

MANULIFE IDEAL SIGNATURE SELECT™

## Fund Facts

(Applicable to all Series)

Effective May 16, 2016

Performance as at December 31, 2015

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

THE MANUFACTURERS LIFE INSURANCE COMPANY



# Manulife Certificate

The Manufacturers Life Insurance Company ("Manulife") is the issuer of the Manulife Ideal Signature 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, 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 Ideal Signature Select contract.

**Subject to any applicable Death, Maturity and Payout Benefit 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

MANULIFE IDEAL SIGNATURE SELECT™ FUND CHANGES

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# Fund Facts Addendum

THE MANUFACTURERS LIFE INSURANCE COMPANY ("MANULIFE") IS  
THE ISSUER OF THE MANULIFE IDEAL SIGNATURE SELECT INSURANCE CONTRACT  
AND THE GUARANTOR OF ANY GUARANTEE PROVISIONS THEREIN.

Effective on or about October 17, 2016 the Manulife Ideal Signature Select Fund Facts, forming part of the Manulife Ideal Signature Select Information Folder, is amended to reflect the enclosed fund changes.

This Addendum forms part of your Information Folder containing important provisions that you should read prior to investing. The Information Folder provides general information for your investment options, including the potential risks of investing in segregated funds. All of the sections of the Information Folder which pertain to the existing funds apply to the funds noted in this Addendum as applicable. This Addendum is not an insurance contract.

### Segregated fund additions

The following new funds will be available effective on or about Monday, October 17, 2016:

Fund name	Fund objective	Fund strategy
<b>Ideal Strategic Income Fund</b>	This segregated fund invests in the Manulife Strategic Income mutual fund. The underlying fund invests primarily in foreign fixed income investments.	This Fund will invest in units of the underlying mutual fund or a substantially similar fund.
<b>Ideal Dollar-Cost Averaging Advantage Fund</b>	This segregated fund invests primarily in Canadian fixed income investments.	This Fund will invest primarily in Canadian fixed income investments.

### Fees\* – Ideal 75/75 Series

Fund name	Management expense ratio (%)					Management fee (%)				
	Back-end load	No-load	Low-load	F-Class	Platinum No-load	Back-end load	No-load	Low-load	F-Class	Platinum No-load
<b>Ideal Strategic Income Fund</b>	2.23	2.23	2.23	1.75	2.00	1.90	1.90	1.90	1.50	1.75
<b>Ideal Dollar-Cost Averaging Advantage Fund</b>	–	–	–	–	–	–	–	–	–	–

### Fees\* – Ideal 75/100 Series and Ideal 100/100 Series

Fund name	Management expense ratio (%)					Management fee (%)				
	Back-end load	No-load	Low-load	F-Class	Platinum No-load	Back-end load	No-load	Low-load	F-Class	Platinum No-load
<b>Ideal Dollar-Cost Averaging Advantage Fund</b>	–	–	–	–	–	–	–	–	–	–

\* Fees listed are estimates for 2016 and include HST. Final actual fees will be disclosed in the 2016 Audited Financial Statements which will be available on or about April 28, 2017.

## QUICK FACTS

**Date Fund Available:** October 17, 2016

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** n/a

**Date Fund Created:** October 17, 2016

**Units Outstanding:** n/a

**Portfolio Turnover Rate:** n/a

Guarantee Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/75 Series	\$1,000	2.23	\$10.00	n/a

## 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.

The Top 10 investments for the Fund cannot be shown because the Fund has been offered for less than 1 year.

The Investment Segmentation for the Fund cannot be shown because the Fund has been offered for less than 1 year.

## HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 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 premium allocation option and series option you choose and on your personal tax situation.

### Average return

The average return for the Fund cannot be shown because the Fund has been offered for less than 1 year.

### Year-by-year returns

The past performance for the Fund cannot be shown because the Fund has been offered for less than 1 year.

## ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an 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 investment 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 table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
	<b>If you sell within:</b>	<b>%</b>
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Premium Allocation Option	MER (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/75 Series	2.23	2.00	1.75

A minimum investment of \$250,000 is required for the Platinum No-Load option.

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.

## QUICK FACTS

**Date Fund Available:** October 17, 2016  
**Date Fund Created:** October 17, 2016

**Managed by:** Manulife Financial  
**Units Outstanding:** n/a

**Total Fund Value:** n/a  
**Portfolio Turnover Rate:** n/a

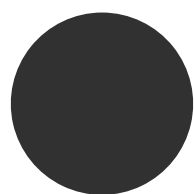
Guarantee Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/75 Series	\$2,000	0.00	\$10.00	n/a
75/100 Series	\$2,000	0.00	\$10.00	n/a
100/100 Series	\$2,000	0.00	\$10.00	n/a

## WHAT DOES THE FUND INVEST IN?

This segregated fund invests primarily in Canadian fixed income investments.

Top 10 investments (as of December 31, 2015)	%
Canadian dollars	98.9
<b>Total</b>	<b>98.9</b>

**Investment Segmentation (as of December 31, 2015)** % Assets



● Cash & Equiv.

100.0

## HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 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 premium allocation option and series option you choose and on your personal tax situation.

### Average return

The average return for the Fund cannot be shown because the Fund has been offered for less than 1 year.

### Year-by-year returns

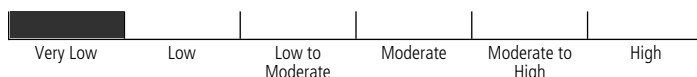
The past performance for the Fund cannot be shown because the Fund has been offered for less than 1 year.

## ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an 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 investment 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.



# Ideal Dollar-Cost Averaging Advantage Fund

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works	
	<b>If you sell within:</b>	<b>%</b>	
Low-load Option	Up to 1 year	3.00	<ul style="list-style-type: none"> <li>• When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.</li> </ul>
	1 to 2 years	2.00	
	2 to 3 years	1.00	
	More Than 3 years	0.00	
Back-end Load Option	Up to 1 year	6.00	<ul style="list-style-type: none"> <li>• When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.</li> </ul>
	1 to 2 years	5.00	
	2 to 3 years	5.00	
	3 to 4 years	4.00	
	4 to 5 years	3.00	
	5 to 6 years	2.00	
	6 to 7 years	1.00	
	More Than 7 years	0.00	

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Premium Allocation Option	MER (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/75 Series	0.00	0.00	0.00
75/100 Series	0.00	0.00	0.00
100/100 Series	0.00	0.00	0.00

A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.

If you have any questions about these changes, please contact your advisor or Manulife Investments at **[manulife.ca/investments](http://manulife.ca/investments)** or call the Customer Service Centre at 1-888-841-6633.



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# How to read a Manulife Ideal Signature Select fund sheet

**1 FUND NAME:** This is the full name of the segregated fund within your Manulife Ideal Signature Select contract.

**2 DATE FUND AVAILABLE:** This is the date on which the Fund was first made available in the Manulife Ideal Signature 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 Ideal products. This date may be older than the Date Fund Available as the Fund may have been previously offered under another Ideal 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 premium amount required.

**10 MANAGEMENT EXPENSE RATIO (MER):** MERs include all expenses of the segregated fund such as the management fee, insurance fee, operating expenses and applicable sales tax. There is no duplication of fees from the underlying funds. The MER is an estimate for the current year and is subject to change.

**11 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.

**12 UNITS OUTSTANDING:** This is the number of units outstanding for the applicable series.

**13 WHAT DOES THIS FUND INVEST IN?**

■ **Underlying Fund:** The underlying investments of the Fund may be units of mutual funds or other investment funds. When a transaction (e.g. premium allocation 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 "Ideal Canadian Corporate Bond Fund" the Fund invests in units of the "Manulife Canadian Corporate Bond Fund". Each Fund will also contain a small cash component in addition to the underlying 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)

**14 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.

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



This section of the Fund Facts Booklet contains individual Fund Facts for each segregated fund available through your Manulife Ideal Signature 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**

Suite 1200  
1245 Sherbrooke Street West,  
Montréal, Québec H3G 1G3

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Montréal, Québec H3C 5S5

Toll Free 1 888 841-6633  
[www.manulife.ca/investments](http://www.manulife.ca/investments)

## QUICK FACTS

**Date Fund Available:** May 16, 2016

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** n/a

**Date Fund Created:** May 16, 2016

**Units Outstanding:** n/a

**Portfolio Turnover Rate:** n/a

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/75 Series	\$1,000	1.25	\$10.00	n/a
75/100 Series	\$1,000	1.44	\$10.00	n/a
100/100 Series	\$1,000	1.56	\$10.00	n/a

The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

## WHAT DOES THE FUND INVEST IN?

The Fund invests in high quality, short-term fixed income securities issued by Canadian federal or provincial governments, Canadian chartered banks, and loan, trust and other companies operating in Canada. The Fund currently invests most of its assets in units of the Manulife Money mutual fund.

The Top 10 investments for the Fund cannot be shown because the Fund has been offered for less than 1 year.

The Investment Segmentation for the Fund cannot be shown because the Fund has been offered for less than 1 year.

## HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 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 premium allocation option and series option you choose and on your personal tax situation.

### Average return

The average return for the Fund cannot be shown because the Fund has been offered for less than 1 year.

### Year-by-year returns

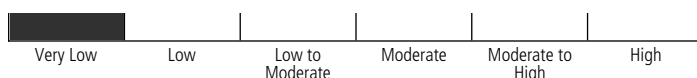
The past performance for the Fund cannot be shown because the Fund has been offered for less than 1 year.

## ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

This Fund may be right for people looking for liquidity, prefer a low level of investment risk and are investing for the short term (less than 1 year).

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
	<b>If you sell within:</b>	<b>%</b>
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/75 Series	1.25	0.99	1.06
75/100 Series	1.44	1.06	1.16
100/100 Series	1.56	1.23	1.27

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.



## QUICK FACTS

**Date Fund Available:** May 16, 2016

**Date Fund Created:** December 12, 2012

**Managed by:** Manulife Asset Management Limited

**Units Outstanding:** 1,301,620

**Total Fund Value:** \$13.39 million

**Portfolio Turnover Rate:** 145.91%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/100 Series	\$1,000	1.81	\$10.00	n/a
100/100 Series	\$1,000	1.92	\$10.00	n/a

The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

## WHAT DOES THE FUND INVEST IN?

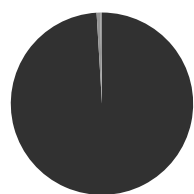
The Fund invests a large portion of its assets in Canadian short-term fixed-income securities. The Fund currently invests most of its assets in units of the Manulife Short Term Bond mutual fund.

### Top 10 investments (of the underlying fund as of December 31, 2015)

	%
Province of Ontario 4.20% 6/2/2020	9.0
Province of Ontario 4.20% 3/8/2018	4.4
Province of Ontario 2.10% 9/8/2019	3.0
Province of Quebec 4.50% 12/1/2019	2.8
Bank of Nova Scotia, (The) 2.10% 11/8/2016	2.6
City of Montreal 5.00% 12/1/2018	2.6
Canada Housing Trust No. 1 4.10% 12/15/2018	2.6
Ford Credit Canada Limited 3.32% 12/19/2017	2.5
Toronto-Dominion Bank, (The) 4.78% 12/14/2016	2.3
Caisse centrale Desjardins 2.44% 7/17/2019	2.3
<b>Total</b>	<b>34.1</b>

Total investments: 77

### Investment Segmentation (as of December 31, 2015)



	% Assets
● Bonds	99.1
● Other Assets	0.6
● Cash & Equiv.	0.3

## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

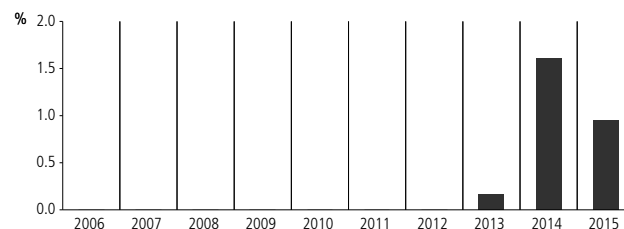
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on December 12, 2012 has \$1,027.07 on December 31, 2015. This works out to an average of 0.88% per year.

### Year-by-year returns

Any values close to zero may not be visible. This chart shows how the Fund has performed since December 12, 2012 for a contractholder who chose the 75/100 Series option. In the last 3 years the Fund was up in value 3 years.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds Signature Series — 75/100 Series. The performance presented is therefore based on a different MER and may not be representative of actual performance.

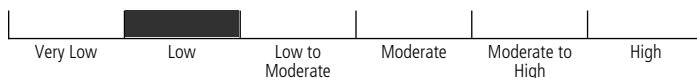
For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

## ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential income, capital preservation and liquidity.

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
	<b>If you sell within:</b>	<b>%</b>
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/100 Series	1.81	1.48	1.26
100/100 Series	1.92	1.58	1.36

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.

## QUICK FACTS

**Date Fund Available:** May 16, 2016  
**Date Fund Created:** May 16, 2016

**Managed by:** Manulife Asset Management Limited  
**Units Outstanding:** n/a

**Total Fund Value:** n/a  
**Portfolio Turnover Rate:** n/a

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/100 Series	\$1,000	2.18	\$10.00	n/a
100/100 Series	\$1,000	2.44	\$10.00	n/a

The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

## WHAT DOES THE FUND INVEST IN?

The fundamental investment objective of the Fund is to earn the highest level of income consistent with the preservation of capital with some capital appreciation by investing primarily in bonds and debentures of various terms issued or guaranteed by Canadian federal, provincial or municipal governments or corporations. The Fund currently invests most of its assets in units of the Manulife Bond mutual fund.

The Top 10 investments for the Fund cannot be shown because the Fund has been offered for less than 1 year.

The Investment Segmentation for the Fund cannot be shown because the Fund has been offered for less than 1 year.

## HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 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 premium allocation option and series option you choose and on your personal tax situation.

### Average return

The average return for the Fund cannot be shown because the Fund has been offered for less than 1 year.

### Year-by-year returns

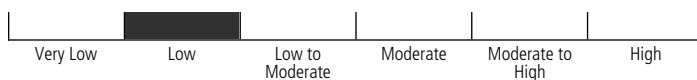
The past performance for the Fund cannot be shown because the Fund has been offered for less than 1 year.

## ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

This Fund may be right for people looking to earn income with some capital appreciation and prefer a low level of investment risk with a medium to long term investment horizon of three to five years.

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
	<b>If you sell within:</b>	<b>%</b>
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/100 Series	2.18	1.81	1.63
100/100 Series	2.44	1.89	1.88

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.

## QUICK FACTS

**Date Fund Available:** May 16, 2016  
**Date Fund Created:** October 10, 2000

**Managed by:** Manulife Asset Management Limited  
**Units Outstanding:** 12,480,698

**Total Fund Value:** \$160.78 million  
**Portfolio Turnover Rate:** 99.02%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/100 Series	\$1,000	2.45	\$10.00	n/a
100/100 Series	\$1,000	2.65	\$10.00	n/a

The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

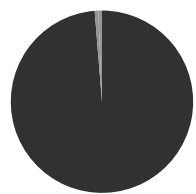
## WHAT DOES THE FUND INVEST IN?

The Fund currently invests most of its assets in units of the Manulife Canadian Corporate Bond mutual fund. The underlying fund invests primarily in Canadian bonds. The underlying fund is made up primarily of corporate bonds. The underlying fund invests either directly or through one or more underlying funds.

Top 10 investments (of the underlying fund as of December 31, 2015)	%
Bank of Montreal 3.12% 9/19/2019	1.3
Citigroup Inc. 3.39% 11/18/2021	1.2
IGM Financial Inc. 6.58% 3/7/2018	1.2
General Motors Financial Company of Canada, Ltd. 3.08% 5/22/2020	1.1
Caisse centrale Desjardins 1.75% 3/2/2020	1.1
Bell Canada 4.75% 9/29/1944	1.1
Ford Credit Canada Limited 3.28% 7/2/2021	1.1
General Motors Financial Company of Canada, Ltd. 3.25% 5/30/2017	1.0
Ford Credit Canada Limited 3.70% 8/2/2018	1.0
Toronto-Dominion Bank, (The) 2.56% 6/24/2020	1.0
<b>Total</b>	<b>11.1</b>

Total investments: 187

## Investment Segmentation (as of December 31, 2015)



- Bonds
- Other Assets
- Cash & Equiv.

**% Assets**  
98.7  
0.6  
0.6

## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the Back-end load option. Returns are after the MER has been deducted.

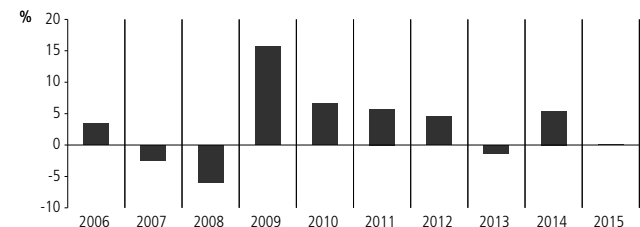
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the Back-end load option 10 years ago has \$1,346.75 on December 31, 2015. This works out to an average of 3.02% 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 10 years for a contractholder who chose the Back-end load option. In the last 10 years the Fund was up in value 7 years and down in value 3 years.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds — Back-end load option. The performance presented is therefore based on a different MER and may not be representative of actual performance.

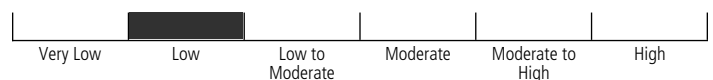
For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

## ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

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

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
	<b>If you sell within:</b>	<b>%</b>
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/100 Series	2.45	2.00	1.33
100/100 Series	2.65	2.20	1.54

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.

## QUICK FACTS

**Date Fund Available:** May 16, 2016  
**Date Fund Created:** October 10, 2000

**Managed by:** Manulife Asset Management Limited  
**Units Outstanding:** 1,018,246

**Total Fund Value:** \$12.66 million  
**Portfolio Turnover Rate:** 112.30%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/100 Series	\$1,000	2.48	\$10.00	n/a
100/100 Series	\$1,000	2.68	\$10.00	n/a

The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

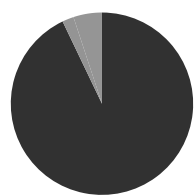
## WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in a mix of Canadian and/or foreign fixed income. The Fund invests in Canadian and/or foreign currency. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Manulife Strategic Investment Grade Global Bond mutual fund.

Top 10 investments (of the underlying fund as of December 31, 2015)	%
Government of Japan 0.10% 12/15/2016	3.9
Government of Sweden 1.50% 11/13/2023	2.4
Government of Singapore 2.50% 6/1/2019	1.9
Bundesrepublik Deutschland 0.50% 2/15/2025	1.8
Government of Australia 5.50% 4/21/2023	1.7
Government of Singapore 2.38% 4/1/2017	1.7
Government of Norway 4.50% 5/22/2019	1.6
3M Company 3.00% 8/7/2025	1.6
Eli Lilly and Company 2.75% 6/1/2025	1.6
Merck & Co. Inc. 2.75% 2/10/2025	1.6
<b>Total</b>	<b>19.6</b>

Total investments: 154

## Investment Segmentation (as of December 31, 2015)



● Bonds	96.9
● Other Assets	-2.1
● Cash & Equiv.	5.3

## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the Back-end load option. Returns are after the MER has been deducted.

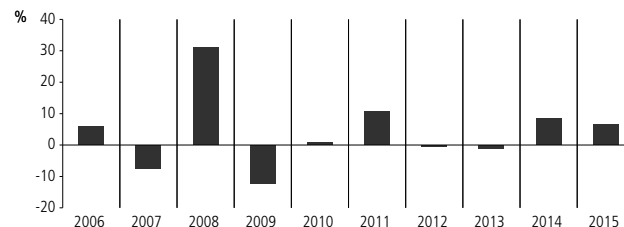
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the Back-end load option 10 years ago has \$1,426.06 on December 31, 2015. This works out to an average of 3.61% 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 10 years for a contractholder who chose the Back-end load option. In the last 10 years the Fund was up in value 6 years and down in value 4 years.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds — Back-end load option. The performance presented is therefore based on a different MER and may not be representative of actual performance.

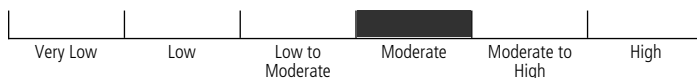
For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

## ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

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

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works	
	<b>If you sell within:</b>	<b>%</b>	
Low-load Option	Up to 1 year	3.00	<ul style="list-style-type: none"> <li>• When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.</li> </ul>
	1 to 2 years	2.00	
	2 to 3 years	1.00	
	More Than 3 years	0.00	
Back-end Load Option	Up to 1 year	6.00	<ul style="list-style-type: none"> <li>• When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.</li> </ul>
	1 to 2 years	5.00	
	2 to 3 years	5.00	
	3 to 4 years	4.00	
	4 to 5 years	3.00	
	5 to 6 years	2.00	
	6 to 7 years	1.00	
	More Than 7 years	0.00	

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/100 Series	2.48	2.03	1.91
100/100 Series	2.68	2.23	2.11

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.



## QUICK FACTS

**Date Fund Available:** May 16, 2016  
**Date Fund Created:** November 17, 2014

**Managed by:** Manulife Asset Management Limited  
**Units Outstanding:** 161,274

**Total Fund Value:** \$1.66 million  
**Portfolio Turnover Rate:** 187.88%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/100 Series	\$1,000	2.48	\$10.00	n/a
100/100 Series	\$1,000	2.68	\$10.00	n/a

The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

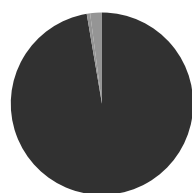
## WHAT DOES THE FUND INVEST IN?

The Fund, using a Tactical Asset Allocation approach, invests primarily in fixed-income securities of Canadian and foreign issuers. These securities may include federal and provincial government, as well as corporate bonds and debentures. The Fund currently invest most of its assets in units of the Manulife Canadian Bond Plus mutual fund.

Top 10 investments (of the underlying fund as of December 31, 2015)	%
Province of Ontario 2.10% 9/8/2018	7.6
Province of Ontario 4.20% 6/2/2020	7.3
Government of Canada 2.75% 12/1/1948	7.0
Province of Ontario 2.60% 6/2/2025	4.6
Province of Ontario 2.90% 12/2/1946	4.6
Province of Quebec 3.75% 9/1/2024	4.5
Province of Quebec 3.50% 12/1/1945	4.4
Province of British Columbia 4.70% 6/18/1937	3.5
JPMorgan Chase & Co. 2.92% 9/19/2017	2.5
Goldman Sachs Group, Inc., (The) 3.38% 2/1/2018	2.5
<b>Total</b>	<b>48.6</b>

Total investments: 45

## Investment Segmentation (as of December 31, 2015)



● Bonds	97.3
● Other Assets	0.6
● Cash & Equiv.	2.1

## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

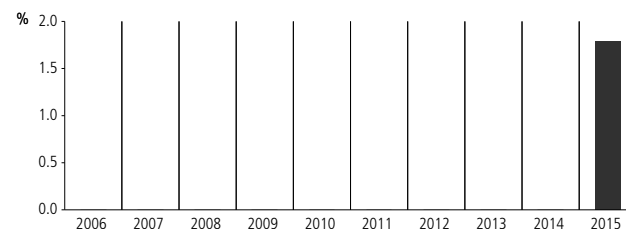
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on November 17, 2014 has \$1,027.21 on December 31, 2015. This works out to an average of 2.43% per year.

### Year-by-year returns

Any values close to zero may not be visible. This chart shows how the Fund has performed since November 17, 2014 for a contractholder who chose the 75/100 Series option. In the last year the Fund was up in value.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds Signature Series — 75/100 Series. The performance presented is therefore based on a different MER and may not be representative of actual performance.

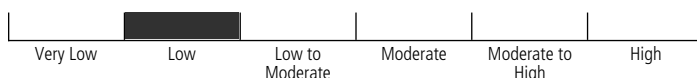
For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

## ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

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

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
	<b>If you sell within:</b>	<b>%</b>
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

• When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

• When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/100 Series	2.48	2.03	1.91
100/100 Series	2.68	2.23	2.11

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.

## QUICK FACTS

**Date Fund Available:** May 16, 2016  
**Date Fund Created:** November 17, 2014

**Managed by:** Franklin Templeton Investments Corp.  
**Units Outstanding:** 149,270

**Total Fund Value:** \$1.57 million  
**Portfolio Turnover Rate:** 13.01%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/100 Series	\$1,000	2.70	\$10.00	n/a
100/100 Series	\$1,000	2.90	\$10.00	n/a

The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

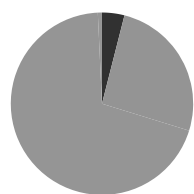
## WHAT DOES THE FUND INVEST IN?

The Fund currently invest most of its assets in units of the Templeton Global Bond Fund. The underlying fund invests primarily in fixed income securities and preferred shares from around the world.

Top 10 investments (of the underlying fund as of December 31, 2015)	%
Government of Indonesia, Senior Note, FR70 8.38% 3/15/2024	2.0
Korea Treasury Bond, Senior Note 3.00% 12/10/2016	1.8
Government of Portugal 3.88% 2/15/2030	1.7
Government of Poland, Strip 1/25/2016	1.6
Government of Indonesia, FR46 9.50% 7/15/2023	1.5
Nota Do Tesouro Nacional, Index Linked 6.00% 8/15/2022	1.4
Government of Serbia 7.25% 9/28/2021	1.4
Government of the Philippines, Senior Note 1.63% 4/25/2016	1.3
Korea Monetary Stabilization Bond, Senior Note 1.96% 2/2/2017	1.3
Government of Hungary 5.38% 2/21/2023	1.3
<b>Total</b>	<b>15.4</b>

Total investments: 212

## Investment Segmentation (as of December 31, 2015)



- Canadian Bonds
- Cash & Equivalents
- Global Bonds
- U.S. Bonds

## % Assets

4.0  
26.2  
70.5  
-0.7

## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

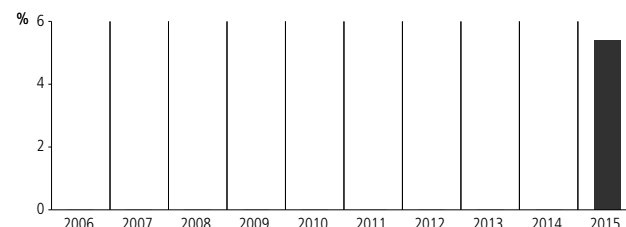
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on November 17, 2014 has \$1,049.24 on December 31, 2015. This works out to an average of 4.39% per year.

### Year-by-year returns

Any values close to zero may not be visible.  
 This chart shows how the Fund has performed since November 17, 2014 for a contractholder who chose the 75/100 Series option. In the last year the Fund was up in value.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds Signature Series — 75/100 Series. The performance presented is therefore based on a different MER and may not be representative of actual performance.

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 premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

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

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
	<b>If you sell within:</b>	<b>%</b>
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.
- **For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/100 Series	2.70	2.25	2.13
100/100 Series	2.90	2.45	2.33

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.

## QUICK FACTS

**Date Fund Available:** May 16, 2016  
**Date Fund Created:** January 12, 2009

**Managed by:** Franklin Templeton Investments Corp.  
**Units Outstanding:** 6,281,654

**Total Fund Value:** \$80.04 million  
**Portfolio Turnover Rate:** 12.33%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/100 Series	\$1,000	3.25	\$10.00	n/a
100/100 Series	\$1,000	3.54	\$10.00	n/a

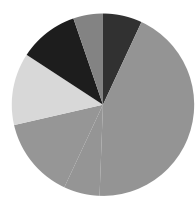
The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

## WHAT DOES THE FUND INVEST IN?

The Fund currently invests most of its assets in units of the Franklin Quotential Diversified Income Portfolio. The underlying fund invests in a mix of underlying funds. The underlying fund invests primarily in a mix of fixed income and equities. The fixed income is primarily Canadian.

Top 10 investments (of the underlying fund as of December 31, 2015)	%
Franklin Bissett Core Plus Bond Fund	26.9
Franklin Bissett Canadian Short Term Bond Fund	10.0
Templeton Global Bond Fund	8.4
BMO Mid Federal Bond Index ETF	6.8
Franklin Strategic Income Fund	6.7
WisdomTree Australia & New Zealand Debt Fund ETF	4.3
Franklin Mutual European Fund	3.7
Franklin U.S. Rising Dividends Fund	3.4
Franklin Bissett Canadian Dividend Fund	3.0
iShares TIPS Bond ETF	2.9
<b>Total</b>	<b>76.0</b>

## Investment Segmentation (as of December 31, 2015)



- Canadian Equity
- Canadian Bonds
- Cash & Equivalents
- Global Bonds
- Global Equity
- U.S. Bonds
- U.S. Equity

## % Assets

- 6.9
- 43.7
- 6.4
- 14.5
- 12.8
- 10.5
- 5.3

## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

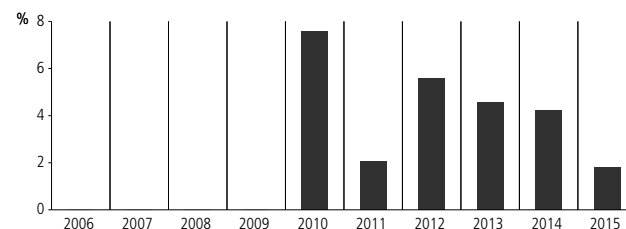
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on January 12, 2009 has \$1,458.06 on December 31, 2015. 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 since January 12, 2009 for a contractholder who chose the 75/100 Series option. In the last 6 years the Fund was up in value 6 years.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds Signature Series — 75/100 Series. The performance presented is therefore based on a different MER and may not be representative of actual performance.

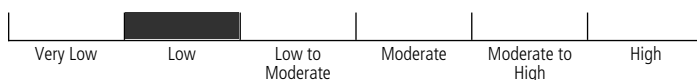
For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

## ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

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

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
	<b>If you sell within:</b>	<b>%</b>
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/100 Series	3.25	2.73	2.14
100/100 Series	3.54	2.98	2.41

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.

## QUICK FACTS

**Date Fund Available:** May 16, 2016  
**Date Fund Created:** November 17, 2014

**Managed by:** SEI Investments Canada Company  
**Units Outstanding:** 6,828

**Total Fund Value:** \$69.00 thousand  
**Portfolio Turnover Rate:** 53.04%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/100 Series	\$1,000	3.29	\$10.00	n/a
100/100 Series	\$1,000	3.54	\$10.00	n/a

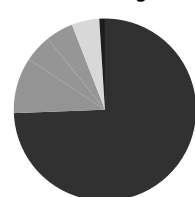
The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

## WHAT DOES THE FUND INVEST IN?

The Fund currently invests most of its assets in units of the SEI Income 20/80 Fund. The underlying fund invests primarily in fixed income and equity securities with a bias toward fixed income. The underlying fund invests through one or more underlying funds.

Top 10 investments (of the underlying fund as of December 31, 2014)	%
SEI Canadian Fixed Income Fund	44.8
SEI Short Term Bond Fund	22.8
SEI Canadian Equity Fund	9.8
SEI Real Return Bond Fund	6.9
SEI EAFE Equity Fund	5.0
SEI U.S. Large Company Equity Fund	4.9
SEI U.S. High Yield Bond Fund	4.6
<b>Total</b>	<b>98.8</b>

## Investment Segmentation (as of December 31, 2014)



	% Assets
Canadian Fixed Income	74.4
Canadian Equity	9.9
U.S. Equity	4.9
International Equity	4.9
Global Fixed Income	4.9
Cash & Equivalents	1.0

## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

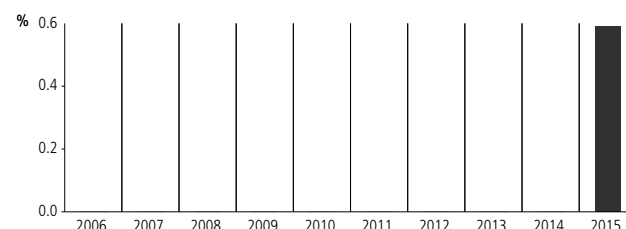
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on November 17, 2014 has \$1,012.62 on December 31, 2015. This works out to an average of 1.13% per year.

### Year-by-year returns

Any values close to zero may not be visible. This chart shows how the Fund has performed since November 17, 2014 for a contractholder who chose the 75/100 Series option. In the last year the Fund was up in value.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds Signature Series — 75/100 Series. The performance presented is therefore based on a different MER and may not be representative of actual performance.

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 premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

This Fund may be right for people seeking long-term capital growth and income. They are looking for a diversified portfolio of fixed income securities and some equities. They are comfortable with the risks associated with investing in equities.

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
	<b>If you sell within:</b>	<b>%</b>
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- The withdrawal charge schedule is based on the date of each premium allocation.
- 1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) F-Class Option
75/100 Series	3.29	2.16
100/100 Series	3.54	2.41

The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.



## QUICK FACTS

**Date Fund Available:** May 16, 2016

**Date Fund Created:** January 6, 2003

**Managed by:** Manulife Financial

**Units Outstanding:** 34,524,766

**Total Fund Value:** \$448.56 million

**Portfolio Turnover Rate:** 110.78%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/100 Series	\$1,000	2.85	\$10.00	n/a
100/100 Series	\$1,000	3.10	\$10.00	n/a

The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

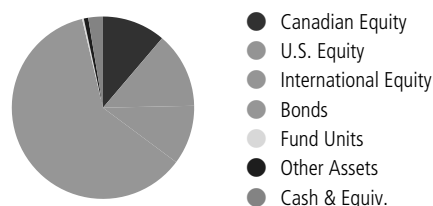
## WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of underlying funds. The Fund invests a larger portion of its assets in Canadian and foreign fixed income. The Fund also invests a smaller portion of its assets in Canadian and foreign equities.

### Top 10 investments (as of December 31, 2015)

	%
Standard Life Canadian Bond Fund	34.3
Manulife Canadian Dividend Income Fund	11.9
Standard Life Short Term Bond Fund	7.5
Manulife U.S. Dividend Income Fund	6.8
Standard Life Global Bond Fund	6.7
Standard Life International Equity Fund	6.1
Manulife Canadian Corporate Bond Fund	5.9
Standard Life Global Equity Value Fund	5.6
Standard Life Emerging Markets Debt Fund	4.5
Standard Life High Yield Bond Fund	4.5
<b>Total</b>	<b>93.8</b>

### Investment Segmentation (as of December 31, 2015)



### % Assets

Canadian Equity	11.4
U.S. Equity	13.7
International Equity	10.7
Bonds	62.1
Fund Units	0.3
Other Assets	-0.8
Cash & Equiv.	2.6

## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the Back-end load option. Returns are after the MER has been deducted.

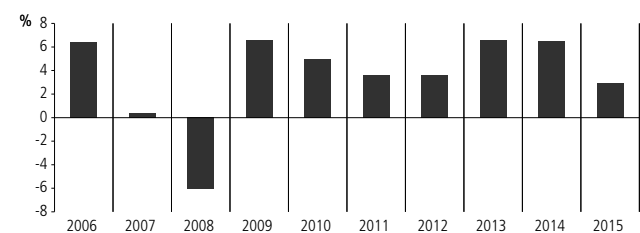
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the Back-end load option 10 years ago has \$1,406.92 on December 31, 2015. This works out to an average of 3.47% 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 10 years for a contractholder who chose the Back-end load option. In the last 10 years the Fund was up in value 9 years and down in value 1 year.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds — Back-end load option. The performance presented is therefore based on a different MER and may not be representative of actual performance.

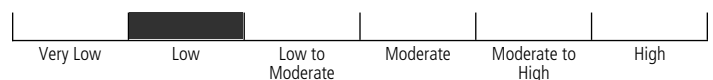
For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

## ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

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

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
	<b>If you sell within:</b>	<b>%</b>
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.
- **For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/100 Series	2.85	2.19	1.57
100/100 Series	3.10	2.44	1.83

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.

## QUICK FACTS

**Date Fund Available:** May 16, 2016  
**Date Fund Created:** January 12, 2009

**Managed by:** Multi-Managers  
**Units Outstanding:** 2,991,300

**Total Fund Value:** \$36.91 million  
**Portfolio Turnover Rate:** 96.10%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/100 Series	\$1,000	3.01	\$10.00	n/a
100/100 Series	\$1,000	3.24	\$10.00	n/a

The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

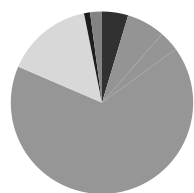
## WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of underlying funds. The Fund invests a larger portion of its assets in Canadian and foreign fixed income. The Fund also invests a smaller portion of its assets in Canadian and foreign equities.

### Top 10 investments (as of December 31, 2015)

	%
Standard Life Canadian Bond Fund	34.3
Standard Life Global Bond Fund	17.7
Manulife Canadian Corporate Bond Fund	16.8
Fidelity True North® Fund	7.5
Manulife Canadian Dividend Income Fund	7.1
Manulife Global Equity Unconstrained Fund	5.6
Templeton Global Stock Trust	5.4
Standard Life U.S. Equity Value Fund	2.9
Invesco International Growth Fund	2.8
Cash and cash equivalents	0.3
<b>Total</b>	<b>100.5</b>

### Investment Segmentation (as of December 31, 2015)



- Canadian Equity
- U.S. Equity
- International Equity
- Bonds
- Fund Units
- Other Assets
- Cash & Equiv.

### % Assets

- 4.7
- 7.0
- 3.6
- 67.9
- 15.7
- 1.1
- 2.1

## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

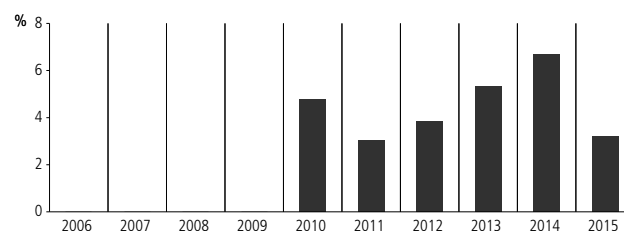
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on January 12, 2009 has \$1,390.24 on December 31, 2015. This works out to an average of 4.84% per year.

### Year-by-year returns

Any values close to zero may not be visible.  
 This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series option. In the last 6 years the Fund was up in value 6 years.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds Signature Series — 75/100 Series. The performance presented is therefore based on a different MER and may not be representative of actual performance.

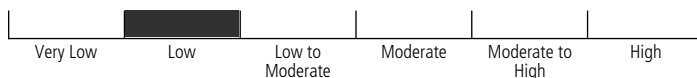
For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

## ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

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

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
	<b>If you sell within:</b>	<b>%</b>
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.
- **For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/100 Series	3.01	2.43	1.88
100/100 Series	3.24	2.70	2.12

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.

## QUICK FACTS

**Date Fund Available:** May 16, 2016  
**Date Fund Created:** November 17, 2014

**Managed by:** Fidelity Investments Canada ULC  
**Units Outstanding:** 533,422

**Total Fund Value:** \$5.56 million  
**Portfolio Turnover Rate:** 21.22%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/100 Series	\$1,000	3.23	\$10.00	n/a
100/100 Series	\$1,000	3.48	\$10.00	n/a

The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

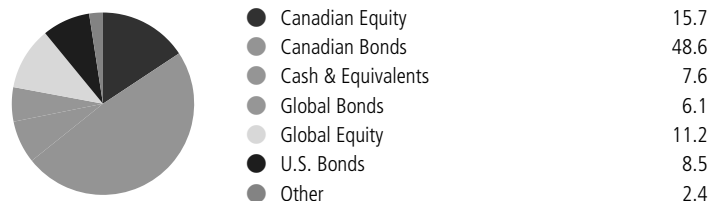
## WHAT DOES THE FUND INVEST IN?

The Fund currently invests most of its assets in units of the Fidelity Income Allocation Fund. The underlying invests primarily in a mix of investment grade fixed income equity securities that are expected to distribute income, either directly or through one or more underlying funds.

Top 10 investments (of the underlying fund as of December 31, 2015)	%
Fidelity Canadian Bond Fund	58.7
Canada Housing 2.00% 12/15/2019	
Province of Ontario 2.85% 6/2/2023	
Province of Ontario 4.20% 6/2/2020	
Province of Ontario 2.60% 6/2/2025	
Government of Canada 5.75% 6/1/2033	
Government of Canada 3.50% 12/1/2045	
Province of Quebec 5.00% 12/1/2041	
Province of Alberta 1.25% 6/1/2020	
Province of Ontario 2.10% 9/8/2019	
Province of Alberta 2.35% 6/1/2025	
Fidelity Dividend Plus Fund	11.8
Fidelity American High Yield Fund	10.3
Fidelity Canadian Focused Equity Investment Trust	5.0
Government of Canada 1.25% 12/1/2047	3.6
Fidelity American High Yield Hedged fund	2.7
<b>Total</b>	<b>92.0</b>

Total investments: 2324

## Investment Segmentation (as of December 31, 2015)



## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

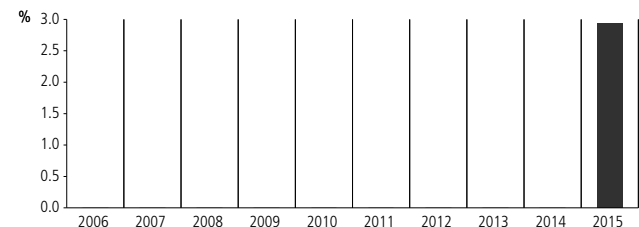
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on November 17, 2014 has \$1,040.49 on December 31, 2015. This works out to an average of 3.61% per year.

### Year-by-year returns

Any values close to zero may not be visible. This chart shows how the Fund has performed since November 17, 2014 for a contractholder who chose the 75/100 Series option. In the last year the Fund was up in value.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds Signature Series — 75/100 Series. The performance presented is therefore based on a different MER and may not be representative of actual performance.

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 premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

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

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
	<b>If you sell within:</b>	<b>%</b>
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

• When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

• When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/100 Series	3.23	2.68	2.10
100/100 Series	3.48	2.93	2.35

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.

## QUICK FACTS

**Date Fund Available:** May 16, 2016  
**Date Fund Created:** January 12, 2009

**Managed by:** Russell Investments Canada Limited  
**Units Outstanding:** 1,211,438

**Total Fund Value:** \$14.84 million  
**Portfolio Turnover Rate:** 13.44%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/100 Series	\$1,000	3.33	\$10.00	n/a
100/100 Series	\$1,000	3.74	\$10.00	n/a

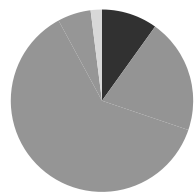
The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

## WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of underlying funds. The Fund invests primarily in fixed income. The Fund also invests in some Canadian and foreign equities. The Fund currently invests most of its assets in units of the Russell Income Essentials Portfolio.

Top 10 investments (of the underlying fund as of December 31, 2015)	%
Russell Fixed Income Pool	37.1
Russell Short Term Income Pool	12.0
Russell Core Plus Fixed Income Pool	11.9
Russell Overseas Equity Pool	6.1
Russell Focus US Equity Pool	6.0
Russell Global High Income Bond Pool	5.9
Russell Focused Global Equity Pool	5.0
Russell Canadian Dividend Pool	3.9
Russell Focused Canadian Equity Pool	3.9
Russell Global Infrastructure Pool	2.1
<b>Total</b>	<b>93.9</b>

## Investment Segmentation (as of December 31, 2015)



● Canadian Equity	9.9
● International Equity	20.3
● Canadian Fixed Income	61.9
● International Fixed Income	5.9
● Other	2.0

## % Assets

## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

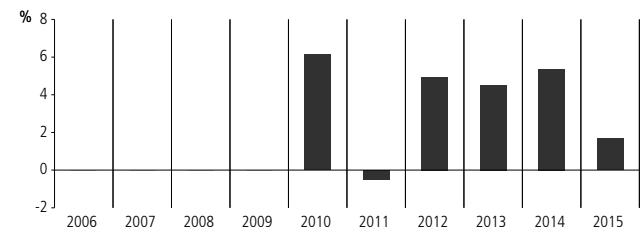
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on January 12, 2009 has \$1,398.26 on December 31, 2015. This works out to an average of 4.93% per year.

### Year-by-year returns

Any values close to zero may not be visible. This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series option. In the last 6 years the Fund was up in value 5 years and down in value 1 year.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds Signature Series — 75/100 Series. The performance presented is therefore based on a different MER and may not be representative of actual performance.

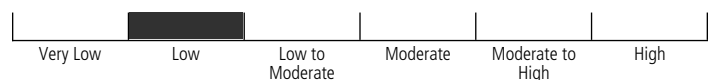
For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

## ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

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

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works	
	<b>If you sell within:</b>	<b>%</b>	
Low-load Option	Up to 1 year	3.00	<ul style="list-style-type: none"> <li>• When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.</li> </ul>
	1 to 2 years	2.00	
	2 to 3 years	1.00	
	More Than 3 years	0.00	
Back-end Load Option	Up to 1 year	6.00	<ul style="list-style-type: none"> <li>• When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.</li> </ul>
	1 to 2 years	5.00	
	2 to 3 years	5.00	
	3 to 4 years	4.00	
	4 to 5 years	3.00	
	5 to 6 years	2.00	
	6 to 7 years	1.00	
	More Than 7 years	0.00	

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/100 Series	3.33	2.82	2.24
100/100 Series	3.74	3.03	2.59

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.



## QUICK FACTS

**Date Fund Available:** May 16, 2016

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$12.74 million

**Date Fund Created:** November 18, 2013

**Units Outstanding:** 1,175,786

**Portfolio Turnover Rate:** 122.57%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/100 Series	\$1,000	2.97	\$10.00	n/a
100/100 Series	\$1,000	3.22	\$10.00	n/a

The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

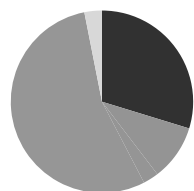
## WHAT DOES THE FUND INVEST IN?

The Fund currently invests most of its assets in units of the Manulife Canadian Conservative Income mutual fund. The underlying fund invests primarily in a mix of fixed income and equity securities. The fixed income and equities are of Canadian and foreign issuers.

Top 10 investments (of the underlying fund as of December 31, 2015)	%
Province of Quebec 5.00% 12/1/2041	3.9
Province of Ontario 2.90% 12/2/2046	2.8
Toronto-Dominion Bank, (The)	2.1
Royal Bank of Canada	1.9
Province of Ontario 3.45% 6/2/2045	1.9
Bank of Nova Scotia, (The)	1.9
Province of Ontario 3.50% 6/2/2043	1.6
Manulife Financial Corporation	1.4
Enbridge Inc.	1.3
Banner Trust 0.65% 1/4/2016	1.2
<b>Total</b>	<b>19.8</b>

Total investments: 172

## Investment Segmentation (as of December 31, 2015)



- Canadian Equity
- U.S. Equity
- International Equity
- Bonds
- Cash & Equiv.

## % Assets

29.7  
9.9  
2.8  
54.5  
3.1

## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

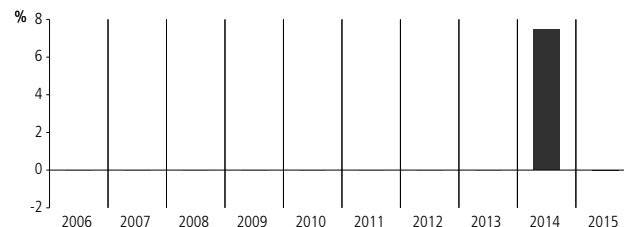
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on November 18, 2013 has \$1,083.88 on December 31, 2015. This works out to an average of 3.88% per year.

### Year-by-year returns

Any values close to zero may not be visible. This chart shows how the Fund has performed since November 18, 2013 for a contractholder who chose the 75/100 Series option. In the last 2 years the Fund was up in value 1 year and down in value 1 year.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds Signature Series — 75/100 Series. The performance presented is therefore based on a different MER and may not be representative of actual performance.

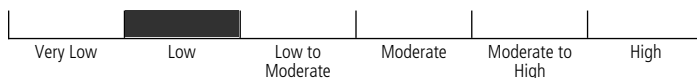
For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

## ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

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

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
	<b>If you sell within:</b>	<b>%</b>
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/100 Series	2.97	2.29	1.85
100/100 Series	3.22	2.54	2.10

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.

## QUICK FACTS

**Date Fund Available:** May 16, 2016  
**Date Fund Created:** September 6, 2011

**Managed by:** OceanRock Investments Inc.  
**Units Outstanding:** 169,157

**Total Fund Value:** \$1.94 million  
**Portfolio Turnover Rate:** 22.67%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/100 Series	\$1,000	3.23	\$10.00	n/a
100/100 Series	\$1,000	3.49	\$10.00	n/a

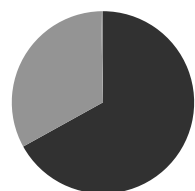
The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

## WHAT DOES THE FUND INVEST IN?

This Fund invests in a mix of equities and fixed-income securities. The Fund invests in Meritas socially responsible investment (SRI) funds. The Fund may invest in units of other funds managed by OceanRock Investments Inc. The Fund currently invests most of its assets in units of the Meritas Income & Growth Portfolio.

Top 10 investments (of the underlying fund as of December 31, 2015)	%
Meritas Canadian Bond Fund	52.2
Government of Canada 1.50% 2/1/2017	
Province of Ontario 2.85% 6/2/2023	
Canada T-Bill 1.00% 2/11/2016	
Province of Quebec 3.50% 12/1/2045	
Province of Ontario 2.60% 6/2/2025	
Canada Housing Trust 2.35% 12/15/2018	
Government of Canada 2.75% 6/1/2022	
Province of Ontario 3.45% 6/2/2045	
Government of Canada 2.25% 6/1/2025	
Government of Canada 3.50% 12/1/2045	
Meritas Strategic Income Fund	14.8
Meritas Monthly Dividend and Income Fund	12.9
Meritas U.S. Equity Fund	11.5
Meritas International Equity Fund	8.3
<b>Total</b>	<b>99.6</b>
Total investments: 493	

## Investment Segmentation (as of December 31, 2015)



● Fixed Income	67.0
● Equity	32.7
● Cash & Equivalents	0.3

## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

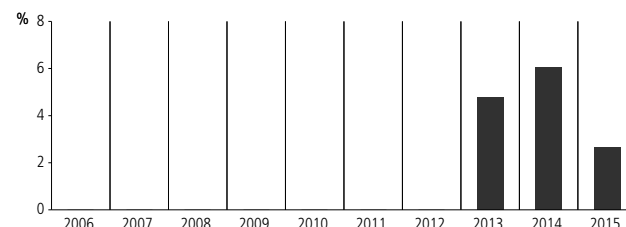
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on December 12, 2012 has \$1,145.63 on December 31, 2015. This works out to an average of 4.56% per year.

### Year-by-year returns

Any values close to zero may not be visible.  
This chart shows how the Fund has performed since December 12, 2012 for a contractholder who chose the 75/100 Series option. In the last 3 years the Fund was up in value 3 years.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds Signature Series — 75/100 Series. The performance presented is therefore based on a different MER and may not be representative of actual performance.

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 premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

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

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
	<b>If you sell within:</b>	<b>%</b>
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.
- **For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/100 Series	3.23	2.87	2.16
100/100 Series	3.49	3.12	2.42

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.

## QUICK FACTS

**Date Fund Available:** May 16, 2016

**Date Fund Created:** January 6, 2003

**Managed by:** Manulife Financial

**Units Outstanding:** 31,637,710

**Total Fund Value:** \$429.64 million

**Portfolio Turnover Rate:** 106.19%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/100 Series	\$1,000	2.90	\$10.00	n/a
100/100 Series	\$1,000	3.15	\$10.00	n/a

The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

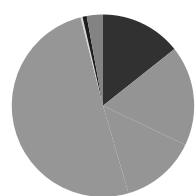
## WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of underlying funds. The Fund invests a larger portion of its assets in Canadian and foreign fixed income. The Fund also invests a smaller portion of its assets in Canadian and foreign equities.

### Top 10 investments (as of December 31, 2015)

	%
Standard Life Canadian Bond Fund	16.1
Manulife Canadian Corporate Bond Fund	13.8
Manulife Canadian Dividend Income Fund	12.6
Standard Life Global Bond Fund	6.5
Standard Life Short Term Bond Fund	6.0
Manulife U.S. Dividend Income Fund	5.8
Standard Life Emerging Markets Debt Fund	5.3
Standard Life High Yield Bond Fund	5.0
Manulife Global Dividend Growth Fund	4.7
Standard Life Canadian Equity Value Fund	4.6
<b>Total</b>	<b>80.6</b>

### Investment Segmentation (as of December 31, 2015)



- Canadian Equity
- U.S. Equity
- International Equity
- Bonds
- Fund Units
- Other Assets
- Cash & Equiv.

### % Assets

14.6
18.0
13.6
51.3
0.3
-0.8
2.9

## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the Back-end load 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 premium allocation option and series option you choose and on your personal tax situation.

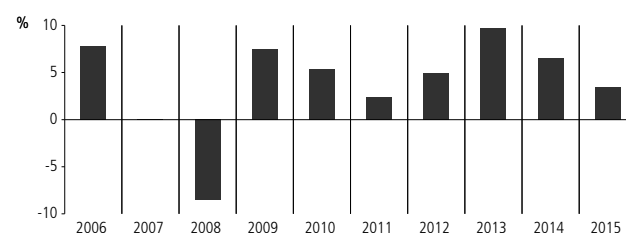
### Average return

A person who invested \$1,000 in the Fund and chose the Back-end load option 10 years ago has \$1,451.76 on December 31, 2015. This works out to an average of 3.80% 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 10 years for a contractholder who chose the Back-end load option. In the last 10 years the Fund was up in value 9 years and down in value 1 year.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds — Back-end load option. The performance presented is therefore based on a different MER and may not be representative of actual performance.

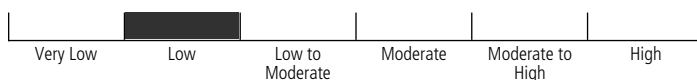
For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

## ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

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

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
	<b>If you sell within:</b>	<b>%</b>
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/100 Series	2.90	2.24	1.62
100/100 Series	3.15	2.49	1.88

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.

## QUICK FACTS

**Date Fund Available:** May 16, 2016  
**Date Fund Created:** January 12, 2009

**Managed by:** Multi-Managers  
**Units Outstanding:** 4,539,073

**Total Fund Value:** \$59.19 million  
**Portfolio Turnover Rate:** 85.95%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/100 Series	\$1,000	3.09	\$10.00	n/a
100/100 Series	\$1,000	3.35	\$10.00	n/a

The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

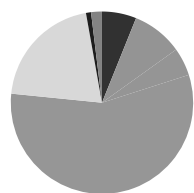
## WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of underlying funds. The Fund invests a larger portion of its assets in Canadian and foreign fixed income. The Fund also invests a smaller portion of its assets in Canadian and foreign equities.

### Top 10 investments (as of December 31, 2015)

	%
Standard Life Canadian Bond Fund	29.0
Standard Life Global Bond Fund	15.1
Manulife Canadian Corporate Bond Fund	14.2
Fidelity True North® Fund	10.0
Manulife Canadian Dividend Income Fund	9.3
Manulife Global Equity Unconstrained Fund	8.0
Templeton Global Stock Trust	7.7
Standard Life U.S. Equity Value Fund	3.5
Invesco International Growth Fund	3.4
Cash and cash equivalents	0.2
<b>Total</b>	<b>100.2</b>

### Investment Segmentation (as of December 31, 2015)



- Canadian Equity
- U.S. Equity
- International Equity
- Bonds
- Fund Units
- Other Assets
- Cash & Equiv.

### % Assets

Canadian Equity	6.2
U.S. Equity	9.2
International Equity	5.0
Bonds	57.6
Fund Units	21.0
Other Assets	-0.9
Cash & Equiv.	2.0

## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

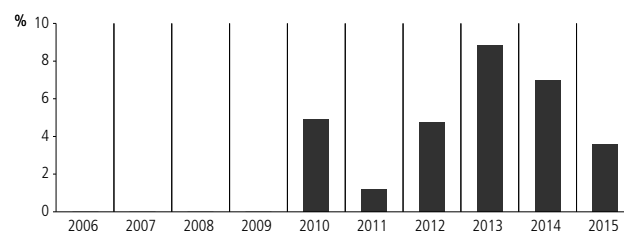
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on January 12, 2009 has \$1,474.78 on December 31, 2015. This works out to an average of 5.74% per year.

### Year-by-year returns

Any values close to zero may not be visible.  
 This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series option. In the last 6 years the Fund was up in value 6 years.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds Signature Series — 75/100 Series. The performance presented is therefore based on a different MER and may not be representative of actual performance.

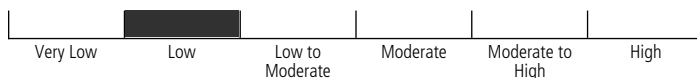
For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

## ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

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

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
	<b>If you sell within:</b>	<b>%</b>
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/100 Series	3.09	2.54	1.97
100/100 Series	3.35	2.76	2.23

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.



## QUICK FACTS

**Date Fund Available:** May 16, 2016  
**Date Fund Created:** January 12, 2009

**Managed by:** Franklin Templeton Investments Corp.  
**Units Outstanding:** 3,175,382

**Total Fund Value:** \$42.00 million  
**Portfolio Turnover Rate:** 11.53%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/100 Series	\$1,000	3.34	\$10.00	n/a
100/100 Series	\$1,000	3.59	\$10.00	n/a

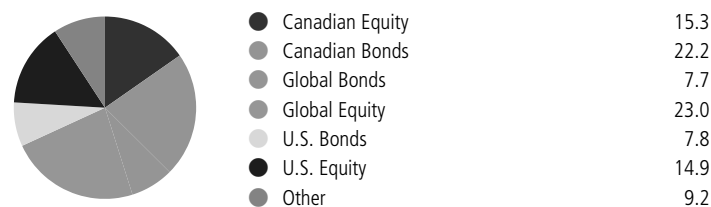
The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

## WHAT DOES THE FUND INVEST IN?

The Fund currently invests most of its assets in units of the Franklin Quotential Balanced Income Portfolio. The underlying fund invests in a mix of underlying funds. The underlying fund invests in a mix of equity and fixed income. The equities are Canadian and foreign.

Top 10 investments (of the underlying fund as of December 31, 2015)	%
Franklin Bissett Core Plus Bond Fund	29.2
Templeton Global Bond Fund	6.2
Franklin Mutual European Fund	5.0
Franklin Bissett Canadian Equity Fund	4.5
Franklin Strategic Income Fund	4.4
Franklin U.S. Core Equity Fund	4.3
BMO Mid Federal Bond Index ETF	4.0
S&P Depository Receipt EURO STOXX 50 ETF	3.6
Franklin Bissett All Canadian Focus Fund	3.4
Franklin Flex Cap Growth Fund	3.4
<b>Total</b>	<b>67.8</b>

## Investment Segmentation (as of December 31, 2015)



## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

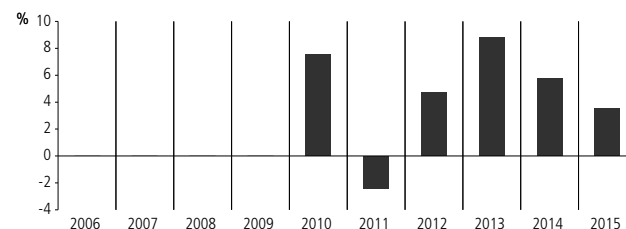
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on January 12, 2009 has \$1,550.44 on December 31, 2015. This works out to an average of 6.50% per year.

### Year-by-year returns

Any values close to zero may not be visible. This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series option. In the last 6 years the Fund was up in value 5 years and down in value 1 year.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds Signature Series — 75/100 Series. The performance presented is therefore based on a different MER and may not be representative of actual performance.

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 premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

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

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works	
	<b>If you sell within:</b>	<b>%</b>	
Low-load Option	Up to 1 year	3.00	<ul style="list-style-type: none"> <li>• When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.</li> </ul>
	1 to 2 years	2.00	
	2 to 3 years	1.00	
	More Than 3 years	0.00	
Back-end Load Option	Up to 1 year	6.00	<ul style="list-style-type: none"> <li>• When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.</li> </ul>
	1 to 2 years	5.00	
	2 to 3 years	5.00	
	3 to 4 years	4.00	
	4 to 5 years	3.00	
	5 to 6 years	2.00	
	6 to 7 years	1.00	
	More Than 7 years	0.00	

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/100 Series	3.34	2.79	2.16
100/100 Series	3.59	3.04	2.47

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.

## QUICK FACTS

**Date Fund Available:** May 16, 2016

**Managed by:** CI Investments Inc.

**Total Fund Value:** \$7.41 million

**Date Fund Created:** November 17, 2014

**Units Outstanding:** 735,267

**Portfolio Turnover Rate:** 14.46%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/100 Series	\$1,000	3.28	\$10.00	n/a
100/100 Series	\$1,000	3.53	\$10.00	n/a

The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

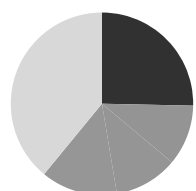
## WHAT DOES THE FUND INVEST IN?

The Fund currently invests most of its assets in units of the CI Cambridge High Income Fund. The underlying fund invests primarily in fixed income, high yielding equity securities and other income producing securities from issuers around the world.

Top 10 investments (of the underlying fund as of December 31, 2015)	%
Cambridge Bond Fund	30.2
Cambridge Global Dividend Fund	9.2
Brookfield Infrastructure Partners L.P.	4.0
Granite Real Estate Investment Trust	1.6
Aena S.A.	1.5
STORE Capital Corporation	1.4
Abertis Infraestructuras SA	1.2
Activia Properties Inc.	1.1
Brookfield Property Partners L.P.	1.1
Severn Trent Plc	1.1
<b>Total</b>	<b>52.3</b>

Total investments: 45

## Investment Segmentation (as of December 31, 2015)



	% Assets
● Cash & Equivalents	25.6
● International Equity	10.9
● Canadian Equity	11.4
● U.S. Equity	13.7
● Bonds	39.4

## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

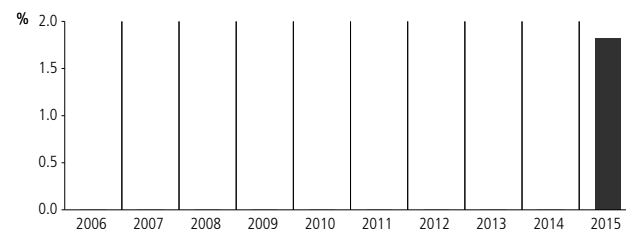
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on November 17, 2014 has \$1,009.18 on December 31, 2015. This works out to an average of 0.82% per year.

### Year-by-year returns

Any values close to zero may not be visible. This chart shows how the Fund has performed since November 17, 2014 for a contractholder who chose the 75/100 Series option. In the last year the Fund was up in value.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds Signature Series — 75/100 Series. The performance presented is therefore based on a different MER and may not be representative of actual performance.

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 premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

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

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
	<b>If you sell within:</b>	<b>%</b>
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.
- **For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/100 Series	3.28	2.73	2.15
100/100 Series	3.53	2.98	2.40

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.

## QUICK FACTS

**Date Fund Available:** May 16, 2016

**Managed by:** Fidelity Investments Canada ULC

**Total Fund Value:** \$37.28 million

**Date Fund Created:** November 17, 2014

**Units Outstanding:** 3,151,777

**Portfolio Turnover Rate:** 5.43%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/100 Series	\$1,000	3.55	\$10.00	n/a
100/100 Series	\$1,000	3.80	\$10.00	n/a

The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

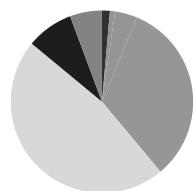
## WHAT DOES THE FUND INVEST IN?

The Fund currently invests most of its assets in units of the Fidelity Global Monthly Income Fund. The underlying fund invests primarily in a mix of equity and fixed income securities from issuers around the world, either directly or through one or more underlying funds.

Top 10 investments (of the underlying fund as of December 31, 2015)	%
Fidelity Global Dividend Investment Trust	39.6
Fidelity Global Bond Fund	26.8
Fidelity Global High Yield Investment Trust	10.5
Fidelity Global Real Estate Fund	7.1
Fidelity Emerging Markets Debt Investment Trust	5.1
Fidelity Convertible Securities Investment Trust	4.8
Fidelity Global Intristic Value Investment Trust	1.7
iShares 20+ Year Treasury Bond ETF	1.7
Fidelity High Income Commercial Real Estate Investment Trust	1.5
Fidelity Floating Rate High Income Investment Trust	1.3
<b>Total</b>	<b>100.0</b>

Total investments: 2964

## Investment Segmentation (as of December 31, 2015)



	% Assets
Canadian Equity	1.4
Canadian Bonds	0.9
Cash & Equivalents	3.9
Global Bonds	32.7
Global Equity	47.1
U.S. Bonds	8.3
Other	5.7

## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

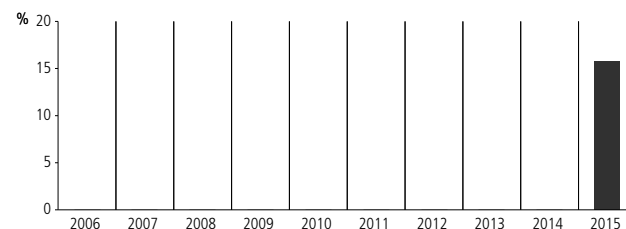
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on November 17, 2014 has \$1,184.25 on December 31, 2015. This works out to an average of 16.30% per year.

### Year-by-year returns

Any values close to zero may not be visible. This chart shows how the Fund has performed since November 17, 2014 for a contractholder who chose the 75/100 Series option. In the last year the Fund was up in value.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds Signature Series — 75/100 Series. The performance presented is therefore based on a different MER and may not be representative of actual performance.

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 premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

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

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
	<b>If you sell within:</b>	<b>%</b>
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.
- **For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/100 Series	3.55	2.99	2.42
100/100 Series	3.80	3.24	2.67

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.

## QUICK FACTS

**Date Fund Available:** May 16, 2016

**Managed by:** Fidelity Investments Canada ULC

**Total Fund Value:** \$330.63 million

**Date Fund Created:** May 2, 2011

**Units Outstanding:** 27,436,140

**Portfolio Turnover Rate:** 6.32%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/100 Series	\$1,000	3.32	\$10.00	n/a
100/100 Series	\$1,000	3.59	\$10.00	n/a

The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

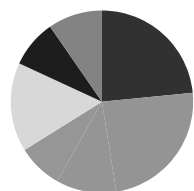
## WHAT DOES THE FUND INVEST IN?

The Fund currently invests most of its assets in units of the Fidelity Income Allocation Fund. The underlying fund invests mostly in a mix of Canadian equities and bonds. The underlying fund also invests in US bonds. The underlying fund invests either directly or through one or more underlying funds.

Top 10 investments (of the underlying fund as of December 31, 2015)	%
Fidelity Canadian Bond Fund	26.4
Fidelity Dividend Plus Fund	16.4
Fidelity American High Yield Fund	10.6
Fidelity Convertible Securities Investment Trust	5.3
Fidelity Emerging Markets Debt Investment Trust	5.1
Fidelity High Income Commercial Real Estate Investment Trust	2.5
Government of Canada 3.50% 12/1/2045	2.1
Toronto-Dominion Bank, (The)	1.5
Metro Inc.	1.2
Fairfax Financial Holdings Ltd.	1.2
<b>Total</b>	<b>72.2</b>

Total investments: 2317

## Investment Segmentation (as of December 31, 2015)



	% Assets
Canadian Equity	23.4
Canadian Bonds	24.0
Cash & Equivalents	10.7
Global Bonds	8.0
Global Equity	15.8
U.S. Bonds	8.5
Other	9.6

## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

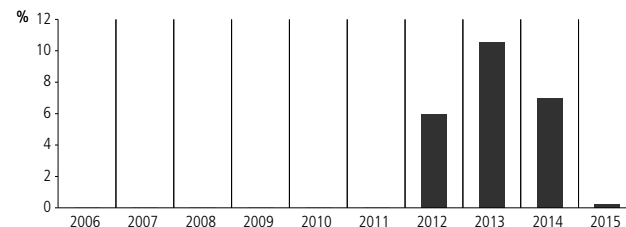
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on May 2, 2011 has \$1,252.57 on December 31, 2015. This works out to an average of 4.95% per year.

### Year-by-year returns

Any values close to zero may not be visible. This chart shows how the Fund has performed since May 2, 2011 for a contractholder who chose the 75/100 Series option. In the last 4 years the Fund was up in value 4 years.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds Signature Series — 75/100 Series. The performance presented is therefore based on a different MER and may not be representative of actual performance.

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 premium allocation if the markets go down. The MER includes an 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 investment 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 income and capital growth.

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
	<b>If you sell within:</b>	<b>%</b>
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/100 Series	3.32	2.76	2.21
100/100 Series	3.59	2.93	2.48

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.



## QUICK FACTS

**Date Fund Available:** May 16, 2016  
**Date Fund Created:** January 12, 2009

**Managed by:** Fidelity Investments Canada ULC  
**Units Outstanding:** 11,071,419

**Total Fund Value:** \$157.02 million  
**Portfolio Turnover Rate:** 8.56%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/100 Series	\$1,000	3.27	\$10.00	n/a
100/100 Series	\$1,000	3.63	\$10.00	n/a

The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

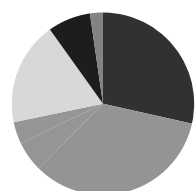
## WHAT DOES THE FUND INVEST IN?

The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Fidelity Canadian Balanced Fund. The underlying fund invests primarily in a mix of fixed income, equities and money market. The underlying fund invests primarily in Canada.

Top 10 investments (of the underlying fund as of December 31, 2015)	%
Restaurant Brands International Inc.	3.0
Brookfield Asset Management Inc., Limited Voting, A	2.9
Canadian Pacific Railway Limited	2.2
Gildan Activewear Inc.	2.0
Toronto-Dominion Bank, (The)	1.8
CVS Health Corp.	1.6
Methanex Corporation	1.5
Alimentation Couche-Tard Inc., Subordinated Voting, B	1.5
Moody's Corporation	1.4
Medtronic plc	1.3
<b>Total</b>	<b>19.1</b>

Total investments: 1031

## Investment Segmentation (as of December 31, 2015)



- Canadian Equity
- Canadian Bonds
- Cash & Equivalents
- Global Bonds
- Global Equity
- U.S. Bonds
- Other

## % Assets

- 28.5
- 33.9
- 5.4
- 3.9
- 18.4
- 7.6
- 2.3

## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

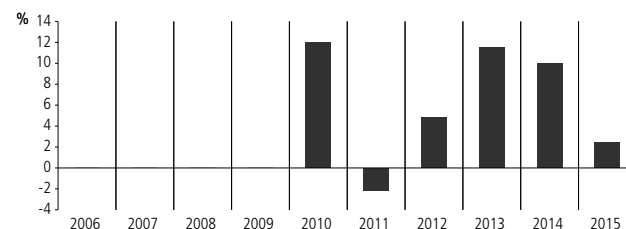
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on January 12, 2009 has \$1,732.15 on December 31, 2015. 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 since January 12, 2009 for a contractholder who chose the 75/100 Series option. In the last 6 years the Fund was up in value 5 years and down in value 1 year.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds Signature Series — 75/100 Series. The performance presented is therefore based on a different MER and may not be representative of actual performance.

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 premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

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

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
	<b>If you sell within:</b>	<b>%</b>
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/100 Series	3.27	2.66	2.19
100/100 Series	3.63	2.91	2.50

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.

## QUICK FACTS

**Date Fund Available:** May 16, 2016  
**Date Fund Created:** January 12, 2009

**Managed by:** Franklin Templeton Investments Corp.  
**Units Outstanding:** 484,729

**Total Fund Value:** \$6.95 million  
**Portfolio Turnover Rate:** 13.29%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/100 Series	\$1,000	3.49	\$10.00	n/a
100/100 Series	\$1,000	3.74	\$10.00	n/a

The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

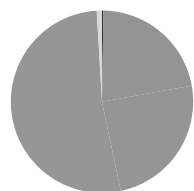
## WHAT DOES THE FUND INVEST IN?

The Fund currently invests most of its assets in units of the Templeton Global Balanced Fund. The underlying fund invests in a mix of equities and fixed income around the world. The underlying fund invests either directly or through one or more underlying funds.

Top 10 investments (of the underlying fund as of December 31, 2015)	%
United Mexican States 7.25% 12/15/2016	2.0
Government of Hungary, Senior Note 5.38% 3/25/2024	2.0
Government of Malaysia, Senior Note 4.01% 9/15/2017	1.6
HSBC Holdings PLC	1.5
Roche Holding AG	1.4
BP plc	1.4
Samsung Electronics Co., Ltd.	1.3
General Motors Co.	1.2
Amgen Inc.	1.2
J.P. Morgan Chase & Co.	1.1
<b>Total</b>	<b>14.7</b>

Total investments: 327

## Investment Segmentation (as of December 31, 2015)



- Canadian Bonds
- Cash & Equivalents
- Global Bonds
- Global Equity
- U.S. Bonds
- U.S. Equity

## % Assets

0.2  
18.1  
20.2  
43.2  
0.8

## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

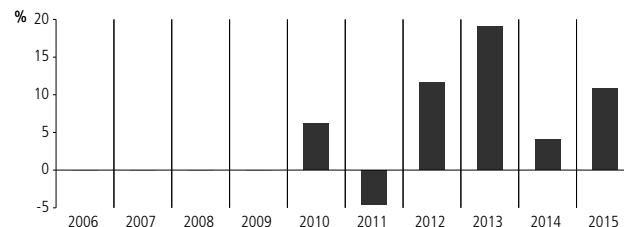
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on January 12, 2009 has \$1,666.11 on December 31, 2015. This works out to an average of 7.60% per year.

### Year-by-year returns

Any values close to zero may not be visible.  
This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series option. In the last 6 years the Fund was up in value 5 years and down in value 1 year.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds Signature Series — 75/100 Series. The performance presented is therefore based on a different MER and may not be representative of actual performance.

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 premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

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

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
	<b>If you sell within:</b>	<b>%</b>
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/100 Series	3.49	2.94	2.36
100/100 Series	3.74	3.19	2.61

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.

## QUICK FACTS

**Date Fund Available:** May 16, 2016

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$21.82 million

**Date Fund Created:** December 12, 2012

**Units Outstanding:** 1,762,888

**Portfolio Turnover Rate:** 132.09%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/75 Series	\$1,000	2.59	\$10.00	n/a

The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

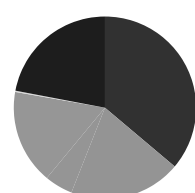
## WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in fixed income and equity securities. The fixed income and equities are Canadian and foreign. The Fund currently invests most of its assets in units of the Manulife Tactical Income mutual fund.

Top 10 investments (of the underlying fund as of December 31, 2015)	%
Canada Treasury Bill 0.23% 2/25/2016	7.3
Canada Treasury Bill 0.37% 6/2/2016	5.2
Canada Treasury Bill 0.30% 4/7/2016	3.9
The Toronto-Dominion Bank	2.9
Royal Bank of Canada	2.2
The Bank of Nova Scotia	2.1
Enbridge Inc.	1.8
Canada Treasury Bill 0.52% 6/16/2016	1.6
Manulife Financial Corporation	1.5
LyondellBasell Industries NV, Class A	1.4
<b>Total</b>	<b>30.1</b>

Total investments: 168

## Investment Segmentation (as of December 31, 2015)



	% Assets
Canadian Equity	36.1
U.S. Equity	19.8
International Equity	5.0
Bonds	16.8
Other Assets	0.2
Cash & Equiv.	22.0

## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the 75/75 Series option. Returns are after the MER has been deducted.

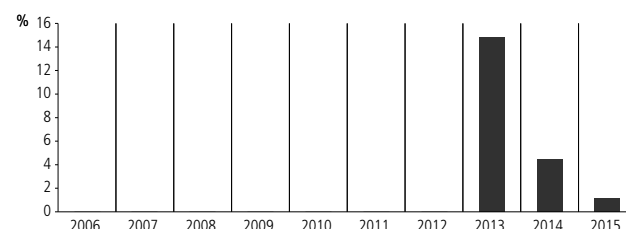
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the 75/75 Series option on December 12, 2012 has \$1,228.42 on December 31, 2015. This works out to an average of 6.98% per year.

### Year-by-year returns

Any values close to zero may not be visible. This chart shows how the Fund has performed since December 12, 2012 for a contractholder who chose the 75/75 Series option. In the last 3 years the Fund was up in value 3 years.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds Signature Series — 75/100 Series. The performance presented is therefore based on a different MER and may not be representative of actual performance.

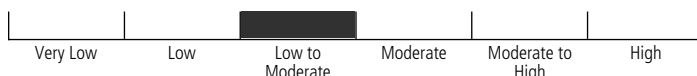
For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

## ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

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

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
	<b>If you sell within:</b>	<b>%</b>
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/75 Series	2.59	1.93	1.50

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.

## QUICK FACTS

**Date Fund Available:** May 16, 2016  
**Date Fund Created:** November 18, 2013

**Managed by:** Standard Life Investments Limited  
**Units Outstanding:** 20,445,689

**Total Fund Value:** \$218.08 million  
**Portfolio Turnover Rate:** 2.57%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/75 Series	\$1,000	3.01	\$10.00	n/a

The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

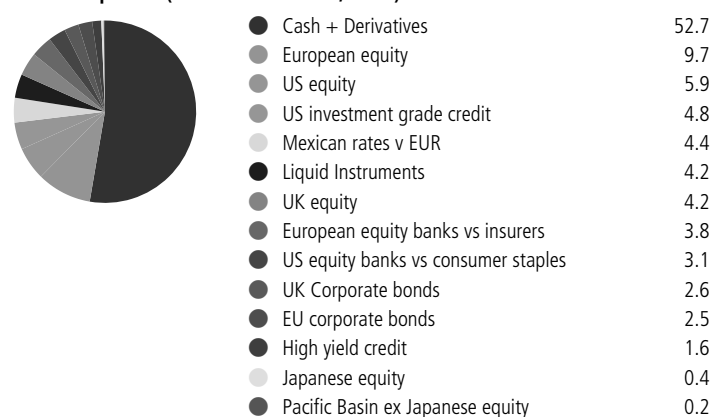
## WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in a mix of derivative contracts, fixed income securities, equities and cash on the global markets. The Fund currently invests most of its assets in shares of the Standard Life Investments Global SICAV, Global Absolute Return Strategies Fund.

### Strategy weighting (as of December 31, 2015)

	%
Equities	33.4
FX	28.5
Duration	21.8
Credit	7.7
Stock Selection	6.0
Volatility	2.5
Cash	0.2
<b>Total</b>	<b>100.0</b>

### Market exposure (as of December 31, 2015)



## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the 75/75 Series option. Returns are after the MER has been deducted.

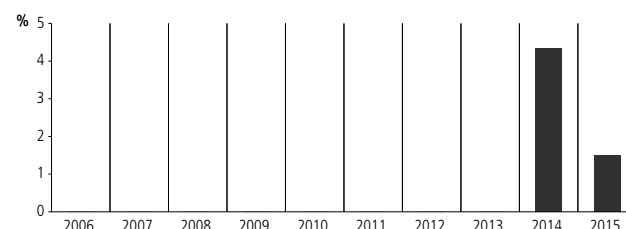
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the 75/75 Series option on November 15, 2013 has \$1,064.24 on December 31, 2015. This works out to an average of 2.97% per year.

### Year-by-year returns

Any values close to zero may not be visible. This chart shows how the Fund has performed since November 15, 2013 for a contractholder who chose the 75/75 Series option. In the last 2 years the Fund was up in value 2 years.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds Signature Series — 75/100 Series. The performance presented is therefore based on a different MER and may not be representative of actual performance.

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 premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential capital growth over the medium to long term. They are looking for a fund which aims to deliver positive absolute return in all market conditions. They are comfortable with the risks of investing in equities, derivative contracts and in the global market.

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
	<b>If you sell within:</b>	<b>%</b>
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/75 Series	3.01	2.55	1.87

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.



## QUICK FACTS

**Date Fund Available:** May 16, 2016  
**Date Fund Created:** May 16, 2016

**Managed by:** Manulife Asset Management Limited  
**Units Outstanding:** n/a

**Total Fund Value:** n/a  
**Portfolio Turnover Rate:** n/a

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/100 Series	\$1,000	2.97	\$10.00	n/a
100/100 Series	\$1,000	3.25	\$10.00	n/a

The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

## WHAT DOES THE FUND INVEST IN?

The Fund's assets are primarily allocated across equities and fixed income securities, where the equity portion will primarily be invested in a portfolio of Canadian securities, and the fixed income portion in a diversified portfolio of bonds and debentures of various terms issued or guaranteed by Canadian and foreign federal, provincial or municipal governments or corporations. The Fund currently invests most of its assets in units of the Manulife Canadian Opportunities Balanced mutual fund.

The Top 10 investments for the Fund cannot be shown because the Fund has been offered for less than 1 year.

The Investment Segmentation for the Fund cannot be shown because the Fund has been offered for less than 1 year.

## HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 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 premium allocation option and series option you choose and on your personal tax situation.

### Average return

The average return for the Fund cannot be shown because the Fund has been offered for less than 1 year.

### Year-by-year returns

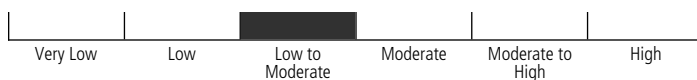
The past performance for the Fund cannot be shown because the Fund has been offered for less than 1 year.

## ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

This Fund may be right for people seeking long-term capital appreciation and a foundation for a well-diversified portfolio. They are looking to invest for the medium to long term (three to five years).

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
	<b>If you sell within:</b>	<b>%</b>
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/100 Series	2.97	2.22	1.85
100/100 Series	3.25	2.62	2.12

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.

## QUICK FACTS

**Date Fund Available:** May 16, 2016

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** n/a

**Date Fund Created:** May 16, 2016

**Units Outstanding:** n/a

**Portfolio Turnover Rate:** n/a

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/100 Series	\$1,000	2.92	\$10.00	n/a
100/100 Series	\$1,000	3.21	\$10.00	n/a

The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

## WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in equities and fixed-income instruments. These securities can be Canadian or foreign. The Fund currently invests most of its assets in units of the Manulife Canadian Monthly Income mutual fund.

The Top 10 investments for the Fund cannot be shown because the Fund has been offered for less than 1 year.

The Investment Segmentation for the Fund cannot be shown because the Fund has been offered for less than 1 year.

## HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 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 premium allocation option and series option you choose and on your personal tax situation.

### Average return

The average return for the Fund cannot be shown because the Fund has been offered for less than 1 year.

### Year-by-year returns

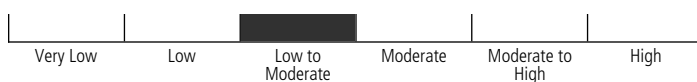
The past performance for the Fund cannot be shown because the Fund has been offered for less than 1 year.

## ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

This Fund may be right for people seeking a regular flow of monthly revenue and the benefits of a diversified mix of equities and fixed-income instruments. They are comfortable with the risks of investing in the equity market and have an investment horizon of at least three to five years.

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
	<b>If you sell within:</b>	<b>%</b>
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/100 Series	2.92	2.25	1.82
100/100 Series	3.21	2.52	2.09

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.

## QUICK FACTS

**Date Fund Available:** May 16, 2016  
**Date Fund Created:** January 12, 2009

**Managed by:** Russell Investments Canada Limited  
**Units Outstanding:** 1,519,433

**Total Fund Value:** \$19.37 million  
**Portfolio Turnover Rate:** 16.20%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/100 Series	\$1,000	3.57	\$10.00	n/a
100/100 Series	\$1,000	3.74	\$10.00	n/a

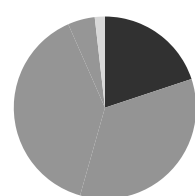
The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

## WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of underlying funds. The Fund invests primarily in Canadian and foreign equities. The Fund also invests in some fixed income. The Fund currently invests most of its assets in units of the Russell Diversified Monthly Income Portfolio.

Top 10 investments (of the underlying fund as of December 31, 2015)	%
Russell Fixed Income Pool	29.3
Russell Canadian Equity Pool	15.8
Russell US Equity Pool	9.2
Russell Global Equity Pool	9.1
Russell Overseas Equity Pool	8.6
Russell Core Plus Fixed Income Pool	7.8
Russell Global High Income Bond Pool	4.8
Russell Smaller Companies Pool	4.1
Russell Global Infrastructure Pool	3.0
Russell Emerging Markets Equity Pool	2.5
<b>Total</b>	<b>94.2</b>

## Investment Segmentation (as of December 31, 2015)



	% Assets
Canadian Equity	19.9
International Equity	34.5
Canadian Fixed Income	39.0
International Fixed Income	4.8
Other	1.8

## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

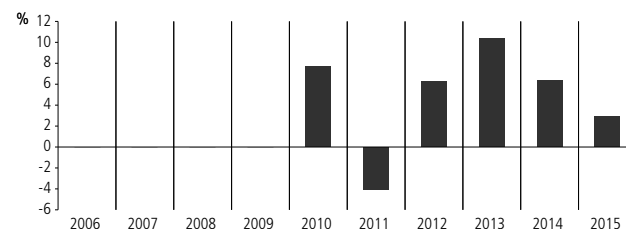
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on January 12, 2009 has \$1,553.81 on December 31, 2015. This works out to an average of 6.53% per year.

### Year-by-year returns

Any values close to zero may not be visible. This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series option. In the last 6 years the Fund was up in value 5 years and down in value 1 year.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds Signature Series — 75/100 Series. The performance presented is therefore based on a different MER and may not be representative of actual performance.

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 premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

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

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works	
	<b>If you sell within:</b>	<b>%</b>	
Low-load Option	Up to 1 year	3.00	<ul style="list-style-type: none"> <li>• When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.</li> </ul>
	1 to 2 years	2.00	
	2 to 3 years	1.00	
	More Than 3 years	0.00	
Back-end Load Option	Up to 1 year	6.00	<ul style="list-style-type: none"> <li>• When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.</li> </ul>
	1 to 2 years	5.00	
	2 to 3 years	5.00	
	3 to 4 years	4.00	
	4 to 5 years	3.00	
	5 to 6 years	2.00	
	6 to 7 years	1.00	
	More Than 7 years	0.00	

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/100 Series	3.57	2.99	2.43
100/100 Series	3.74	3.34	2.63

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.

## QUICK FACTS

**Date Fund Available:** May 16, 2016  
**Date Fund Created:** January 12, 2009

**Managed by:** Invesco Canada Ltd.  
**Units Outstanding:** 1,310,345

**Total Fund Value:** \$18.87 million  
**Portfolio Turnover Rate:** 15.51%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/100 Series	\$1,000	3.49	\$10.00	n/a
100/100 Series	\$1,000	3.74	\$10.00	n/a

The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

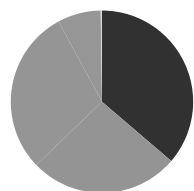
## WHAT DOES THE FUND INVEST IN?

The Fund currently invests most of its assets in units of the Trimark Global Balanced Fund. The underlying fund invests in a mix of equities and fixed income around the world. The underlying fund invests either directly or through one or more underlying funds.

Top 10 investments (of the underlying fund as of December 31, 2015)	%
Canadian Dollar Cash Management Fund	4.2
Hyundai Mobis Co., Ltd.	4.0
Microsoft Corp.	3.8
U.S. Dollar Cash Management Fund	3.5
Ross Stores, Inc.	3.4
Cisco Systems, Inc.	3.4
Anthem, Inc.	3.2
Government of Canada 1.50% 2/1/2017	2.6
Oracle Corp.	2.5
Medtronic PLC	2.5
<b>Total</b>	<b>33.0</b>

Total investments: 128

### Investment Segmentation (as of December 31, 2015)



- Foreign equity
- U.S. Equity
- Fixed income
- Cash & Equivalents
- Other

### % Assets

36.4  
26.7  
29.4  
7.7  
-0.2

## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

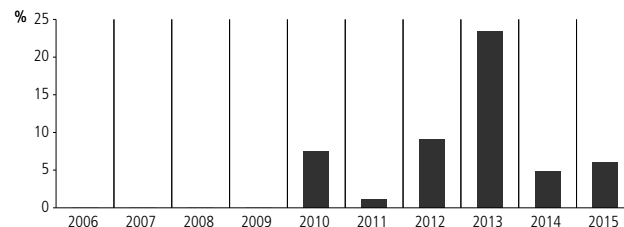
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on January 12, 2009 has \$1,756.82 on December 31, 2015. This works out to an average of 8.43% per year.

### Year-by-year returns

Any values close to zero may not be visible.  
This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series option. In the last 6 years the Fund was up in value 6 years.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds Signature Series — 75/100 Series. The performance presented is therefore based on a different MER and may not be representative of actual performance.

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 premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

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

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
	<b>If you sell within:</b>	<b>%</b>
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/100 Series	3.49	2.93	2.36
100/100 Series	3.74	3.18	2.61

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.



## QUICK FACTS

**Date Fund Available:** May 16, 2016  
**Date Fund Created:** January 6, 2003

**Managed by:** Manulife Financial  
**Units Outstanding:** 17,178,389

**Total Fund Value:** \$256.69 million  
**Portfolio Turnover Rate:** 104.42%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/100 Series	\$1,000	3.01	\$10.00	n/a
100/100 Series	\$1,000	3.26	\$10.00	n/a

The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

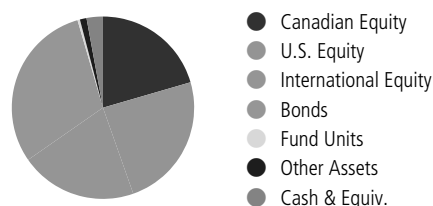
## WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of underlying funds. The Fund invests a larger portion of its assets in Canadian and foreign equities. The Fund also invests a smaller portion of its assets in Canadian and foreign fixed income.

### Top 10 investments (as of December 31, 2015)

	%
Standard Life Canadian Equity Fund	11.1
Manulife Global Equity Unconstrained Fund	9.3
Standard Life U.S. Equity Value Fund	7.3
Standard Life Global Bond Fund	7.3
Standard Life High Yield Bond Fund	6.2
Manulife Canadian Dividend Income Fund	6.1
Standard Life Canadian Equity Value Fund	6.0
Manulife Canadian Corporate Bond Fund	5.7
Standard Life Emerging Markets Debt Fund	5.3
Manulife U.S. Dividend Income Fund	5.2
<b>Total</b>	<b>69.5</b>

### Investment Segmentation (as of December 31, 2015)



### % Assets

Canadian Equity	21.0
U.S. Equity	24.7
International Equity	21.2
Bonds	30.9
Fund Units	0.4
Other Assets	-1.2
Cash & Equiv.	3.0

## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the Back-end load option. Returns are after the MER has been deducted.

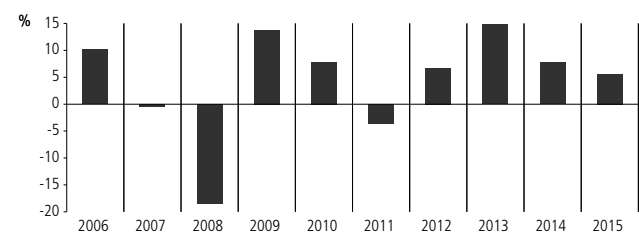
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the Back-end load option 10 years ago has \$1,468.42 on December 31, 2015. This works out to an average of 3.92% per year.

### Year-by-year returns

Any values close to zero may not be visible. This chart shows how the Fund has performed in each of the past 10 years for a contractholder who chose the Back-end load option. In the last 10 years the Fund was up in value 7 years and down in value 3 years.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds — Back-end load option. The performance presented is therefore based on a different MER and may not be representative of actual performance.

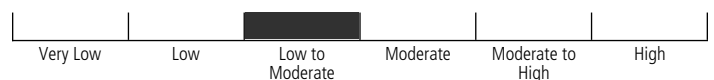
For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

## ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

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

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
	<b>If you sell within:</b>	<b>%</b>
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/100 Series	3.01	2.34	1.72
100/100 Series	3.26	2.59	1.98

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.

## QUICK FACTS

**Date Fund Available:** May 16, 2016  
**Date Fund Created:** January 12, 2009

**Managed by:** Multi-Managers  
**Units Outstanding:** 3,747,171

**Total Fund Value:** \$53.17 million  
**Portfolio Turnover Rate:** 76.40%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/100 Series	\$1,000	3.24	\$10.00	n/a
100/100 Series	\$1,000	3.51	\$10.00	n/a

The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

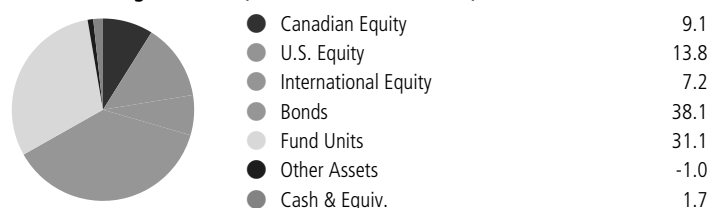
## WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of underlying funds. The Fund invests a larger portion of its assets in Canadian and foreign equities. The Fund also invests a smaller portion of its assets in Canadian and foreign fixed income.

### Top 10 investments (as of December 31, 2015)

	%
Standard Life Canadian Bond Fund	19.1
Fidelity True North® Fund	14.7
Manulife Canadian Dividend Income Fund	13.6
Manulife Global Equity Unconstrained Fund	11.3
Templeton Global Stock Trust	10.8
Standard Life Global Bond Fund	10.0
Manulife Canadian Corporate Bond Fund	9.4
Standard Life U.S. Equity Value Fund	5.7
Invesco International Growth Fund	5.6
Cash and cash equivalents	0.0
<b>Total</b>	<b>100.2</b>

### Investment Segmentation (as of December 31, 2015)



## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

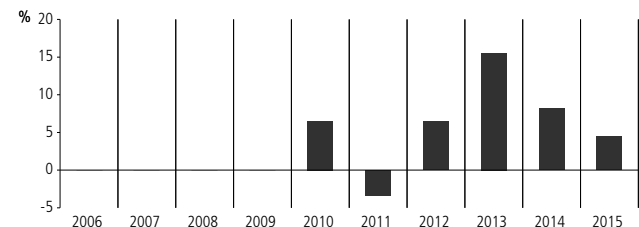
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on January 12, 2009 has \$1,678.90 on December 31, 2015. This works out to an average of 7.72% per year.

### Year-by-year returns

Any values close to zero may not be visible. This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series option. In the last 6 years the Fund was up in value 5 years and down in value 1 year.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds Signature Series — 75/100 Series. The performance presented is therefore based on a different MER and may not be representative of actual performance.

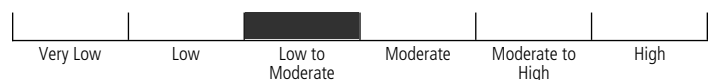
For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

## ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

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

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
	<b>If you sell within:</b>	<b>%</b>
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/100 Series	3.24	2.66	2.12
100/100 Series	3.51	2.92	2.38

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.

## QUICK FACTS

**Date Fund Available:** May 16, 2016  
**Date Fund Created:** January 12, 2009

**Managed by:** Franklin Templeton Investments Corp.  
**Units Outstanding:** 3,888,436

**Total Fund Value:** \$55.95 million  
**Portfolio Turnover Rate:** 10.52%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/100 Series	\$1,000	3.42	\$10.00	n/a
100/100 Series	\$1,000	3.68	\$10.00	n/a

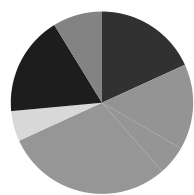
The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

## WHAT DOES THE FUND INVEST IN?

The Fund currently invests most of its assets in units of the Franklin Quotential Balanced Growth Portfolio. The underlying fund invests in a mix of underlying funds. The underlying fund invests in a mix of Canadian and foreign income and equities.

Top 10 investments (of the underlying fund as of December 31, 2015)	%
Franklin Bissett Core Plus Bond Fund	19.9
Franklin Mutual European Fund	6.8
Franklin Bissett Canadian Equity Fund	6.1
Franklin U.S. Core Equity Fund	5.9
S&P Depository Receipt EURO STOXX 50 ETF	4.9
Franklin Bissett All Canadian Focus Fund	4.6
Franklin Flex Cap Growth Fund	4.6
Franklin U.S. Rising Dividends Fund	4.4
Templeton Global Bond Fund	4.2
Franklin Templeton Canadian Large Cap Fund	3.2
<b>Total</b>	<b>64.6</b>

## Investment Segmentation (as of December 31, 2015)



	% Assets
Canadian Equity	18.2
Canadian Bonds	15.2
Global Bonds	5.2
Global Equity	29.6
U.S. Bonds	5.4
U.S. Equity	17.7
Other	8.8

## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

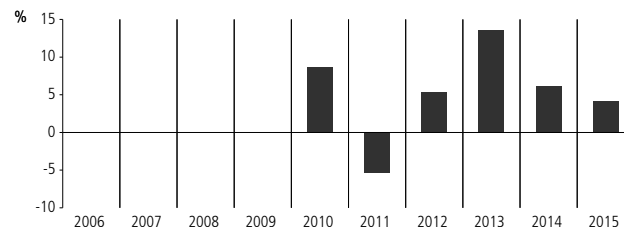
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on January 12, 2009 has \$1,681.39 on December 31, 2015. This works out to an average of 7.75% per year.

### Year-by-year returns

Any values close to zero may not be visible. This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series option. In the last 6 years the Fund was up in value 5 years and down in value 1 year.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds Signature Series — 75/100 Series. The performance presented is therefore based on a different MER and may not be representative of actual performance.

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 premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

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

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works	
	<b>If you sell within:</b>	<b>%</b>	
Low-load Option	Up to 1 year	3.00	<ul style="list-style-type: none"> <li>• When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.</li> </ul>
	1 to 2 years	2.00	
	2 to 3 years	1.00	
	More Than 3 years	0.00	
Back-end Load Option	Up to 1 year	6.00	<ul style="list-style-type: none"> <li>• When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.</li> </ul>
	1 to 2 years	5.00	
	2 to 3 years	5.00	
	3 to 4 years	4.00	
	4 to 5 years	3.00	
	5 to 6 years	2.00	
	6 to 7 years	1.00	
	More Than 7 years	0.00	

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/100 Series	3.42	2.80	2.30
100/100 Series	3.68	3.15	2.55

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.

## QUICK FACTS

**Date Fund Available:** May 16, 2016  
**Date Fund Created:** November 18, 2013

**Managed by:** Manulife Asset Management Limited  
**Units Outstanding:** 8,914,277

**Total Fund Value:** \$120.50 million  
**Portfolio Turnover Rate:** 123.55%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/100 Series	\$1,000	3.25	\$10.00	n/a
100/100 Series	\$1,000	3.50	\$10.00	n/a

The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

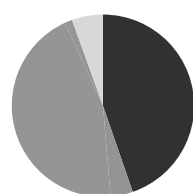
## WHAT DOES THE FUND INVEST IN?

The Fund currently invests most of its assets in units of the Manulife Unhedged U.S. Monthly High Income mutual fund. The underlying fund invests primarily in a mix of fixed income and equity securities of U.S. issuers.

Top 10 investments (of the underlying fund as of December 31, 2015)	%
The Charles Schwab Corporation	1.4
Avago Technologies Ltd.	1.4
American Tower Corporation, Class A	1.4
Fortune Brands Home & Security Inc.	1.4
American International Group Inc.	1.3
United Airlines, 2013-1, Class B, Pass Through Trust 5.38% 2/15/2023	1.3
Visteon Corporation	1.3
Allegion PLC	1.3
Newell Rubbermaid Inc.	1.3
Altria Group Inc.	1.3
<b>Total</b>	<b>13.3</b>

Total investments: 112

## Investment Segmentation (as of December 31, 2015)



- U.S. Equity
- International Equity
- Bonds
- Other Assets
- Cash & Equiv.

## % Assets

44.7  
4.0  
44.5  
1.4  
5.5

## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

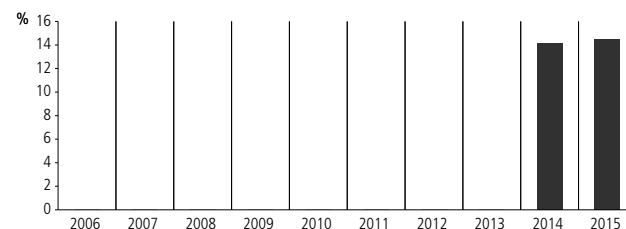
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on November 18, 2013 has \$1,351.72 on December 31, 2015. This works out to an average of 15.30% per year.

### Year-by-year returns

Any values close to zero may not be visible. This chart shows how the Fund has performed since November 18, 2013 for a contractholder who chose the 75/100 Series option. In the last 2 years the Fund was up in value 2 years.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds Signature Series — 75/100 Series. The performance presented is therefore based on a different MER and may not be representative of actual performance.

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 premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

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

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works	
	<b>If you sell within:</b>	<b>%</b>	
Low-load Option	Up to 1 year	3.00	<ul style="list-style-type: none"> <li>• When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.</li> </ul>
	1 to 2 years	2.00	
	2 to 3 years	1.00	
	More Than 3 years	0.00	
Back-end Load Option	Up to 1 year	6.00	<ul style="list-style-type: none"> <li>• When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.</li> </ul>
	1 to 2 years	5.00	
	2 to 3 years	5.00	
	3 to 4 years	4.00	
	4 to 5 years	3.00	
	5 to 6 years	2.00	
	6 to 7 years	1.00	
	More Than 7 years	0.00	

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/100 Series	3.25	2.57	2.14
100/100 Series	3.50	2.82	2.39

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.



## QUICK FACTS

**Date Fund Available:** May 16, 2016

**Date Fund Created:** May 16, 2016

**Managed by:** Manulife Asset Management Limited

**Units Outstanding:** n/a

**Total Fund Value:** n/a

**Portfolio Turnover Rate:** n/a

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/100 Series	\$1,000	3.25	\$10.00	n/a
100/100 Series	\$1,000	3.50	\$10.00	n/a

The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

## WHAT DOES THE FUND INVEST IN?

The Fund seeks to provide a combination of income and capital appreciation by investing primarily in a diversified portfolio of U.S. dividend paying and other equity securities as well as fixed income securities. The Fund currently invests most of its assets in units of the Manulife U.S. Monthly High Income mutual fund.

The Top 10 investments for the Fund cannot be shown because the Fund has been offered for less than 1 year.

The Investment Segmentation for the Fund cannot be shown because the Fund has been offered for less than 1 year.

## HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 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 premium allocation option and series option you choose and on your personal tax situation.

### Average return

The average return for the Fund cannot be shown because the Fund has been offered for less than 1 year.

### Year-by-year returns

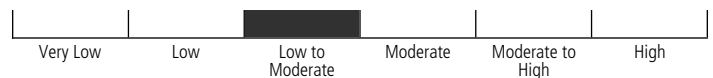
The past performance for the Fund cannot be shown because the Fund has been offered for less than 1 year.

## ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

This Fund may be right for people looking for a consistent monthly income and some capital growth over a medium to long term investment horizon of three to five years.

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
	<b>If you sell within:</b>	<b>%</b>
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/100 Series	3.25	2.57	2.14
100/100 Series	3.50	2.82	2.39

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.

## QUICK FACTS

**Date Fund Available:** May 16, 2016  
**Date Fund Created:** May 16, 2016

**Managed by:** Manulife Asset Management Limited  
**Units Outstanding:** n/a

**Total Fund Value:** n/a  
**Portfolio Turnover Rate:** n/a

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/100 Series	\$1,000	3.38	\$10.00	n/a
100/100 Series	\$1,000	3.53	\$10.00	n/a

The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

## WHAT DOES THE FUND INVEST IN?

The Fund seeks to provide a combination of income and capital appreciation by investing primarily in a global diversified portfolio of equity and fixed income securities. The Fund currently invests most of its assets in units of the Manulife Global Balanced mutual fund.

The Top 10 investments for the Fund cannot be shown because the Fund has been offered for less than 1 year.

The Investment Segmentation for the Fund cannot be shown because the Fund has been offered for less than 1 year.

## HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 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 premium allocation option and series option you choose and on your personal tax situation.

### Average return

The average return for the Fund cannot be shown because the Fund has been offered for less than 1 year.

### Year-by-year returns

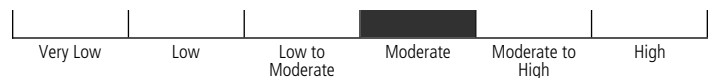
The past performance for the Fund cannot be shown because the Fund has been offered for less than 1 year.

## ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

This Fund may be right for people seeking long term growth through a diversified portfolio of equity and fixed income securities. They are looking to diversify their investments with foreign exposure and are investing for the medium to long term (three to five years).

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
	<b>If you sell within:</b>	<b>%</b>
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/100 Series	3.38	2.70	2.25
100/100 Series	3.53	2.85	2.40

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.

## QUICK FACTS

**Date Fund Available:** May 16, 2016  
**Date Fund Created:** November 17, 2014

**Managed by:** Franklin Templeton Investments Corp.  
**Units Outstanding:** 163,659

**Total Fund Value:** \$1.56 million  
**Portfolio Turnover Rate:** 10.11%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/100 Series	\$1,000	3.49	\$10.00	n/a
100/100 Series	\$1,000	3.74	\$10.00	n/a

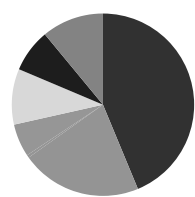
The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

## WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in a portfolio of Franklin Bissett funds to achieve a balance of fixed income and equity securities from Canadian and foreign issuers. The Fund currently invests most of its assets in units of the Franklin Bissett Canadian Balanced Fund.

Top 10 investments (of the underlying fund as of December 31, 2015)	%
Franklin Bissett Canadian Equity Fund	19.1
Franklin Bissett Corporate Bond Fund	13.8
Franklin Bissett Core Plus Bond Fund	13.3
Franklin Bissett Microcap Fund	5.6
Franklin Bissett All Canadian Focus Fund	5.6
Franklin Bissett Small Cap Fund	5.4
Franklin U.S. Rising Dividends Fund	4.1
Franklin Bissett U.S. Focus Fund	4.1
Templeton EAFE Developed Markets Fund	4.1
Franklin Bissett Canadian Dividend Fund	3.9
<b>Total</b>	<b>78.9</b>

## Investment Segmentation (as of December 31, 2015)



	% Assets
Canadian Equity	43.7
Canadian Bonds	21.4
Cash & Equivalents	0.5
Global Bonds	5.8
Global Equity	9.9
U.S. Bonds	7.7
U.S. Equity	11.0

## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

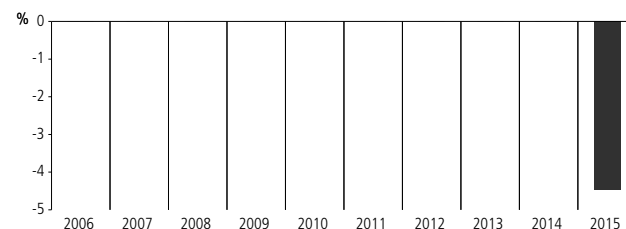
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on November 17, 2014 has \$952.14 on December 31, 2015. This works out to an average of -4.29% per year.

### Year-by-year returns

Any values close to zero may not be visible.  
 This chart shows how the Fund has performed since November 17, 2014 for a contractholder who chose the 75/100 Series option. In the last year the Fund was down in value.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds Signature Series — 75/100 Series. The performance presented is therefore based on a different MER and may not be representative of actual performance.

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 premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

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

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
	<b>If you sell within:</b>	<b>%</b>
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.
- When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.
- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.
- **For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/100 Series	3.49	2.94	2.36
100/100 Series	3.74	3.19	2.61

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.

## QUICK FACTS

**Date Fund Available:** May 16, 2016  
**Date Fund Created:** November 17, 2014

**Managed by:** SEI Investments Canada Company  
**Units Outstanding:** 59,254

**Total Fund Value:** \$615.00 thousand  
**Portfolio Turnover Rate:** 11.60%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/100 Series	\$1,000	3.49	\$10.00	n/a
100/100 Series	\$1,000	3.74	\$10.00	n/a

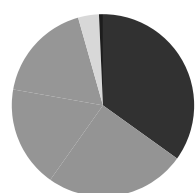
The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

## WHAT DOES THE FUND INVEST IN?

The Fund currently invests most of its assets in units of the SEI Balanced 60/40 Fund. The underlying fund invests primarily in a mix of equity and fixed income securities from Canadian and foreign issuers. The underlying fund invests through one or more underlying funds.

Top 10 investments (of the underlying fund as of December 31, 2014)	%
SEI Canadian Fixed Income Fund	29.8
SEI Canadian Equity Fund	22.6
SEI U.S. Large Company Equity Fund	14.3
SEI EAFE Equity Fund	14.1
SEI Real Return Bond Fund	5.9
SEI Emerging Markets Equity Fund	3.8
SEI U.S. High Yield Bond Fund	3.7
SEI U.S. Small Company Equity Fund	3.0
SEI Canadian Small Company Equity Fund	1.8
<b>Total</b>	<b>99.2</b>

## Investment Segmentation (as of December 31, 2014)



- Canadian Fixed Income
- Canadian Equity
- International Equity
- U.S. Equity
- Global Fixed Income
- Cash & Equivalents

## % Assets

Canadian Fixed Income	34.9
Canadian Equity	24.9
International Equity	18.0
U.S. Equity	17.8
Global Fixed Income	3.7
Cash & Equivalents	0.7

## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

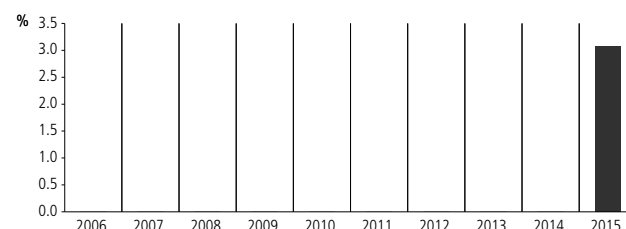
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on November 17, 2014 has \$1,037.93 on December 31, 2015. This works out to an average of 3.38% per year.

### Year-by-year returns

Any values close to zero may not be visible. This chart shows how the Fund has performed since November 17, 2014 for a contractholder who chose the 75/100 Series option. In the last year the Fund was up in value.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds Signature Series — 75/100 Series. The performance presented is therefore based on a different MER and may not be representative of actual performance.

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 premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

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

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
	<b>If you sell within:</b>	<b>%</b>
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) F-Class Option
75/100 Series	3.49	2.36
100/100 Series	3.74	2.61

The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.



## QUICK FACTS

**Date Fund Available:** May 16, 2016  
**Date Fund Created:** November 17, 2014

**Managed by:** CI Investments Inc.  
**Units Outstanding:** 548,021

**Total Fund Value:** \$6.07 million  
**Portfolio Turnover Rate:** 5.18%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/100 Series	\$1,000	3.55	\$10.00	n/a
100/100 Series	\$1,000	3.80	\$10.00	n/a

The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

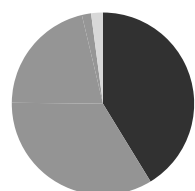
## WHAT DOES THE FUND INVEST IN?

The Fund currently invests most of its assets in units of the CI Black Creek Global Balanced Fund. The underlying fund invests primarily in a balanced portfolio of equity and fixed income securities from governments, agencies and corporations around the world.

Top 10 investments (of the underlying fund as of December 31, 2015)	%
Signature Corporate Bond Fund	24.2
CI Money Market Fund	9.7
Galp Energia SGPS SA	3.6
Galaxy Entertainment Group Ltd.	3.4
Oracle Corporation	3.2
HeidelbergCement AG	3.2
Grupo Televisa SAB	2.8
ICICI Bank Limited	2.7
FTI Consulting Inc.	2.4
Accor SA	2.3
<b>Total</b>	<b>57.4</b>

Total investments: 34

## Investment Segmentation (as of December 31, 2015)



	% Assets
International Equity	41.2
Bonds	33.8
U.S. Equity	21.1
Cash & Equivalents	1.6
Canadian Equity	2.1

## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

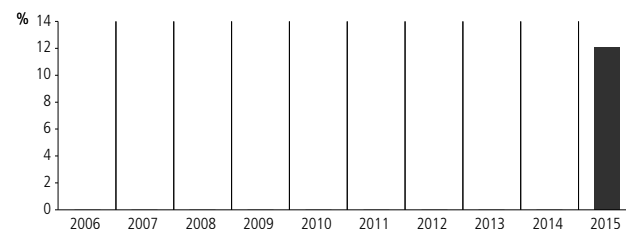
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on November 17, 2014 has \$1,108.52 on December 31, 2015. This works out to an average of 9.64% per year.

### Year-by-year returns

Any values close to zero may not be visible.  
 This chart shows how the Fund has performed since November 17, 2014 for a contractholder who chose the 75/100 Series option. In the last year the Fund was up in value.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds Signature Series — 75/100 Series. The performance presented is therefore based on a different MER and may not be representative of actual performance.

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 premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

This Fund may be right for people seeking reduced volatility through a diversified portfolio of global fixed income and equity securities. They are comfortable with the risks associated with investing in equities and in global markets.

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
	<b>If you sell within:</b>	<b>%</b>
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.
- **For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/100 Series	3.55	2.99	2.42
100/100 Series	3.80	3.24	2.67

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.

## QUICK FACTS

**Date Fund Available:** May 16, 2016

**Managed by:** CI Investments Inc.

**Total Fund Value:** \$2.37 million

**Date Fund Created:** November 17, 2014

**Units Outstanding:** 239,709

**Portfolio Turnover Rate:** 7.48%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/100 Series	\$1,000	3.44	\$10.00	n/a
100/100 Series	\$1,000	3.69	\$10.00	n/a

The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

## WHAT DOES THE FUND INVEST IN?

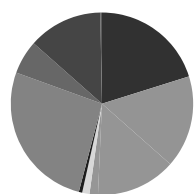
The Fund currently invests most of its assets in units of the CI Signature Canadian Balanced Fund. The underlying fund invests primarily in a mix of Canadian equity and equity-related securities and fixed-income securities.

### Top 10 investments (of the underlying fund as of December 31, 2015)

	%
Bank of Nova Scotia, (The)	3.7
Toronto-Dominion Bank, (The)	3.5
Royal Bank of Canada	3.4
Province of Ontario 4.20% 6/2/2020	1.6
Province of Quebec 4.50% 12/1/2019	1.5
Alimentation Couche-Tard Inc.	1.4
Canadian National Railway Company	1.3
AstraZeneca Plc	1.2
Citigroup Inc.	1.2
Quebec Province, Medium Term Note, Series B104-01 4.25% 12/1/2021	1.2
<b>Total</b>	<b>20.0</b>

Total investments: 355

### Investment Segmentation (as of December 31, 2015)



	% Assets
Canadian Government Bonds	20.2
U.S. Equity	16.4
Canadian Corporate Bonds	14.2
Foreign Corporate Bonds	1.5
Derivatives	1.3
Foreign Government Bonds	0.6
Canadian Equity	26.5
Cash & Equivalents	6.0
Global Equity	13.2
Other	0.3

## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

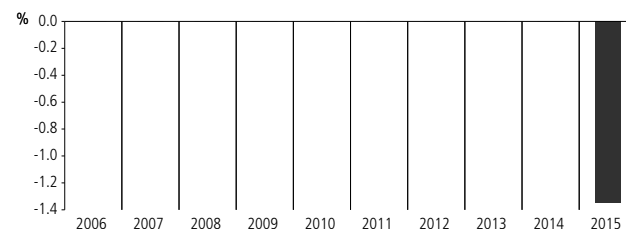
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on November 17, 2014 has \$990.72 on December 31, 2015. This works out to an average of -0.83% per year.

### Year-by-year returns

Any values close to zero may not be visible.  
 This chart shows how the Fund has performed since November 17, 2014 for a contractholder who chose the 75/100 Series option. In the last year the Fund was down in value.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds Signature Series — 75/100 Series. The performance presented is therefore based on a different MER and may not be representative of actual performance.

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 premium allocation if the markets go down. The MER includes an 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 investment 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 and income over the medium term. They are comfortable with the risks associated with investing in equities.

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
	<b>If you sell within:</b>	<b>%</b>
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.
- When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.
- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.
- **For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/100 Series	3.44	2.88	2.31
100/100 Series	3.69	3.13	2.56

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.

## QUICK FACTS

**Date Fund Available:** May 16, 2016  
**Date Fund Created:** January 12, 2009

**Managed by:** Manulife Financial  
**Units Outstanding:** 12,597,599

**Total Fund Value:** \$178.08 million  
**Portfolio Turnover Rate:** 108.15%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/100 Series	\$1,000	3.26	\$10.00	n/a
100/100 Series	\$1,000	3.51	\$10.00	n/a

The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

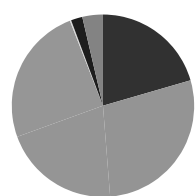
## WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of dividend growth and monthly income funds. The Fund invests in Canadian and foreign equities. The Fund also invests in Canadian and foreign fixed income.

### Top 10 investments (as of December 31, 2015)

	%
Manulife Canadian Dividend Income Fund	28.9
Manulife Global Dividend Growth Fund	26.1
Manulife U.S. Dividend Income Fund	6.1
Standard Life Emerging Markets Debt Fund	5.6
Standard Life High Yield Bond Fund	5.1
Manulife Unhedged U.S. Monthly High Inc Fund	4.5
Manulife Global Real Estate Unconstrained Fund	4.2
Standard Life Short Term Bond Fund	4.1
Standard Life Canadian Bond Fund	3.4
Manulife Canadian Corporate Bond Fund	3.3
<b>Total</b>	<b>91.2</b>

### Investment Segmentation (as of December 31, 2015)



- Canadian Equity
- U.S. Equity
- International Equity
- Bonds
- Fund Units
- Other Assets
- Cash & Equiv.

### % Assets

Canadian Equity	21.4
U.S. Equity	29.4
International Equity	21.6
Bonds	25.7
Fund Units	0.2
Other Assets	-2.1
Cash & Equiv.	3.8

## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

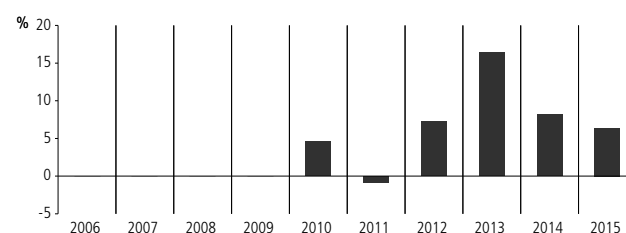
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on January 12, 2009 has \$1,667.80 on December 31, 2015. This works out to an average of 7.62% per year.

### Year-by-year returns

Any values close to zero may not be visible. This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series option. In the last 6 years the Fund was up in value 5 years and down in value 1 year.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds Signature Series — 75/100 Series. The performance presented is therefore based on a different MER and may not be representative of actual performance.

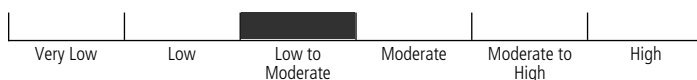
For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

## ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

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

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works	
	<b>If you sell within:</b>	<b>%</b>	
Low-load Option	Up to 1 year	3.00	<ul style="list-style-type: none"> <li>• When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.</li> </ul>
	1 to 2 years	2.00	
	2 to 3 years	1.00	
	More Than 3 years	0.00	
Back-end Load Option	Up to 1 year	6.00	<ul style="list-style-type: none"> <li>• When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.</li> </ul>
	1 to 2 years	5.00	
	2 to 3 years	5.00	
	3 to 4 years	4.00	
	4 to 5 years	3.00	
	5 to 6 years	2.00	
	6 to 7 years	1.00	
	More Than 7 years	0.00	

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/100 Series	3.26	2.59	2.15
100/100 Series	3.51	2.84	2.39

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.

## QUICK FACTS

**Date Fund Available:** May 16, 2016  
**Date Fund Created:** January 12, 2009

**Managed by:** Multi-Managers  
**Units Outstanding:** 3,690,027

**Total Fund Value:** \$54.33 million  
**Portfolio Turnover Rate:** 86.84%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/100 Series	\$1,000	3.51	\$10.00	n/a
100/100 Series	\$1,000	3.77	\$10.00	n/a

The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

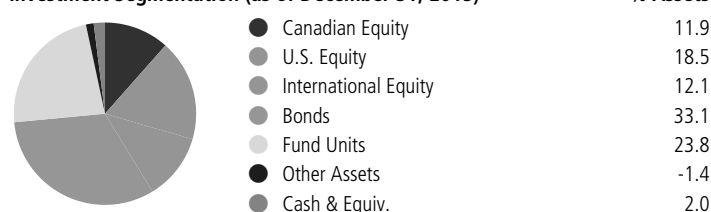
## WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of dividend growth and monthly income funds. The Fund invests in Canadian and foreign equities. The Fund also invests in Canadian and foreign fixed income.

### Top 10 investments (as of December 31, 2015)

	%
Manulife Canadian Dividend Income Fund	18.1
Standard Life Canadian Bond Fund	16.7
Manulife Global Dividend Growth Fund	11.2
Fidelity True North® Fund	10.8
Standard Life Global Bond Fund	8.7
Manulife Canadian Corporate Bond Fund	8.1
Manulife Global Equity Unconstrained Fund	7.8
Templeton Global Stock Trust	7.5
Standard Life U.S. Equity Value Fund	5.7
Invesco International Growth Fund	5.4
<b>Total</b>	<b>100.0</b>

### Investment Segmentation (as of December 31, 2015)



## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

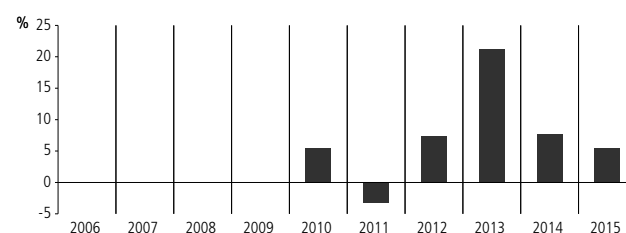
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on January 12, 2009 has \$1,717.30 on December 31, 2015. This works out to an average of 8.07% per year.

### Year-by-year returns

Any values close to zero may not be visible. This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series option. In the last 6 years the Fund was up in value 5 years and down in value 1 year.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds Signature Series — 75/100 Series. The performance presented is therefore based on a different MER and may not be representative of actual performance.

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 premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

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

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works	
	<b>If you sell within:</b>	<b>%</b>	
Low-load Option	Up to 1 year	3.00	<ul style="list-style-type: none"> <li>• When you buy the Fund, Manulife pays a commission of 2.5%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.</li> </ul>
	1 to 2 years	2.00	
	2 to 3 years	1.00	
	More Than 3 years	0.00	
Back-end Load Option	Up to 1 year	6.00	<ul style="list-style-type: none"> <li>• When you buy the Fund, Manulife pays a commission of 5.0%. Any withdrawal charge you pay goes to Manulife. Commission rates may change at any time.</li> </ul>
	1 to 2 years	5.00	
	2 to 3 years	5.00	
	3 to 4 years	4.00	
	4 to 5 years	3.00	
	5 to 6 years	2.00	
	6 to 7 years	1.00	
	More Than 7 years	0.00	

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/100 Series	3.51	2.94	2.38
100/100 Series	3.77	3.19	2.64

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.



## QUICK FACTS

**Date Fund Available:** May 16, 2016  
**Date Fund Created:** September 6, 2011

**Managed by:** OceanRock Investments Inc.  
**Units Outstanding:** 245,052

**Total Fund Value:** \$3.11 million  
**Portfolio Turnover Rate:** 9.76%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/100 Series	\$1,000	3.48	\$10.00	n/a
100/100 Series	\$1,000	3.66	\$10.00	n/a

The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

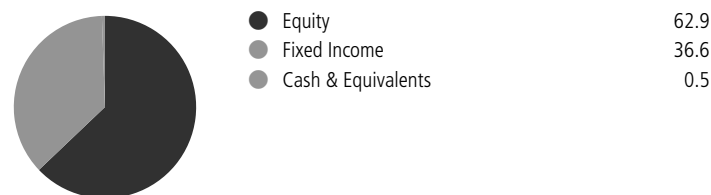
## WHAT DOES THE FUND INVEST IN?

This Fund invests in a mix of equities and fixed-income securities. The Fund invests in Meritas socially responsible investment (SRI) funds. The Fund may invest in units of other funds managed by OceanRock Investments Inc. The Fund currently invests most of its assets in units of the Meritas Growth & Income Portfolio.

Top 10 investments (of the underlying fund as of December 31, 2015)	%
Meritas Canadian Bond Fund	26.7
Meritas Monthly Dividend and Income Fund	24.8
Meritas U.S. Equity Fund	20.0
Meritas International Equity Fund	18.1
Meritas Strategic Income Fund	9.9
<b>Total</b>	<b>99.5</b>

Total investments: 493

### Investment Segmentation (as of December 31, 2015)



## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

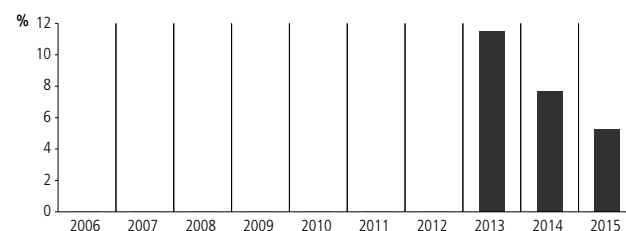
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on December 12, 2012 has \$1,272.25 on December 31, 2015. 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 since December 12, 2012 for a contractholder who chose the 75/100 Series option. In the last 3 years the Fund was up in value 3 years.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds Signature Series — 75/100 Series. The performance presented is therefore based on a different MER and may not be representative of actual performance.

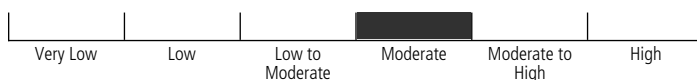
For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

## ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

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

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
	<b>If you sell within:</b>	<b>%</b>
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/100 Series	3.48	3.03	2.38
100/100 Series	3.66	3.06	2.59

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.

## QUICK FACTS

**Date Fund Available:** May 16, 2016  
**Date Fund Created:** January 6, 2003

**Managed by:** Manulife Financial  
**Units Outstanding:** 4,172,128

**Total Fund Value:** \$66.20 million  
**Portfolio Turnover Rate:** 110.40%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/100 Series	\$1,000	3.27	\$10.00	n/a
100/100 Series	\$1,000	3.52	\$10.00	n/a

The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

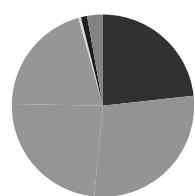
## WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of underlying funds. The Fund invests a larger portion of its assets in Canadian and foreign equities. The Fund also invests a smaller portion of its assets in Canadian and foreign fixed income.

### Top 10 investments (as of December 31, 2015)

	%
Standard Life Canadian Equity Fund	11.9
Standard Life U.S. Equity Value Fund	11.5
Manulife Global Equity Unconstrained Fund	9.8
Manulife Canadian Dividend Income Fund	7.5
Standard Life Canadian Equity Value Fund	6.2
Standard Life High Yield Bond Fund	5.9
Manulife U.S. Dividend Income Fund	5.3
Standard Life Emerging Markets Debt Fund	5.3
Manulife Emerging Markets Fund	4.9
Standard Life International Equity Fund	4.9
<b>Total</b>	<b>73.2</b>

### Investment Segmentation (as of December 31, 2015)



- Canadian Equity
- U.S. Equity
- International Equity
- Bonds
- Fund Units
- Other Assets
- Cash & Equiv.

### % Assets

Canadian Equity	23.8
U.S. Equity	28.9
International Equity	24.3
Bonds	20.8
Fund Units	0.5
Other Assets	-1.1
Cash & Equiv.	2.9

## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the Back-end load 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 premium allocation option and series option you choose and on your personal tax situation.

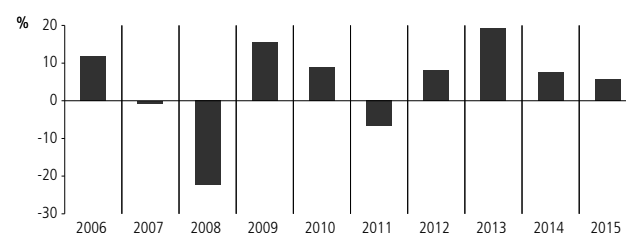
### Average return

A person who invested \$1,000 in the Fund and chose the Back-end load option 10 years ago has \$1,480.77 on December 31, 2015. This works out to an average of 4.00% per year.

### Year-by-year returns

Any values close to zero may not be visible.

This chart shows how the Fund has performed in each of the past 10 years for a contractholder who chose the Back-end load option. In the last 10 years the Fund was up in value 7 years and down in value 3 years.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds — Back-end load option. The performance presented is therefore based on a different MER and may not be representative of actual performance.

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 premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

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

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
	<b>If you sell within:</b>	<b>%</b>
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/100 Series	3.27	2.60	2.15
100/100 Series	3.52	2.85	2.40

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.

## QUICK FACTS

**Date Fund Available:** May 16, 2016  
**Date Fund Created:** January 12, 2009

**Managed by:** Multi-Managers  
**Units Outstanding:** 573,453

**Total Fund Value:** \$8.41 million  
**Portfolio Turnover Rate:** 71.32%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/100 Series	\$1,000	3.73	\$10.00	n/a
100/100 Series	\$1,000	3.93	\$10.00	n/a

The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

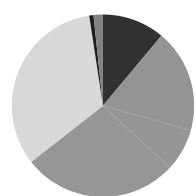
## WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of underlying funds. The Fund invests a larger portion of its assets in Canadian and foreign equities. The Fund also invests a smaller portion of its assets in Canadian and foreign fixed income.

### Top 10 investments (as of December 31, 2015)

	%
Standard Life Canadian Bond Fund	14.1
Fidelity True North® Fund	12.2
Standard Life U.S. Equity Value Fund	11.4
Manulife Canadian Dividend Income Fund	11.2
Manulife Global Equity Unconstrained Fund	11.0
Invesco International Growth Fund	10.8
Templeton Global Stock Trust	10.6
Standard Life Global Bond Fund	7.3
Manulife Canadian Corporate Bond Fund	6.9
Standard Life Canadian Small Cap Fund	4.2
<b>Total</b>	<b>99.8</b>

### Investment Segmentation (as of December 31, 2015)



● Canadian Equity	11.2
● U.S. Equity	18.6
● International Equity	7.6
● Bonds	28.0
● Fund Units	33.7
● Other Assets	-0.8
● Cash & Equiv.	1.7

### % Assets

11.2
18.6
7.6
28.0
33.7
-0.8
1.7

## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series option. Returns are after the MER has been deducted.

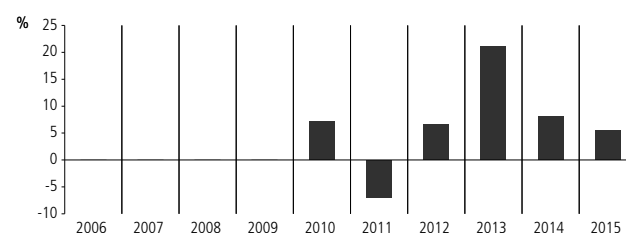
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series option on January 12, 2009 has \$1,739.33 on December 31, 2015. This works out to an average of 8.27% per year.

### Year-by-year returns

Any values close to zero may not be visible. This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series option. In the last 6 years the Fund was up in value 5 years and down in value 1 year.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds Signature Series — 75/100 Series. The performance presented is therefore based on a different MER and may not be representative of actual performance.

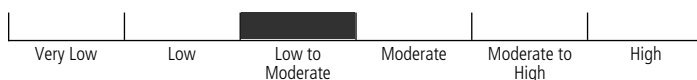
For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

## ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

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

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
	<b>If you sell within:</b>	<b>%</b>
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/100 Series	3.73	3.24	2.54
100/100 Series	3.93	3.38	2.76

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.

## QUICK FACTS

**Date Fund Available:** May 16, 2016  
**Date Fund Created:** October 15, 2007

**Managed by:** Manulife Asset Management Limited  
**Units Outstanding:** 23,125,208

**Total Fund Value:** \$337.22 million  
**Portfolio Turnover Rate:** 104.74%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/75 Series	\$1,000	2.75	\$10.00	n/a

The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

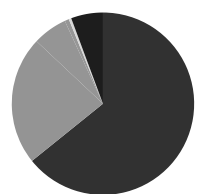
## WHAT DOES THE FUND INVEST IN?

The Fund currently invests most of its assets in units of the Manulife Canadian Dividend Income mutual fund. The underlying fund invests in a mix of Canadian and foreign equities. The underlying fund invests either directly or through one or more underlying funds.

Top 10 investments (of the underlying fund as of December 31, 2015)	%
The Toronto-Dominion Bank	4.6
The Bank of Nova Scotia	4.2
Royal Bank of Canada	4.1
Manulife Financial Corporation	3.0
Enbridge Inc.	2.9
Rogers Communications Inc., Class B	2.7
TELUS Corporation	2.6
Brookfield Infrastructure Partners LP	2.3
Northland Power Inc.	2.1
The Home Depot Inc.	2.1
<b>Total</b>	<b>30.6</b>

Total investments: 56

## Investment Segmentation (as of December 31, 2015)



- Canadian Equity
- U.S. Equity
- International Equity
- Bonds
- Other Assets
- Cash & Equiv.

## % Assets

64.8  
23.0  
6.2  
0.8  
-0.5  
5.7

## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the Back-end load option. Returns are after the MER has been deducted.

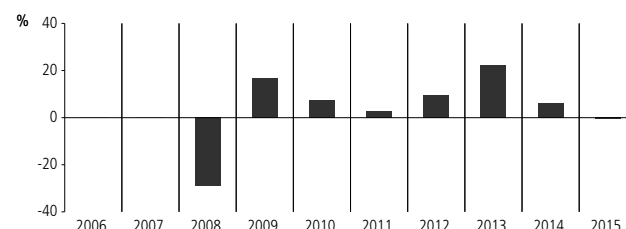
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the Back-end load option on October 15, 2007 has \$1,285.48 on December 31, 2015. This works out to an average of 3.11% per year.

### Year-by-year returns

Any values close to zero may not be visible. This chart shows how the Fund has performed since October 15, 2007 for a contractholder who chose the Back-end load option. In the last 8 years the Fund was up in value 6 years and down in value 2 years.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds — Back-end load option. The performance presented is therefore based on a different MER and may not be representative of actual performance.

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 premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

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

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
	<b>If you sell within:</b>	<b>%</b>
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/75 Series	2.75	2.30	1.63

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.



## QUICK FACTS

**Date Fund Available:** May 16, 2016

**Managed by:** Manulife Asset Management Limited

**Total Fund Value:** \$469.10 million

**Date Fund Created:** December 21, 1998

**Units Outstanding:** 24,031,906

**Portfolio Turnover Rate:** 80.10%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/75 Series	\$1,000	2.75	\$10.00	n/a

The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

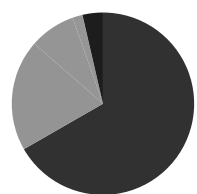
## WHAT DOES THE FUND INVEST IN?

The Fund currently invests most of its assets in units of the Manulife Canadian Dividend Growth mutual fund. The underlying fund invests in a mix of Canadian equities. The underlying fund invests either directly or through one or more underlying funds.

Top 10 investments (of the underlying fund as of December 31, 2015)	%
The Bank of Nova Scotia	4.4
Royal Bank of Canada	4.2
The Toronto-Dominion Bank	4.2
Canadian National Railway Company	3.5
Enbridge Inc.	3.3
Alimentation Couche-Tard Inc., Class B	3.3
Brookfield Property Partners LP	2.7
Rogers Communications Inc., Class B	2.6
TELUS Corporation	2.6
Brookfield Infrastructure Partners LP	2.6
<b>Total</b>	<b>33.4</b>

Total investments: 59

## Investment Segmentation (as of December 31, 2015)



- Canadian Equity
- U.S. Equity
- International Equity
- Bonds
- Other Assets
- Cash & Equiv.

## % Assets

66.7  
19.7  
8.2  
1.8  
0.0  
3.6

## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the Back-end load option. Returns are after the MER has been deducted.

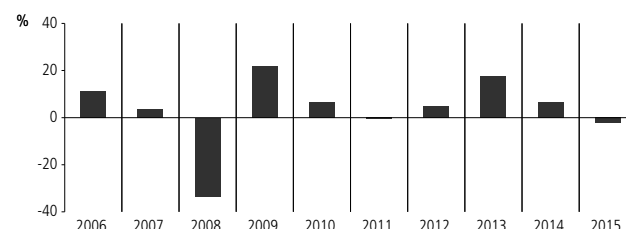
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the Back-end load option 10 years ago has \$1,271.33 on December 31, 2015. This works out to an average of 2.43% per year.

### Year-by-year returns

Any values close to zero may not be visible. This chart shows how the Fund has performed in each of the past 10 years for a contractholder who chose the Back-end load option. In the last 10 years the Fund was up in value 7 years and down in value 3 years.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds — Back-end load option. The performance presented is therefore based on a different MER and may not be representative of actual performance.

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 premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

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

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
	<b>If you sell within:</b>	<b>%</b>
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/75 Series	2.75	2.30	1.63

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.

## QUICK FACTS

**Date Fund Available:** May 16, 2016  
**Date Fund Created:** October 15, 2007

**Managed by:** Manulife Asset Management Limited  
**Units Outstanding:** 20,562,171

**Total Fund Value:** \$407.24 million  
**Portfolio Turnover Rate:** 83.84%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/75 Series	\$1,000	2.86	\$10.00	n/a

The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

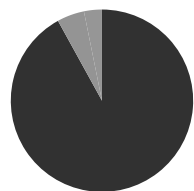
## WHAT DOES THE FUND INVEST IN?

The Fund currently invests most of its assets in units of the Manulife U.S. Dividend Income mutual fund. The underlying fund invests in a mix of U.S. equities. The underlying fund invests either directly or through one or more underlying funds.

Top 10 investments (of the underlying fund as of December 31, 2015)	%
Apple Inc.	3.2
Verizon Communications Inc.	2.9
AT&T Inc.	2.9
The Home Depot Inc.	2.8
Pfizer Inc.	2.8
Cisco Systems Inc.	2.8
Wells Fargo & Co.	2.7
JPMorgan Chase & Co.	2.7
PepsiCo Inc.	2.5
Comcast Corporation, Class A	2.5
<b>Total</b>	<b>27.8</b>

Total investments: 55

## Investment Segmentation (as of December 31, 2015)



- U.S. Equity
- International Equity
- Other Assets
- Cash & Equiv.

## % Assets

92.0  
4.8  
0.0  
3.2

## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the Back-end load option. Returns are after the MER has been deducted.

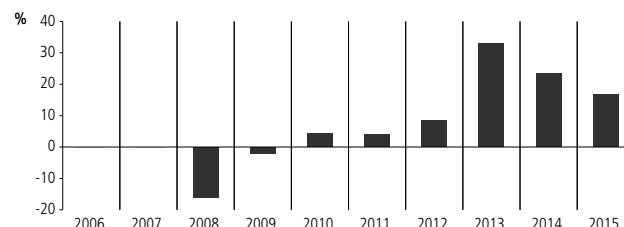
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the Back-end load option on October 15, 2007 has \$1,851.90 on December 31, 2015. This works out to an average of 7.79% per year.

### Year-by-year returns

Any values close to zero may not be visible. This chart shows how the Fund has performed since October 15, 2007 for a contractholder who chose the Back-end load option. In the last 8 years the Fund was up in value 6 years and down in value 2 years.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds — Back-end load option. The performance presented is therefore based on a different MER and may not be representative of actual performance.

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 premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

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

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
	<b>If you sell within:</b>	<b>%</b>
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/75 Series	2.86	2.42	1.74

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.

## QUICK FACTS

**Date Fund Available:** May 16, 2016  
**Date Fund Created:** January 10, 2005

**Managed by:** Manulife Asset Management Limited  
**Units Outstanding:** 20,076,225

**Total Fund Value:** \$364.41 million  
**Portfolio Turnover Rate:** 89.77%

Series Option	Minimum Investment (Savings Plans)	MER (%)	Net Asset Value Per Unit	Number of Units Outstanding
75/75 Series	\$1,000	2.98	\$10.00	n/a

The MERs shown are estimates. Consequently, they may not be representative of actual MERs.

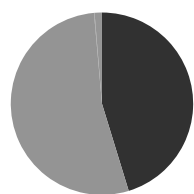
## WHAT DOES THE FUND INVEST IN?

The Fund currently invests most of its assets in units of the Manulife Global Dividend Growth mutual fund. The underlying fund invests primarily in a mix of global equities. The underlying fund invests either directly or through one or more underlying funds.

Top 10 investments (of the underlying fund as of December 31, 2015)	%
Roche Holdings AG	2.5
Pfizer Inc.	2.4
The Home Depot, Inc.	2.3
Galp Energia SGPS, S.A.	2.2
Altria Group Inc.	2.1
BT Group plc	2.1
J.P. Morgan Chase & Co.	2.1
Philip Morris International Inc.	2.1
Deutsche Telekom AG	2.0
The Kraft Heinz Company	1.9
<b>Total</b>	<b>21.7</b>

Total investments: 79

## Investment Segmentation (as of December 31, 2015)



- U.S. Equity
- International Equity
- Other Assets
- Cash & Equiv.

% Assets
45.3
53.3
0.1
1.3

## HOW HAS THE FUND PERFORMED? <sup>1</sup>

This section tells you how the Fund has performed for a contractholder who has chosen the Back-end load option. Returns are after the MER has been deducted.

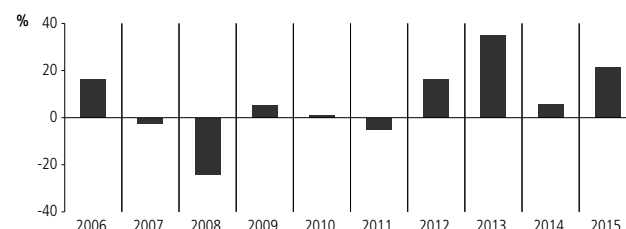
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the Fund and chose the Back-end load option 10 years ago has \$1,748.73 on December 31, 2015. This works out to an average of 5.75% 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 10 years for a contractholder who chose the Back-end load option. In the last 10 years the Fund was up in value 7 years and down in value 3 years.



<sup>1</sup> The Fund has been offered for less than one year under the Manulife Ideal Signature Select. As a result, this section shows the performance of the Fund as of its creation date under the Ideal Segregated Funds — Back-end load option. The performance presented is therefore based on a different MER and may not be representative of actual performance.

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 premium allocation if the markets go down. The MER includes an 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 investment can go down. Please see the Information Folder for further details.



## WHO IS THIS FUND FOR?

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

## HOW MUCH DOES IT COST?

- The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- The withdrawal charges (when applicable) and the ongoing fees and expenses may be different for each premium allocation option and series option.

### 1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
	<b>If you sell within:</b>	<b>%</b>
Low-load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-end Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- The withdrawal charge schedule is based on the date of each premium allocation.
- **1st year:** You may sell up to 10% (20% for retirement income plans) of the sum of the premiums paid in the 1<sup>st</sup> calendar year without paying a withdrawal charge.  
**For subsequent years:** Up to 10% (or 20%) of the sum of the fund values as at January 1<sup>st</sup> plus 10% (or 20%) of any additional premiums paid during the year.
- You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee, insurance fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They 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 (%)	MER (%) Platinum No-Load	MER (%) F-Class Option
75/75 Series	2.98	2.53	1.86

The MERs shown are estimates. Consequently, they may not be representative of actual MERs. A minimum investment of \$250,000 is required for the Platinum No-Load option.

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your premium allocation option and/or series option 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 premium allocation option and series option you choose. We do not offer a trailer commission for the F-Class premium allocation option.

### 3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to Manulife.

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

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.

# Fund Highlights

## Management Fees & Insurance Fees

AT MAY 16, 2016

FUND NAME	Management Fees and Insurance Fees								
	Ideal 75/75 Series			Ideal 75/100 Series and Ideal 100/100 Series			Insurance Fee		
	Back-end load No-load Low-load	Platinum	F-Class	Back-end load No-load Low-load	Platinum	F-Class	Ideal 75/75 Series	Ideal 75/100 Series	Ideal 100/100 Series
Ideal Money Fund	1.15	0.85	0.90	1.15	0.85	0.90	0.00	0.15	0.25
Ideal Short Term Bond Fund	n/a	n/a	n/a	1.50	1.20	1.00	n/a	0.15	0.25
Ideal Bond Fund	n/a	n/a	n/a	1.85	1.45	1.35	n/a	0.15	0.35
Ideal Canadian Corporate Bond Fund	n/a	n/a	n/a	2.05	1.65	1.05	n/a	0.15	0.35
Ideal Strategic Investment Grade Global Bond Fund	n/a	n/a	n/a	2.05	1.65	1.55	n/a	0.15	0.35
Ideal Canadian Bond Plus Fund	n/a	n/a	n/a	2.05	1.65	1.55	n/a	0.15	0.35
Ideal Templeton Global Bond Fund	n/a	n/a	n/a	2.25	1.85	1.75	n/a	0.15	0.35
Ideal Global Absolute Return Strategies Fund	2.55	2.15	1.55	n/a	n/a	n/a	0.10	n/a	n/a
Ideal Canadian Opportunities Balanced Fund	n/a	n/a	n/a	2.20	1.60	1.20	n/a	0.50	0.75
Ideal Russell Income Essentials Portfolio	n/a	n/a	n/a	2.60	2.10	1.60	n/a	0.50	0.75
Ideal Conservative Income Fund	n/a	n/a	n/a	2.20	1.60	1.20	n/a	0.50	0.75
Ideal Canadian Monthly Income Fund	n/a	n/a	n/a	2.20	1.60	1.20	n/a	0.50	0.75
Ideal Unhedged U.S. Monthly High Income Fund	n/a	n/a	n/a	2.45	1.85	1.45	n/a	0.50	0.75
Ideal U.S. Monthly High Income Fund	n/a	n/a	n/a	2.45	1.85	1.45	n/a	0.50	0.75
Ideal Fidelity Monthly Income Fund	n/a	n/a	n/a	2.55	2.05	1.55	n/a	0.50	0.75
Ideal Tactical Income Fund	2.25	1.65	1.25	n/a	n/a	n/a	0.10	n/a	n/a
Ideal Fidelity Canadian Balanced Fund	n/a	n/a	n/a	2.55	2.05	1.55	n/a	0.50	0.75
Ideal Russell Diversified Monthly Income Portfolio	n/a	n/a	n/a	2.70	2.20	1.70	n/a	0.50	0.75
Ideal Templeton Global Balanced Fund	n/a	n/a	n/a	2.65	2.15	1.65	n/a	0.50	0.75
Ideal Trimark Global Balanced Fund	n/a	n/a	n/a	2.65	2.15	1.65	n/a	0.50	0.75
Ideal Global Balanced Fund	n/a	n/a	n/a	2.55	1.95	1.55	n/a	0.50	0.65
Ideal Franklin Bissett Canadian Balanced Fund	n/a	n/a	n/a	2.65	2.15	1.65	n/a	0.50	0.75
Ideal Fidelity Global Monthly Income Fund	n/a	n/a	n/a	2.70	2.20	1.70	n/a	0.50	0.75
Ideal Fidelity Income Allocation Fund	n/a	n/a	n/a	2.55	2.05	1.55	n/a	0.35	0.60

# Fund Highlights

## Management Fees & Insurance Fees

AT MAY 16, 2016

FUND NAME	Management Fees and Insurance Fees								
	Ideal 75/75 Series			Ideal 75/100 Series and Ideal 100/100 Series			Insurance Fee		
	Back-end load No-load Low-load	Platinum	F-Class	Back-end load No-load Low-load	Platinum	F-Class	Ideal 75/75 Series	Ideal 75/100 Series	Ideal 100/100 Series
Ideal SEI Balanced 60/40 Fund	n/a	n/a	n/a	2.65	n/a	1.65	n/a	0.50	0.75
Ideal SEI Income 20/80 Fund	n/a	n/a	n/a	2.60	n/a	1.60	n/a	0.35	0.60
Ideal CI Black Creek Global Balanced Fund	n/a	n/a	n/a	2.70	2.20	1.70	n/a	0.50	0.75
Ideal CI Cambridge High Income Fund	n/a	n/a	n/a	2.55	2.05	1.55	n/a	0.40	0.65
Ideal CI Signature Canadian Balanced Fund	n/a	n/a	n/a	2.60	2.10	1.60	n/a	0.50	0.75
Ideal Canadian Dividend Growth Fund	2.10	1.70	1.10	n/a	n/a	n/a	0.40	n/a	n/a
Ideal Canadian Dividend Income Fund	2.10	1.70	1.10	n/a	n/a	n/a	0.40	n/a	n/a
Ideal Global Dividend Growth Fund	2.30	1.90	1.30	n/a	n/a	n/a	0.40	n/a	n/a
Ideal U.S. Dividend Income Fund	2.20	1.80	1.20	n/a	n/a	n/a	0.40	n/a	n/a
Ideal Conservative Portfolio	n/a	n/a	n/a	2.25	1.65	1.10	n/a	0.35	0.60
Ideal Moderate Portfolio	n/a	n/a	n/a	2.25	1.65	1.10	n/a	0.40	0.65
Ideal Growth Portfolio	n/a	n/a	n/a	2.25	1.65	1.10	n/a	0.50	0.75
Ideal Dividend Growth & Income Portfolio	n/a	n/a	n/a	2.25	1.65	1.25	n/a	0.75	1.00
Ideal Aggressive Portfolio	n/a	n/a	n/a	2.25	1.65	1.25	n/a	0.75	1.00
Ideal Select Conservative Portfolio	n/a	n/a	n/a	2.35	1.85	1.35	n/a	0.35	0.60
Ideal Select Moderate Portfolio	n/a	n/a	n/a	2.40	1.90	1.40	n/a	0.40	0.65
Ideal Select Growth Portfolio	n/a	n/a	n/a	2.45	1.95	1.45	n/a	0.50	0.75
Ideal Select Dividend Growth & Income Portfolio	n/a	n/a	n/a	2.45	1.95	1.45	n/a	0.75	1.00
Ideal Select Aggressive Portfolio	n/a	n/a	n/a	2.50	2.00	1.50	n/a	0.75	1.00
Ideal Franklin Quotential Diversified Income Portfolio	n/a	n/a	n/a	2.60	2.10	1.60	n/a	0.35	0.60
Ideal Franklin Quotential Balanced Income Portfolio	n/a	n/a	n/a	2.60	2.10	1.60	n/a	0.40	0.65
Ideal Franklin Quotential Balanced Growth Portfolio	n/a	n/a	n/a	2.60	2.10	1.60	n/a	0.50	0.75
Ideal Meritas Income & Growth Portfolio	n/a	n/a	n/a	2.65	2.15	1.65	n/a	0.40	0.65
Ideal Meritas Growth & Income Portfolio	n/a	n/a	n/a	2.70	2.20	1.70	n/a	0.50	0.75





For more information, please contact your advisor  
or visit **manulife.ca/investments**



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