

Segregated funds...
Mutual funds...
GICs...



**What's the right
investment for me?**

How do Manulife Segregated Funds compare?

WHAT ARE SEGREGATED FUNDS?

Segregated funds share many of the same features as mutual funds, but they offer a distinct advantage – protective features only available through an insurance company:

- death benefit and maturity guarantees
- the ability to bypass probate
- the potential for creditor protection

WHY MANULIFE SEGREGATED FUNDS?

Manulife segregated fund guarantees are offered through two distinct fund families – GIF & GIF *encore* and Maritime segregated funds. Within each family there are a number of contract options to choose from. The breadth of protection options offered through Manulife's two segregated fund families allows us to provide ideal financial planning tools designed to grow and protect your wealth. The overall value of our segregated funds is unparalleled in the industry and offers you benefits such as:

- a choice of maturity guarantees – to protect your principal investment
- a choice of death benefit guarantees – to preserve your wealth
- a choice of reset options – to potentially increase your guarantee values
- a broad choice of funds from well-respected managers – providing optimum diversification
- the ability to bypass probate & estate fees – saving your beneficiaries valuable time and money
- potential creditor protection – to protect your personal assets from professional liability
- the flexibility to switch between funds and fund managers within each segregated fund family, free of charge

With these benefits in mind, it is easy to see that Manulife segregated funds offer you the **choice, flexibility, and security** you want for your investment.



We'd like you to see for yourself.

HOW DO MANULIFE SEGREGATED FUNDS COMPARE TO OTHER INVESTMENT OPTIONS?	GICS	MUTUAL FUNDS	SEGREGATED FUNDS	MANULIFE SEGREGATED FUNDS
Will my investment have unlimited growth potential?	No	Yes	Yes	Yes. Manulife has carefully selected some of Canada's top-performing investment funds to ensure that you have excellent potential for investment growth.
Can I invest in industry-leading funds?	No	Yes	Sometimes	Yes. You have access to a broad choice of funds from well-respected managers – each subject to Manulife's strict selection and review process – so you can count on top-quality funds being available to you at all times.
Can I diversify my investments?	No	Yes	Yes	Yes. Manulife segregated funds include investments from all asset classes, plus index funds and asset allocation funds – all managed by top fund managers. There are options for everyone, from the most risk-tolerant to the most risk-averse investor.
Can I switch between funds from different fund companies without incurring fees?	No	No	Sometimes	Yes. With Manulife segregated funds you can switch among funds and fund managers within each fund family, fee-free, up to five times per year.
Is creditor protection available?	Bank and trust, sometimes; insurance, yes	Sometimes	Yes, in certain circumstances.	Yes. Manulife segregated funds may be protected from creditors if you name a spouse, child, grandchild or parent as your beneficiary. This can be a particularly valuable feature if you own a business.
Is there a 100% death benefit guarantee?	No	No	No, in most cases.	Yes. All Manulife seg funds provide a minimum 100%* death benefit guarantee. There is also an option which provides an escalating death benefit guarantee that provides minimum growth of 4% simple interest per year (to age 80). Guarantees are reduced proportionately for withdrawals.
Can I avoid probate fees on my non-registered investment?	Bank and trust, no; insurance, yes	No	Yes, if a beneficiary is named.	Yes. The death benefit proceeds of your segregated fund investment bypass the estate, going quickly and directly to your beneficiaries upon your death – without the delays and expense of probate and administration fees.
Is my deposit protected if the market drops?	Yes	No	Yes	Yes. In addition to your death benefit guarantee, either 75% or 100% of what you deposit is guaranteed at maturity, to help protect you against market fluctuations.
Can I lock in my investment gains?	Yes	No	Sometimes	Yes. Manulife segregated funds offer a full suite of reset options to suit your needs. Resets provide the potential to capture market gains and increase the value of your guarantees*.
Can I invest in asset allocation funds?	No	Sometimes	Sometimes	Yes. The Manulife segregated fund product line-up includes asset allocation funds - all expertly designed and managed to help provide you with the highest rate of return for your personal investment style and risk tolerance.

*Age restrictions apply.

The Manulife promise

We're here to help you meet your financial goals and are with you from when you choose your initial investment through to helping you understand how your investment works.

I-WATCH™ – MANULIFE FINANCIAL'S EXCLUSIVE FUND MANAGER SELECTION AND MONITORING PROCESS

As an investor, sorting through the 8000-plus investment funds available worldwide can be overwhelming. Manulife's exclusive Investment Watch (i-Watch) program was developed as a rigorous selection and review process designed to identify industry-leading fund managers and to ensure they adhere to their investment mandates over time. You can invest confidently knowing that Manulife is managing the fund managers on your behalf.

EXPERT ADVICE THAT MAKES A DIFFERENCE

Your Manulife segregated fund investment is only available through professional advisors who are qualified to analyze your financial needs. We pride ourselves on the calibre of our advisors. Their training in financial services, as well as tax and estate planning, makes them uniquely qualified to give you expert financial advice – helping you monitor your investments and make periodic adjustments to your portfolio.

ACCESS TO AWARD-WINNING STATEMENTS

By conducting research with clients like you across Canada, we were able to develop a statement that provides a comprehensive and easy-to-read status report on your investment. Providing a clear view of the key information you want to see makes each statement a great financial planning tool, helping to ensure that your investment mix continues to match your investment style and objectives.

www.manulife.ca/investments

Our website is designed to answer your questions about investing and provides up-to-date fund performance and price information for segregated funds including:

- daily unit values
- historical unit values
- fund profiles
- “your fund list” – a tool used to track the fund performance of only the funds that you are interested in

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 **Manulife Investments**
With you every step of the way®