund has performed in each of the past 5 years for a contractholder who chose the InvestmentPlus Series option. In the last 5 years the fund was up in value 4 years and down in value 1 year.



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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.06	--

### 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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2013

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$175,033,830

**Date Fund Created:** October 2013

**Units Outstanding:** 13,940,467

**Portfolio Turnover Rate:** 2.45%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.64	--	13.2262	8,133,099

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

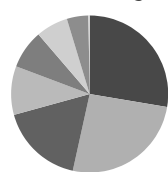
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Global Balanced mutual fund. The underlying fund invests in foreign equity and fixed income investments.

Top 10 investments (of the underlying fund)	%
Canadian Treasury Bill 02-23-2017	3.22
Wells Fargo & Co.	2.46
Aon PLC	2.30
Becton, Dickinson And Company	2.23
Alphabet Inc. Class C	2.20
IHS Markit Ltd.	1.93
Verizon Communications Inc.	1.85
Canadian Treasury Bill 02-09-2017	1.80
JPMorgan Chase & Co.	1.68
S&P Global Inc.	1.58
<b>Total</b>	<b>21.24</b>

Total investments: 493

## Investment Segmentation



	% Assets
U.S. EQUITIES	27.9
GLOBAL EQUITIES	26.1
CANADIAN BONDS & DEBENTURES	17.4
CASH AND EQUIVALENTS	10.1
U.S. BONDS	8.1
GLOBAL BONDS	6.7
CANADIAN EQUITIES	4.5
OTHER	-0.3

## 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 guarantee. 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 for a contractholder who has chosen the InvestmentPlus Series option. 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 option on October 7, 2013 has \$1,322.60 on December 31, 2016. This works out to an average of 9.03% 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 who chose the InvestmentPlus Series option. In the past 3 years the Fund was up in value.



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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.64	--

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.



## QUICK FACTS

**Date Fund Available:** September 2014

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$100,456,239

**Date Fund Created:** October 2013

**Units Outstanding:** 9,517,440

**Portfolio Turnover Rate:** 11.34%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>InvestmentPlus</b>	2,500	2.57	--	10.5874	72,714
<b>IncomePlus</b>	25,000	2.47	0.85	10.5585	20,827
<b>EstatePlus</b>	10,000	2.57	0.45	10.5874	56,805

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

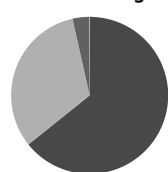
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Global Managed Volatility Portfolio mutual fund. The underlying fund invests primarily in ETFs to gain exposure to foreign equity and fixed income investments.

Top 10 investments (of the underlying fund)	%
iShares S&P/TSX Capped Comp Index ETF	20.16
iShares 1-5 Year Laddered Corporate Bond	11.69
Vanguard S&P 500 ETF	7.36
Vanguard Extended Market ETF	6.97
Vanguard Total Bond Market ETF	5.07
iShares Dex Universe Bond Index Fund	4.98
Vanguard FTSE Developed Markets ETF	4.96
iShares S&P/TSX Capped FIN Index ETF	4.50
SPDR Barclays Capital High Yield	3.95
U.S. Dollar	3.45
<b>Total</b>	<b>73.11</b>

Total investments: 37

## Investment Segmentation



	% Assets
● GLOBAL EQUITIES	64.3
● CANADIAN EQUITIES	32.3
● CASH AND EQUIVALENTS	3.4
● OTHER	0.1

## 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 guarantee. 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 and bond markets.

## HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 2 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

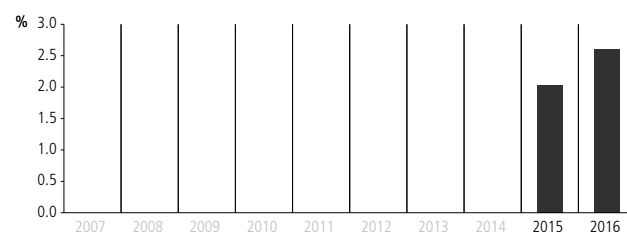
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on September 19, 2014 has \$1,058.70 on December 31, 2016. This works out to an average of 2.53% 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 2 years for a contractholder who chose the InvestmentPlus Series option. In the past 2 years the Fund was up in value.

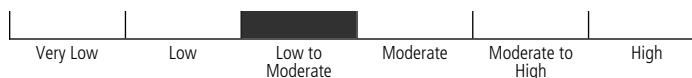


■ Manulife Global Managed Volatility GIF Select

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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 3. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.57	--
IncomePlus	2.47	0.85
EstatePlus	2.57	0.45

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** September 2014

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$28,028,897

**Date Fund Created:** September 2014

**Units Outstanding:** 2,337,430

**Portfolio Turnover Rate:** 7.48%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.64	--	11.9955	1,583,053

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

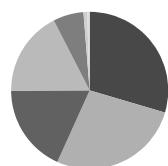
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Global Strategic Balanced Yield mutual fund. The underlying fund invests primarily in foreign equities and fixed income investments.

Top 10 investments (of the underlying fund)	%
Wells Fargo & Co.	2.62
U.S. Dollar	2.38
Apple Inc.	2.26
Microsoft Corp.	2.21
Nestle SA	2.17
Roche Holding AG	2.08
Amcor Ltd.	2.03
Koninklijke Ahold Delhaize	1.99
British American Tobacco PLC	1.84
Novartis AG	1.84
<b>Total</b>	<b>21.42</b>

Total investments: 268

## Investment Segmentation



	% Assets
U.S. EQUITIES	29.9
GLOBAL EQUITIES	27.5
GLOBAL BONDS	18.4
U.S. BONDS	17.7
CASH AND EQUIVALENTS	6.3
CANADIAN BONDS & DEBENTURES	0.7
CANADIAN EQUITIES	0.0
OTHER	-0.5

## 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 guarantee. 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 2 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

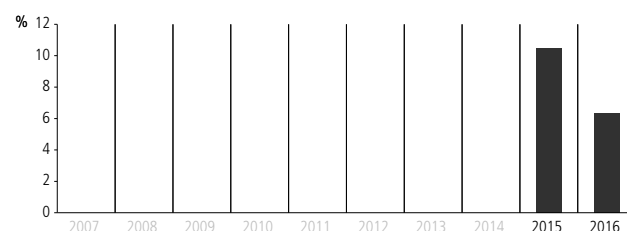
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on September 19, 2014 has \$1,199.60 on December 31, 2016. This works out to an average of 8.29% 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 2 years for a contractholder who chose the InvestmentPlus Series option. In the past 2 years the Fund was up in value.



Manulife Global Strategic Balanced Yield GIF Select

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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.64	--

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** May 2017

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$1,250

**Date Fund Created:** May 2017

**Units Outstanding:** 125

**Portfolio Turnover Rate:** --

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.75	--	10.0000	25

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Growth Portfolio mutual fund. The underlying fund invests primarily in securities of funds and/or ETFs which in turn invest in domestic and global equity securities and/or domestic and global fixed income securities.

This fund did not exist prior to May 2017, so no information is available for the Top 10 Holdings.

This fund did not exist prior to May 2017, so no information is available for the 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 guarantee. For details, please refer to the Information Folder and Contract.

## WHO IS THIS FUND FOR?

This fund may be right for people seeking long-term growth potential with a greater emphasis on the equity portion of their portfolio through a diversified portfolio of Canadian and global equity and fixed income securities.

## HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past years for a contractholder who has chosen the InvestmentPlus Series option. 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

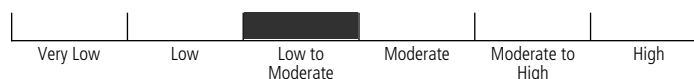
The fund is not old enough to show performance history.

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

The fund is not old enough to show performance history.

## 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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2013

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$4,353,950

**Date Fund Created:** October 2013

**Units Outstanding:** 384,890

**Portfolio Turnover Rate:** 25.22%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.22	--	11.2751	308,673

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

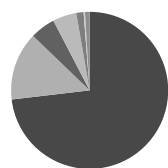
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife High Yield Bond mutual fund. The underlying fund invests primarily in foreign higher yielding fixed income investments.

Top 10 investments (of the underlying fund)	%
U.S. Dollar	4.36
Working Capital	1.47
Morgan Stanley 12-31-2049	1.28
Williams Partners LP 4.875% 03-15-2024	1.23
Teekay Offshore Partners LP 6% 07-30-2019	1.14
Norbord Inc. 6.25% 04-15-2023	1.09
ING GROEP 12-31-2049	0.98
International Game Technol 6.5% 02-15-2025	0.98
Wells Fargo & Co 12-31-2049	0.97
Whiting Petroleum Corp. 6.25% 04-01-2023	0.95
<b>Total</b>	<b>14.43</b>

Total investments: 243

## Investment Segmentation



	% Assets
U.S. BONDS	74.3
GLOBAL BONDS	14.3
CANADIAN BONDS & DEBENTURES	5.3
CASH AND EQUIVALENTS	5.0
GLOBAL EQUITIES	1.5
U.S. EQUITIES	0.3
OTHER	-1.0

## 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 guarantee. 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 3 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

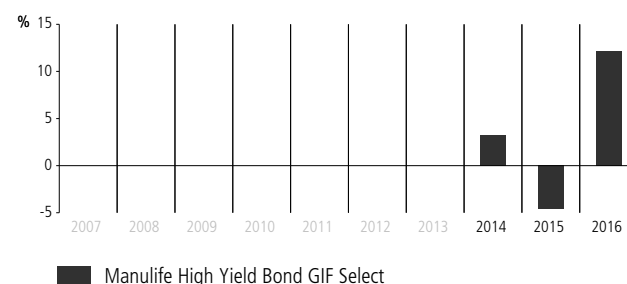
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 7, 2013 has \$1,127.50 on December 31, 2016. This works out to an average of 3.78% per year.

### Year-by-year returns

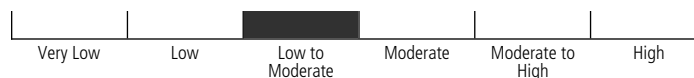
Any values close to zero may not be visible. This chart shows how the Fund has performed in each of the past 3 years for a contractholder who chose the InvestmentPlus Series option. In the last 3 years the fund was up in value 2 years and down in value 1 year.



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. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.22	--

### 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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.



## QUICK FACTS

**Date Fund Available:** May 2017

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$1,250

**Date Fund Created:** May 2017

**Units Outstanding:** 125

**Portfolio Turnover Rate:** --

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.50	--	10.0000	25

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Moderate Portfolio mutual fund. The underlying fund invests primarily in securities of funds and/or ETFs which in turn invest in domestic and global equity securities and/or domestic and global fixed income securities.

This fund did not exist prior to May 2017, so no information is available for the Top 10 Holdings.

This fund did not exist prior to May 2017, so no information is available for the 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 guarantee. For details, please refer to the Information Folder and Contract.

## WHO IS THIS FUND FOR?

This fund may be right for people seeking long-term growth consistent with capital preservation and are looking for a greater emphasis on the fixed income portion of their portfolio.

## HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past years for a contractholder who has chosen the InvestmentPlus Series option. 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

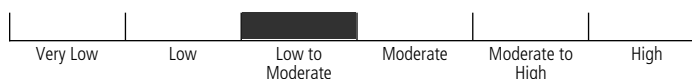
The fund is not old enough to show performance history.

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

The fund is not old enough to show performance history.

## 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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.50	--

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$5,281,944,234

**Date Fund Created:** December 2000

**Units Outstanding:** 293,130,329

**Portfolio Turnover Rate:** 9.25%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>InvestmentPlus</b>	2,500	2.61	--	16.9573	58,727,012
<b>IncomePlus</b>	25,000	2.59	1.15	13.8902	4,410,513
<b>EstatePlus</b>	10,000	2.61	0.55	16.9573	11,459,550

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

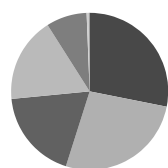
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Monthly High Income mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)	%
Brookfield Property Partners LP	3.39
Mastercard Inc.	3.22
Telus Corp.	2.67
Unitedhealth Group	2.64
Loblaw Companies Ltd.	2.61
Accenture PLC	2.52
Equifax Inc.	2.50
Moody's Corp.	2.34
CI Financial Inc.	2.28
Brookfield Asset Management Inc.	2.26
<b>Total</b>	<b>26.43</b>

Total investments: 397

## Investment Segmentation



	% Assets
● CANADIAN BONDS & DEBENTURES	28.2
● CANADIAN EQUITIES	26.8
● GLOBAL EQUITIES	18.6
● CASH AND EQUIVALENTS	17.6
● U.S. EQUITIES	8.4
● U.S. BONDS	0.5
● OTHER	0.2

## 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 guarantee. 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 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

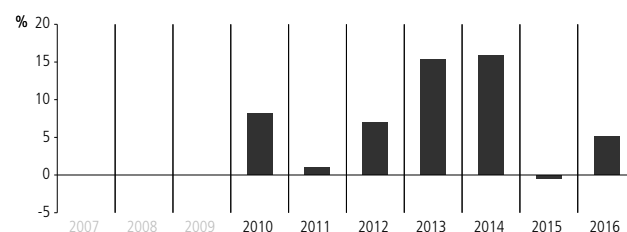
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 2, 2009 has \$1,695.70 on December 31, 2016. This works out to an average of 7.56% 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 7 years for a contractholder who chose the InvestmentPlus Series option. In the last 7 years the fund was up in value 6 years and down in value 1 year.

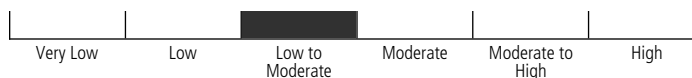


■ Manulife Monthly High Income GIF Select

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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 4. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.61	--
IncomePlus	2.59	1.15
EstatePlus	2.61	0.55

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** August 2015

**Date Fund Created:** August 2015

**Managed by:** Manulife Asset Management Limited

**Units Outstanding:** 10,546,769

**Total Fund Value:** \$112,507,790

**Portfolio Turnover Rate:** 9.80%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>InvestmentPlus</b>	2,500	2.65	--	10.7612	2,312,104
<b>IncomePlus</b>	25,000	2.62	1.15	10.7661	117,705
<b>EstatePlus</b>	10,000	2.65	0.55	10.7612	542,765

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

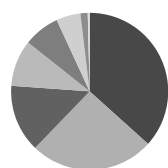
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Canadian Monthly Income mutual fund. The underlying fund invests primarily in a mix of Canadian and/or foreign equities and fixed income.

Top 10 investments (of the underlying fund)	%
Toronto Dominion Bank	3.44
Royal Bank of Canada	2.77
Canadian Treasury Bill 12-14-2017	2.42
Canadian Treasury Bill 06-01-2017	2.17
Canadian National Railway Co.	1.92
Canadian Treasury Bill 05-04-2017	1.84
Bank of Nova Scotia	1.78
Brookfield Infrastructure Partners LP	1.72
Canada Housing Trust 1.75% 06-15-2018	1.49
Element Fleet Management Corp.	1.47
<b>Total</b>	<b>21.03</b>

Total investments: 288

## Investment Segmentation



	% Assets
● CANADIAN EQUITIES	37.0
● CANADIAN BONDS & DEBENTURES	25.8
● GLOBAL EQUITIES	14.0
● CASH AND EQUIVALENTS	9.6
● U.S. BONDS	7.5
● U.S. EQUITIES	5.0
● GLOBAL BONDS	1.5
● OTHER	0.4

## 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 guarantee. 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 year for a contractholder who has chosen the InvestmentPlus Series option. 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.

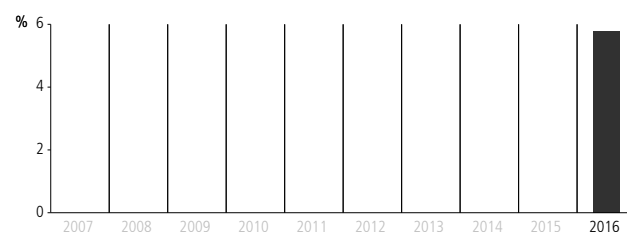
### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on August 24, 2015 has \$1,076.10 on December 31, 2016. This works out to an average of 5.56% per year.

### Year-by-year returns

Any values close to zero may not be visible.

This chart shows how the Fund has performed in the past year for a contractholder who chose the InvestmentPlus Series option. In the past year the Fund was up in value.



Manulife Monthly Income GIF Select

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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 4. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.65	--
IncomePlus	2.62	1.15
EstatePlus	2.65	0.55

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$930,350,709

**Date Fund Created:** October 2006

**Units Outstanding:** 64,040,062

**Portfolio Turnover Rate:** 8.78%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>InvestmentPlus</b>	2,500	2.67	--	15.0476	5,530,787
<b>IncomePlus</b>	25,000	2.68	0.85	13.0897	377,744
<b>EstatePlus</b>	10,000	2.67	0.45	15.0476	1,745,917

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

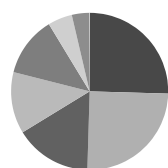
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Simplicity Balanced Portfolio mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)	%
Vanguard Emerging Market ETF	2.87
Apple Inc.	1.09
Canadian Dollar	1.01
Province of Ontario 3.5% 06-02-2024	1.00
Amazon.com Inc.	0.83
Canada Housing Trust 1.9% 09-15-2026	0.78
Alphabet Inc.	0.60
Facebook Inc.	0.59
Microsoft Corp.	0.58
Toronto Dominion Bank	0.57
<b>Total</b>	<b>9.93</b>

Total investments: 3489

## Investment Segmentation



	% Assets
● CANADIAN BONDS & DEBENTURES	25.5
● GLOBAL EQUITIES	25.1
● U.S. EQUITIES	15.8
● U.S. BONDS	12.7
● CANADIAN EQUITIES	12.4
● CASH AND EQUIVALENTS	5.0
● GLOBAL BONDS	3.6
● OTHER	-0.1

## 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 guarantee. 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 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

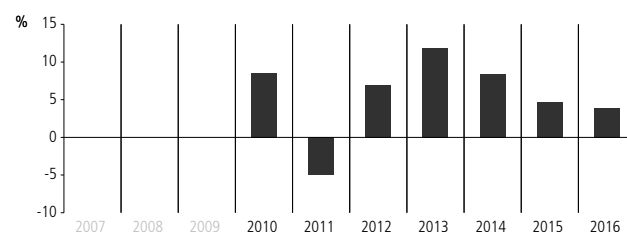
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 2, 2009 has \$1,504.80 on December 31, 2016. This works out to an average of 5.80% 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 7 years for a contractholder who chose the InvestmentPlus Series option. In the last 7 years the fund was up in value 6 years and down in value 1 year.



Manulife Simplicity Balanced Portfolio GIF Select

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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 3. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.67	--
IncomePlus	2.68	0.85
EstatePlus	2.67	0.45

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.



## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$551,799,973

**Date Fund Created:** April 2007

**Units Outstanding:** 37,313,500

**Portfolio Turnover Rate:** 5.02%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>InvestmentPlus</b>	2,500	2.83	--	15.9893	2,947,809
<b>IncomePlus</b>	25,000	2.84	1.15	13.5363	584,379
<b>EstatePlus</b>	10,000	2.83	0.55	15.9893	2,149,510

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

## WHAT DOES THE FUND INVEST IN?

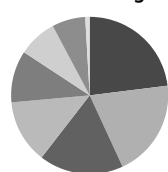
This Segregated Fund invests in the Manulife Simplicity Global Balanced Portfolio mutual fund. The underlying fund invests primarily in foreign equities and Canadian fixed income investments.

### Top 10 investments (of the underlying fund)

	%
Canadian Dollar	1.75
Vanguard Emerging Market ETF	1.74
Apple Inc.	1.03
Province of Ontario 3.5% 06-02-2024	0.90
Amazon.com Inc.	0.86
iShares S&P/TSX Capped Comp Index ETF	0.79
iShares MSCI EAFE Index Fund	0.74
Cash Account	0.69
Facebook Inc.	0.63
Alphabet Inc.	0.58
<b>Total</b>	<b>9.71</b>

Total investments: 2752

### Investment Segmentation



	% Assets
GLOBAL EQUITIES	23.1
CANADIAN BONDS & DEBENTURES	20.1
U.S. EQUITIES	17.4
U.S. BONDS	13.1
CANADIAN EQUITIES	10.7
GLOBAL BONDS	8.0
CASH AND EQUIVALENTS	6.9
OTHER	0.9

## 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 guarantee. 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 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

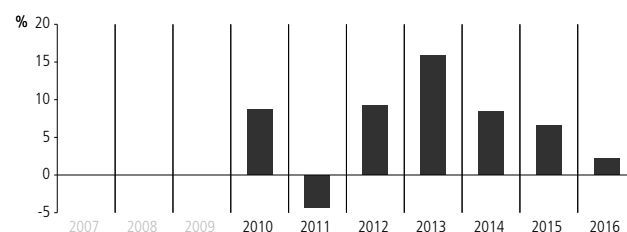
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 2, 2009 has \$1,598.90 on December 31, 2016. This works out to an average of 6.69% 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 7 years for a contractholder who chose the InvestmentPlus Series option. In the last 7 years the fund was up in value 6 years and down in value 1 year.

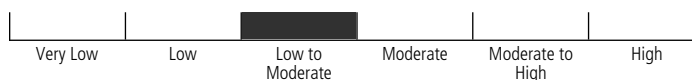


Manulife Simplicity Global Balanced Portfolio GIF Select

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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 4. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.83	--
IncomePlus	2.84	1.15
EstatePlus	2.83	0.55

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$873,848,020

**Date Fund Created:** October 2006

**Units Outstanding:** 61,042,227

**Portfolio Turnover Rate:** 8.97%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>InvestmentPlus</b>	2,500	2.75	--	15.8240	2,176,782
<b>IncomePlus</b>	25,000	2.73	1.15	13.8403	313,425
<b>EstatePlus</b>	10,000	2.75	0.55	15.8240	807,260

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

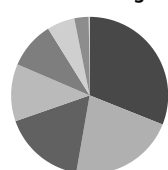
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Simplicity Growth Portfolio mutual fund. The underlying fund invests primarily in foreign equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)	%
Vanguard Emerging Market ETF	5.62
Canadian Dollar	1.91
Apple Inc.	1.27
Amazon.com Inc.	0.93
Toronto Dominion Bank	0.75
Royal Bank of Canada	0.74
Microsoft Corp.	0.72
Facebook Inc.	0.68
Alphabet Inc.	0.66
Brookfield Asset Management Inc.	0.59
<b>Total</b>	<b>13.88</b>

Total investments: 3420

## Investment Segmentation



	% Assets
GLOBAL EQUITIES	31.2
U.S. EQUITIES	21.8
CANADIAN EQUITIES	17.0
CANADIAN BONDS & DEBENTURES	11.8
U.S. BONDS	9.7
CASH AND EQUIVALENTS	5.8
GLOBAL BONDS	3.0
OTHER	-0.2

## 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 guarantee. 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 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

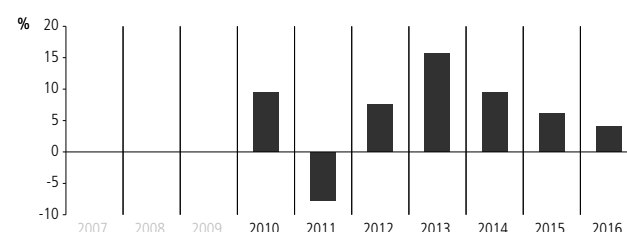
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 2, 2009 has \$1,582.40 on December 31, 2016. This works out to an average of 6.54% 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 7 years for a contractholder who chose the InvestmentPlus Series option. In the last 7 years the fund was up in value 6 years and down in value 1 year.

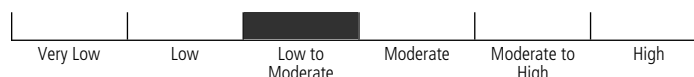


Manulife Simplicity Growth Portfolio GIF Select

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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 4. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.75	--
IncomePlus	2.73	1.15
EstatePlus	2.75	0.55

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$268,567,977

**Date Fund Created:** October 2006

**Units Outstanding:** 18,914,725

**Portfolio Turnover Rate:** 10.90%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>InvestmentPlus</b>	2,500	2.35	--	14.2779	2,546,649
<b>IncomePlus</b>	25,000	2.39	0.75	12.3925	137,659
<b>EstatePlus</b>	10,000	2.35	0.35	14.2779	1,526,475

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

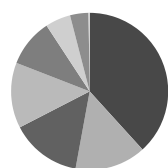
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Simplicity Moderate Portfolio mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)	%
Vanguard Emerging Market ETF	2.14
Province of Ontario 3.5% 06-02-2024	1.62
Canada Housing Trust 1.9% 09-15-2026	1.25
Canadian Dollar	0.88
Province of Ontario 2.6% 06-02-2025	0.84
Canada Housing Trust 1.15% 12-15-2021	0.83
Canadian Government 2.75% 12-01-2048	0.64
Canadian Government 3.5% 12-01-2045	0.62
Royal Bank of Canada	0.61
Toronto Dominion Bank	0.61
<b>Total</b>	<b>10.04</b>

Total investments: 3489

## Investment Segmentation



	% Assets
● CANADIAN BONDS & DEBENTURES	38.3
● GLOBAL EQUITIES	14.6
● CANADIAN EQUITIES	14.5
● U.S. BONDS	13.5
● U.S. EQUITIES	9.9
● CASH AND EQUIVALENTS	5.2
● GLOBAL BONDS	3.8
● OTHER	0.2

## 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 guarantee. 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 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

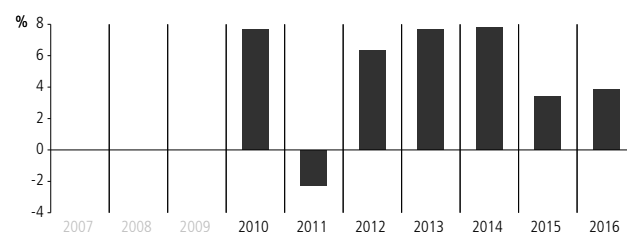
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 2, 2009 has \$1,427.80 on December 31, 2016. This works out to an average of 5.04% 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 7 years for a contractholder who chose the InvestmentPlus Series option. In the last 7 years the fund was up in value 6 years and down in value 1 year.



■ Manulife Simplicity Moderate Portfolio GIF Select

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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 2. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.35	--
IncomePlus	2.39	0.75
EstatePlus	2.35	0.35

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2012

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$413,670,948

**Date Fund Created:** October 2012

**Units Outstanding:** 26,732,578

**Portfolio Turnover Rate:** 0.85%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.59	--	16.0464	18,250,672

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

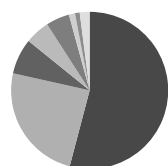
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Strategic Balanced Yield mutual fund. The underlying fund invests primarily in foreign equities and foreign fixed income investments.

Top 10 investments (of the underlying fund)	%
Apple Inc.	4.57
U.S. Dollar	2.54
Microsoft Corp.	2.20
Citigroup Inc.	2.11
Bank of America Corp.	1.80
Invesco Ltd.	1.78
Kinder Morgan Inc.	1.76
Lowe's Companies Inc.	1.73
Morgan Stanley	1.59
Novartis AG	1.57
<b>Total</b>	<b>21.66</b>

Total investments: 491

## Investment Segmentation



	% Assets
GLOBAL EQUITIES	56.5
U.S. BONDS	25.5
GLOBAL BONDS	7.7
U.S. EQUITIES	5.3
CASH AND EQUIVALENTS	5.1
CANADIAN EQUITIES	1.3
CANADIAN BONDS & DEBENTURES	1.0
OTHER	-2.1

## 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 guarantee. 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 the InvestmentPlus Series option. Returns are after the MER has been deducted.

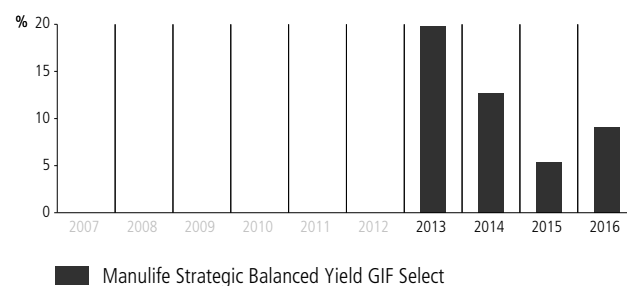
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 31, 2012 has \$1,604.60 on December 31, 2016. This works out to an average of 12.02% per year.

### Year-by-year returns

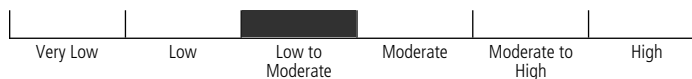
Any values close to zero may not be visible. This chart shows how the Fund has performed in each of the past 4 years for a contractholder who chose the InvestmentPlus Series option. In the past 4 years the Fund was up in value.



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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.59	--

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.



## QUICK FACTS

**Date Fund Available:** August 2015

**Date Fund Created:** August 2015

**Managed by:** Manulife Asset Management Limited

**Units Outstanding:** 18,407,475

**Total Fund Value:** \$204,775,723

**Portfolio Turnover Rate:** --

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.59	--	11.1261	15,520,315

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

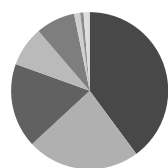
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Strategic Dividend Bundle mutual fund. The underlying fund invests primarily in securities of the other mutual funds to gain exposure to Canadian and foreign equity and fixed income securities.

Top 10 investments (of the underlying fund)	%
Canadian Treasury Bill 04-20-2017	2.92
Brookfield Asset Management Inc.	2.43
Open Text Corp.	2.35
Canadian Dollar	2.05
Bank of Nova Scotia	2.02
Canadian Pacific Railway Ltd.	1.97
Waste Connections Inc.	1.82
Enbridge Inc.	1.78
Restaurant Brands International Inc.	1.75
Royal Bank of Canada	1.59
<b>Total</b>	<b>20.69</b>

Total investments: 678

## Investment Segmentation



	% Assets
● CANADIAN EQUITIES	41.0
● U.S. BONDS	23.9
● CASH AND EQUIVALENTS	17.9
● GLOBAL BONDS	8.5
● GLOBAL EQUITIES	8.3
● CANADIAN BONDS & DEBENTURES	1.3
● U.S. EQUITIES	0.7
● OTHER	-1.3

## 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 guarantee. 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 year for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

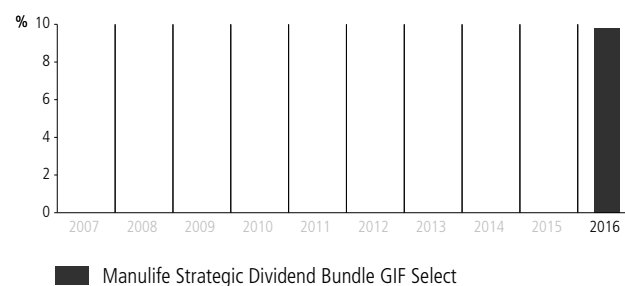
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on August 24, 2015 has \$1,112.60 on December 31, 2016. This works out to an average of 8.19% per year.

### Year-by-year returns

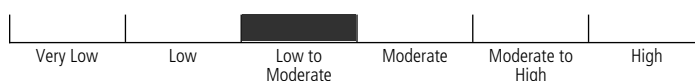
Any values close to zero may not be visible. This chart shows how the Fund has performed in the past year for a contractholder who chose the InvestmentPlus Series option. In the past year the Fund was up in value.



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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.59	--

#### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$834,638,195

**Date Fund Created:** April 2006

**Units Outstanding:** 51,604,280

**Portfolio Turnover Rate:** 3.01%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.23	--	14.9448	28,376,550

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

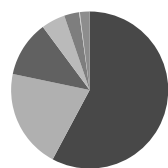
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Strategic Income mutual fund. The underlying fund invests primarily in foreign fixed income investments.

Top 10 investments (of the underlying fund)	%
Canadian Dollar	3.60
Singapore Government 3.25% 09-01-2020	1.00
Canadian Government 1.25% 03-01-2018	0.96
New Zealand Government 5% 03-15-2019	0.94
Working Capital	0.89
Singapore Government 2.5% 06-01-2019	0.84
New Zealand Government 6% 05-15-2021	0.80
Singapore Government 2.375% 04-01-2017	0.73
New Zealand Government 3% 04-15-2020	0.69
Mexican Bonos 10% 12-05-2024	0.67
<b>Total</b>	<b>11.11</b>

Total investments: 576

## Investment Segmentation



	% Assets
U.S. BONDS	60.3
GLOBAL BONDS	21.4
CASH AND EQUIVALENTS	12.1
GLOBAL EQUITIES	5.1
CANADIAN BONDS & DEBENTURES	3.2
U.S. EQUITIES	0.2
OTHER	-2.1

## 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 guarantee. 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 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

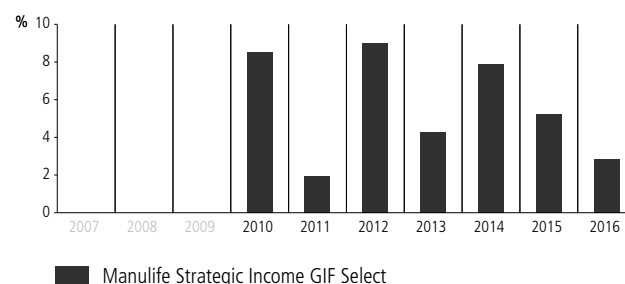
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 5, 2009 has \$1,494.50 on December 31, 2016. This works out to an average of 5.71% per year.

### Year-by-year returns

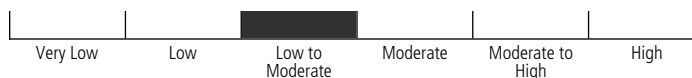
Any values close to zero may not be visible. This chart shows how the Fund has performed in each of the past 7 years for a contractholder who chose the InvestmentPlus Series option. In the past 7 years the Fund was up in value.



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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.23	--

### 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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** April 2015

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$3,348,080

**Date Fund Created:** April 2015

**Units Outstanding:** 324,500

**Portfolio Turnover Rate:** 1.35%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.15	--	10.3191	211,749

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

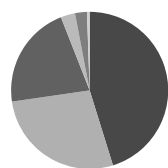
## WHAT DOES THE FUND INVEST IN?

This fund invests in the Manulife Strategic Investment Grade Global Bond mutual fund. The underlying fund invests primarily in foreign fixed income investments.

Top 10 investments (of the underlying fund)	%
Canadian Dollar	8.69
U.S. Dollar	1.58
Singapore Government 2.5% 06-01-2019	1.43
Sweden Government Bond 1.5% 11-13-2023	1.21
New Zealand Government 5% 03-15-2019	1.09
Denmark Government Bond 1.75% 11-15-2025	1.05
Ireland Government Bond 5% 10-18-2020	1.03
Norwegian Government 4.50% 05-22-2019	1.03
Norwegian Government 4.25% 05-19-2017	0.97
Singapore Government 3.25% 09-01-2020	0.96
<b>Total</b>	<b>19.04</b>

Total investments: 374

## Investment Segmentation



	% Assets
U.S. BONDS	48.7
GLOBAL BONDS	29.7
CASH AND EQUIVALENTS	23.0
CANADIAN BONDS & DEBENTURES	3.2
GLOBAL EQUITIES	2.6
OTHER	-0.6

## 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 guarantee. 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 bond market.

## HOW HAS THE FUND PERFORMED?

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

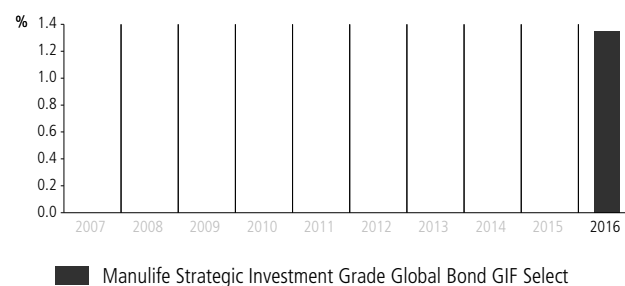
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on April 30, 2015 has \$1,031.90 on December 31, 2016. This works out to an average of 1.90% per year.

### Year-by-year returns

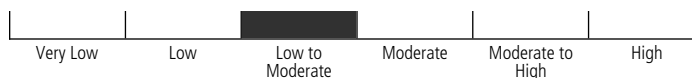
Any values close to zero may not be visible. This chart shows how the Fund has performed in the past year for a contractholder who chose the InvestmentPlus Series option. In the past year the Fund was up in value.



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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.15	--

#### 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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$30,445,037

**Date Fund Created:** January 2002

**Units Outstanding:** 1,494,150

**Portfolio Turnover Rate:** 32.51%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	3.07	--	20.6486	781,232

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Tax-Managed Growth mutual fund. The underlying fund invests primarily in foreign equities.

Top 10 investments (of the underlying fund)	%
Aon PLC	1.60
Becton, Dickinson And Company	1.52
Intertek Group PLC	1.44
Marsh & McLennan Companies Inc.	1.44
LKQ Corp.	1.32
Comcast Corp.	1.29
Alphabet Inc. Class C	1.24
JPMorgan Chase & Co.	1.21
Verisk Analytics Inc.	1.19
Mastercard Inc.	1.18
<b>Total</b>	<b>13.42</b>

Total investments: 244

## 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 guarantee. 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 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

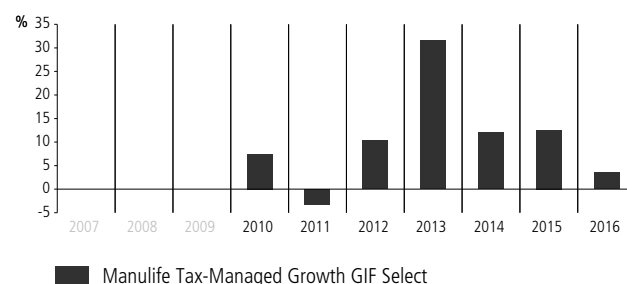
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 2, 2009 has \$2,064.90 on December 31, 2016. This works out to an average of 10.52% per year.

### Year-by-year returns

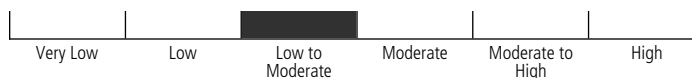
Any values close to zero may not be visible. This chart shows how the Fund has performed in each of the past 7 years for a contractholder who chose the InvestmentPlus Series option. In the last 7 years the fund was up in value 6 years and down in value 1 year.



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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	3.07	--

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.



## QUICK FACTS

**Date Fund Available:** April 2014

**Date Fund Created:** April 2014

**Managed by:** Manulife Asset Management Limited

**Units Outstanding:** 66,006,008

**Total Fund Value:** \$736,153,664

**Portfolio Turnover Rate:** 0.15%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>InvestmentPlus</b>	2,500	2.65	--	11.5131	24,723,334
<b>IncomePlus</b>	25,000	2.62	1.15	10.9242	553,960
<b>EstatePlus</b>	10,000	2.64	0.55	10.9285	2,004,068

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

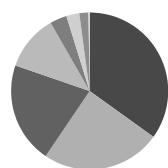
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife U.S. Monthly High Income mutual fund. The underlying fund invests in U.S. equity and fixed income investments.

Top 10 investments (of the underlying fund)	%
Canadian Treasury Bill 04-06-2017	4.77
Canadian Treasury Bill 02-09-2017	4.00
Visa Inc.	2.89
Waste Connections Inc.	2.73
Canadian Treasury Bill 02-23-2017	2.55
Newell Rubbermaid Inc.	2.48
Open Text Corp.	2.43
S&P Global Inc.	2.22
Danaher Corp.	2.13
Canadian Treasury Bill 11-16-2017	2.08
<b>Total</b>	<b>28.27</b>

Total investments: 738

## Investment Segmentation



	% Assets
GLOBAL EQUITIES	35.0
U.S. BONDS	24.6
CASH AND EQUIVALENTS	20.9
CANADIAN EQUITIES	11.5
U.S. EQUITIES	3.5
GLOBAL BONDS	2.7
OTHER	1.9
CANADIAN BONDS & DEBENTURES	0.2

## 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 guarantee. 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 2 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

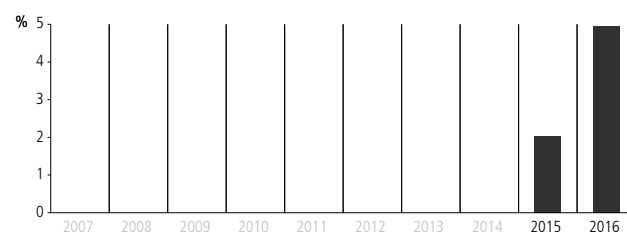
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on April 7, 2014 has \$1,151.30 on December 31, 2016. This works out to an average of 5.29% 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 2 years for a contractholder who chose the InvestmentPlus Series option. In the past 2 years the Fund was up in value.

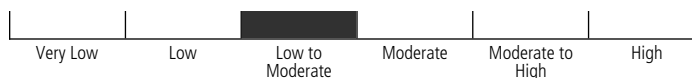


Manulife U.S. Monthly High Income GIF Select

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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 4. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.65	--
IncomePlus	2.62	1.15
EstatePlus	2.64	0.55

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2013

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$3,999,629

**Date Fund Created:** October 2013

**Units Outstanding:** 325,350

**Portfolio Turnover Rate:** 54.67%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.21	--	12.4071	217,141

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

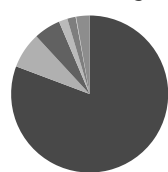
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife U.S. Tactical Credit mutual fund. The underlying fund invests primarily in U.S. fixed income investments.

Top 10 investments (of the underlying fund)	%
U.S. Dollar	4.33
Aercap Ireland Capital Ltd. 4.5% 05-15-2021	1.48
Working Capital	1.44
GATGLO TL 1L USD 4.25% 07-03-2021	1.42
Windstream Corp. 7.5% 06-01-2022	1.37
ETE TL 1L USD 4% 12-02-2019	1.36
Time Warner Cable Inc. 4.5% 09-15-2042	1.27
CSI Compressco LP 7.25% 08-15-2022	1.22
Mohegn TL B 1L USD 5.5% 09-30-2023	1.22
GDI TL 1L USD 4.25% 07-30-2020	1.16
<b>Total</b>	<b>16.27</b>

Total investments: 176

## Investment Segmentation



	% Assets
U.S. BONDS	86.1
GLOBAL BONDS	7.9
CASH AND EQUIVALENTS	5.9
GLOBAL EQUITIES	1.9
CANADIAN BONDS & DEBENTURES	1.8
U.S. EQUITIES	0.1
OTHER	-2.9

## 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 guarantee. 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 3 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

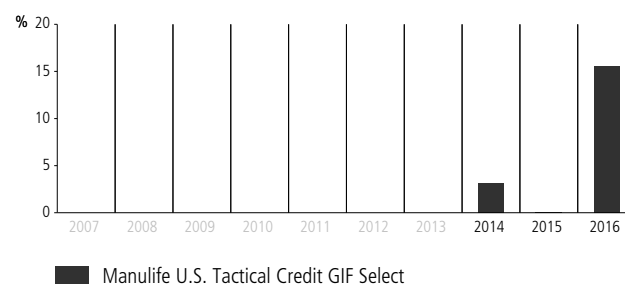
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 7, 2013 has \$1,240.70 on December 31, 2016. This works out to an average of 6.90% per year.

### Year-by-year returns

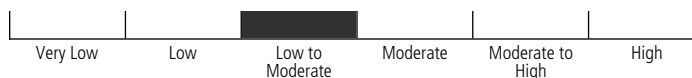
Any values close to zero may not be visible. This chart shows how the Fund has performed in each of the past 3 years for a contractholder who chose the InvestmentPlus Series option. In the past 3 years the Fund was up in value.



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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.21	--

#### 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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2013

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$7,919,718

**Date Fund Created:** October 2013

**Units Outstanding:** 768,508

**Portfolio Turnover Rate:** 15.97%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.54	--	10.5815	448,686

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

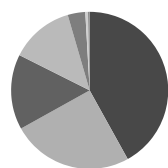
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Value Balanced mutual fund. The underlying fund invests primarily in foreign equity and fixed income investments.

Top 10 investments (of the underlying fund)	%
Banner Trust 01-03-2017	7.91
Canadian Treasury Bill 08-24-2017	3.51
Province of Ontario 4.2% 06-02-2020	2.16
Mastercard Inc.	2.13
Rpx Corp.	2.01
Pax Global Technology Ltd.	1.92
Canada Housing Trust 1.5% 12-15-2021	1.90
Rea Group Ltd.	1.83
CarSales.Com Ltd.	1.80
Partners Group Holding AG	1.72
<b>Total</b>	<b>26.89</b>

Total investments: 242

## Investment Segmentation



	% Assets
U.S. EQUITIES	42.1
CANADIAN BONDS & DEBENTURES	25.1
GLOBAL EQUITIES	15.5
CASH AND EQUIVALENTS	13.1
OTHER	3.6
U.S. BONDS	0.6
GLOBAL BONDS	0.3

## 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 guarantee. 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 for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

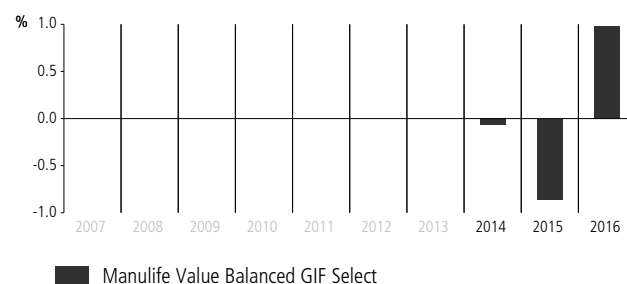
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 7, 2013 has \$1,058.20 on December 31, 2016. This works out to an average of 1.76% per year.

### Year-by-year returns

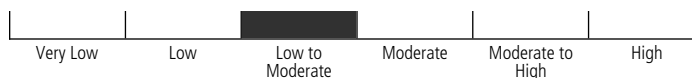
Any values close to zero may not be visible. This chart shows how the Fund has performed in each of the past 3 years for a contractholder who chose the InvestmentPlus Series option. In the last 3 years the fund was up in value 1 year and down in value 2 years.



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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.54	--

#### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2010

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$143,265,381

**Date Fund Created:** October 2010

**Units Outstanding:** 10,855,242

**Portfolio Turnover Rate:** 6.90%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>InvestmentPlus</b>	2,500	2.44	--	13.5888	8,179,888

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

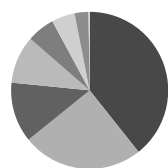
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Yield Opportunities mutual fund. The underlying fund invests primarily in Canadian and/or global equities and fixed income investments.

Top 10 investments (of the underlying fund)	%
Canadian Government 3.5% 12-01-2045	5.62
U.S. Dollar	1.38
General Motors Financial 3.08% 05-22-2020	1.09
Fairfax Financial Holdings Ltd.	1.07
Kraft Heinz Foods Co. 7.125% 08-01-2039	1.06
Twenty-First Century Fox B-SHS	0.99
Cithol TL B 1L USD 9.5% 05-09-2018	0.98
Working Capital	0.96
Unitedhealth Group	0.95
Amerigas Partners LP/ AM 5.875% 08-20-2026	0.94
<b>Total</b>	<b>15.03</b>

Total investments: 288

## Investment Segmentation



	% Assets
● U.S. BONDS	39.4
● CANADIAN BONDS & DEBENTURES	24.9
● GLOBAL EQUITIES	12.4
● CANADIAN EQUITIES	9.8
● U.S. EQUITIES	5.7
● GLOBAL BONDS	4.8
● CASH AND EQUIVALENTS	2.9
● OTHER	0.2

## 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 guarantee. 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 the InvestmentPlus Series option. Returns are after the MER has been deducted.

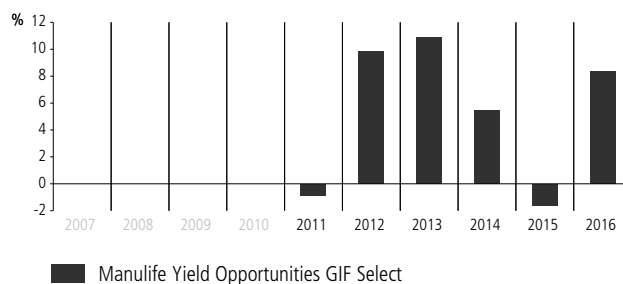
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 18, 2010 has \$1,358.90 on December 31, 2016. This works out to an average of 5.07% 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 InvestmentPlus Series option. 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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.44	--

#### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.



## QUICK FACTS

**Date Fund Available:** October 2009  
**Date Fund Created:** September 1986

**Managed by:** Manulife Financial  
**Units Outstanding:** 10,562,603

**Total Fund Value:** \$231,319,381  
**Portfolio Turnover Rate:** 9.21%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>InvestmentPlus</b>	2,500	2.52	--	14.8467	820,361
<b>IncomePlus</b>	25,000	2.61	0.85	12.8481	77,164
<b>EstatePlus</b>	10,000	2.60	0.45	14.8166	298,929

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

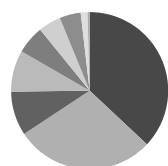
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments	%
MAM Canadian Core Fixed Income	40.95
Franklin Bissett Canadian Equity Fund	11.04
Manulife Dividend Income Fund	10.91
Manulife Core Canadian Equity Fund	9.92
MAM U.S. Large Cap Core Pooled Fund	8.09
National Bank Canadian All Cap Equity Fund - O	5.73
Manulife High Yield Bond Fund	5.07
Manulife International Equity Fund	3.20
National Bank Consensus International Equity Fund - O	3.16
<b>Total</b>	<b>98.07</b>

Total investments: 9

## Investment Segmentation



	% Assets
● CANADIAN BONDS & DEBENTURES	36.4
● CANADIAN EQUITIES	28.3
● MUTUAL FUNDS	8.9
● GLOBAL EQUITIES	8.4
● U.S. BONDS	5.7
● CASH AND EQUIVALENTS	4.6
● U.S. EQUITIES	4.3
● GLOBAL BONDS	1.4
● OTHER	0.4

## 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 guarantee. 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 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

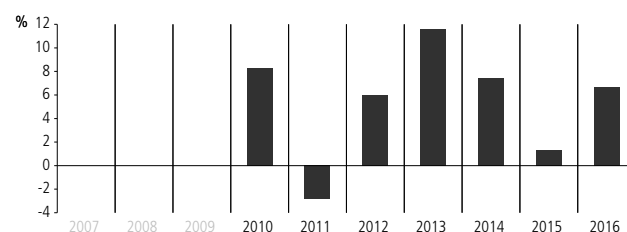
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 5, 2009 has \$1,484.70 on December 31, 2016. This works out to an average of 5.61% 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 7 years for a contractholder who chose the InvestmentPlus Series option. In the last 7 years the fund was up in value 6 years and down in value 1 year.

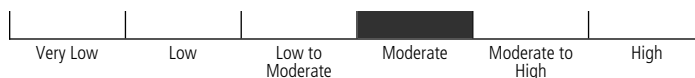


Manulife Balanced GIF Select (Multi-Manager)

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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 3. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.52	--
IncomePlus	2.61	0.85
EstatePlus	2.60	0.45

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$139,436,635

**Date Fund Created:** July 2008

**Units Outstanding:** 7,138,024

**Portfolio Turnover Rate:** 4.25%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.89	--	20.9685	2,052,190

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

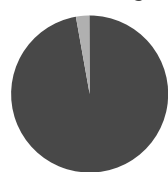
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Canadian Investment Class mutual fund. The underlying fund invests primarily in Canadian equities.

Top 10 investments (of the underlying fund)	%
Toronto Dominion Bank	4.95
Royal Bank of Canada	4.85
Bank of Nova Scotia	4.05
Brookfield Asset Management Inc.	3.73
CCL Industries Inc., Class B	3.68
Canadian National Railway Co.	3.67
Constellation Software Inc.	3.39
Bank of Montreal	3.37
Manulife Financial Corp.	3.35
Richelieu Hardware Ltd.	3.08
<b>Total</b>	<b>38.13</b>

Total investments: 49

## Investment Segmentation



	% Assets
● CANADIAN EQUITIES	97.2
● CASH AND EQUIVALENTS	2.7
● OTHER	-0.1

## 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 guarantee. 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 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

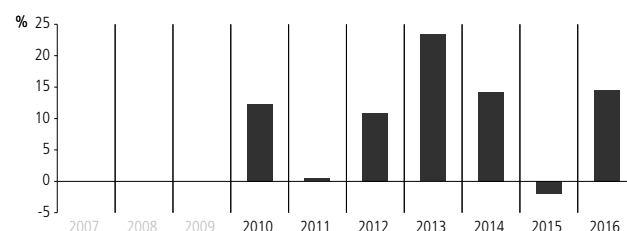
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 2, 2009 has \$2,096.90 on December 31, 2016. This works out to an average of 10.76% 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 7 years for a contractholder who chose the InvestmentPlus Series option. In the last 7 years the fund was up in value 6 years and down in value 1 year.

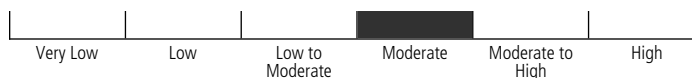


■ Manulife Canadian Investment Class GIF Select

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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.89	--

#### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2011

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$172,417,349

**Date Fund Created:** October 2011

**Units Outstanding:** 11,926,635

**Portfolio Turnover Rate:** 14.34%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.79	--	15.8317	1,058,179

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

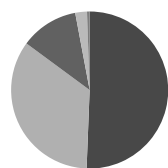
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Canadian Opportunities mutual fund. The underlying fund invests primarily in Canadian equities.

Top 10 investments (of the underlying fund)	%
Toronto Dominion Bank	4.99
Royal Bank of Canada	4.85
Cenovus Energy Inc.	3.83
Citigroup Inc.	3.52
Microsoft Corp.	3.17
Broadcom Ltd.	3.16
Magna International Inc.	3.05
JPMorgan Chase & Co.	3.01
Walgreens Boots Alliance Inc.	2.65
Brookfield Infrastructure Partners LP	2.64
<b>Total</b>	<b>34.87</b>

Total investments: 64

## Investment Segmentation



	% Assets
● CANADIAN EQUITIES	51.2
● GLOBAL EQUITIES	34.9
● U.S. EQUITIES	12.1
● CASH AND EQUIVALENTS	2.4
● OTHER	-0.5

## 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 guarantee. 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 5 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

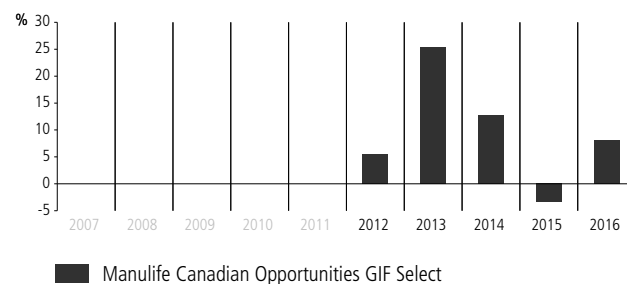
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 31, 2011 has \$1,583.20 on December 31, 2016. This works out to an average of 9.30% per year.

### Year-by-year returns

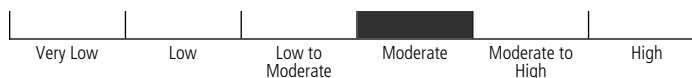
Any values close to zero may not be visible. This chart shows how the Fund has performed in each of the past 5 years for a contractholder who chose the InvestmentPlus Series option. In the last 5 years the fund was up in value 4 years and down in value 1 year.



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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.79	--

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$160,964,225

**Date Fund Created:** January 2004

**Units Outstanding:** 8,698,369

**Portfolio Turnover Rate:** 3.97%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.72	--	16.2183	1,316,616

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

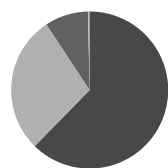
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Canadian Stock Fund. The underlying fund invests primarily in Canadian equities.

Top 10 investments (of the underlying fund)	%
Toronto Dominion Bank	6.93
Canadian Natural Resources Ltd.	5.77
Suncor Energy Inc.	5.13
Royal Bank of Canada	4.63
Wells Fargo & Co.	4.21
CGI Group Inc.	3.66
Loblaw Companies Ltd.	3.31
Canadian National Railway Co.	3.12
Oracle Corp.	3.05
Prairiesky Royalty Ltd.	2.92
<b>Total</b>	<b>42.73</b>

Total investments: 107

## Investment Segmentation



	% Assets
● CANADIAN EQUITIES	62.3
● GLOBAL EQUITIES	28.4
● U.S. EQUITIES	8.9
● CASH AND EQUIVALENTS	0.2
● OTHER	0.1
● CANADIAN BONDS & DEBENTURES	0.0

## 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 guarantee. 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 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

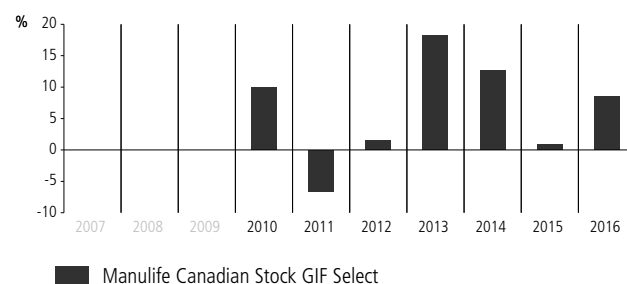
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 5, 2009 has \$1,621.80 on December 31, 2016. This works out to an average of 6.91% per year.

### Year-by-year returns

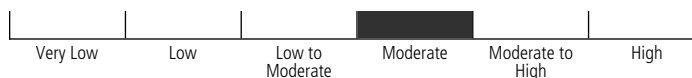
Any values close to zero may not be visible. This chart shows how the Fund has performed in each of the past 7 years for a contractholder who chose the InvestmentPlus Series option. In the last 7 years the fund was up in value 6 years and down in value 1 year.



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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.72	--

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.



## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** Manulife Financial

**Total Fund Value:** \$412,369,799

**Date Fund Created:** July 2008

**Units Outstanding:** 26,535,008

**Portfolio Turnover Rate:** 7.55%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>InvestmentPlus</b>	2,500	2.91	--	16.4468	1,619,613
<b>IncomePlus</b>	25,000	2.93	0.85	13.5402	637,384
<b>EstatePlus</b>	10,000	2.91	0.45	16.4468	1,669,879

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

## WHAT DOES THE FUND INVEST IN?

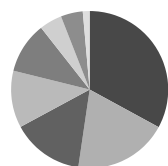
This Segregated Fund invests in several different CI mutual funds. The underlying funds invest primarily in foreign equities and Canadian fixed income investments.

### Top 10 investments

	%
CI Signature Canadian Bond Fund	43.50
CI Cambridge Global Equity Corporate Class	29.06
CI Cambridge Canadian Equity Corporate Class	27.73
<b>Total</b>	<b>100.30</b>

Total investments: 3

### Investment Segmentation



	% Assets
● CANADIAN BONDS & DEBENTURES	33.0
● GLOBAL EQUITIES	19.4
● U.S. EQUITIES	14.8
● CANADIAN EQUITIES	11.8
● CASH AND EQUIVALENTS	10.6
● OTHER	4.7
● U.S. BONDS	4.5
● GLOBAL BONDS	1.4

## HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

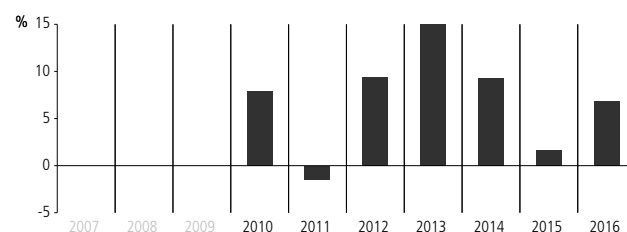
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 2, 2009 has \$1,644.70 on December 31, 2016. This works out to an average of 7.11% 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 7 years for a contractholder who chose the InvestmentPlus Series option. In the last 7 years the fund was up in value 6 years and down in value 1 year.



Manulife CI Cambridge Bundle GIF Select

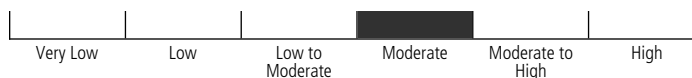
For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

## 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 guarantee. 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 a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

## 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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 3. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.91	--
IncomePlus	2.93	0.85
EstatePlus	2.91	0.45

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2013

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$316,657,091

**Date Fund Created:** April 2013

**Units Outstanding:** 22,379,110

**Portfolio Turnover Rate:** 6.16%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.77	--	14.3814	11,172,210

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

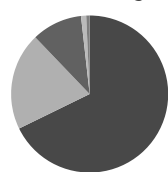
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Dividend Income mutual fund. The underlying fund invests primarily in Canadian equities.

Top 10 investments (of the underlying fund)	%
Canadian Treasury Bill 04-20-2017	4.92
Brookfield Asset Management Inc.	4.10
Open Text Corp.	3.96
Bank of Nova Scotia	3.41
Canadian Pacific Railway Ltd.	3.32
Waste Connections Inc.	3.06
Enbridge Inc.	3.00
Restaurant Brands International Inc.	2.95
Royal Bank of Canada	2.68
Telus Corp.	2.25
<b>Total</b>	<b>33.64</b>

Total investments: 108

## Investment Segmentation



	% Assets
● CANADIAN EQUITIES	69.0
● CASH AND EQUIVALENTS	20.5
● GLOBAL EQUITIES	10.6
● U.S. EQUITIES	1.1
● OTHER	-0.7

## HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 3 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

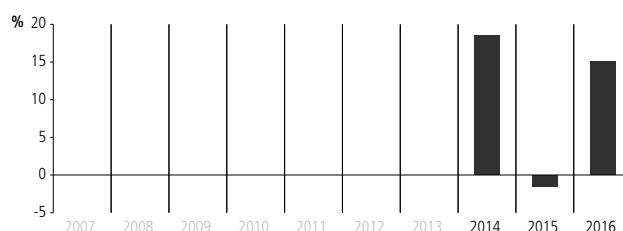
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 7, 2013 has \$1,438.10 on December 31, 2016. This works out to an average of 11.89% 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 who chose the InvestmentPlus Series option. In the last 3 years the fund was up in value 2 years and down in value 1 year.



Manulife Dividend Income GIF Select

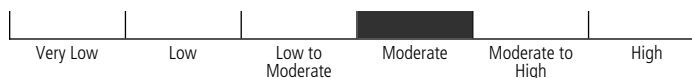
For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

## 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 guarantee. 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 the potential for growth and who is comfortable with the ups and downs of the equity market.

## 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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.77	--

#### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** Manulife Financial

**Total Fund Value:** \$65,531,200

**Date Fund Created:** October 2009

**Units Outstanding:** 5,128,751

**Portfolio Turnover Rate:** 7.19%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>InvestmentPlus</b>	2,500	2.88	--	12.9356	669,958
<b>IncomePlus</b>	25,000	2.90	0.85	12.2764	98,378
<b>EstatePlus</b>	10,000	2.88	0.45	12.9356	222,493

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

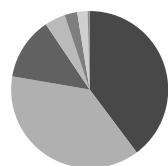
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in several Dynamic mutual funds. The underlying funds invest primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments	%
Dynamic Canadian Bond Fund	45.37
Dynamic Dividend Fund	31.08
Dynamic Power Canadian Growth Fund	24.10
<b>Total</b>	<b>100.55</b>

Total investments: 3

### Investment Segmentation



	% Assets
● CANADIAN EQUITIES	39.9
● CANADIAN BONDS & DEBENTURES	38.0
● GLOBAL EQUITIES	12.9
● CASH AND EQUIVALENTS	4.3
● OTHER	2.6
● U.S. BONDS	2.1
● GLOBAL BONDS	0.4

## HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

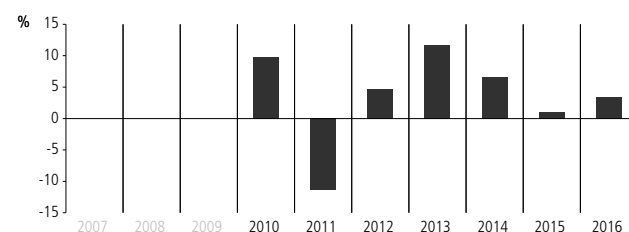
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 2, 2009 has \$1,293.60 on December 31, 2016. This works out to an average of 3.62% 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 7 years for a contractholder who chose the InvestmentPlus Series option. In the last 7 years the fund was up in value 6 years and down in value 1 year.



Manulife Dynamic Bundle GIF Select

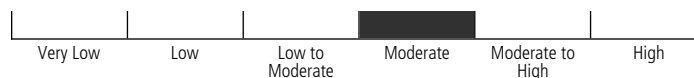
For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

## 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 guarantee. 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 a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

## 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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 3. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.88	--
IncomePlus	2.90	0.85
EstatePlus	2.88	0.45

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** Manulife Financial

**Total Fund Value:** \$189,571,661

**Date Fund Created:** October 2009

**Units Outstanding:** 11,747,547

**Portfolio Turnover Rate:** 6.42%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>InvestmentPlus</b>	2,500	2.92	--	16.7186	940,521
<b>IncomePlus</b>	25,000	2.92	1.15	14.6035	367,783
<b>EstatePlus</b>	10,000	2.92	0.55	16.7186	585,309

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

## WHAT DOES THE FUND INVEST IN?

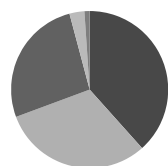
This Segregated Fund invests in several different Fidelity mutual funds. The underlying funds invest primarily in Canadian equities and Canadian fixed income investments.

### Top 10 investments

	%
Fidelity True North Fund	36.45
Fidelity Global Disciplined Equity Fund	35.86
Fidelity Canadian Bond Fund	27.91
<b>Total</b>	<b>100.22</b>

Total investments: 3

### Investment Segmentation



● GLOBAL EQUITIES	38.5
● CANADIAN EQUITIES	31.0
● CANADIAN BONDS & DEBENTURES	26.6
● CASH AND EQUIVALENTS	3.1
● GLOBAL BONDS	1.1

## HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

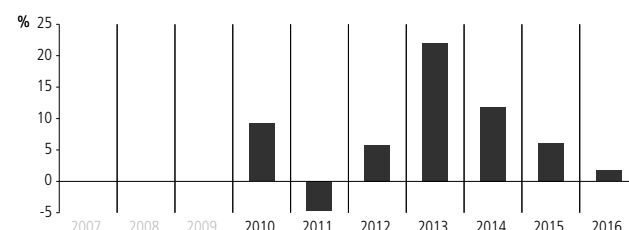
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 2, 2009 has \$1,671.90 on December 31, 2016. This works out to an average of 7.35% 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 7 years for a contractholder who chose the InvestmentPlus Series option. In the last 7 years the fund was up in value 6 years and down in value 1 year.



Manulife Fidelity Bundle GIF Select

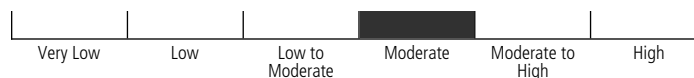
For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

## 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 guarantee. 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 a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

## 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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 4. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.92	--
IncomePlus	2.92	1.15
EstatePlus	2.92	0.55

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.



## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** Manulife Financial

**Total Fund Value:** \$220,545,777

**Date Fund Created:** July 2008

**Units Outstanding:** 14,830,875

**Portfolio Turnover Rate:** 9.81%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>InvestmentPlus</b>	2,500	2.91	--	15.8544	633,165
<b>IncomePlus</b>	25,000	2.94	1.15	13.9698	259,936
<b>EstatePlus</b>	10,000	2.91	0.55	15.8544	365,843

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

## WHAT DOES THE FUND INVEST IN?

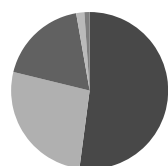
This Segregated Fund invests in several different Fidelity mutual funds. The underlying funds invest primarily in foreign equities and Canadian fixed income investments.

### Top 10 investments

	%
Fidelity Global Disciplined Equity Fund	51.40
Hess	2.58
Alphabet	2.55
Keycorp	1.89
Citigroup Inc.	1.80
Facebook	1.60
FedEx	1.57
Regions Financial	1.51
Visa	1.49
Anheuser-Busch InBev	1.45
Danaher Corp.	1.43
Fidelity Canadian Bond Fund	28.19
Fidelity Canadian Disciplined Equity Fund	20.68
<b>Total</b>	<b>100.27</b>

Total investments: 3

### Investment Segmentation



	% Assets
● GLOBAL EQUITIES	52.2
● CANADIAN BONDS & DEBENTURES	26.8
● CANADIAN EQUITIES	18.5
● CASH AND EQUIVALENTS	1.7
● GLOBAL BONDS	1.1

## 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 guarantee. 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 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

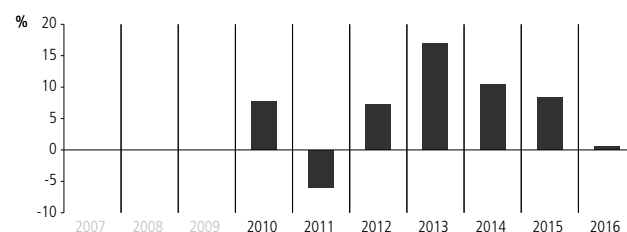
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 2, 2009 has \$1,585.40 on December 31, 2016. This works out to an average of 6.57% 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 7 years for a contractholder who chose the InvestmentPlus Series option. In the last 7 years the fund was up in value 6 years and down in value 1 year.

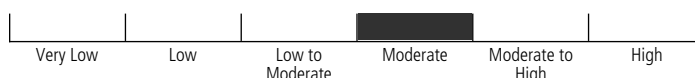


Manulife Fidelity Disciplined Equity Bundle GIF Select

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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 4. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.91	--
IncomePlus	2.94	1.15
EstatePlus	2.91	0.55

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** Manulife Financial

**Total Fund Value:** \$28,107,362

**Date Fund Created:** October 2009

**Units Outstanding:** 2,225,079

**Portfolio Turnover Rate:** 19.44%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>InvestmentPlus</b>	2,500	2.90	--	12.9859	172,402
<b>IncomePlus</b>	25,000	2.92	1.15	11.3673	169,471
<b>EstatePlus</b>	10,000	2.90	0.55	12.9859	207,188

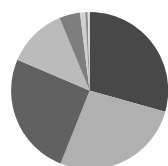
If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in several different Manulife mutual funds. The underlying funds invest primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments	%
Manulife Global Equity Unconstrained Fund	51.07
Rabobank Nederland 01-03-2017 0.15%	1.40
Deutsche Telekom AG	1.38
Pandora A/S	1.35
C.R. Bard Inc.	1.30
Anta Sports Products Ltd.	1.29
First Republic Bank	1.27
Yamaha Corp.	1.27
Alphabet Inc. Class C	1.26
Danske Bank A/S	1.26
Visteon Corp.	1.25
Manulife Bond Fund	28.88
Manulife Canadian Focused Fund	20.52
<b>Total</b>	<b>100.47</b>
Total investments: 3	

## Investment Segmentation



	% Assets
GLOBAL EQUITIES	29.4
CANADIAN BONDS & DEBENTURES	26.7
U.S. EQUITIES	25.4
CANADIAN EQUITIES	12.4
CASH AND EQUIVALENTS	4.3
U.S. BONDS	1.1
GLOBAL BONDS	0.5
OTHER	0.4

## 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 guarantee. 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 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

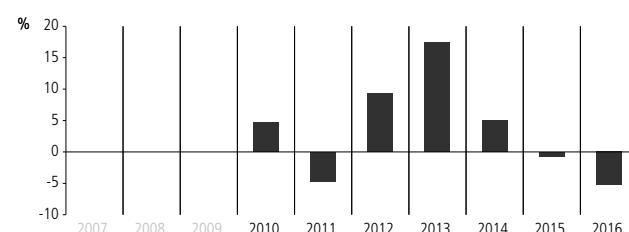
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 2, 2009 has \$1,298.60 on December 31, 2016. This works out to an average of 3.67% 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 7 years for a contractholder who chose the InvestmentPlus Series option. In the last 7 years the fund was up in value 4 years and down in value 3 years.

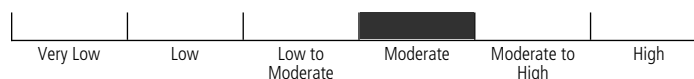


Manulife Focused Bundle GIF Select

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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 4. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.90	--
IncomePlus	2.92	1.15
EstatePlus	2.90	0.55

### 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.

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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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2010

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$9,571,628

**Date Fund Created:** October 2010

**Units Outstanding:** 822,016

**Portfolio Turnover Rate:** 12.22%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.96	--	11.8524	335,123

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

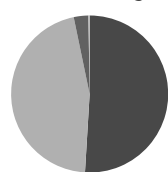
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Global All-Cap Focused mutual fund. The underlying fund invests primarily in foreign equities.

Top 10 investments (of the underlying fund)	%
Wells Fargo & Co.	4.29
Apple Inc.	3.91
Microsoft Corp.	3.82
Nestle SA	3.72
Roche Holding AG	3.59
Amcor Ltd.	3.50
Koninklijke Ahold Delhaize	3.37
British American Tobacco PLC	3.23
Novartis AG	3.18
Procter & Gamble Company	3.07
<b>Total</b>	<b>35.68</b>

Total investments: 46

## Investment Segmentation



	% Assets
U.S. EQUITIES	51.0
GLOBAL EQUITIES	45.9
CASH AND EQUIVALENTS	3.0
OTHER	0.3

## 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 guarantee. 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 6 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

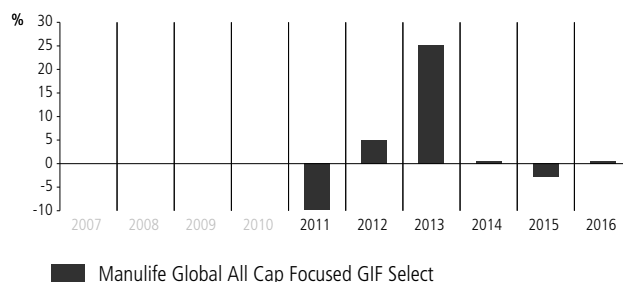
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 18, 2010 has \$1,185.20 on December 31, 2016. This works out to an average of 2.78% per year.

### Year-by-year returns

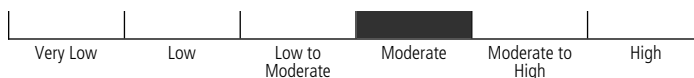
Any values close to zero may not be visible. This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the InvestmentPlus Series option. In the last 6 years the fund was up in value 4 years and down in value 2 years.



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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.96	--

#### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** September 2014

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$43,970,312

**Date Fund Created:** September 2014

**Units Outstanding:** 3,567,673

**Portfolio Turnover Rate:** 6.94%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	3.09	--	12.3747	2,092,881

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

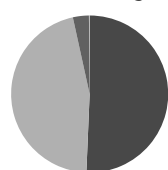
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Global Dividend mutual fund. The underlying fund invests primarily in foreign equities.

Top 10 investments (of the underlying fund)	%
Wells Fargo & Co.	4.48
Apple Inc.	3.87
Microsoft Corp.	3.79
Nestle SA	3.68
Roche Holding AG	3.56
Amcor Ltd.	3.47
Koninklijke Ahold Delhaize	3.38
British American Tobacco PLC	3.20
Novartis AG	3.15
Verizon Communications Inc.	3.13
<b>Total</b>	<b>35.69</b>

Total investments: 45

## Investment Segmentation



	% Assets
U.S. EQUITIES	51.1
GLOBAL EQUITIES	46.3
CASH AND EQUIVALENTS	3.3
OTHER	-0.2

## 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 guarantee. 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 2 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

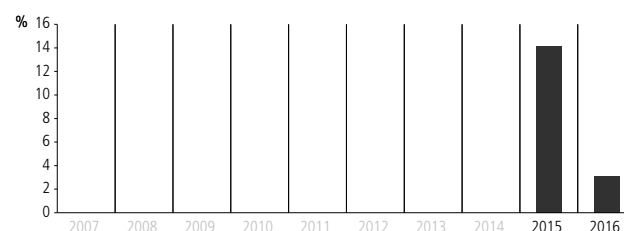
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on September 19, 2014 has \$1,237.50 on December 31, 2016. This works out to an average of 9.78% 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 2 years for a contractholder who chose the InvestmentPlus Series option. In the past 2 years the Fund was up in value.

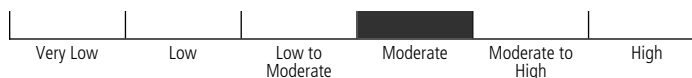


Manulife Global Dividend GIF Select

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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	3.09	--

#### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.



## QUICK FACTS

**Date Fund Available:** October 2013

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$131,523,361

**Date Fund Created:** October 2013

**Units Outstanding:** 9,196,866

**Portfolio Turnover Rate:** 4.08%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	3.05	--	14.5371	6,212,883

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

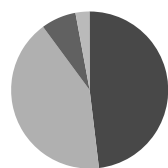
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Global Equity Class mutual fund. The underlying fund invests primarily in foreign equities.

Top 10 investments (of the underlying fund)	%
Wells Fargo & Co.	3.95
Aon PLC	3.68
Becton, Dickinson And Company	3.57
IHS Markit Ltd.	3.17
Alphabet Inc. Class C	3.11
Verizon Communications Inc.	2.93
JPMorgan Chase & Co.	2.74
Blackrock Inc.	2.60
S&P Global Inc.	2.53
Roche Holding AG	2.24
<b>Total</b>	<b>30.51</b>

Total investments: 86

## Investment Segmentation



	% Assets
U.S. EQUITIES	47.8
GLOBAL EQUITIES	41.5
CANADIAN EQUITIES	7.2
CASH AND EQUIVALENTS	2.8
OTHER	0.0

## 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 guarantee. 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 3 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

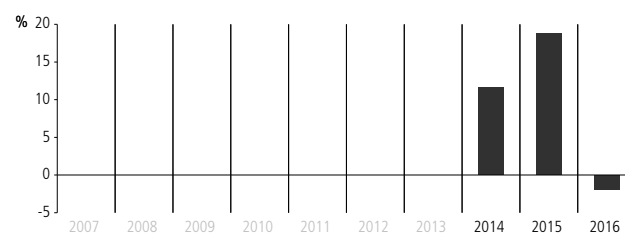
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 7, 2013 has \$1,453.70 on December 31, 2016. This works out to an average of 12.27% 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 3 years for a contractholder who chose the InvestmentPlus Series option. In the last 3 years the fund was up in value 2 years and down in value 1 year.

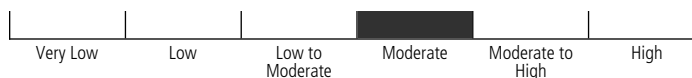


Manulife Global Equity Class GIF Select

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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	3.05	--

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** April 2010

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$2,388,141

**Date Fund Created:** April 2010

**Units Outstanding:** 205,267

**Portfolio Turnover Rate:** 48.75%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	3.02	--	11.6189	189,646

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

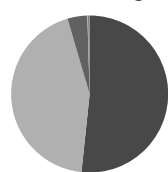
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Global Focused mutual fund. The underlying fund invests primarily in foreign equities.

Top 10 investments (of the underlying fund)	%
Rabobank Nederland 01-03-2017 0.15%	2.74
Deutsche Telekom AG	2.72
Pandora A/S	2.65
C.R. Bard Inc.	2.56
Anta Sports Products Ltd.	2.53
First Republic Bank	2.50
Yamaha Corp.	2.50
Alphabet Inc. Class C	2.47
Danske Bank A/S	2.47
Visteon Corp.	2.45
<b>Total</b>	<b>25.58</b>

Total investments: 59

## Investment Segmentation



	% Assets
U.S. EQUITIES	49.7
GLOBAL EQUITIES	42.2
CANADIAN EQUITIES	3.9
OTHER	-0.1
CASH AND EQUIVALENTS	-0.3

## 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 guarantee. 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 6 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

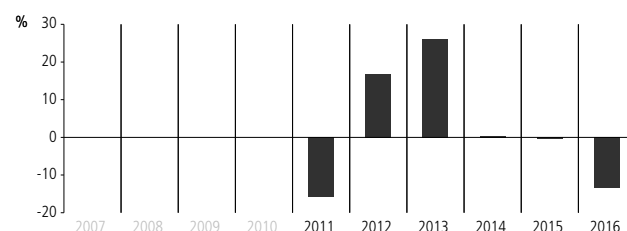
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on April 30, 2010 has \$1,161.90 on December 31, 2016. This works out to an average of 2.27% 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 InvestmentPlus Series option. In the last 6 years the fund was up in value 3 years and down in value 3 years.

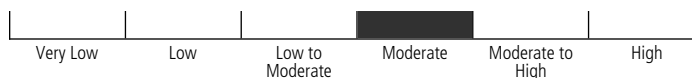


Manulife Global Equity Unconstrained GIF Select

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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	3.02	--

#### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2013

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$57,674,990

**Date Fund Created:** October 2013

**Units Outstanding:** 4,533,223

**Portfolio Turnover Rate:** 24.75%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	3.27	--	12.9758	2,983,840

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

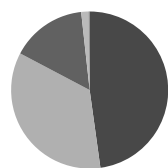
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Global Infrastructure mutual fund. The underlying fund invests primarily in foreign equities.

Top 10 investments (of the underlying fund)	%
American Tower Corporation REIT	7.26
Kinder Morgan Inc.	6.89
Transcanada Corp.	6.18
PG&E Corp.	5.73
National Grid PLC	5.52
Enbridge Inc.	5.09
Williams Companies Inc.	3.82
SBA Communications Corp.	3.77
Pembina Pipeline Corp.	3.17
Transurban Group	3.01
<b>Total</b>	<b>50.44</b>

Total investments: 54

## Investment Segmentation



	% Assets
GLOBAL EQUITIES	47.9
U.S. EQUITIES	35.0
CANADIAN EQUITIES	15.6
CASH AND EQUIVALENTS	1.5
OTHER	0.2

## 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 guarantee. 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 3 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

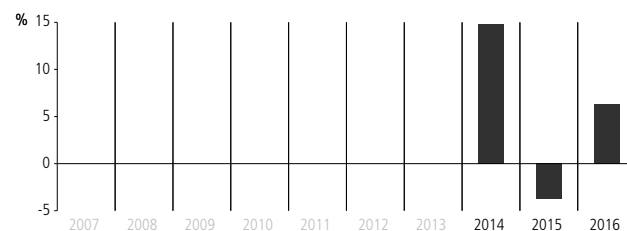
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 7, 2013 has \$1,297.60 on December 31, 2016. This works out to an average of 8.39% 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 who chose the InvestmentPlus Series option. In the last 3 years the fund was up in value 2 years and down in value 1 year.

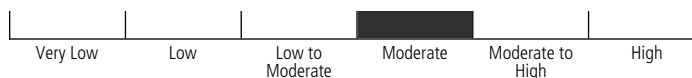


Manulife Global Infrastructure GIF Select

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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	3.27	--

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** Mackenzie Financial

**Total Fund Value:** \$66,988,291

**Date Fund Created:** January 2005

**Units Outstanding:** 3,650,267

**Portfolio Turnover Rate:** 18.04%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	3.09	--	18.8587	1,725,449

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

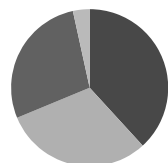
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests primarily in foreign equities.

Top 10 investments	%
Province of Ontario 03-27-2017	4.01
Province of Ontario 06-26-2017	4.00
Omnicom Group Inc.	3.67
Amcor Ltd.	3.60
Oracle Corp.	3.55
W.W.Grainger Inc.	3.52
Brookfield Asset Management Inc.	3.46
Henry Schein Inc.	3.31
EMU Euro	3.27
Nike Inc., Class B	3.26
<b>Total</b>	<b>35.65</b>

Total investments: 49

## Investment Segmentation



● GLOBAL EQUITIES	38.5
● U.S. EQUITIES	30.8
● CASH AND EQUIVALENTS	28.0
● CANADIAN EQUITIES	3.5

## HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

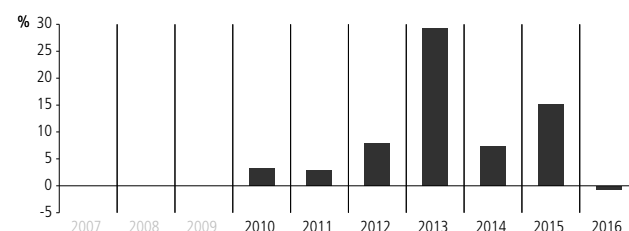
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 2, 2009 has \$1,885.90 on December 31, 2016. This works out to an average of 9.15% 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 7 years for a contractholder who chose the InvestmentPlus Series option. In the last 7 years the fund was up in value 6 years and down in value 1 year.



Manulife Ivy Foreign Equity GIF Select (Mackenzie)

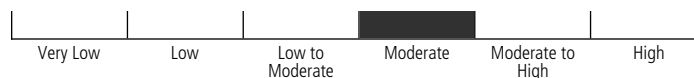
For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

## 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 guarantee. 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 the potential for growth and who is comfortable with the ups and downs of the equity market.

## 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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	3.09	--

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.



## QUICK FACTS

**Date Fund Available:** October 2016

**Managed by:** Manulife Financial

**Total Fund Value:** \$50,998,497

**Date Fund Created:** October 2016

**Units Outstanding:** 5,039,734

**Portfolio Turnover Rate:** --

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>InvestmentPlus</b>	2,500	2.89	--	10.1194	331,166
<b>IncomePlus</b>	25,000	2.90	1.15	10.1192	157,573
<b>EstatePlus</b>	10,000	2.89	0.55	10.1194	284,484

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

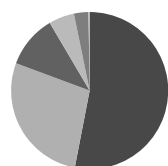
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in several different National Bank mutual funds. The underlying funds invest primarily in foreign equities and Canadian fixed income investments.

Top 10 investments	%
National Bank Global Equity	50.12
Seadrill Partners LLC	2.24
Bayer AG	2.16
Lukoil PJSC	2.16
Scorpio Tankers Inc.	2.14
ENI SPA	2.13
Intercontinental Hotels Group PLC	2.11
Ericsson (LM) TEL-SP	2.10
Jazz Pharmaceuticals PLC	2.10
Sasol Ltd.	2.09
Cimpress NV	2.08
National Bank Bond	29.04
National Bank Canadian All Cap Equity Fund - O	21.09
<b>Total</b>	<b>100.26</b>

Total investments: 3

## Investment Segmentation



	% Assets
● GLOBAL EQUITIES	53.2
● CANADIAN BONDS & DEBENTURES	27.7
● CANADIAN EQUITIES	10.9
● CASH AND EQUIVALENTS	5.3
● U.S. EQUITIES	3.0
● GLOBAL BONDS	0.2
● OTHER	0.1

## 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 guarantee. 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 years for a contractholder who has chosen the InvestmentPlus Series option. 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

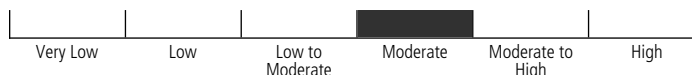
The fund is not old enough to show performance history.

### Year-by-year returns

Any values close to zero may not be visible. The fund is not old enough to show performance history.

## 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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 4. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.89	--
IncomePlus	2.90	1.15
EstatePlus	2.89	0.55

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2009

**Date Fund Created:** July 2008

**Managed by:** Manulife Financial

**Units Outstanding:** 18,147,530

**Total Fund Value:** \$261,519,825

**Portfolio Turnover Rate:** 12.00%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>InvestmentPlus</b>	2,500	2.78	--	14.8280	881,464
<b>IncomePlus</b>	25,000	2.78	1.15	13.4626	333,100
<b>EstatePlus</b>	10,000	2.78	0.55	14.8280	423,478

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

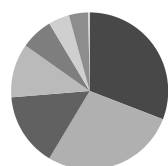
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in several different Manulife mutual funds. The underlying funds invest primarily in foreign equities and Canadian fixed income investments.

Top 10 investments	%
Manulife Global Dividend Fund	49.76
Manulife Canadian Opportunities Fund	21.17
Manulife Corporate Bond Fund	15.28
Manulife Strategic Income Fund	13.98
<b>Total</b>	<b>100.18</b>

Total investments: 4

## Investment Segmentation



	% Assets
GLOBAL EQUITIES	31.1
U.S. EQUITIES	27.9
U.S. BONDS	15.2
CANADIAN EQUITIES	11.2
CANADIAN BONDS & DEBENTURES	6.7
CASH AND EQUIVALENTS	4.3
GLOBAL BONDS	4.0
OTHER	-0.3

## HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

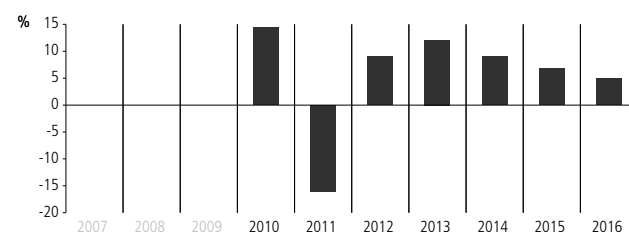
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 2, 2009 has \$1,482.80 on December 31, 2016. This works out to an average of 5.59% 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 7 years for a contractholder who chose the InvestmentPlus Series option. In the last 7 years the fund was up in value 6 years and down in value 1 year.



Manulife Opportunities Bundle GIF Select

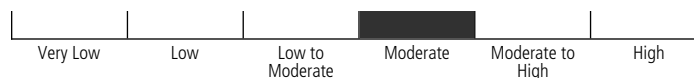
For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

## 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 guarantee. 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 a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

## 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.

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<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
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### 2. Ongoing Fund Expenses

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Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.78	--
IncomePlus	2.78	1.15
EstatePlus	2.78	0.55

### 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.

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FEE	WHAT YOU PAY
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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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2013

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$115,436,800

**Date Fund Created:** October 2013

**Units Outstanding:** 7,642,941

**Portfolio Turnover Rate:** 3.73%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.92	--	15.4103	4,918,594

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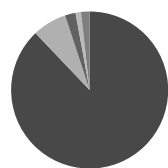
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife U.S. All Cap Equity mutual fund. The underlying fund invests in U.S. equity investments.

Top 10 investments (of the underlying fund)	%
Amazon.com Inc.	6.79
Apple Inc.	6.44
Citigroup Inc.	5.09
Facebook Inc.	4.69
Tempur-Pedic International Inc.	4.64
Polaris Industries Inc.	4.50
Bank of America Corp.	4.17
Alphabet Inc.	4.11
Affiliated Managers Group Inc.	3.57
Morgan Stanley	3.55
<b>Total</b>	<b>47.56</b>

Total investments: 46

## Investment Segmentation



	% Assets
GLOBAL EQUITIES	91.6
U.S. EQUITIES	7.3
CASH AND EQUIVALENTS	2.3
CANADIAN EQUITIES	1.2
OTHER	-1.8

## 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 guarantee. 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 3 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

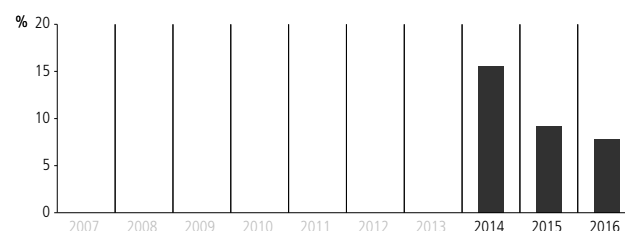
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 7, 2013 has \$1,541.00 on December 31, 2016. This works out to an average of 14.31% 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 who chose the InvestmentPlus Series option. In the past 3 years the Fund was up in value.

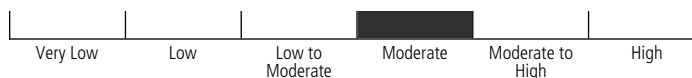


Manulife U.S. All Cap Equity GIF Select

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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.92	--

#### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** April 2014

**Date Fund Created:** April 2014

**Managed by:** Manulife Asset Management Limited

**Units Outstanding:** 2,102,461

**Total Fund Value:** \$23,650,398

**Portfolio Turnover Rate:** 19.59%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.87	--	11.2636	1,488,682

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

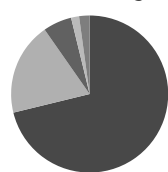
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife U.S. Dividend Income Class mutual fund. The underlying fund invests in U.S. equity investments.

Top 10 investments (of the underlying fund)	%
Federal Home Loan Bank 02-07-2017	15.45
Federal Home Loan Bank 01-11-2017	3.86
Visa Inc.	2.94
SS&C Technologies Holdings	2.80
Newell Rubbermaid Inc.	2.79
Pnc Financial Services Group	2.71
Waste Connections Inc.	2.69
S&P Global Inc.	2.63
Danaher Corp.	2.51
Zimmer Biomet Holdings Inc.	2.25
<b>Total</b>	<b>40.64</b>

Total investments: 77

## Investment Segmentation



	% Assets
GLOBAL EQUITIES	74.6
CASH AND EQUIVALENTS	20.0
CANADIAN EQUITIES	6.2
U.S. EQUITIES	1.7
OTHER	-2.3

## 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 guarantee. 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 2 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

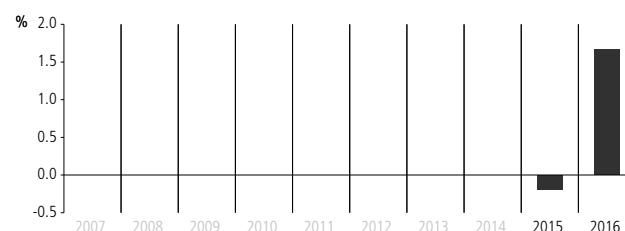
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on April 7, 2014 has \$1,126.40 on December 31, 2016. 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 2 years for a contractholder who chose the InvestmentPlus Series option. In the last 2 years the fund was up in value 1 year and down in value 1 year.

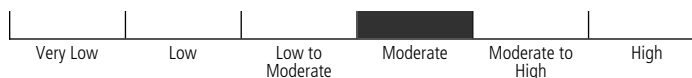


Manulife U.S. Dividend Class GIF Select

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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.87	--

#### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.



## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$248,676,126

**Date Fund Created:** July 2008

**Units Outstanding:** 11,191,363

**Portfolio Turnover Rate:** 11.59%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.96	--	24.7170	5,691,764

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

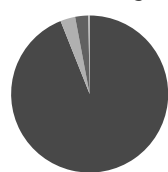
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife U.S. Equity mutual fund. The underlying fund invests primarily in foreign equities.

Top 10 investments (of the underlying fund)	%
Becton, Dickinson And Company	4.40
Marsh & McLennan Companies Inc.	4.14
Comcast Corp.	3.68
Verisk Analytics Inc.	3.68
JPMorgan Chase & Co.	3.65
LKQ Corp.	3.59
Alphabet Inc. Class C	3.44
Mastercard Inc.	3.40
Ansys Inc.	2.84
Johnson & Johnson	2.74
<b>Total</b>	<b>35.56</b>

Total investments: 66

## Investment Segmentation



	% Assets
GLOBAL EQUITIES	94.3
U.S. EQUITIES	3.1
CASH AND EQUIVALENTS	2.7
OTHER	0.3

## 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 guarantee. 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 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

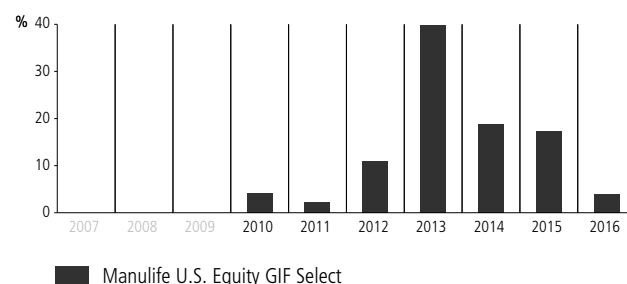
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 2, 2009 has \$2,471.70 on December 31, 2016. This works out to an average of 13.30% per year.

### Year-by-year returns

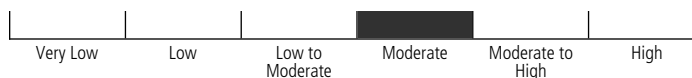
Any values close to zero may not be visible. This chart shows how the Fund has performed in each of the past 7 years for a contractholder who chose the InvestmentPlus Series option. In the past 7 years the Fund was up in value.



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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.96	--

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$61,586,677

**Date Fund Created:** July 2008

**Units Outstanding:** 2,075,368

**Portfolio Turnover Rate:** 14.40%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	3.03	--	29.3990	1,835,861

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

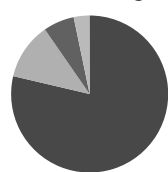
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Global Small Cap mutual fund. The underlying fund invests primarily in foreign equities.

Top 10 investments (of the underlying fund)	%
Constellation Software Inc.	3.97
Loomis	3.82
DCC PLC	3.72
Paypoint PLC	3.20
Origin Enterprises PLC	3.03
Apn Outdoor Group Ltd.	2.97
VZ Holding AG	2.92
Amsterdam Commodities	2.79
Bank of Hawaii Corp.	2.77
Cembra Money Bank AG	2.67
<b>Total</b>	<b>31.87</b>

Total investments: 95

## Investment Segmentation



	% Assets
U.S. EQUITIES	78.8
GLOBAL EQUITIES	11.7
CANADIAN EQUITIES	6.4
CASH AND EQUIVALENTS	3.2
OTHER	0.0

## 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 guarantee. 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 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

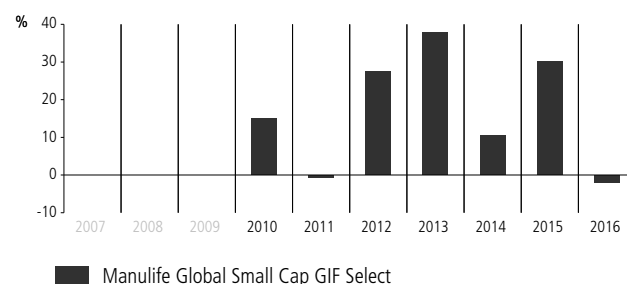
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 5, 2009 has \$2,939.90 on December 31, 2016. This works out to an average of 16.06% per year.

### Year-by-year returns

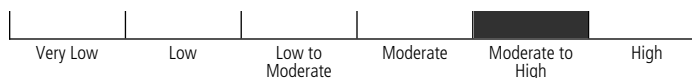
Any values close to zero may not be visible. This chart shows how the Fund has performed in each of the past 7 years for a contractholder who chose the InvestmentPlus Series option. In the last 7 years the fund was up in value 5 years and down in value 2 years.



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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	3.03	--

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$104,462,558

**Date Fund Created:** July 2002

**Units Outstanding:** 5,487,749

**Portfolio Turnover Rate:** 15.27%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.92	--	16.5270	3,214,150

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

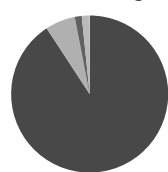
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Growth Opportunities mutual fund. The underlying fund invests primarily in Canadian equities.

Top 10 investments (of the underlying fund)	%
AGT Food & Ingredients Inc.	3.99
Richelieu Hardware Ltd.	3.74
Parex Resources Inc.	3.69
Chemtrade Logistics Income Fund	3.40
Crew Energy Inc.	3.30
Stella-Jones Inc.	2.46
Intertape Polymer Group Inc.	2.40
Boyd Group Income Fund	2.37
Descartes Systems Group Inc.	2.15
Linamar Corp.	2.11
<b>Total</b>	<b>29.61</b>

Total investments: 139

## Investment Segmentation



	% Assets
● CANADIAN EQUITIES	91.2
● GLOBAL EQUITIES	6.2
● U.S. EQUITIES	1.5
● CASH AND EQUIVALENTS	1.4
● CANADIAN BONDS & DEBENTURES	0.0
● OTHER	-0.2

## 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 guarantee. 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 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

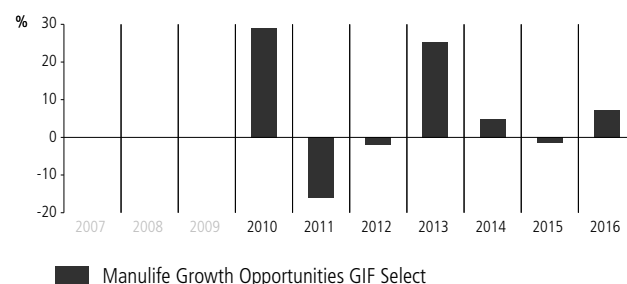
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 5, 2009 has \$1,652.70 on December 31, 2016. This works out to an average of 7.19% per year.

### Year-by-year returns

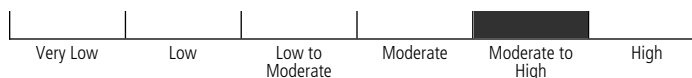
Any values close to zero may not be visible. This chart shows how the Fund has performed in each of the past 7 years for a contractholder who chose the InvestmentPlus Series option. In the last 7 years the fund was up in value 4 years and down in value 3 years.



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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.92	--

#### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$80,569,022

**Date Fund Created:** July 2008

**Units Outstanding:** 4,951,205

**Portfolio Turnover Rate:** 0.01%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	3.03	--	17.5663	1,656,719

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

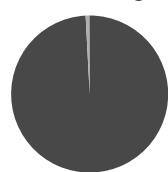
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife World Investment Class (Capped) mutual fund. The underlying fund invests primarily in foreign equities.

Top 10 investments (of the underlying fund)	%
Aon PLC	4.86
Intertek Group PLC	4.40
L'Air Liquide SA	3.50
IHS Markit Ltd.	2.96
WPP Group PLC	2.96
China Mobile Ltd.	2.86
Tsuruha Holdings Inc.	2.85
Anheuser-Busch	2.83
Deutsche Boerse AG	2.76
Halma PLC	2.66
<b>Total</b>	<b>32.65</b>

Total investments: 67

## Investment Segmentation



	% Assets
U.S. EQUITIES	99.3
CASH AND EQUIVALENTS	0.7
OTHER	-0.1

## 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 guarantee. 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 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

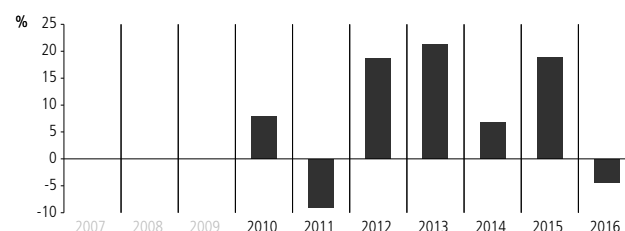
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 5, 2009 has \$1,756.60 on December 31, 2016. This works out to an average of 8.09% 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 7 years for a contractholder who chose the InvestmentPlus Series option. In the last 7 years the fund was up in value 5 years and down in value 2 years.

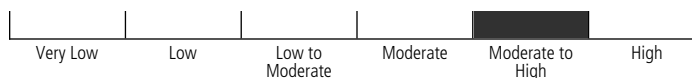


Manulife World Investment (Capped) GIF Select

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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	3.03	--

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.



## QUICK FACTS

**Date Fund Available:** September 2014

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$52,375,980

**Date Fund Created:** October 2013

**Units Outstanding:** 4,460,519

**Portfolio Turnover Rate:** 3.80%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	3.07	--	11.4312	2,557,603

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

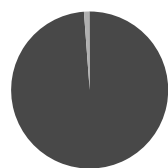
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife World Investment mutual fund. The underlying fund invests primarily in foreign equities.

Top 10 investments (of the underlying fund)	%
Aon PLC	4.80
Intertek Group PLC	4.47
L'Air Liquide SA	3.57
WPP Group PLC	3.02
IHS Markit Ltd.	2.93
China Mobile Ltd.	2.91
Tsuruha Holdings Inc.	2.91
Anheuser-Busch	2.88
Deutsche Boerse AG	2.80
Halma PLC	2.76
<b>Total</b>	<b>33.06</b>

Total investments: 67

## Investment Segmentation



	% Assets
● U.S. EQUITIES	99.5
● CASH AND EQUIVALENTS	1.1
● OTHER	-0.1

## 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 guarantee. 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 2 years for a contractholder who has chosen the InvestmentPlus Series option. 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 option on September 19, 2014 has \$1,143.10 on December 31, 2016. This works out to an average of 6.03% per year.

### Year-by-year returns

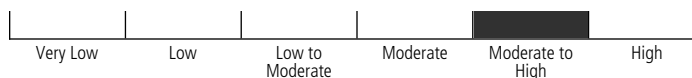
Any values close to zero may not be visible. This chart shows how the Fund has performed in each of the past 2 years for a contractholder who chose the InvestmentPlus Series option. In the last 2 years the fund was up in value 1 year and down in value 1 year.



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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	3.07	--

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** 1832 Asset Management L.P.

**Total Fund Value:** \$296,626,476

**Date Fund Created:** November 2008

**Units Outstanding:** 20,833,244

**Portfolio Turnover Rate:** 3.36%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>InvestmentPlus</b>	2,500	2.89	--	12.7857	1,356,679
<b>EstatePlus</b>	10,000	2.89	0.55	12.7857	324,862

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

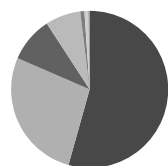
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Dynamic Power Balanced mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)	%
Dynamic Power American Growth Class, Series "E"	12.60
Canada T-Bill	4.55
Canada T-Bill	4.53
Canadian Imperial Bank of Commerce	2.57
Cenovus Energy Inc.	2.30
Alphabet Inc. Class C	2.15
Royal Bank of Canada	2.14
CGI Group Inc.	2.05
Birchcliff Energy Ltd.	1.99
Microsoft Corp.	1.96
<b>Total</b>	<b>36.85</b>

Total investments: 168

## Investment Segmentation



	% Assets
● CANADIAN EQUITIES	54.4
● CANADIAN BONDS & DEBENTURES	27.2
● OTHER	9.3
● GLOBAL EQUITIES	7.3
● CASH AND EQUIVALENTS	0.9
● U.S. BONDS	0.8
● GLOBAL BONDS	0.3

## 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 guarantee. 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 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

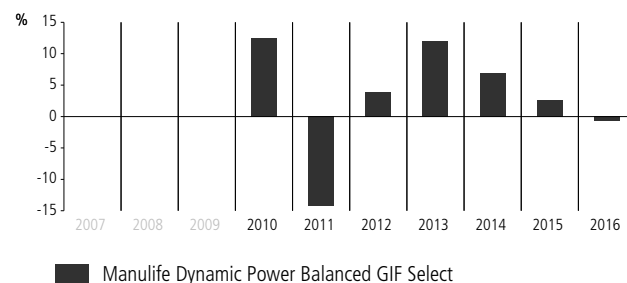
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 2, 2009 has \$1,278.60 on December 31, 2016. This works out to an average of 3.45% 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 7 years for a contractholder who chose the InvestmentPlus Series option. In the last 7 years the fund was up in value 5 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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the EstatePlus guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.89	--
EstatePlus	2.89	0.55

### 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
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 EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2012

**Managed by:** 1832 Asset Management L.P.

**Total Fund Value:** \$13,578,710

**Date Fund Created:** October 2012

**Units Outstanding:** 1,135,808

**Portfolio Turnover Rate:** 10.09%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>InvestmentPlus</b>	2,500	2.81	--	12.1477	719,823

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

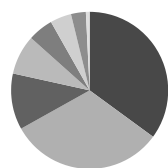
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Dynamic Strategic Yield mutual fund. The underlying fund invests primarily in Canadian equities and fixed income investments.

Top 10 investments (of the underlying fund)	%
USD Overnight Deposit	7.85
Dynamic Aurion Total Return Bond Fund, Series "O"	4.88
Canadian Dollar	3.92
Dynamic Credit Spectrum Fund, Series "O"	2.54
Dynamic High Yield Bond Fund, Series "O"	2.49
Royal Bank of Canada	2.36
JPMorgan Chase & Co.	2.25
Canadian Imperial Bank of Commerce	2.19
Dynamic Premium Yield Fund, Series "O"	2.02
Honeywell International Inc.	1.66
<b>Total</b>	<b>32.16</b>

Total investments: 218

## Investment Segmentation



	% Assets
● CANADIAN EQUITIES	34.9
● GLOBAL EQUITIES	31.7
● CANADIAN BONDS & DEBENTURES	11.5
● OTHER	8.1
● U.S. BONDS	5.2
● U.S. EQUITIES	4.3
● CASH AND EQUIVALENTS	3.0
● GLOBAL BONDS	0.8

## 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 guarantee. 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 the InvestmentPlus Series option. Returns are after the MER has been deducted.

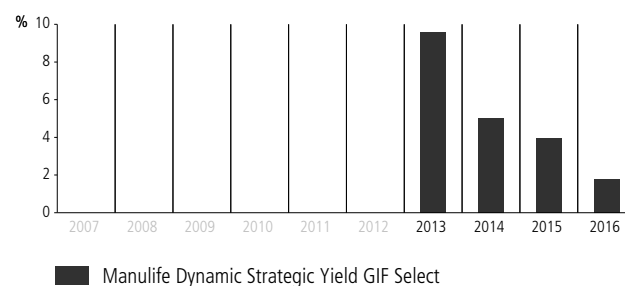
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 31, 2012 has \$1,214.80 on December 31, 2016. This works out to an average of 4.78% 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 InvestmentPlus Series option. In the past 4 years the Fund was up in value.



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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.81	--

#### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** 1832 Asset Management L.P.

**Total Fund Value:** \$299,876,955

**Date Fund Created:** November 2008

**Units Outstanding:** 18,543,927

**Portfolio Turnover Rate:** 10.06%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>InvestmentPlus</b>	2,500	2.90	--	14.0223	1,267,402
<b>EstatePlus</b>	10,000	2.90	0.65	14.0223	212,055

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

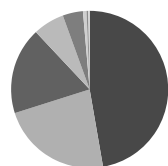
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Dynamic Value Balanced mutual fund. The underlying fund invests primarily in foreign equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)	%
Mednax Inc.	3.79
CGI Group Inc.	3.70
Centene Corp.	3.08
Canadian Dollar	3.00
Transcanada Corp.	2.73
Enbridge Inc.	2.72
Intact Financial Corp.	2.71
Canadian Pacific Railway Ltd.	2.22
Royal Bank of Canada	1.96
Toronto Dominion Bank	1.96
<b>Total</b>	<b>27.88</b>

Total investments: 216

## Investment Segmentation



	% Assets
● CANADIAN EQUITIES	47.3
● CANADIAN BONDS & DEBENTURES	22.9
● GLOBAL EQUITIES	17.9
● CASH AND EQUIVALENTS	6.5
● U.S. BONDS	4.2
● GLOBAL BONDS	0.7
● U.S. EQUITIES	0.4
● OTHER	0.3

## 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 guarantee. 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 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

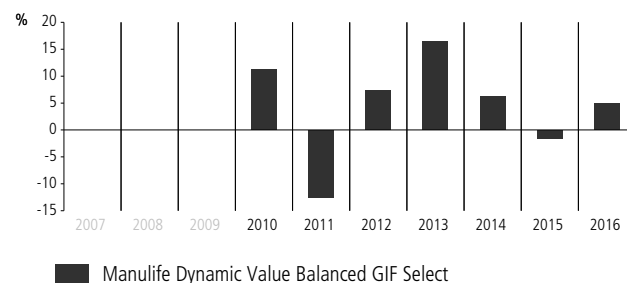
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 2, 2009 has \$1,402.20 on December 31, 2016. This works out to an average of 4.78% per year.

### Year-by-year returns

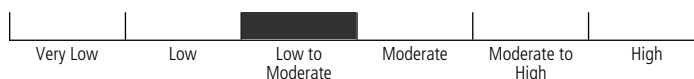
Any values close to zero may not be visible. This chart shows how the Fund has performed in each of the past 7 years for a contractholder who chose the InvestmentPlus Series option. In the last 7 years the fund was up in value 5 years and down in value 2 years.



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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the EstatePlus guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 5. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.90	--
EstatePlus	2.90	0.65

### 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
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 EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.



## QUICK FACTS

**Date Fund Available:** October 2012

**Managed by:** CI Investments Inc.

**Total Fund Value:** \$41,215,411

**Date Fund Created:** October 2012

**Units Outstanding:** 3,029,517

**Portfolio Turnover Rate:** 5.26%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.83	--	14.1962	1,989,764

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the CI Cambridge Asset Allocation Corporate Class mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)	%
Cambridge Bond Fund	22.07
Canadian Dollars - London	11.81
U.S. Dollar - London	5.74
Walgreens Boots Alliance Inc.	2.79
Franco-Nevada Corp.	2.24
Prairiesky Royalty Ltd.	2.07
Tourmaline Oil Corp.	1.95
Keyera Corp.	1.87
Brookfield Infrastructure Partners LP	1.78
Chubb Ltd.	1.77
<b>Total</b>	<b>54.12</b>

Total investments: 125

## Investment Segmentation



	% Assets
OTHER	22.4
CASH AND EQUIVALENTS	22.0
CANADIAN EQUITIES	20.1
GLOBAL EQUITIES	17.0
U.S. EQUITIES	11.1
CANADIAN BONDS & DEBENTURES	7.4
U.S. BONDS	0.2

## 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 guarantee. 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 the InvestmentPlus Series option. Returns are after the MER has been deducted.

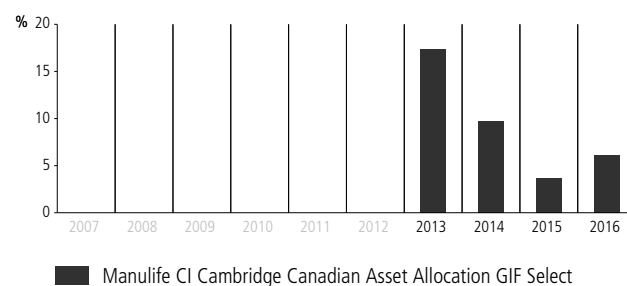
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 31, 2012 has \$1,419.60 on December 31, 2016. This works out to an average of 8.77% 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 4 years for a contractholder who chose the InvestmentPlus Series option. In the past 4 years the Fund was up in value.

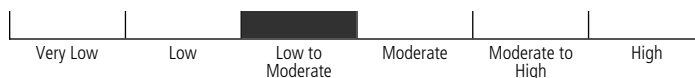


Manulife CI Cambridge Canadian Asset Allocation GIF Select

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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.83	--

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** CI Investments Inc.

**Total Fund Value:** \$1,223,549,945

**Date Fund Created:** January 1998

**Units Outstanding:** 84,616,035

**Portfolio Turnover Rate:** 11.13%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>InvestmentPlus</b>	2,500	2.82	--	13.3495	2,684,284
<b>EstatePlus</b>	10,000	2.82	0.65	13.3495	866,129

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

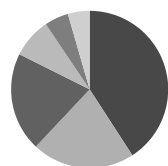
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the CI Harbour Growth and Income mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)	%
Canadian Dollars - London	3.72
Microsoft Corp.	3.04
U.S. Treasury N/B 0.75% 10-31-2018	3.02
Royal Bank of Canada	3.00
Bank of America Corp.	2.92
General Electric Co.	2.85
Alphabet Inc. Class C	2.82
Northland Power Inc.	2.68
Canadian Government 3.5% 12-01-2045	2.67
Citigroup Inc.	2.57
<b>Total</b>	<b>29.30</b>

Total investments: 131

## Investment Segmentation



	% Assets
● CANADIAN EQUITIES	40.9
● CANADIAN BONDS & DEBENTURES	21.2
● GLOBAL EQUITIES	20.4
● U.S. EQUITIES	8.2
● CASH AND EQUIVALENTS	4.9
● U.S. BONDS	4.5

## 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 guarantee. 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 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

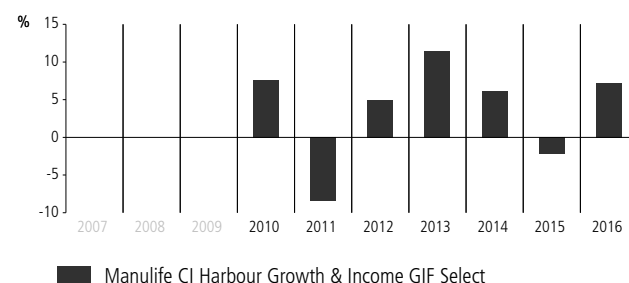
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 2, 2009 has \$1,335.00 on December 31, 2016. This works out to an average of 4.07% 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 7 years for a contractholder who chose the InvestmentPlus Series option. In the last 7 years the fund was up in value 5 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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the EstatePlus guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 5. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.82	--
EstatePlus	2.82	0.65

### 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
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 EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2012

**Managed by:** CI Investments Inc.

**Total Fund Value:** \$11,470,654

**Date Fund Created:** October 2012

**Units Outstanding:** 947,821

**Portfolio Turnover Rate:** 19.40%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.86	--	12.3505	654,362

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

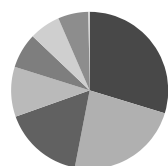
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the CI Signature Diversified Yield II mutual fund. The underlying fund invests primarily in foreign equities and fixed income investments.

Top 10 investments (of the underlying fund)	%
U.S. Dollar - London	3.20
Citigroup Inc.	2.42
Vereit Inc.	2.11
Singapore Telecommunications	1.89
Colony Financial Inc.	1.76
Forest City Realty Trust Inc.	1.71
Transurban Group	1.31
Altagas Ltd.	1.29
General Growth Properties New	1.21
Sydney Airport	1.13
<b>Total</b>	<b>18.04</b>

Total investments: 533

## Investment Segmentation



	% Assets
U.S. BONDS	29.7
GLOBAL EQUITIES	23.3
U.S. EQUITIES	16.5
GLOBAL BONDS	10.3
CANADIAN BONDS & DEBENTURES	7.2
CANADIAN EQUITIES	6.4
CASH AND EQUIVALENTS	6.3
OTHER	0.3

## 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 guarantee. 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 the InvestmentPlus Series option. Returns are after the MER has been deducted.

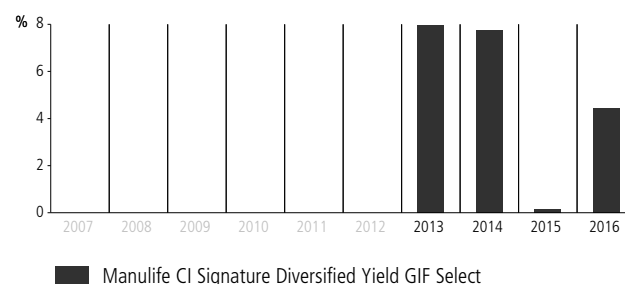
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 31, 2012 has \$1,235.10 on December 31, 2016. This works out to an average of 5.20% 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 4 years for a contractholder who chose the InvestmentPlus Series option. In the past 4 years the Fund was up in value.



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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.86	--

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** CI Investments Inc.

**Total Fund Value:** \$624,492,832

**Date Fund Created:** October 2006

**Units Outstanding:** 40,233,225

**Portfolio Turnover Rate:** 8.49%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>InvestmentPlus</b>	2,500	2.82	--	15.7490	4,031,662
<b>EstatePlus</b>	10,000	2.82	0.65	15.7490	850,456

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

## WHAT DOES THE FUND INVEST IN?

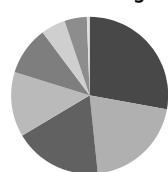
This Segregated Fund invests in the CI Signature Income & Growth mutual fund. The underlying fund invests primarily in foreign and Canadian equities and fixed income investments.

### Top 10 investments (of the underlying fund)

	%
Bank of Nova Scotia	3.01
U.S. Dollar - London	2.66
Royal Bank of Canada	2.38
Toronto Dominion Bank	2.38
Manulife Financial Corp.	2.31
Synchrony Financial	1.44
Canadian Dollars - London	1.25
Canadian National Railway Co.	1.23
Suncor Energy Inc.	1.10
Encana Corp	1.08
<b>Total</b>	<b>18.83</b>

Total investments: 828

### Investment Segmentation



	% Assets
● CANADIAN EQUITIES	27.9
● GLOBAL EQUITIES	20.5
● CANADIAN BONDS & DEBENTURES	18.1
● U.S. EQUITIES	13.4
● U.S. BONDS	10.0
● GLOBAL BONDS	5.0
● CASH AND EQUIVALENTS	4.6
● OTHER	0.6

## 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 guarantee. 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 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

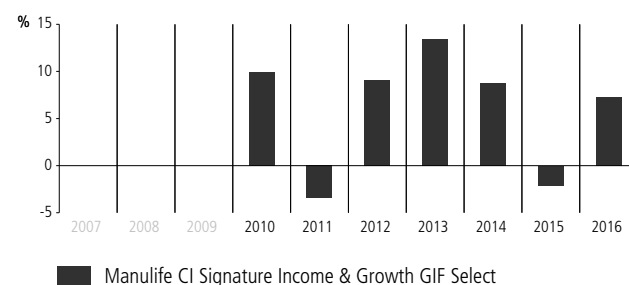
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 2, 2009 has \$1,574.90 on December 31, 2016. This works out to an average of 6.47% per year.

### Year-by-year returns

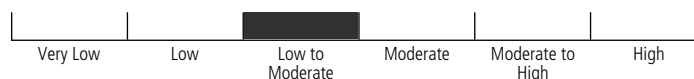
Any values close to zero may not be visible. This chart shows how the Fund has performed in each of the past 7 years for a contractholder who chose the InvestmentPlus Series option. In the last 7 years the fund was up in value 5 years and down in value 2 years.



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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the EstatePlus guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 5. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.82	--
EstatePlus	2.82	0.65

### 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
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 EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.



## QUICK FACTS

**Date Fund Available:** April 2010

**Managed by:** CI Investments Inc.

**Total Fund Value:** \$49,998,327

**Date Fund Created:** April 2010

**Units Outstanding:** 2,945,519

**Portfolio Turnover Rate:** 12.18%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	3.23	--	18.1758	1,491,449

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

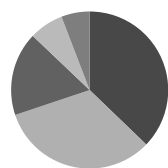
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the CI Cambridge Global Equity Corporate Class mutual fund. The underlying fund invests primarily in foreign equities.

Top 10 investments (of the underlying fund)	%
U.S. Dollar - London	12.47
Walgreens Boots Alliance Inc.	4.89
Acesa Infraestructuras SA	3.65
Chubb Ltd.	3.22
Roche Holding AG	3.18
Computer Sciences Corp.	3.10
Alphabet Inc.	3.03
Franco-Nevada Corp.	2.75
Cerner Corp.	2.69
Kennedy Wilson Europe Real Estate PLC	2.59
<b>Total</b>	<b>41.56</b>

Total investments: 56

## Investment Segmentation



	% Assets
GLOBAL EQUITIES	37.5
U.S. EQUITIES	32.9
CASH AND EQUIVALENTS	17.4
CANADIAN EQUITIES	7.1
OTHER	5.9

## 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 guarantee. 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 6 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

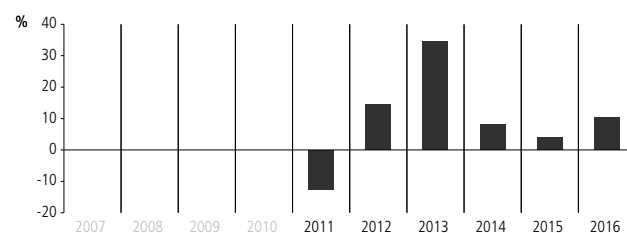
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on April 30, 2010 has \$1,817.60 on December 31, 2016. This works out to an average of 9.37% 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 6 years for a contractholder who chose the InvestmentPlus Series option. In the last 6 years the fund was up in value 5 years and down in value 1 year.

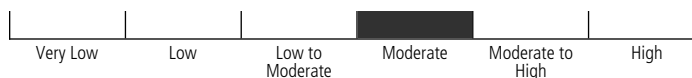


Manulife CI Cambridge Global Equity GIF Select

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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	3.23	--

#### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** CI Investments Inc.

**Total Fund Value:** \$134,234,074

**Date Fund Created:** January 1998

**Units Outstanding:** 7,314,270

**Portfolio Turnover Rate:** 14.48%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	3.09	--	12.1709	1,442,276

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

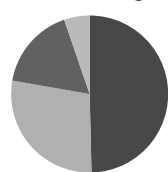
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the CI Harbour mutual fund. The underlying fund invests primarily in Canadian equities.

Top 10 investments (of the underlying fund)	%
Royal Bank of Canada	5.83
Toronto Dominion Bank	5.63
Transcanada Corp.	4.50
Symantec Corp.	4.04
Oracle Corp.	4.00
Canada T-Bill 02-09-2017	3.94
Suncor Energy Inc.	3.91
Manulife Financial Corp.	3.68
Alphabet Inc. Class C	3.21
Intact Financial Corp.	2.78
<b>Total</b>	<b>41.53</b>

Total investments: 60

## Investment Segmentation



	% Assets
● CANADIAN EQUITIES	49.7
● GLOBAL EQUITIES	28.2
● CASH AND EQUIVALENTS	17.0
● U.S. EQUITIES	5.3

## 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 guarantee. 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 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

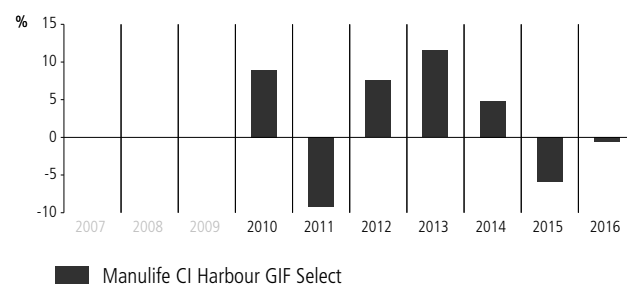
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 2, 2009 has \$1,217.10 on December 31, 2016. This works out to an average of 2.75% per year.

### Year-by-year returns

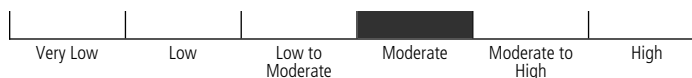
Any values close to zero may not be visible. This chart shows how the Fund has performed in each of the past 7 years for a contractholder who chose the InvestmentPlus Series option. In the last 7 years the fund was up in value 4 years and down in value 3 years.



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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	3.09	--

#### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** CIBC Global Asset Management Inc.

**Total Fund Value:** \$90,277,535

**Date Fund Created:** June 2008

**Units Outstanding:** 7,304,910

**Portfolio Turnover Rate:** 7.22%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>InvestmentPlus</b>	2,500	2.84	--	12.9877	906,382
<b>IncomePlus</b>	25,000	2.84	1.15	11.2490	73,282
<b>EstatePlus</b>	10,000	2.84	0.55	12.9877	280,056

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

## WHAT DOES THE FUND INVEST IN?

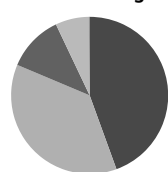
This Segregated Fund invests in the CIBC Monthly Income mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

### Top 10 investments (of the underlying fund)

	%
Royal Bank of Canada	3.36
Toronto Dominion Bank	3.08
Cash & Cash Equivalents	2.37
Canadian National Railway Co.	1.93
Province of British Columbia	1.81
Bank of Montreal	1.73
Bank of Nova Scotia	1.62
Manulife Financial Corp.	1.61
BCE Inc.	1.57
Canadian Imperial Bank of Commerce	1.55
<b>Total</b>	<b>20.63</b>

Total investments: 519

### Investment Segmentation



	% Assets
● CASH AND EQUIVALENTS	44.6
● CANADIAN EQUITIES	37.0
● GLOBAL EQUITIES	11.6
● U.S. EQUITIES	6.9
● OTHER	-0.2

## 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 guarantee. 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 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

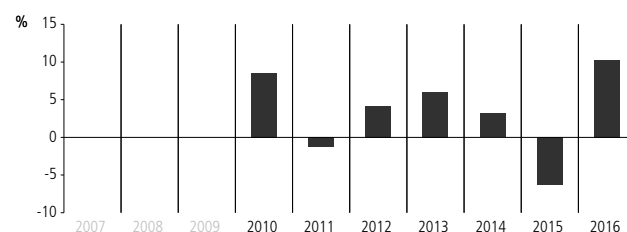
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 2, 2009 has \$1,298.80 on December 31, 2016. This works out to an average of 3.67% 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 7 years for a contractholder who chose the InvestmentPlus Series option. In the last 7 years the fund was up in value 5 years and down in value 2 years.

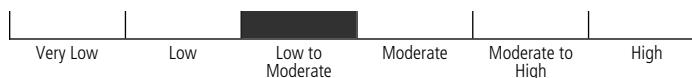


■ Manulife CIBC Monthly Income GIF Select

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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 4. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.84	--
IncomePlus	2.84	1.15
EstatePlus	2.84	0.55

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** Fidelity Investments Canada ULC

**Total Fund Value:** \$181,248,315

**Date Fund Created:** January 1997

**Units Outstanding:** 13,807,850

**Portfolio Turnover Rate:** 4.58%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>InvestmentPlus</b>	2,500	2.30	--	11.9754	1,890,348
<b>IncomePlus</b>	25,000	2.31	0.55	10.5154	64,511
<b>EstatePlus</b>	10,000	2.30	0.25	11.9754	610,376

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

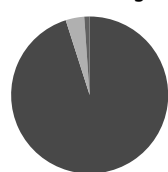
## WHAT DOES THE FUND INVEST IN?

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

Top 10 investments (of the underlying fund)	%
Province of Ontario	13.13
Government of Canada	7.70
Province of Quebec MTN	5.25
Royal Bank of Canada	4.29
Canada Housing Trust No. 1	4.08
Province of Alberta	2.82
Bank of Nova Scotia	2.11
Institutional Mortgage Securities Canada	1.81
Province of Manitoba	1.66
Province of British Columbia	1.56
<b>Total</b>	<b>44.41</b>

Total investments: 514

## Investment Segmentation



	% Assets
● CANADIAN BONDS & DEBENTURES	95.2
● GLOBAL BONDS	3.8
● CASH AND EQUIVALENTS	1.1

## 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 guarantee. 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 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

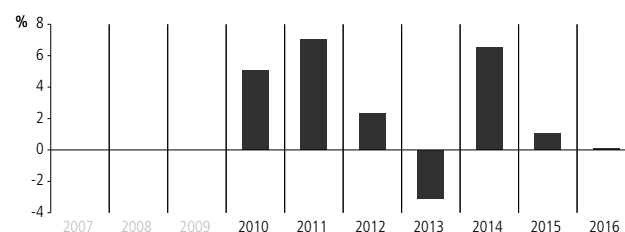
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 2, 2009 has \$1,197.50 on December 31, 2016. This works out to an average of 2.52% 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 7 years for a contractholder who chose the InvestmentPlus Series option. In the last 7 years the fund was up in value 6 years and down in value 1 year.

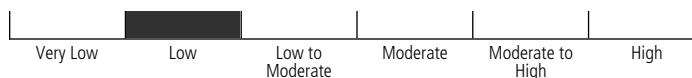


■ Manulife Fidelity Canadian Bond GIF Select

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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.30	--
IncomePlus	2.31	0.55
EstatePlus	2.30	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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.



## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** Fidelity Investments Canada ULC

**Total Fund Value:** \$1,432,654,521

**Date Fund Created:** January 1997

**Units Outstanding:** 92,693,396

**Portfolio Turnover Rate:** 6.65%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>InvestmentPlus</b>	2,500	2.82	--	13.6587	4,754,675
<b>EstatePlus</b>	10,000	2.82	0.65	13.6587	1,461,919

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

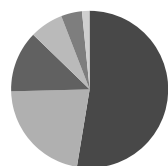
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Fidelity Canadian Asset Allocation mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)	%
Toronto Dominion Bank	4.62
Royal Bank of Canada	4.51
Cash & Cash Equivalents	4.41
Fidelity Emerging Markets Equity Investment Trust - Series O	4.25
Suncor Energy	2.75
Constellation Software Inc.	2.26
Transcanada Corp.	1.94
Enbridge	1.93
BCE Inc.	1.87
Loblaw Companies Ltd.	1.78
<b>Total</b>	<b>30.32</b>

Total investments: 1737

## Investment Segmentation



	% Assets
● CANADIAN EQUITIES	52.8
● CANADIAN BONDS & DEBENTURES	22.1
● GLOBAL EQUITIES	12.7
● CASH AND EQUIVALENTS	6.9
● GLOBAL BONDS	4.3
● U.S. BONDS	1.5
● U.S. EQUITIES	0.1

## 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 guarantee. 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 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

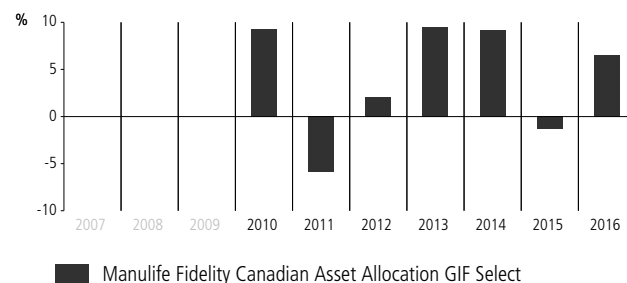
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 2, 2009 has \$1,365.90 on December 31, 2016. This works out to an average of 4.40% 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 7 years for a contractholder who chose the InvestmentPlus Series option. In the last 7 years the fund was up in value 5 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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the EstatePlus guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 5. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.82	--
EstatePlus	2.82	0.65

### 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
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 EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** Fidelity Investments Canada ULC

**Total Fund Value:** \$731,633,651

**Date Fund Created:** July 2008

**Units Outstanding:** 46,727,322

**Portfolio Turnover Rate:** 9.32%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>InvestmentPlus</b>	2,500	2.80	--	15.9785	4,973,591
<b>IncomePlus</b>	25,000	2.78	0.85	13.2523	680,966
<b>EstatePlus</b>	10,000	2.80	0.45	15.9785	1,996,929

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

## WHAT DOES THE FUND INVEST IN?

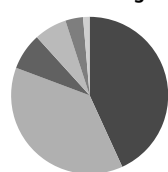
This Segregated Fund invests in the Fidelity Canadian Balanced mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

### Top 10 investments (of the underlying fund)

	%
Royal Bank of Canada	4.86
Province of Ontario	4.26
Toronto Dominion Bank	3.66
Government of Canada	2.95
Restaurant Brands International	2.68
Bank of Nova Scotia	2.63
Canadian Pacific Railway Ltd.	2.59
Canada Housing Trust No. 1	2.53
Enbridge	2.05
Sun Life Financial Inc.	1.90
<b>Total</b>	<b>30.11</b>

Total investments: 991

### Investment Segmentation



	% Assets
● CANADIAN EQUITIES	43.3
● CANADIAN BONDS & DEBENTURES	37.6
● GLOBAL EQUITIES	7.6
● U.S. BONDS	6.8
● GLOBAL BONDS	3.6
● CASH AND EQUIVALENTS	1.3
● U.S. EQUITIES	0.0

## 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 guarantee. 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 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

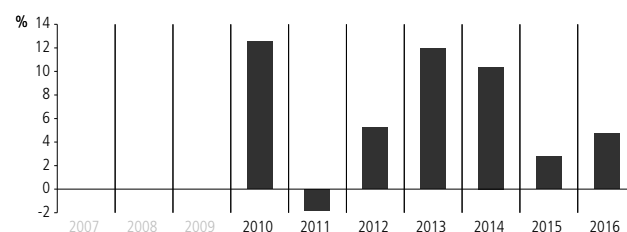
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 2, 2009 has \$1,597.90 on December 31, 2016. This works out to an average of 6.68% 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 7 years for a contractholder who chose the InvestmentPlus Series option. In the last 7 years the fund was up in value 6 years and down in value 1 year.

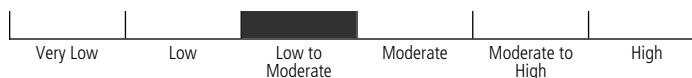


Manulife Fidelity Canadian Balanced GIF Select

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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 3. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.80	--
IncomePlus	2.78	0.85
EstatePlus	2.80	0.45

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** Fidelity Investments Canada ULC

**Total Fund Value:** \$1,474,410,459

**Date Fund Created:** October 2006

**Units Outstanding:** 89,359,315

**Portfolio Turnover Rate:** 5.23%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>InvestmentPlus</b>	2,500	2.76	--	16.7814	14,768,605
<b>IncomePlus</b>	25,000	2.75	1.15	12.6461	1,262,616
<b>EstatePlus</b>	10,000	2.76	0.55	16.7814	4,138,796

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

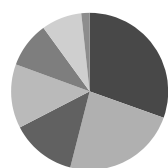
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Fidelity Monthly Income mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)	%
Fidelity Canadian Bond Fund - Series O	27.24
Fidelity Dividend Plus Fund - Series O	15.23
Fidelity American High Yield Fund - Series O	10.64
Cash & Cash Equivalents	6.49
Fidelity Convertible Securities Investment Trust - Series O	5.12
Fidelity Emerging Markets Debt Investment Trust - Series O	4.94
U.S. Treasury Notes	4.36
Fidelity High Income Commercial Real Estate Investment Trust - Series O	2.03
Toronto Dominion Bank	1.62
Fidelity Floating Rate High Income Investment Trust - Series O	1.02
<b>Total</b>	<b>78.69</b>

Total investments: 2451

## Investment Segmentation



	% Assets
● CANADIAN BONDS & DEBENTURES	30.5
● CANADIAN EQUITIES	23.6
● GLOBAL BONDS	13.5
● CASH AND EQUIVALENTS	13.2
● GLOBAL EQUITIES	9.4
● U.S. BONDS	8.3
● U.S. EQUITIES	1.7

## 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 guarantee. 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 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

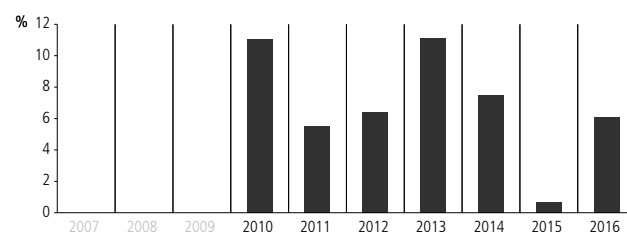
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 2, 2009 has \$1,678.10 on December 31, 2016. This works out to an average of 7.40% 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 7 years for a contractholder who chose the InvestmentPlus Series option. In the past 7 years the Fund was up in value.

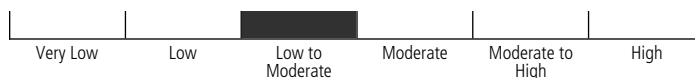


■ Manulife Fidelity Monthly Income GIF Select

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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 4. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.76	--
IncomePlus	2.75	1.15
EstatePlus	2.76	0.55

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** Fidelity Investments Canada ULC

**Total Fund Value:** \$50,400,970

**Date Fund Created:** July 2008

**Units Outstanding:** 2,357,061

**Portfolio Turnover Rate:** 13.16%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	3.13	--	22.7627	1,654,450

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

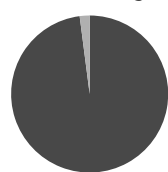
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Fidelity American Disciplined Equity mutual fund. The underlying fund invests primarily in foreign equities.

Top 10 investments (of the underlying fund)	%
Alphabet	3.81
Facebook	2.20
Apple Inc.	2.20
Hess	2.04
Danaher Corp.	1.85
Cash & Cash Equivalents	1.80
Keycorp	1.80
Citigroup Inc.	1.78
American Electric Power	1.77
Amazon.com Inc.	1.75
<b>Total</b>	<b>21.00</b>

Total investments: 83

## Investment Segmentation



	% Assets
● GLOBAL EQUITIES	98.1
● CASH AND EQUIVALENTS	2.0

## 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 guarantee. 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 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

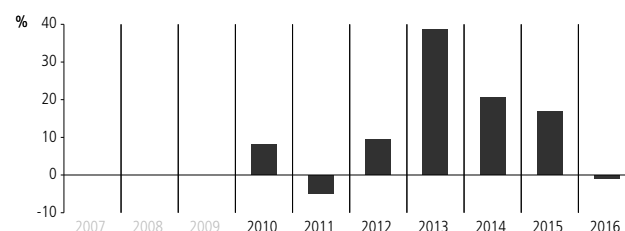
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 5, 2009 has \$2,276.30 on December 31, 2016. This works out to an average of 12.03% 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 7 years for a contractholder who chose the InvestmentPlus Series option. In the last 7 years the fund was up in value 5 years and down in value 2 years.

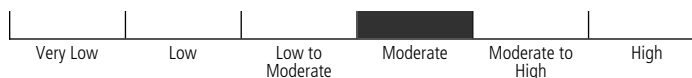


Manulife Fidelity American Disciplined Equity GIF Select

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	
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>	
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife.	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.	

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	3.13	--

#### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.



## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** Fidelity Investments Canada ULC

**Total Fund Value:** \$138,717,790

**Date Fund Created:** July 2008

**Units Outstanding:** 9,805,674

**Portfolio Turnover Rate:** 4.84%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	3.05	--	16.2075	1,301,579

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

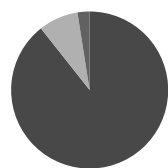
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Fidelity Canadian Disciplined Equity mutual fund. The underlying fund invests primarily in Canadian equities.

Top 10 investments (of the underlying fund)	%
Royal Bank of Canada	9.27
Toronto Dominion Bank	9.18
Suncor Energy	5.88
Canadian National Railway Co.	4.62
Enbridge	4.20
Transcanada Corp.	3.76
Brookfield Asset Management	3.45
Canadian Natural Resources Ltd.	3.04
Rogers Communications	3.02
Sun Life Financial Inc.	2.79
<b>Total</b>	<b>49.21</b>

Total investments: 68

## Investment Segmentation



	% Assets
● CANADIAN EQUITIES	89.5
● GLOBAL EQUITIES	8.2
● CASH AND EQUIVALENTS	2.5

## 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 guarantee. 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 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

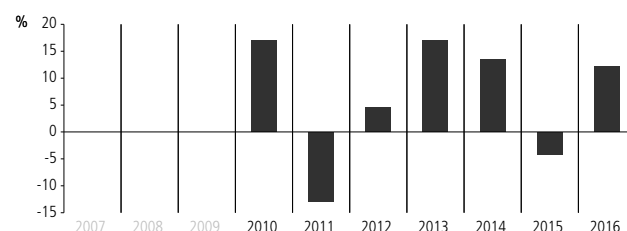
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 5, 2009 has \$1,620.80 on December 31, 2016. This works out to an average of 6.90% 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 7 years for a contractholder who chose the InvestmentPlus Series option. In the last 7 years the fund was up in value 5 years and down in value 2 years.

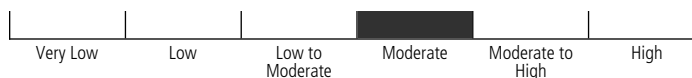


■ Manulife Fidelity Canadian Disciplined Equity GIF Select

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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	3.05	--

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** Fidelity Investments Canada ULC

**Total Fund Value:** \$272,316,333

**Date Fund Created:** January 2004

**Units Outstanding:** 13,344,951

**Portfolio Turnover Rate:** 5.97%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	3.16	--	21.8126	4,745,666

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

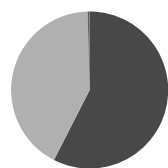
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Fidelity NorthStar mutual fund. The underlying fund invests primarily in foreign equities.

Top 10 investments (of the underlying fund)	%
Cash & Cash Equivalents	42.28
Anthem, Inc.	3.33
Gilead Sciences	3.14
Seria Co.	2.39
Ottogi	2.01
Teva Pharmaceutical	1.93
Bed Bath & Beyond	1.51
Johnson & Johnson	1.46
Hyundai Mobis Co., Ltd.	1.43
Deckers Outdoor	0.89
<b>Total</b>	<b>60.37</b>

Total investments: 641

## Investment Segmentation



	% Assets
● GLOBAL EQUITIES	57.7
● CASH AND EQUIVALENTS	42.2
● CANADIAN EQUITIES	0.4
● GLOBAL BONDS	0.0

## 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 guarantee. 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 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

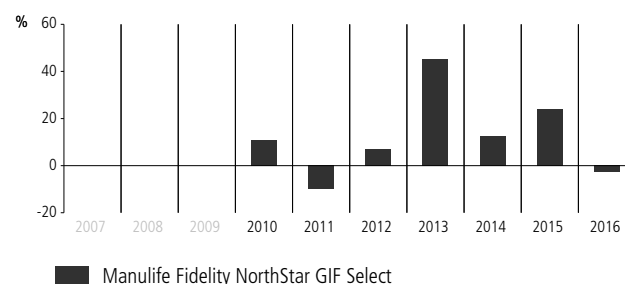
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 2, 2009 has \$2,181.30 on December 31, 2016. This works out to an average of 11.36% per year.

### Year-by-year returns

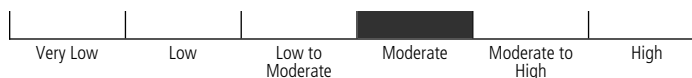
Any values close to zero may not be visible. This chart shows how the Fund has performed in each of the past 7 years for a contractholder who chose the InvestmentPlus Series option. In the last 7 years the fund was up in value 5 years and down in value 2 years.



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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	3.16	--

#### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** Fidelity Investments Canada ULC

**Total Fund Value:** \$340,086,785

**Date Fund Created:** January 1997

**Units Outstanding:** 14,621,499

**Portfolio Turnover Rate:** 7.79%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	3.07	--	16.8359	4,093,491

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

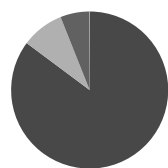
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Fidelity True North mutual fund. The underlying fund invests primarily in Canadian equities.

Top 10 investments (of the underlying fund)	%
Toronto Dominion Bank	8.83
Cash & Cash Equivalents	6.19
Canadian National Railway Co.	4.15
Suncor Energy	3.56
CGI Group	3.43
Rogers Communications	3.33
Royal Bank of Canada	3.16
Loblaw Companies Ltd.	3.01
Enbridge	2.73
Manulife Financial	2.70
<b>Total</b>	<b>41.09</b>

Total investments: 111

## Investment Segmentation



	% Assets
● CANADIAN EQUITIES	85.3
● GLOBAL EQUITIES	8.8
● CASH AND EQUIVALENTS	6.0
● CANADIAN BONDS & DEBENTURES	0.1

## 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 guarantee. 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 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

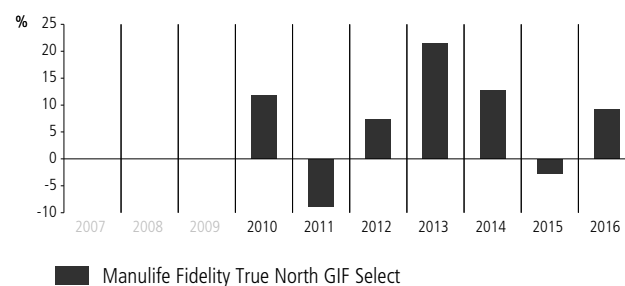
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 5, 2009 has \$1,683.60 on December 31, 2016. This works out to an average of 7.46% per year.

### Year-by-year returns

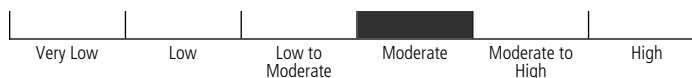
Any values close to zero may not be visible. This chart shows how the Fund has performed in each of the past 7 years for a contractholder who chose the InvestmentPlus Series option. In the last 7 years the fund was up in value 5 years and down in value 2 years.



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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	3.07	--

#### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** Invesco Canada Ltd.

**Total Fund Value:** \$262,018,035

**Date Fund Created:** December 2000

**Units Outstanding:** 17,011,127

**Portfolio Turnover Rate:** 5.00%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>InvestmentPlus</b>	2,500	2.70	--	15.0357	1,128,271
<b>IncomePlus</b>	25,000	2.71	0.85	13.3453	57,179
<b>EstatePlus</b>	10,000	2.70	0.45	15.0357	387,774

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

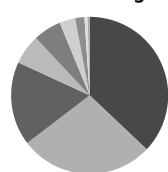
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Invesco Canadian Balanced mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)	%
Province of Ontario, 3.45%, 06-02-2045	4.33
Invesco Canadian Dollar Cash Management Fund	3.23
Alimentation Couche-Tard Inc., Class B	2.49
Province of Manitoba 4.40% 03-05-2042	2.40
CGI Group Inc.	2.35
Fairfax Financial Holdings Ltd.	1.67
Hydro One Inc., Floating Rate, 03-21-2019	1.65
Onex Corp.	1.59
Brookfield Asset Management Inc.	1.56
Sky PLC	1.51
<b>Total</b>	<b>22.79</b>

Total investments: 157

## Investment Segmentation



	% Assets
● CANADIAN EQUITIES	37.2
● CANADIAN BONDS & DEBENTURES	27.6
● U.S. EQUITIES	17.3
● GLOBAL EQUITIES	6.2
● U.S. BONDS	5.8
● MUTUAL FUNDS	3.3
● OTHER	1.9
● CASH AND EQUIVALENTS	0.7
● GLOBAL BONDS	0.4

## 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 guarantee. 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 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

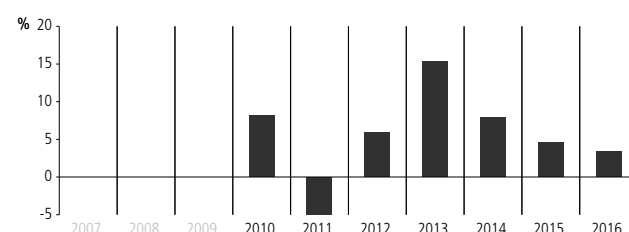
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 2, 2009 has \$1,503.60 on December 31, 2016. This works out to an average of 5.79% 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 7 years for a contractholder who chose the InvestmentPlus Series option. In the last 7 years the fund was up in value 6 years and down in value 1 year.

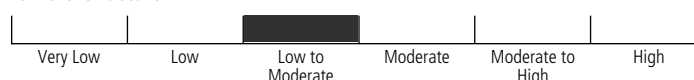


Manulife Invesco Canadian Balanced GIF Select

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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 3. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.70	--
IncomePlus	2.71	0.85
EstatePlus	2.70	0.45

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.



## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** Invesco Canada Ltd.

**Total Fund Value:** \$90,285,310

**Date Fund Created:** January 1997

**Units Outstanding:** 4,189,967

**Portfolio Turnover Rate:** 2.83%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.88	--	16.9463	372,322

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

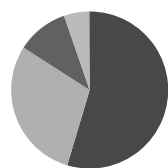
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Invesco Canadian Premier Growth Class mutual fund. The underlying fund invests primarily in Canadian equities.

Top 10 investments (of the underlying fund)	%
Invesco Canadian Dollar Cash Management Fund	5.11
Alimentation Couche-Tard Inc., Class B	3.67
CGI Group Inc.	3.47
Sky PLC	2.63
Fairfax Financial Holdings Ltd.	2.48
Onex Corp.	2.36
Brookfield Asset Management Inc.	2.32
Power Corporation of Canada	2.22
Suncor Energy Inc.	2.22
Celestica Inc.	2.18
<b>Total</b>	<b>28.64</b>

Total investments: 75

## Investment Segmentation



	% Assets
● CANADIAN EQUITIES	55.2
● U.S. EQUITIES	29.8
● GLOBAL EQUITIES	10.7
● MUTUAL FUNDS	5.1
● CASH AND EQUIVALENTS	-0.2

## 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 guarantee. 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 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

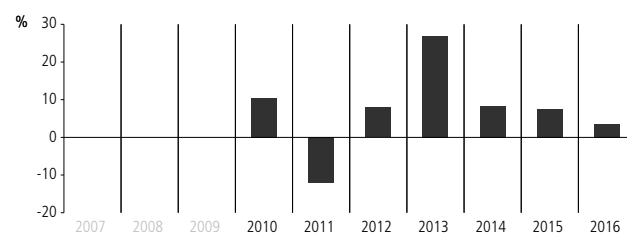
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 5, 2009 has \$1,694.60 on December 31, 2016. This works out to an average of 7.56% 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 7 years for a contractholder who chose the InvestmentPlus Series option. In the last 7 years the fund was up in value 6 years and down in value 1 year.

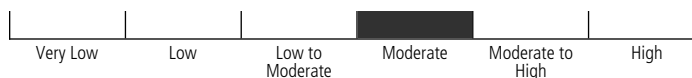


Manulife Invesco Canadian Premier Growth Class GIF Select

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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.88	--

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** Invesco Canada Ltd.

**Total Fund Value:** \$17,214,125

**Date Fund Created:** January 2000

**Units Outstanding:** 888,574

**Portfolio Turnover Rate:** 13.75%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.96	--	19.7947	830,148

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

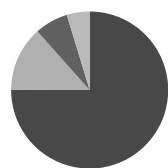
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Trimark Europlus mutual fund. The underlying fund invests primarily in European equities.

Top 10 investments (of the underlying fund)	%
Cash & Cash Equivalents	12.80
Unilever N.V.	6.74
Experian PLC	6.50
Anheuser-Busch	5.85
Diageo PLC	5.70
U.S. Dollar Cash Management Fund, Series I	5.65
DSV A/S	5.53
Bureau Veritas S.A.	5.33
Howden Joinery Group PLC	4.77
Accenture PLC	4.72
<b>Total</b>	<b>63.58</b>

Total investments: 24

## Investment Segmentation



	% Assets
U.S. EQUITIES	74.0
CASH AND EQUIVALENTS	13.2
MUTUAL FUNDS	6.8
GLOBAL EQUITIES	4.6

## 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 guarantee. 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 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

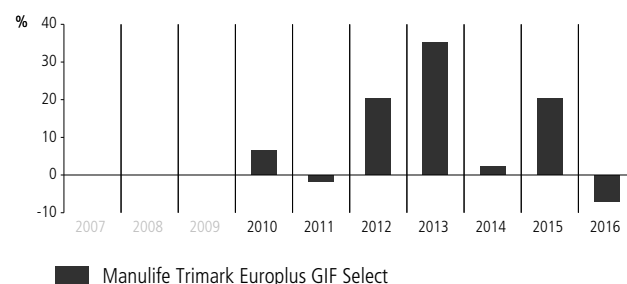
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 2, 2009 has \$1,979.50 on December 31, 2016. This works out to an average of 9.88% per year.

### Year-by-year returns

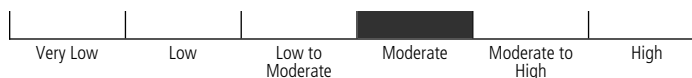
Any values close to zero may not be visible. This chart shows how the Fund has performed in each of the past 7 years for a contractholder who chose the InvestmentPlus Series option. In the last 7 years the fund was up in value 5 years and down in value 2 years.



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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.96	--

#### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** Invesco Canada Ltd.

**Total Fund Value:** \$74,647,159

**Date Fund Created:** January 1997

**Units Outstanding:** 4,201,001

**Portfolio Turnover Rate:** 0.51%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	3.20	--	20.4901	313,921

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

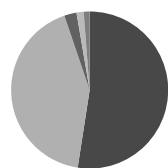
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Trimark Global Fundamental Equity mutual fund. The underlying fund invests primarily in foreign equities.

Top 10 investments (of the underlying fund)	%
Wells Fargo & Co.	3.14
Microsoft Corp.	2.94
Honeywell International Inc.	2.68
Oracle Corp.	2.64
Walt Disney Co.	2.51
AIA Group Ltd.	2.38
Experian PLC	2.33
U.S. Dollar Cash Management Fund, Series I	2.31
Flowserve Corp.	2.25
Unilever N.V.	2.20
<b>Total</b>	<b>25.40</b>

Total investments: 68

## Investment Segmentation



	% Assets
U.S. EQUITIES	52.6
GLOBAL EQUITIES	42.5
MUTUAL FUNDS	2.5
CANADIAN EQUITIES	1.5
CASH AND EQUIVALENTS	1.2

## HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

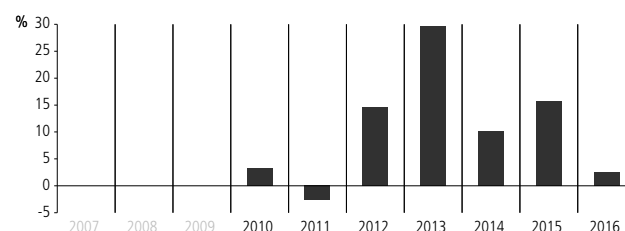
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 2, 2009 has \$2,049.00 on December 31, 2016. This works out to an average of 10.41% 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 7 years for a contractholder who chose the InvestmentPlus Series option. In the last 7 years the fund was up in value 6 years and down in value 1 year.



Manulife Trimark Global Fundamental Equity GIF Select

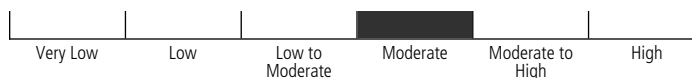
For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

## 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 guarantee. 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 the potential for growth and who is comfortable with the ups and downs of the equity market.

## 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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	3.20	--

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** Mackenzie Financial

**Total Fund Value:** \$358,846,609

**Date Fund Created:** May 2002

**Units Outstanding:** 25,534,523

**Portfolio Turnover Rate:** 9.21%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>InvestmentPlus</b>	2,500	2.46	--	13.9367	4,344,211
<b>IncomePlus</b>	25,000	2.40	0.75	12.0828	181,136
<b>EstatePlus</b>	10,000	2.46	0.35	13.9367	1,727,242

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

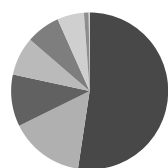
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)	%
Province of Ontario 2.4% 06-02-2026	4.22
Province of Quebec Canada 2.5% 09-01-2026	2.67
Province of Quebec 3.5% 12-01-2045	1.76
Canadian Government 1.25% 12-01-2047	1.50
Province of Quebec 3.5% 12-01-2048	1.27
Toronto Dominion Bank	1.17
Canadian Government 2.75% 12-01-2048	1.07
Bank of Nova Scotia	1.04
Province of Ontario Generic ZC 12-02-2023	0.92
Royal Bank of Canada	0.87
<b>Total</b>	<b>16.51</b>

Total investments: 425

## Investment Segmentation



	% Assets
● CANADIAN BONDS & DEBENTURES	52.4
● CANADIAN EQUITIES	15.4
● U.S. BONDS	10.7
● GLOBAL EQUITIES	7.9
● U.S. EQUITIES	7.0
● GLOBAL BONDS	5.5
● CASH AND EQUIVALENTS	1.0
● OTHER	0.2

## 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 guarantee. 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 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

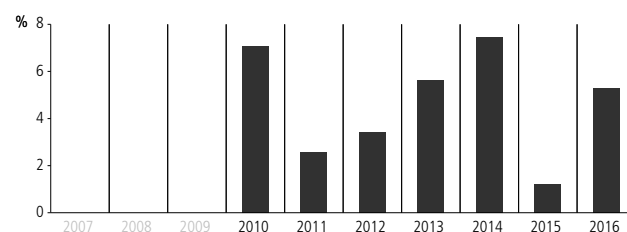
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 2, 2009 has \$1,393.70 on December 31, 2016. This works out to an average of 4.69% 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 7 years for a contractholder who chose the InvestmentPlus Series option. In the past 7 years the Fund was up in value.

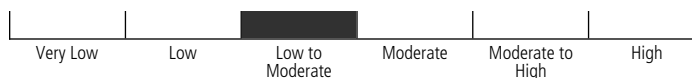


Manulife Mackenzie Income GIF Select

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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 2. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.46	--
IncomePlus	2.40	0.75
EstatePlus	2.46	0.35

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.



## QUICK FACTS

**Date Fund Available:** November 2016

**Managed by:** Standard Life Investments Limited

**Total Fund Value:** \$211,242,020

**Date Fund Created:** November 2013

**Units Outstanding:** 20,680,721

**Portfolio Turnover Rate:** 0.97%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	3.01	--	10.1966	40,823

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

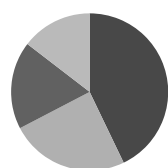
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Standard Life Investments Global SICAV, Global Absolute Return Strategies Fund. The underlying fund invests primarily in a mix of derivative contracts, fixed income securities and cash on the global markets.

Strategy weighting	%
Equities	33.21
Duration	19.68
Foreign Exchange Hedging	17.90
Credit	11.60
Property	10.22
Stock Selection	6.04
Volatility	1.36
Cash	0.00
<b>Total</b>	<b>100.01</b>

Total investments: 2

## Market exposure



	% Assets
● EQUITIES	42.9
● CASH AND EQUIVALENTS	24.5
● FIXED INCOME	18.1
● OTHER	14.6

## 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 guarantee. For details, please refer to the Information Folder and Contract.

## HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past years for a contractholder who has chosen the InvestmentPlus Series option. 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

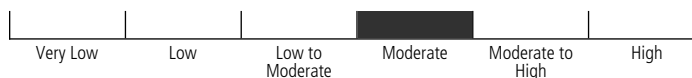
The fund is not old enough to show performance history.

### Year-by-year returns

Any values close to zero may not be visible. The fund is not old enough to show performance history.

## 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 people seeking capital growth over the medium to long term. They are comfortable with the risks of investing in equities, derivative contracts and in the global market.

## 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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	3.01	--

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2012

**Managed by:** TD Asset Management Inc.

**Total Fund Value:** \$17,578,790

**Date Fund Created:** October 2012

**Units Outstanding:** 1,503,559

**Portfolio Turnover Rate:** 16.53%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>InvestmentPlus</b>	2,500	2.82	--	11.6995	303,986
<b>IncomePlus</b>	25,000	2.82	1.15	11.6254	212,173
<b>EstatePlus</b>	10,000	2.82	0.55	11.6995	272,782

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

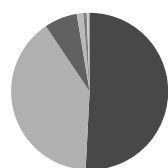
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the TD Balanced Income mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)	%
Royal Bank of Canada	4.60
Bank of Nova Scotia	4.20
Toronto Dominion Bank	4.10
Government of Canada 3.50% 12-01-2045	2.40
Enbridge Inc.	2.40
Suncor Energy Inc.	2.30
Bank of Montreal	2.30
Canadian Natural Resources Ltd.	2.20
Manulife Financial Corp.	2.20
Canadian National Railway Co.	2.10
<b>Total</b>	<b>28.80</b>

Total investments: 271

## Investment Segmentation



	% Assets
● CANADIAN EQUITIES	51.1
● CANADIAN BONDS & DEBENTURES	40.0
● U.S. BONDS	6.8
● CASH AND EQUIVALENTS	1.4
● U.S. EQUITIES	0.7
● OTHER	0.4
● GLOBAL BONDS	0.2

## 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 guarantee. 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 the InvestmentPlus Series option. Returns are after the MER has been deducted.

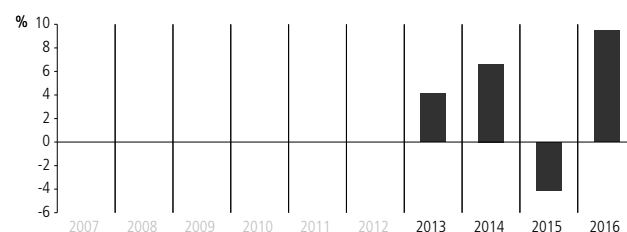
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 31, 2012 has \$1,170.00 on December 31, 2016. This works out to an average of 3.84% 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 InvestmentPlus Series option. In the last 4 years the fund was up in value 3 years and down in value 1 year.

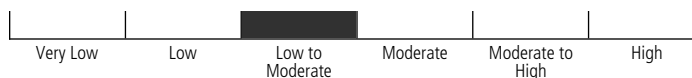


■ Manulife TD Balanced Income GIF Select

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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. 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 4. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.82	--
IncomePlus	2.82	1.15
EstatePlus	2.82	0.55

### 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
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.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** October 2009

**Managed by:** TD Asset Management Inc.

**Total Fund Value:** \$777,233,437

**Date Fund Created:** July 2008

**Units Outstanding:** 48,963,228

**Portfolio Turnover Rate:** 4.15%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>InvestmentPlus</b>	2,500	2.89	--	16.3349	9,132,873
<b>EstatePlus</b>	10,000	2.89	0.65	16.3349	1,262,799

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

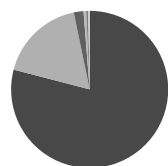
## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the TD Dividend Income mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)	%
Royal Bank of Canada	8.00
Toronto Dominion Bank	7.60
Bank of Montreal	7.00
Bank of Nova Scotia	6.60
Canadian Imperial Bank of Commerce	6.40
Enbridge Inc.	4.30
Brookfield Asset Management Inc.	3.30
Canadian National Railway Co.	2.90
Transcanada Corp.	2.70
Suncor Energy Inc.	2.60
<b>Total</b>	<b>51.40</b>

Total investments: 376

## Investment Segmentation



	% Assets
● CANADIAN EQUITIES	79.2
● CANADIAN BONDS & DEBENTURES	17.7
● U.S. EQUITIES	2.0
● CASH AND EQUIVALENTS	0.5
● OTHER	0.4
● U.S. BONDS	0.3

## 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 guarantee. 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 7 years for a contractholder who has chosen the InvestmentPlus Series option. Returns are after the MER has been deducted.

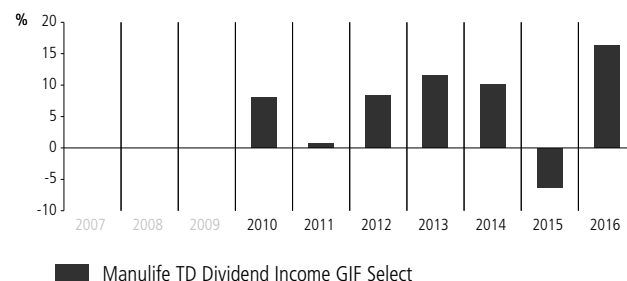
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series option on October 2, 2009 has \$1,633.50 on December 31, 2016. This works out to an average of 7.01% 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 7 years for a contractholder who chose the InvestmentPlus Series option. In the last 7 years the fund was up in value 6 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
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>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</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 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 2.0%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the EstatePlus guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 5. 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 insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.89	--
EstatePlus	2.89	0.65

### 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
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 EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information." Both sections appear after the Fund Facts pages in this booklet.

# Information specific to Elite and F-class options

## ELITE FUNDS

This section shows the available Elite Funds. For additional fund information, please see the corresponding page within this Fund Facts booklet. The following Elite Funds are available under the Front-end, Back-end and Low-load sales charge options.

WHAT YOU PAY	HOW IT WORKS
<p>Front-end Sales Charge option:</p> <ul style="list-style-type: none"> <li>■ Up to 3% of the amount you invest</li> </ul> <p>Back-end and Low-load Sales Charge options:</p> <ul style="list-style-type: none"> <li>■ See the corresponding page within this Fund Facts Booklet</li> <li>■ These are separate fees in addition to the MER</li> </ul>	<ul style="list-style-type: none"> <li>■ The Elite Sales Charge has a lower MER and has a minimum investment amount of \$1 million dollars</li> </ul>

FUND NAME	Page	NET ASSET VALUE PER UNITS (\$)			UNITS OUTSTANDING		
		InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus
Manulife Balanced GIF Select (Multi-Manager)	81	31.45	26.72	31.38	26,836	12,997	25,831
Manulife Balanced Income Portfolio GIF Select	27	32.13	13.12	48.19	83,053	24	257,015
Manulife Balanced Portfolio GIF Select	29	10.00	0.00	0.00	25	0	0
Manulife Bond GIF Select	17	23.11	10.71	11.55	34,467	24	11,207
Manulife Canadian Balanced GIF Select	31	34.26	29.35	17.08	51,710	6,788	16
Manulife Canadian Investment Class GIF Select	83	22.23	0.00	0.00	57,088	0	0
Manulife Canadian Opportunities Balanced GIF Select	33	13.93	13.29	27.73	25	24	38,310
Manulife Canadian Opportunities GIF Select	85	32.89	0.00	0.00	24,903	0	0
Manulife Canadian Stock GIF Select	87	17.13	0.00	0.00	630	0	0
Manulife CI Cambridge Bundle GIF Select	89	51.61	27.73	34.40	119,374	41,485	109,686
Manulife CI Cambridge Canadian Asset Allocation GIF Select	137	29.11	0.00	0.00	54,297	0	0
Manulife CI Cambridge Global Equity GIF Select	145	38.18	0.00	0.00	43,607	0	0
Manulife CI Harbour GIF Select	147	25.58	0.00	0.00	78,929	0	0
Manulife CI Harbour Growth & Income GIF Select	139	14.05	0.00	14.05	62,454	0	50,776
Manulife CI Signature Diversified Yield GIF Select	141	25.46	0.00	0.00	47,289	0	0
Manulife CI Signature Income & Growth GIF Select	143	33.15	0.00	33.15	91,948	0	38,890
Manulife CIBC Monthly Income GIF Select	149	13.66	11.55	13.66	40,942	24	14,389
Manulife Conservative Portfolio GIF Select	19	10.00	0.00	0.00	25	0	0
Manulife Corporate Bond GIF Select	21	29.27	0.00	0.00	49,251	0	0
Manulife Diversified Investment GIF Select	35	56.31	15.00	56.19	76,817	24	240,701
Manulife Dividend Income GIF Select	91	44.70	0.00	0.00	268,061	0	0
Manulife Dynamic Bundle GIF Select	93	13.47	12.54	13.47	25	24	6,038
Manulife Dynamic Power Balanced GIF Select	131	26.95	0.00	0.00	14,621	0	0
Manulife Dynamic Strategic Yield GIF Select	133	37.59	0.00	0.00	47,441	0	0
Manulife Dynamic Value Balanced GIF Select	135	14.76	0.00	29.51	17,980	0	32,880
Manulife Fidelity American Disciplined Equity GIF Select	159	48.52	0.00	0.00	13,124	0	0

FUND NAME	Page	NET ASSET VALUE PER UNITS (\$)			UNITS OUTSTANDING		
		InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus
Manulife Fidelity Bundle GIF Select	95	35.04	29.94	17.52	35,270	13,093	53,003
Manulife Fidelity Canadian Asset Allocation GIF Select	153	42.96	0.00	14.32	186,341	0	20,099
Manulife Fidelity Canadian Balanced GIF Select	155	33.68	13.70	33.68	116,951	6,012	80,483
Manulife Fidelity Canadian Bond GIF Select	151	12.44	10.86	0.00	174	24	0
Manulife Fidelity Canadian Disciplined Equity GIF Select	161	34.04	0.00	0.00	25,638	0	0
Manulife Fidelity Disciplined Equity Bundle GIF Select	97	33.30	28.63	16.65	3,687	12,863	16,691
Manulife Fidelity Monthly Income GIF Select	157	52.81	25.97	52.81	228,066	65,032	117,813
Manulife Fidelity NorthStar GIF Select	163	45.92	0.00	0.00	15,865	0	0
Manulife Fidelity True North GIF Select	165	53.66	0.00	0.00	129,983	0	0
Manulife Floating Rate Income GIF Select	37	12.02	0.00	0.00	25	0	0
Manulife Focused Bundle GIF Select	99	13.53	23.28	0.00	6,367	22,275	0
Manulife Global Absolute Return Strategies GIF Select	177	10.19	0.00	0.00	25	0	0
Manulife Global All Cap Focused GIF Select	101	12.50	0.00	0.00	50	0	0
Manulife Global Balanced GIF Select	39	41.01	0.00	0.00	134,145	0	0
Manulife Global Dividend GIF Select	103	12.50	0.00	0.00	79	0	0
Manulife Global Equity Class GIF Select	105	45.02	0.00	0.00	126,755	0	0
Manulife Global Equity Unconstrained GIF Select	107	12.47	0.00	0.00	3,172	0	0
Manulife Global Infrastructure GIF Select	109	40.28	0.00	0.00	19,892	0	0
Manulife Global Managed Volatility GIF Select	41	10.75	10.81	10.75	25	25	1,331
Manulife Global Small Cap GIF Select	123	94.72	0.00	0.00	47,484	0	0
Manulife Global Strategic Balanced Yield GIF Select	43	12.26	0.00	0.00	25	0	0
Manulife Growth Opportunities GIF Select	125	34.99	0.00	0.00	16,007	0	0
Manulife Growth Portfolio GIF Select	45	10.00	0.00	0.00	25	0	0
Manulife High Yield Bond GIF Select	47	22.93	0.00	0.00	76,192	0	0
Manulife Invesco Canadian Balanced GIF Select	167	31.66	13.87	15.83	6,326	24	6,927
Manulife Invesco Canadian Premier Growth Class GIF Select	169	17.80	0.00	0.00	51	0	0
Manulife Ivy Foreign Equity GIF Select (Mackenzie)	111	39.93	0.00	0.00	79,342	0	0
Manulife Mackenzie Income GIF Select	175	14.52	12.48	29.03	40,445	24	95,953
Manulife Moderate Portfolio GIF Select	49	10.00	0.00	0.00	25	0	0
Manulife Monthly High Income GIF Select	51	53.81	43.02	53.81	1,418,492	309,228	846,274
Manulife Monthly Income GIF Select	53	10.88	10.91	10.88	25	25	119,632
Manulife National Bank Bundle Fund GIF Select	113	20.26	10.14	0.00	229	25	0
Manulife Opportunities Bundle GIF Select	115	15.74	13.89	0.00	18,232	24	0
Manulife Short-Term Bond GIF Select	23	21.95	10.56	21.95	76,554	24	49,009
Manulife Simplicity Balanced Portfolio GIF Select	55	31.91	13.64	47.86	68,925	24	361,574
Manulife Simplicity Conservative Portfolio GIF Select	25	41.26	11.93	13.75	288,444	24	45,321
Manulife Simplicity Global Balanced Portfolio GIF Select	57	50.81	14.17	50.81	92,558	24	364,964
Manulife Simplicity Growth Portfolio GIF Select	59	16.76	14.38	16.76	111,385	24	46,432



FUND NAME	Page	NET ASSET VALUE PER UNITS (\$)			UNITS OUTSTANDING		
		InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus
Manulife Simplicity Moderate Portfolio GIF Select	61	14.92	12.86	29.85	60,403	24	205,745
Manulife Strategic Balanced Yield GIF Select	63	49.69	0.00	0.00	485,352	0	0
Manulife Strategic Dividend Bundle GIF Select	65	22.48	0.00	0.00	91,009	0	0
Manulife Strategic Income GIF Select	67	41.67	0.00	0.00	751,303	0	0
Manulife Strategic Investment Grade Global Bond GIF Select	69	10.45	0.00	0.00	25	0	0
Manulife Tax-Managed Growth GIF Select	71	22.19	0.00	0.00	19,638	0	0
Manulife TD Balanced Income GIF Select	179	12.07	24.01	0.00	25	7,237	0
Manulife TD Dividend Income GIF Select	181	51.64	0.00	34.43	78,720	0	51,429
Manulife Trimark Europlus GIF Select	171	21.13	0.00	0.00	25	0	0
Manulife Trimark Global Fundamental Equity GIF Select	173	43.74	0.00	0.00	6,188	0	0
Manulife U.S. All Cap Equity GIF Select	117	47.68	0.00	0.00	188,235	0	0
Manulife U.S. Dividend Class GIF Select	119	22.97	0.00	0.00	14,856	0	0
Manulife U.S. Equity GIF Select	121	78.66	0.00	0.00	36,574	0	0
Manulife U.S. Monthly High Income GIF Select	73	35.14	11.17	33.27	266,090	25	311,746
Manulife U.S. Tactical Credit GIF Select	75	12.74	0.00	0.00	25	0	0
Manulife Value Balanced GIF Select	77	21.84	0.00	0.00	17,096	0	0
Manulife World Investment (Capped) GIF Select	127	37.39	0.00	0.00	53,581	0	0
Manulife World Investment GIF Select	129	23.26	0.00	0.00	9,298	0	0
Manulife Yield Opportunities GIF Select	79	42.84	0.00	0.00	238,264	0	0

# Information specific to Elite and F-class options

## F-CLASS FUNDS

This section shows the available F-class Funds. For additional fund information, please see the corresponding page within this Fund Facts booklet. The following F-class Funds were available effective October 18, 2010.

WHAT YOU PAY	HOW IT WORKS
<ul style="list-style-type: none"> <li>■ Sales charges are generally negotiated between you and your dealer</li> <li>■ Collection of these fees will occur within the dealer account and not from the contract</li> <li>■ These are separate fees in addition to the MER</li> </ul>	<ul style="list-style-type: none"> <li>■ Funds in an F-class Sales Charge Option are available for investors who have fee-based or wrap accounts with their dealer</li> </ul>

FUND NAME	Page	NET ASSET VALUE PER UNITS (\$)			UNITS OUTSTANDING		
		InvestmentPlus	Income Plus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus
Manulife Balanced GIF Select (Multi-Manager)	81	14.72	13.54	14.62	25	24	18
Manulife Balanced Income Portfolio GIF Select	27	14.57	13.24	14.57	49	24	2,881
Manulife Balanced Portfolio GIF Select	29	10.00	0.00	0.00	25	0	0
Manulife Bond GIF Select	17	11.55	10.80	0.00	25	24	0
Manulife Canadian Balanced GIF Select	31	17.51	14.85	17.45	25	24	16
Manulife Canadian Investment Class GIF Select	83	19.62	0.00	0.00	4,388	0	0
Manulife Canadian Opportunities Balanced GIF Select	33	14.19	13.32	14.15	25	24	18
Manulife Canadian Opportunities GIF Select	85	16.81	0.00	0.00	47	0	0
Manulife Canadian Stock GIF Select	87	15.46	0.00	0.00	49	0	0
Manulife CI Cambridge Bundle GIF Select	89	16.16	14.34	16.16	25	24	10,226
Manulife CI Cambridge Canadian Asset Allocation GIF Select	137	14.97	0.00	0.00	25	0	0
Manulife CI Cambridge Global Equity GIF Select	145	19.06	0.00	0.00	410	0	0
Manulife CI Harbour GIF Select	147	12.31	0.00	0.00	44	0	0
Manulife CI Harbour Growth & Income GIF Select	139	13.56	0.00	0.00	25	0	0
Manulife CI Signature Diversified Yield GIF Select	141	12.93	0.00	0.00	1,807	0	0
Manulife CI Signature Income & Growth GIF Select	143	15.15	0.00	15.15	18,893	0	9,172
Manulife CIBC Monthly Income GIF Select	149	53.02	11.88	0.00	25	24	0
Manulife Conservative Portfolio GIF Select	19	10.00	0.00	0.00	25	0	0
Manulife Corporate Bond GIF Select	21	13.13	0.00	0.00	7,385	0	0
Manulife Diversified Investment GIF Select	35	17.40	15.27	17.46	1,394	24	16
Manulife Dividend Income GIF Select	91	14.84	0.00	0.00	16,293	0	0
Manulife Dollar-Cost Averaging Advantage GIF Select	13	10.93	10.56	0.00	25	24	0
Manulife Dynamic Bundle GIF Select	93	12.76	13.00	12.76	25	24	5,746
Manulife Dynamic Power Balanced GIF Select	131	12.18	0.00	0.00	25	0	0
Manulife Dynamic Strategic Yield GIF Select	133	12.87	0.00	0.00	25	0	0
Manulife Dynamic Value Balanced GIF Select	135	13.26	0.00	0.00	3,910	0	0
Manulife Fidelity American Disciplined Equity GIF Select	159	23.09	0.00	0.00	25	0	0

FUND NAME	Page	NET ASSET VALUE PER UNITS (\$)			UNITS OUTSTANDING		
		InvestmentPlus	Income Plus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus
Manulife Fidelity Bundle GIF Select	95	16.58	15.36	16.58	25	24	16,922
Manulife Fidelity Canadian Asset Allocation GIF Select	153	13.46	0.00	0.00	25	0	0
Manulife Fidelity Canadian Balanced GIF Select	155	15.38	13.83	15.38	20,099	49	4,793
Manulife Fidelity Canadian Bond GIF Select	151	11.73	10.86	11.73	5,914	24	2,314
Manulife Fidelity Canadian Disciplined Equity GIF Select	161	15.43	0.00	0.00	25	0	0
Manulife Fidelity Disciplined Equity Bundle GIF Select	97	15.64	14.71	15.64	2,133	24	15,164
Manulife Fidelity Monthly Income GIF Select	157	15.50	13.32	15.50	16,894	24	15,466
Manulife Fidelity NorthStar GIF Select	163	21.41	0.00	0.00	8,160	0	0
Manulife Fidelity True North GIF Select	165	16.24	0.00	0.00	47	0	0
Manulife Floating Rate Income GIF Select	37	12.07	0.00	0.00	25	0	0
Manulife Focused Bundle GIF Select	99	12.94	12.04	0.00	25	24	0
Manulife Global Absolute Return Strategies GIF Select	177	10.21	0.00	0.00	25	0	0
Manulife Global All Cap Focused GIF Select	101	12.91	0.00	0.00	25	0	0
Manulife Global Balanced GIF Select	39	13.74	0.00	0.00	9,632	0	0
Manulife Global Dividend GIF Select	103	12.66	0.00	0.00	48	0	0
Manulife Global Equity Class GIF Select	105	15.06	0.00	0.00	5,744	0	0
Manulife Global Equity Unconstrained GIF Select	107	11.50	0.00	0.00	25	0	0
Manulife Global Infrastructure GIF Select	109	13.59	0.00	0.00	25	0	0
Manulife Global Managed Volatility GIF Select	41	10.83	10.82	10.83	25	25	5,126
Manulife Global Small Cap GIF Select	123	27.45	0.00	0.00	25	0	0
Manulife Global Strategic Balanced Yield GIF Select	43	12.31	0.00	0.00	3,654	0	0
Manulife Growth Opportunities GIF Select	125	13.83	0.00	0.00	25	0	0
Manulife Growth Portfolio GIF Select	45	10.00	0.00	0.00	25	0	0
Manulife High Interest Savings GIF Select	15	10.76	10.40	0.00	67,885	24	0
Manulife High Yield Bond GIF Select	47	11.57	0.00	0.00	25	0	0
Manulife Invesco Canadian Balanced GIF Select	167	14.94	14.04	0.00	10,168	24	0
Manulife Invesco Canadian Premier Growth Class GIF Select	169	16.52	0.00	0.00	3,117	0	0
Manulife Ivy Foreign Equity GIF Select (Mackenzie)	111	19.16	0.00	0.00	11,370	0	0
Manulife Mackenzie Income GIF Select	175	13.80	12.62	13.80	10,962	24	1,874
Manulife Moderate Portfolio GIF Select	49	10.00	0.00	0.00	25	0	0
Manulife Monthly High Income GIF Select	51	16.32	14.50	16.32	21,315	6,101	26,440
Manulife Monthly Income GIF Select	53	10.91	10.92	10.91	8,918	25	4,508
Manulife National Bank Bundle Fund GIF Select	113	10.14	10.14	0.00	25	25	0
Manulife Opportunities Bundle GIF Select	115	13.59	14.22	0.00	51	24	0
Manulife Short-Term Bond GIF Select	23	10.95	10.56	0.00	8,437	24	0
Manulife Simplicity Balanced Portfolio GIF Select	55	14.68	13.77	0.00	25	24	0
Manulife Simplicity Conservative Portfolio GIF Select	25	13.24	12.04	0.00	25	24	0
Manulife Simplicity Global Balanced Portfolio GIF Select	57	15.54	14.23	15.54	25	24	2,700
Manulife Simplicity Growth Portfolio GIF Select	59	15.38	14.57	15.38	25	24	17,676

FUND NAME	Page	NET ASSET VALUE PER UNITS (\$)			UNITS OUTSTANDING		
		InvestmentPlus	Income Plus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus
Manulife Simplicity Moderate Portfolio GIF Select	61	13.99	12.97	13.99	25	24	825
Manulife Strategic Balanced Yield GIF Select	63	16.73	0.00	0.00	3,317	0	0
Manulife Strategic Dividend Bundle GIF Select	65	11.28	0.00	0.00	4,805	0	0
Manulife Strategic Income GIF Select	67	14.06	0.00	0.00	61,560	0	0
Manulife Strategic Investment Grade Global Bond GIF Select	69	10.44	0.00	0.00	9,593	0	0
Manulife Tax-Managed Growth GIF Select	71	20.34	0.00	0.00	25	0	0
Manulife TD Balanced Income GIF Select	179	12.37	12.25	0.00	25	24	0
Manulife TD Dividend Income GIF Select	181	15.73	0.00	0.00	450	0	0
Manulife Trimark Europlus GIF Select	171	19.68	0.00	0.00	25	0	0
Manulife Trimark Global Fundamental Equity GIF Select	173	20.91	0.00	0.00	25	0	0
Manulife U.S. All Cap Equity GIF Select	117	16.04	0.00	0.00	51	0	0
Manulife U.S. Dividend Class GIF Select	119	11.52	0.00	0.00	25	0	0
Manulife U.S. Equity GIF Select	121	25.92	0.00	0.00	284	0	0
Manulife U.S. Monthly High Income GIF Select	73	11.72	11.18	11.21	4,592	25	8,913
Manulife U.S. Tactical Credit GIF Select	75	12.74	0.00	0.00	25	0	0
Manulife Value Balanced GIF Select	77	11.00	0.00	0.00	25	0	0
Manulife World Investment (Capped) GIF Select	127	17.27	0.00	0.00	50	0	0
Manulife World Investment GIF Select	129	11.73	0.00	0.00	25	0	0
Manulife Yield Opportunities GIF Select	79	14.57	0.00	0.00	8,805	0	0

# Fund Highlights

## Management Expense Ratios (MERs) & Management Fees

AT DECEMBER 31, 2016

FUND NAME	Management Fee (%)									MERs (%)								
	Standard			Elite			F-Class			Standard			Elite			F-Class		
	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus
Manulife Balanced GIF Select (Multi-Manager)	1.98	2.06	1.98	1.38	1.48	1.38	1.21	1.30	1.21	2.52	2.61	2.52	1.71	1.73	1.71	1.49	1.59	1.49
Manulife Balanced Income Portfolio GIF Select	1.87	1.87	1.87	1.42	1.42	1.42	1.10	1.10	1.10	2.40	2.39	2.40	1.75	1.80	1.75	1.36	1.36	1.36
Manulife Balanced Portfolio GIF Select	2.35	-	-	1.83	-	-	1.48	-	-	2.70	-	-	2.10	-	-	1.70	-	-
Manulife Bond GIF Select	1.62	1.62	1.62	1.24	1.24	1.24	1.24	1.24	1.24	2.10	2.07	2.10	1.57	1.61	1.57	1.63	1.61	1.63
Manulife Canadian Balanced GIF Select	1.79	1.87	1.79	1.07	1.15	1.07	1.03	1.10	1.03	2.55	2.63	2.55	1.71	1.76	1.71	1.51	1.60	1.51
Manulife Canadian Investment Class GIF Select	2.21	-	2.21	1.50	-	1.50	1.45	-	1.45	2.89	-	2.89	2.10	-	2.10	1.89	-	1.89
Manulife Canadian Opportunities Balanced GIF Select	2.36	1.91	2.36	1.68	1.36	1.68	1.46	1.32	1.46	2.60	2.71	2.60	1.80	2.00	1.80	1.65	1.75	1.65
Manulife Canadian Opportunities GIF Select	2.55	-	2.55	1.87	-	1.87	1.64	-	1.64	2.79	-	2.79	2.15	-	2.15	1.85	-	1.85
Manulife Canadian Stock GIF Select	2.16	-	2.16	1.55	-	1.55	1.40	-	1.40	2.72	-	2.72	2.02	-	2.02	1.72	-	1.72
Manulife CI Cambridge Bundle GIF Select	1.89	1.89	1.89	1.27	1.27	1.27	1.12	1.12	1.12	2.91	2.93	2.91	2.19	2.28	2.19	1.87	1.88	1.87
Manulife CI Cambridge Canadian Asset Allocation GIF Select	1.89	-	1.89	1.27	-	1.27	1.12	-	1.12	2.83	-	2.83	2.21	-	2.21	1.86	-	1.86
Manulife CI Cambridge Global Equity GIF Select	2.29	-	2.29	1.67	-	1.67	1.62	-	1.62	3.23	-	3.23	2.59	-	2.59	2.20	-	2.20
Manulife CI Harbour GIF Select	2.24	-	2.24	1.62	-	1.62	1.48	-	1.48	3.09	-	3.09	2.45	-	2.45	1.96	-	1.96
Manulife CI Harbour Growth & Income GIF Select	2.25	-	2.25	1.71	-	1.71	1.49	-	1.49	2.82	-	2.82	2.13	-	2.13	1.80	-	1.80
Manulife CI Signature Diversified Yield GIF Select	1.89	-	1.89	1.27	-	1.27	1.12	-	1.12	2.86	-	2.86	2.10	-	2.10	1.86	-	1.86
Manulife CI Signature Income & Growth GIF Select	2.25	-	2.25	1.74	-	1.74	1.49	-	1.49	2.82	-	2.82	2.12	-	2.12	1.73	-	1.73
Manulife CIBC Monthly Income GIF Select	1.89	1.89	1.89	1.27	1.27	1.27	1.12	1.12	1.12	2.84	2.84	2.84	2.10	2.22	2.10	1.84	1.84	1.84
Manulife Conservative Portfolio GIF Select	1.94	-	-	1.42	-	-	1.07	-	-	2.23	-	-	1.63	-	-	1.23	-	-

# Fund Highlights

## Management Expense Ratios (MERs) & Management Fees

AT DECEMBER 31, 2016

FUND NAME	Management Fee (%)									MERs (%)								
	Standard			Elite			F-Class			Standard			Elite			F-Class		
	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus
Manulife Corporate Bond GIF Select	1.64	-	1.64	1.24	-	1.24	1.24	-	1.24	2.13	-	2.13	1.58	-	1.58	1.65	-	1.65
Manulife Diversified Investment GIF Select	1.83	1.90	1.83	1.13	1.19	1.13	1.06	1.14	1.06	2.63	2.70	2.63	1.82	1.98	1.82	1.63	1.72	1.63
Manulife Dividend Income GIF Select	2.22	-	2.22	1.54	-	1.54	1.51	-	1.51	2.77	-	2.77	1.65	-	1.65	1.80	-	1.80
Manulife Dollar-Cost Averaging Advantage GIF Select	0.00	0.00	0.00	-	-	-	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	0.00	0.00	0.00
Manulife Dynamic Bundle GIF Select	1.89	1.89	1.89	1.27	1.27	1.27	1.12	1.12	1.12	2.88	2.90	2.88	2.26	2.26	2.26	1.82	1.88	1.82
Manulife Dynamic Power Balanced GIF Select	2.24	-	2.24	1.62	-	1.62	1.48	-	1.48	2.89	-	2.89	2.17	-	2.17	1.81	-	1.81
Manulife Dynamic Strategic Yield GIF Select	1.89	-	1.89	1.27	-	1.27	1.12	-	1.12	2.81	-	2.81	2.09	-	2.09	1.86	-	1.86
Manulife Dynamic Value Balanced GIF Select	2.24	-	2.24	1.62	-	1.62	1.48	-	1.48	2.90	-	2.90	2.22	-	2.22	1.85	-	1.85
Manulife Fidelity American Disciplined Equity GIF Select	2.29	-	2.29	1.64	-	1.64	1.52	-	1.52	3.13	-	3.13	2.47	-	2.47	1.95	-	1.95
Manulife Fidelity Bundle GIF Select	1.89	1.89	1.89	1.27	1.27	1.27	1.12	1.12	1.12	2.92	2.92	2.92	2.20	2.26	2.20	1.88	1.88	1.88
Manulife Fidelity Canadian Asset Allocation GIF Select	2.24	-	2.24	1.74	-	1.74	1.48	-	1.48	2.82	-	2.82	2.17	-	2.17	1.76	-	1.76
Manulife Fidelity Canadian Balanced GIF Select	2.02	2.02	2.02	1.40	1.40	1.40	1.26	1.26	1.26	2.80	2.78	2.80	2.08	2.00	2.08	1.68	1.77	1.68
Manulife Fidelity Canadian Bond GIF Select	1.79	1.79	1.79	1.38	1.38	1.38	1.38	1.38	1.38	2.30	2.31	2.30	1.74	1.81	1.74	1.72	1.81	1.72
Manulife Fidelity Canadian Disciplined Equity GIF Select	2.19	-	2.19	1.57	-	1.57	1.43	-	1.43	3.05	-	3.05	2.41	-	2.41	2.05	-	2.05
Manulife Fidelity Disciplined Equity Bundle GIF Select	1.89	1.89	1.89	1.27	1.27	1.27	1.12	1.12	1.12	2.91	2.94	2.91	2.19	2.26	2.19	1.88	1.88	1.88
Manulife Fidelity Monthly Income GIF Select	2.19	2.19	2.19	1.69	1.69	1.69	1.43	1.43	1.43	2.76	2.75	2.76	2.12	2.09	2.12	1.71	1.76	1.71
Manulife Fidelity NorthStar GIF Select	2.56	-	2.56	2.01	-	2.01	1.80	-	1.80	3.16	-	3.16	2.59	-	2.59	2.03	-	2.03
Manulife Fidelity True North GIF Select	2.21	-	2.21	1.59	-	1.59	1.45	-	1.45	3.07	-	3.07	2.42	-	2.42	2.05	-	2.05

# Fund Highlights

## Management Expense Ratios (MERs) & Management Fees

AT DECEMBER 31, 2016

FUND NAME	Management Fee (%)									MERs (%)								
	Standard			Elite			F-Class			Standard			Elite			F-Class		
	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus
Manulife Floating Rate Income GIF Select	1.50	-	1.50	1.14	-	1.14	1.14	-	1.14	2.06	-	2.06	1.52	-	1.52	1.60	-	1.60
Manulife Focused Bundle GIF Select	1.89	1.89	1.89	1.27	1.27	1.27	1.12	1.12	1.12	2.90	2.92	2.90	2.22	2.26	2.22	1.88	1.88	1.88
Manulife Global Absolute Return Strategies GIF Select	2.65	-	2.65	2.25	-	2.25	1.65	-	1.65	3.01	-	3.01	2.56	-	2.56	1.86	-	1.86
Manulife Global All Cap Focused GIF Select	2.12	-	2.12	1.42	-	1.42	1.38	-	1.38	2.96	-	2.96	2.22	-	2.22	1.96	-	1.96
Manulife Global Balanced GIF Select	1.79	-	1.79	1.07	-	1.07	1.02	-	1.02	2.64	-	2.64	1.60	-	1.60	1.56	-	1.56
Manulife Global Dividend GIF Select	2.19	-	2.19	1.56	-	1.56	1.29	-	1.29	3.09	-	3.09	2.47	-	2.47	2.17	-	2.17
Manulife Global Equity Class GIF Select	2.35	-	2.35	1.70	-	1.70	1.65	-	1.65	3.05	-	3.05	2.07	-	2.07	1.95	-	1.95
Manulife Global Equity Unconstrained GIF Select	2.19	-	2.19	1.59	-	1.59	1.54	-	1.54	3.02	-	3.02	2.32	-	2.32	2.06	-	2.06
Manulife Global Infrastructure GIF Select	2.40	-	2.40	1.65	-	1.65	1.60	-	1.60	3.27	-	3.27	2.35	-	2.35	2.32	-	2.32
Manulife Global Managed Volatility GIF Select	1.72	1.72	1.72	1.09	1.09	1.09	0.81	0.81	0.81	2.57	2.47	2.57	1.94	1.94	1.94	1.63	1.63	1.63
Manulife Global Small Cap GIF Select	2.24	-	2.24	1.52	-	1.52	1.48	-	1.48	3.03	-	3.03	2.26	-	2.26	2.04	-	2.04
Manulife Global Strategic Balanced Yield GIF Select	1.76	-	1.76	1.13	-	1.13	0.86	-	0.86	2.64	-	2.64	1.99	-	1.99	1.68	-	1.68
Manulife Growth Opportunities GIF Select	2.34	-	2.34	1.73	-	1.73	1.59	-	1.59	2.92	-	2.92	2.22	-	2.22	1.94	-	1.94
Manulife Growth Portfolio GIF Select	2.39	-	-	1.87	-	-	1.52	-	-	2.75	-	-	2.15	-	-	1.75	-	-
Manulife High Interest Savings GIF Select	0.00	0.00	0.00	-	-	-	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	0.00	0.00	0.00
Manulife High Yield Bond GIF Select	1.74	-	1.74	1.33	-	1.33	1.33	-	1.33	2.22	-	2.22	1.75	-	1.75	1.75	-	1.75
Manulife Invesco Canadian Balanced GIF Select	2.15	2.15	2.15	1.65	1.65	1.65	1.39	1.39	1.39	2.70	2.71	2.70	2.07	2.07	2.07	1.58	1.69	1.58
Manulife Invesco Canadian Premier Growth Class GIF Select	2.32	-	2.32	1.78	-	1.78	1.56	-	1.56	2.88	-	2.88	2.29	-	2.29	1.91	-	1.91

# Fund Highlights

## Management Expense Ratios (MERs) & Management Fees

AT DECEMBER 31, 2016

FUND NAME	Management Fee (%)									MERs (%)								
	Standard			Elite			F-Class			Standard			Elite			F-Class		
	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus
Manulife Ivy Foreign Equity GIF Select (Mackenzie)	2.46	-	2.46	1.92	-	1.92	1.70	-	1.70	3.09	-	3.09	2.28	-	2.28	1.94	-	1.94
Manulife Mackenzie Income GIF Select	1.93	1.93	1.93	1.59	1.59	1.59	1.17	1.17	1.17	2.46	2.40	2.46	1.97	1.97	1.97	1.43	1.43	1.43
Manulife Moderate Portfolio GIF Select	2.18	-	-	1.65	-	-	1.31	-	-	2.50	-	-	1.90	-	-	1.50	-	-
Manulife Monthly High Income GIF Select	2.05	2.05	2.05	1.47	1.47	1.47	1.29	1.29	1.29	2.61	2.59	2.61	1.82	1.77	1.82	1.57	1.49	1.57
Manulife Monthly Income GIF Select	1.72	1.72	1.72	1.04	1.04	1.04	0.81	0.81	0.81	2.65	2.62	2.65	1.95	1.95	1.95	1.69	1.69	1.69
Manulife National Bank Bundle Fund GIF Select	2.08	2.09	2.08	1.39	1.44	1.39	1.20	1.27	1.20	2.89	2.90	2.89	2.19	2.26	2.19	1.78	1.88	1.78
Manulife Opportunities Bundle GIF Select	1.89	1.89	1.89	1.17	1.17	1.17	1.12	1.12	1.12	2.78	2.78	2.78	1.95	2.04	1.95	1.65	1.78	1.65
Manulife Short-Term Bond GIF Select	1.49	1.49	1.49	1.10	1.10	1.10	1.10	1.10	1.10	2.00	2.02	2.00	1.46	1.50	1.46	1.50	1.50	1.50
Manulife Simplicity Balanced Portfolio GIF Select	2.11	2.11	2.11	1.49	1.49	1.49	1.35	1.35	1.35	2.67	2.68	2.67	1.85	1.92	1.85	1.63	1.65	1.63
Manulife Simplicity Conservative Portfolio GIF Select	1.69	1.69	1.69	1.36	1.36	1.36	0.92	0.92	0.92	2.20	2.24	2.20	1.69	1.71	1.69	1.15	1.15	1.15
Manulife Simplicity Global Balanced Portfolio GIF Select	2.12	2.12	2.12	1.53	1.53	1.53	1.36	1.36	1.36	2.83	2.84	2.83	2.03	2.08	2.03	1.80	1.80	1.80
Manulife Simplicity Growth Portfolio GIF Select	2.19	2.19	2.19	1.64	1.64	1.64	1.43	1.43	1.43	2.75	2.73	2.75	1.95	2.02	1.95	1.65	1.76	1.65
Manulife Simplicity Moderate Portfolio GIF Select	1.83	1.83	1.83	1.41	1.41	1.41	1.07	1.07	1.07	2.35	2.39	2.35	1.74	1.75	1.74	1.33	1.32	1.33
Manulife Strategic Balanced Yield GIF Select	1.80	-	1.80	1.08	-	1.08	1.06	-	1.06	2.59	-	2.59	1.82	-	1.82	1.65	-	1.65
Manulife Strategic Dividend Bundle GIF Select	1.63	-	1.63	0.95	-	0.95	0.72	-	0.72	2.59	-	2.59	1.84	-	1.84	1.58	-	1.58
Manulife Strategic Income GIF Select	1.74	-	1.74	1.33	-	1.33	1.33	-	1.33	2.23	-	2.23	1.69	-	1.69	1.63	-	1.63
Manulife Strategic Investment Grade Global Bond GIF Select	1.36	-	1.36	0.90	-	0.90	0.90	-	0.90	2.15	-	2.15	1.73	-	1.73	1.73	-	1.73
Manulife Tax-Managed Growth GIF Select	2.29	-	2.29	1.57	-	1.57	1.52	-	1.52	3.07	-	3.07	2.16	-	2.16	2.05	-	2.05



# Fund Highlights

## Management Expense Ratios (MERs) & Management Fees

AT DECEMBER 31, 2016

FUND NAME	Management Fee (%)									MERs (%)								
	Standard			Elite			F-Class			Standard			Elite			F-Class		
	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus
Manulife TD Balanced Income GIF Select	1.89	1.89	1.89	1.27	1.27	1.27	1.12	1.12	1.12	2.82	2.82	2.82	2.04	2.04	2.04	1.86	1.86	1.86
Manulife TD Dividend Income GIF Select	2.02	-	2.02	1.40	-	1.40	1.26	-	1.26	2.89	-	2.89	2.21	-	2.21	1.79	-	1.79
Manulife Trimark Europlus GIF Select	2.35	-	2.35	1.65	-	1.65	1.59	-	1.59	2.96	-	2.96	2.39	-	2.39	2.00	-	2.00
Manulife Trimark Global Fundamental Equity GIF Select	2.56	-	2.56	2.01	-	2.01	1.80	-	1.80	3.20	-	3.20	2.56	-	2.56	2.18	-	2.18
Manulife U.S. All Cap Equity GIF Select	2.18	-	2.18	1.46	-	1.46	1.40	-	1.40	2.92	-	2.92	1.94	-	1.94	1.94	-	1.94
Manulife U.S. Dividend Class GIF Select	1.95	-	1.95	1.32	-	1.32	1.05	-	1.05	2.87	-	2.87	2.26	-	2.26	1.96	-	1.96
Manulife U.S. Equity GIF Select	2.22	-	2.22	1.51	-	1.51	1.46	-	1.46	2.96	-	2.96	2.22	-	2.22	1.96	-	1.96
Manulife U.S. Monthly High Income GIF Select	1.73	1.76	1.73	1.09	1.13	1.09	0.82	0.86	0.82	2.65	2.62	2.65	2.00	1.99	2.00	1.70	1.68	1.70
Manulife U.S. Tactical Credit GIF Select	1.80	-	1.80	1.40	-	1.40	1.40	-	1.40	2.21	-	2.21	1.79	-	1.79	1.79	-	1.79
Manulife Value Balanced GIF Select	1.77	-	1.77	1.12	-	1.12	0.98	-	0.98	2.54	-	2.54	1.61	-	1.61	1.55	-	1.55
Manulife World Investment (Capped) GIF Select	2.24	-	2.24	1.52	-	1.52	1.48	-	1.48	3.03	-	3.03	2.24	-	2.24	2.04	-	2.04
Manulife World Investment GIF Select	2.24	-	2.24	1.57	-	1.57	1.51	-	1.51	3.07	-	3.07	2.36	-	2.36	1.94	-	1.94
Manulife Yield Opportunities GIF Select	1.73	-	1.73	1.01	-	1.01	0.98	-	0.98	2.44	-	2.44	1.63	-	1.63	1.42	-	1.42





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