



Ideal Global Absolute Return Strategies Fund

5 key facts to consider



IDEAL SEGREGATED FUNDS SIGNATURE 2.0

The Ideal Global Absolute Return Strategies Fund¹ aims to deliver positive absolute returns over the medium to long term in all market conditions. The performance target for the GARS Fund is cash + 5% per annum (gross of fees) over rolling three-year periods.²

The portfolio manager of the GARS Fund adopts a risk-based approach, which leads it to expect volatility to be lower than in a traditional global equity portfolio with similar long-term objectives. Further, since it's part of our Ideal Segregated Funds Signature 2.0 Contract, (available with the Ideal 75/75 Series) it offers additional benefits that only segregated funds can provide.

WHAT IS ABSOLUTE RETURN INVESTING?

Most conventional investment funds only reward investors when markets go up. Absolute return funds seek to deliver positive absolute returns over the medium to long term whether markets are rising or falling.

Absolute return funds strive to attain this by applying a range of low correlation, diversified investment strategies that aim to generate positive returns whatever the market conditions. These strategies are devised so that if any individual strategy produces a negative return, positive returns from other strategies should be able to compensate.

WHY THE GARS FUND?

1. Smoother investment journey

The GARS Fund aims to provide positive absolute returns through the use of many different investment strategies, over the medium to long term. Since inception, it has delivered strong returns regardless of the direction of stock markets, and provided downside protection versus equities.

2. Increased diversification

The GARS Fund invests in a range of strategies using both traditional asset classes and more advanced derivative techniques.

3. Strong risk-adjusted performance

Since inception, GARS has produced a gross annualized return of 8.2% with a volatility of only 5.4%.³

4. A portfolio manager you can trust

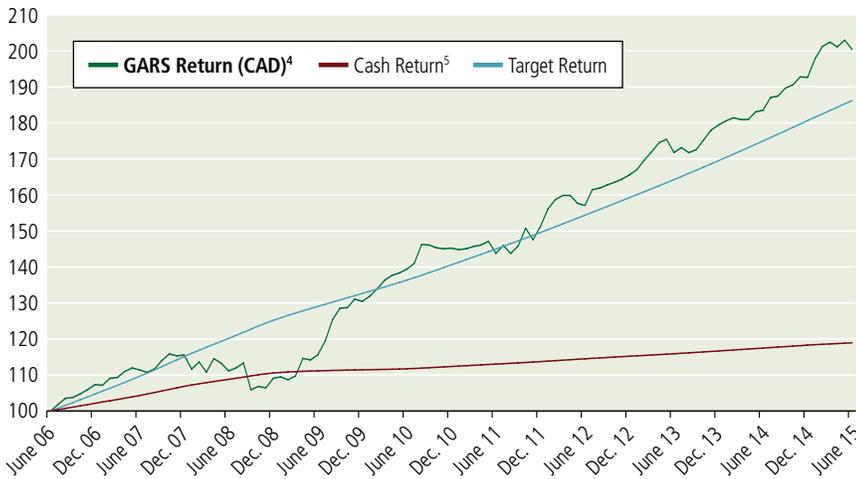
The GARS strategy is managed by the Standard Life Investments Multi-Asset Investing Team, primarily located in the UK. The team consists of more than 40 investment professionals.

5. A history of success

Standard Life Investments Limited originally introduced GARS in the UK in 2006 and today has investors in Europe, Asia, Australia, US and Canada.

¹ The Ideal Global Absolute Return Strategies Fund invests in Canadian dollar hedged Class Z shares of the Standard Life Investments Global SICAV Global Absolute Return Strategies Fund (the "underlying fund"). In this document, "GARS Fund" refers to the underlying fund and "GARS" refers to the Global Absolute Return Strategy created in the UK in 2006. The assets of the GARS Fund are managed by Standard Life Investments Limited. ² Cash is defined as the 6-month Canadian Dealer Offered Rate (CDOR). There is no guarantee that the performance target will be attained over this or any time period. ³ Source: Standard Life Investments Limited, gross performance from June 12, 2006 to June 30, 2015. Portfolio performance is based on the £, institutional pooled pension portfolio. Performance is not representative of the Ideal Global Absolute Return Strategies Fund launched on November 18, 2013. Past performance is not indicative of future results.

Institutional fund performance since launch June 2006



SINCE INCEPTION:

- 8.2% Annualized Return
(Gross performance from inception June 12, 2006 to June 30, 2015)
- 5.4% Volatility
(Annualized figure, using monthly returns from July 1, 2006 to June 30, 2015)

Source: The data to support this chart provided by Standard Life Investments U.K. as of June 30, 2015. Analysis and commentary by Manulife Investments. Cash is defined as the 6-month Canadian Dealer Offered Rate (CDOR). There is no guarantee that the performance target will be attained over this or any time period. Performance shown is not representative of the Ideal Global Absolute Return Strategies Fund or the GARS fund, but is based on the Standard Life Global Absolute Return Strategies Institutional Pooled Pension Fund launched June 12, 2006 in the U.K. This fund is not sold by Manulife and is not available for sale in Canada. Returns are gross of fees and shown in Canadian Dollars. The Ideal Global Absolute Return Strategies Fund was launched November 2013. For illustration purposes only.

As of August 31, 2015, the historical annual compounded rates of return for F-Class units of the Ideal Global Absolute Return Strategies Fund are 4.63% (1 year) and 4.80% (since inception November 18, 2013).

THE IDEAL GLOBAL ABSOLUTE RETURN STRATEGIES FUND 75/75 SERIES OFFERS:

The Manulife segregated fund contract advantage

- Payout Benefit Guarantee on registered retirement income plans protects your retirement income over the lifetime of the series (provided the 10-year minimum period is met). Dollar-for-dollar reduction of guarantees on registered retirement income plans could leave you or your beneficiaries with more money
- 75% Maturity and Payout Benefit Guarantee
75% Death Benefit Guarantee
- Series-based Maturity (and Payout) Benefit Guarantees mean all your premiums are eligible for the guarantee at the same time as your initial premium
- Benefit from lower management fees with our Platinum Option
- Sigma Assistel gives you access to a 24/7 phone resource line for nonfinancial matters. Get expert advice on everything from legal matters to resources to help maintain/repair your home

Estate preservation

- 75% Death Benefit Guarantee
- Opportunities to bypass probate fees and delays⁶, as well as legal, accounting and executor fees

Additional segregated fund contract benefits

- Help protect your assets in the event of a bankruptcy (there are some situations where creditor protection doesn't apply – ask a legal advisor)
- The Manufacturers Life Insurance Company is a member of Assuris

IMPORTANT THINGS TO CONSIDER

Performance of the GARS Fund is not guaranteed. In order to achieve its investment objective, the GARS Fund will make extensive use of derivatives. The GARS Fund is not a substitute for cash or deposits. The value of an investment may rise as well as fall.

⁴ Source: Standard Life Investments Limited converted CAD\$ performance of E Fund to April 6, 2011. GARS SICAV CAD\$ share class performance from April 7, 2011 onward.

⁵ Source: Thomson Datastream CAD\$ 6-month CDOR. ⁶ In Quebec, notarial wills don't need to be probated. Probate fees are minimal for both holograph wills and wills made in the presence of witnesses.

For more information, please contact your advisor



Ideal 75/75 Series is offered in our Ideal Segregated Funds Signature 2.0 Contract, which is an insurance product. The Manufacturers Life Insurance Company is the issuer of the Ideal Segregated Funds Insurance Contract and the guarantor of any provisions therein. A description of the key features and the terms and conditions of Manulife's Ideal Segregated Funds Signature 2.0 is contained in the Information Folder and Contract.

The information has been simplified for the purposes of this document and, if there are any inconsistencies between the information presented in this document and the Ideal Segregated Funds Signature 2.0 Information Folder and Contract, the Information Folder and Contract will prevail. Any amount allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value. Withdrawals proportionally decrease the Maturity and Death Guarantee Values. The Payout and Death Benefit Guarantee decrease dollar-for-dollar for scheduled income taken from registered retirement income plans.

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In addition, performance of Standard Life Investments Global SICAV Global Absolute Return Strategies Fund is not guaranteed. This fund is not a substitute for cash or deposits. In order to achieve its investment objective, the Standard Life Investments Global SICAV Global Absolute Return Strategies Fund will make extensive use of derivatives.

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