

MPIP SEGREGATED POOLS

Pool Overview

MANULIFE | Private  
Investment  
Pools

# Welcome to an investment program **that truly reflects you**

As your wealth grows, so should your expectations. Work with a partner of financial strength and global reach. Know beyond a doubt that your portfolio is managed with forward-thinking conviction. And seize greater value through Management Fee Reimbursements, Maturity and Death Benefit Guarantees and potential creditor protection.

**If you are seeking an investment program that reflects your highest expectations, welcome to Manulife Private Investment Pools.**

MPIP Segregated Pools are available with the potential for creditor protection, as well as Maturity and Death Benefit Guarantees and the ability to bypass the estate.

### **CREDITOR PROTECTION**

As an insurance contract, segregated pools have the potential to protect a client's assets from creditors. This feature can be ideal for professionals and small business owners looking to help protect their personal assets from professional liability.

### **THE ABILITY TO BYPASS THE ESTATE**

In the event of death, the proceeds of the contract have the ability to pass quickly and privately\* to designated beneficiaries (other than an estate), without legal, estate administration, and probate fees.

### **DEATH BENEFIT GUARANTEE**

At death, beneficiaries are guaranteed to receive the greater of the market value or the Death Benefit Guarantee, which is equal to 75 per cent of all deposits, reduced proportionally for withdrawals.

### **MATURITY GUARANTEE**

At contract maturity (on December 31st of your 100th year, or earlier where required by legislation), you are guaranteed to receive the greater of the market value or the Maturity Guarantee, which is equal to 75 per cent of deposits, reduced proportionally for withdrawals.

### **CAPITALIZE ON MARKET VOLATILITY WITH AUTOMATIC INVESTING**

To alleviate some of the risks with investing large lump sum investments, the amount can be divided into smaller sums and invested at regular intervals over a period of time. This strategy can help to avoid indecision over the best times to invest and can take advantage of changes in the prices of the segregated pools to buy fewer units at higher prices and more units at lower prices, resulting in a lower overall average cost.

\*In Saskatchewan, jointly held property and insurance policies with a named beneficiary are included on the application for probate despite the fact that these assets do not flow through the estate and are not subject to probate.

## EQUITY POOLS

Pool name	Manulife Canadian Equity Private Segregated Pool	Manulife Dividend Income Private Segregated Pool	Manulife Global Equity Private Segregated Pool
<b>Investment objective</b>	<ul style="list-style-type: none"> <li>Seeks to provide long-term capital growth</li> </ul>	<ul style="list-style-type: none"> <li>Seeks to provide a combination of income and capital appreciation</li> </ul>	<ul style="list-style-type: none"> <li>Seeks to generate long-term capital growth and above-average long-term returns</li> </ul>
<b>Portfolio management</b>	<ul style="list-style-type: none"> <li>The Portfolio Manager seeks to achieve the Pool's objective by investing primarily in a diversified portfolio of Canadian equity securities</li> <li>Selection process is based upon a proprietary bottom-up, "style-agnostic" investment approach to seek out the best opportunities in Canada</li> </ul>	<ul style="list-style-type: none"> <li>The Portfolio Managers seek to achieve the Pool's objective by investing primarily in a diversified portfolio of Canadian dividend-paying common and preferred equity securities</li> <li>The Pool may also invest in Real Estate Investment Trusts (REITs) and royalty trusts</li> <li>Active stock selection provides the potential for growth while dividend yields help provide downside protection and stability within the Pool</li> </ul>	<ul style="list-style-type: none"> <li>The Portfolio Manager seeks to achieve the Pool's objective by investing primarily in equity securities of companies around the world</li> <li>The Portfolio Manager will allocate capital to the best global opportunities, which may include companies of any market capitalization</li> <li>Combines Mawer's firm-wide equity expertise into one global equity pool and follows their mantra "Be Boring. Make Money."<sup>TM</sup></li> </ul>
<b>Portfolio manager(s)</b>	Monika Skiba Manulife Asset Management Limited	Jonathan Popper, Alan Wicks Manulife Asset Management Limited	Jim Hall, Paul Moroz Mawer Investment Management Ltd.
<b>Target allocation (%)</b> Equity/fixed income	100% equity	100% equity	100% equity
<b>Benchmark/Index</b>	S&P/TSX Composite Total Return Index	S&P/TSX Composite Total Return Index	MSCI World Index (\$CDN)
<b>Asset class</b>	Canadian Equity	Canadian Dividend Equity	Global Equity
<b>Date of inception</b>	October 2014	October 2014	October 2014
<b>Risk profile</b> (low-high)	Moderate	Moderate	Moderate
<b>Investment style</b>	Blend	Value	Growth at a Reasonable Price (GARP)

Manulife International Equity Private Segregated Pool	Manulife U.S. Equity Private Segregated Pool
<ul style="list-style-type: none"> <li>■ Seeks to generate long-term growth and capital gains</li> </ul>	<ul style="list-style-type: none"> <li>■ Seeks to provide long-term capital appreciation</li> </ul>
<ul style="list-style-type: none"> <li>■ The Portfolio Manager seeks to achieve the Pool's objective by investing primarily in equities of companies located outside of Canada and the United States</li> <li>■ The Portfolio Manager will allocate capital to the best international opportunities, which may include which may include companies of any market capitalization</li> <li>■ Combines Mawer's firm-wide equity expertise into one international equity pool and follows their mantra "Be Boring. Make Money."™</li> </ul>	<ul style="list-style-type: none"> <li>■ The Portfolio Managers seek to achieve the Pool's objective by investing primarily in equity securities of U.S. companies of all sizes</li> <li>■ Experienced equity managers utilizing a robust 7-step process to identify undervalued companies to hold over the long term</li> </ul>
David Ragan, Peter Lampert Mawer Investment Management Ltd.	Sandy Sanders, Jonathan White Manulife Asset Management (US) LLC
100% equity	100% equity
MSCI EAFE Index (\$CDN)	Russell 3000 Total Return Index (\$CDN)
International Equity	U.S. Equity
October 2016	October 2014
Moderate to High	Moderate
Growth at a Reasonable Price (GARP)	Blend

	BALANCED POOLS		
Pool name	Manulife Balanced Equity Private Segregated Pool	Manulife Balanced Income Private Segregated Pool	Manulife Canadian Growth and Income Private Segregated Pool
<b>Investment objective</b>	<ul style="list-style-type: none"> <li>Seeks to provide long-term total return</li> </ul>	<ul style="list-style-type: none"> <li>Seeks to generate income and as a secondary objective, to provide the potential for long-term capital appreciation</li> </ul>	<ul style="list-style-type: none"> <li>Seeks to provide both current income and the potential for capital appreciation</li> </ul>
<b>Portfolio management</b>	<ul style="list-style-type: none"> <li>The Portfolio Managers seek to achieve the Pool's objective by investing primarily in a diversified portfolio consisting of global equity, fixed income and money market securities</li> <li>Experienced equity managers utilizing a robust 7-step process to identify undervalued companies to hold over the long term</li> </ul>	<ul style="list-style-type: none"> <li>The Portfolio Manager seeks to achieve the Pool's objective by investing in a diversified portfolio of income-oriented investment funds</li> <li>Seeks the best opportunities globally, while the targeted asset allocation of 70 per cent fixed income and 30 per cent equities provides stability for more conservative investors</li> </ul>	<ul style="list-style-type: none"> <li>The Portfolio Managers seek to achieve the Pool's objective by investing primarily in a diversified portfolio of Canadian equity and fixed income securities</li> <li>The equity portion of the Pool focuses primarily on companies that offer attractive yields with the ability to sustain and grow these dividends over a business cycle</li> <li>The fixed income portion of the Pool is managed using a combination of top-down economic research and bottom-up credit analysis to generate above average long-term returns by identifying "pockets of value" and minimizing downside risk</li> </ul>
<b>Portfolio manager(s)</b>	Jonathan White, Sandy Sanders Manulife Asset Management (US) LLC  Terry Carr Manulife Asset Management Limited	Terry Carr, Alan Wicks Manulife Asset Management Limited	Susan Da Sie, Steve Belisle, Terry Carr, Jean-Pierre D'Agnillo, Manulife Asset Management Limited
<b>Target allocation (%)</b> Equity/fixed income	70% equity, 30% fixed income	30% equity, 70% fixed income	60% equity, 40% fixed income
<b>Benchmark/Index</b>	70% MSCI World Index (\$CDN), 30% Universe Bond Total Return Index	30% S&P/TSX Composite Total Return Index, 70% Universe Bond Total Return Index	60% S&P TSX Total Return Index (\$CDN), 40% FTSE TMX Canada Universe Bond Index (\$CDN)
<b>Asset class</b>	Global Equity Balanced	Global Fixed Income Balanced	Canadian Balanced
<b>Date of inception</b>	October 2014	October 2014	August 2015
<b>Risk profile</b> (low-high)	Low to moderate	Low to moderate	Low to moderate
<b>Investment style</b>	Blend	Asset allocation	Blend

Manulife U.S. Balanced Private Segregated Pool	Manulife U.S. Balanced Value Private Segregated Pool	Manulife Global Balanced Private Segregated Pool
<ul style="list-style-type: none"> <li>■ Seeks to generate income and capital appreciation</li> <li>■ The Portfolio Managers seek to achieve the Pool's objective by investing primarily in U.S. dividend-paying equities and global fixed income securities and/or investment funds</li> <li>■ Experienced equity managers utilizing a robust 7-step process to identify undervalued companies to hold over the long term</li> <li>■ Seasoned global bond managers investing in corporate and government fixed income securities from across the globe</li> </ul>	<ul style="list-style-type: none"> <li>■ Seeks to provide a combination of income and capital appreciation</li> <li>■ The Portfolio Managers seek to achieve the Pool's objective by investing primarily in a diversified portfolio of equity and debt securities of U.S. companies</li> <li>■ For the equity component, the Portfolio Managers employ a value-based approach focused on evaluating factors that make a company profitable</li> <li>■ The fixed income component may include government and corporate debt securities, high yield bonds, preferred shares, convertibles and other types of debt securities.</li> <li>■ The strategy emphasizes anticipating shifts in the business cycle by using top-down analysis to determine which sectors and industries may benefit over the next 12 months</li> </ul>	<ul style="list-style-type: none"> <li>■ Seeks to provide both current income and potential capital appreciation</li> <li>■ The Portfolio Managers seek to achieve the Pool's objective by investing in a global diversified portfolio of equity and fixed income securities</li> <li>■ Within equities, the Portfolio Manager will allocate capital to the best global opportunities, which may include both large and small cap companies</li> <li>■ The universe for the fixed income component includes investment-grade Canadian bonds and global bonds that can invest across the spectrum of global corporate debt securities</li> </ul>
Sandy Sanders, Michael Mattioli, Daniel S. Janis III, Thomas Goggins, Dennis McCafferty Manulife Asset Management (US) LLC	Alan Wicks, Conrad Dabiet, Jonathan Popper Manulife Asset Management Limited  Howard Greene, Jeffrey Given, Konstantin Kizunov Manulife Asset Management (US) LLC	Greg Peterson, Jim Hall, Paul Moroz Mawer Investment Management Ltd.
50% equity, 50% fixed income	60% equity, 40% fixed income	60% equity, 40% fixed income
40% S&P 500 Composite Total Return Index (\$CDN), 10% S&P/TSX Composite Total Return Index, 50% Barclays Multiverse Total Return Index (\$CDN)	60% S&P 500 Total Return Index (\$CDN), 40% Barclays U.S. Aggregate Bond Index (\$CDN)	60% MSCI World Index (\$CDN), 20% Barclays Capital Global Aggregate Corporate Total Return Index (\$CDN), 20% Universe Bond Total Return Index
U.S. Balanced	U.S. Balanced	Global Balanced
October 2014	April 2015	October 2014
Low to moderate	Low to medium	Low to moderate
Blend	Value	Blend

## FIXED INCOME POOLS

Pool name	<b>Manulife Canadian Fixed Income Private Segregated Pool</b>	<b>Manulife Corporate Fixed Income Private Segregated Pool</b>	<b>Manulife Dollar-Cost Averaging Advantage Private Segregated Pool</b>
<b>Investment objective</b>	<ul style="list-style-type: none"> <li>Seeks to generate interest income consistent with the preservation of capital</li> </ul>	<ul style="list-style-type: none"> <li>Seeks to generate income and the potential for capital appreciation</li> </ul>	<ul style="list-style-type: none"> <li>Seeks to generate interest income</li> </ul>
<b>Portfolio management</b>	<ul style="list-style-type: none"> <li>The Portfolio Manager seeks to achieve the Pool's objective by investing primarily in bonds and debentures issued or guaranteed by the Canadian government or provincial and municipal governments and bonds and debentures issued by Canadian corporations</li> <li>Enhanced total return opportunity through an active approach to credit, sector and security selection</li> </ul>	<ul style="list-style-type: none"> <li>The Portfolio Manager seeks to achieve the Pool's objective by investing primarily in a diversified portfolio of Canadian and U.S. investment grade and high yield corporate bonds</li> <li>Participate in the upside of high yield bonds while protecting on the downside with investment grade bonds for better risk-adjusted returns</li> </ul>	<ul style="list-style-type: none"> <li>The Portfolio Manager seeks to achieve the Pool's objective by investing in high interest cash accounts</li> <li>The Pool is expected to provide a gross investment return equivalent to the Manulife Bank Advantage Account</li> <li>Clients can move fixed dollar amounts from this Pool to their Pool allocation of choice and benefit from periodic purchases made over time</li> </ul>
<b>Portfolio manager(s)</b>	Terry Carr, Hosen Margae Manulife Asset Management Limited	Terry Carr, Richard Kos Manulife Asset Management Limited	Manulife Financial
<b>Target allocation (%)</b> Equity/fixed income	100% fixed income	100% fixed income	100% fixed income
<b>Benchmark/Index</b>	FTSE TMX Canada Universe Bond Total Return Index	50% FTSE TMX Canada Corporate Bond Index, 50% BofA Merrill Lynch U.S. HighYield Master II Constrained Index (\$CDN)	Canadian Treasury Bill 91-Day Index
<b>Asset class</b>	Canadian Fixed Income	Corporate Fixed Income	Canadian Money Market
<b>Date of inception</b>	October 2014	October 2014	October 2016
<b>Risk profile</b> (low-high)	Low	Low	Very low
<b>Investment style</b>	Multi-disciplinary	Credit	Short term



Manulife Global Fixed Income Private Segregated Pool	Manulife Money Market Private Segregated Pool	Manulife U.S Fixed Income Private Segregated Pool
<ul style="list-style-type: none"> <li>Seeks to generate income and the potential for capital preservation</li> </ul>	<ul style="list-style-type: none"> <li>Seeks to generate interest income. The Pool does not invest in foreign securities</li> </ul>	<ul style="list-style-type: none"> <li>Seeks to generate income and the potential for capital appreciation</li> </ul>
<ul style="list-style-type: none"> <li>The Portfolio Managers seek to achieve the Pool's objective by investing primarily in government and corporate debt securities from developed and emerging markets, including U.S. government and agency securities and high yield bonds. Also, may also invest in preferred shares and other types of debt securities</li> <li>Dynamic currency management strategy to help the Pool benefit and be protected from currency fluctuations</li> </ul>	<ul style="list-style-type: none"> <li>The Portfolio Manager seeks to achieve the Pool's objective by investing primarily in high quality, short-term fixed income securities issued by Canadian federal or provincial governments, Canadian chartered banks, and loan, trust or other companies operating in Canada</li> <li>The investment objective will be achieved by investing in Canadian money market instruments</li> </ul>	<ul style="list-style-type: none"> <li>The Portfolio Managers seek to achieve the Pool's objective by tactically investing in a portfolio of primarily U.S. investment-grade high yield debt and floating rate loan securities</li> <li>The tactical expertise of the portfolio managers will help capture added returns by repositioning the portfolio across different asset classes during diverse points in the credit cycle</li> </ul>
<p>Daniel S. Janis III, Thomas Goggins Manulife Asset Management (US) LLC</p> <p>Kisoo Park Manulife Asset Management (Hong Kong)</p>	<p>Faisal Rahman Manulife Asset Management Limited</p>	<p>John Addeo, Dennis McCafferty Manulife Asset Management (US) LLC</p>
<p>100% fixed income</p>	<p>100% fixed income</p>	<p>100% fixed income</p>
<p>Barclays Capital Multiverse Total Return Index (\$CDN)</p>	<p>FTSE TMX Canada 60 day Treasury Bill Index</p>	<p>50% Barclays U.S. Corporate High Yield Total Return Index (\$CDN), 50% Credit Suisse Leveraged Loan Total Return Index (\$CDN)</p>
<p>Global Fixed Income</p>	<p>Short-term Fixed Income</p>	<p>U.S. Fixed Income</p>
<p>October 2014</p>	<p>October 2014</p>	<p>October 2014</p>
<p>Low to moderate</p>	<p>Low</p>	<p>Low to moderate</p>
<p>Multi-sector</p>	<p>Short term</p>	<p>Multi-sector</p>

## **SEGREGATED POOL FACTS**

### **Minimum initial investment<sup>1</sup>**

For invested assets between \$100,000–\$249,999, minimum per pool is \$100,000 per contract

For invested assets \$250,000 or greater, minimum per pool is \$1,000

**Subsequent deposits:** \$1,000<sup>2</sup>

### **Deposits to the Manulife Dollar-Cost Averaging Advantage Private Segregated Pool (DCA):** \$5,000<sup>2</sup>

For invested assets between \$100,000–\$249,999, minimum DCA allocation to an **existing** segregated pool is \$100

For invested assets \$250,000 or greater, minimum DCA allocation to **any** segregated pool is \$100

**Pre-authorized chequing (PAC) minimum:** \$100/month<sup>3</sup>

<sup>1</sup> Can be met individually or as part of a household.

<sup>2</sup> Available only after total household invested assets in the MPIP Segregated Pools program are \$100,000 or greater.

<sup>3</sup> PAC can only be initiated after the pool minimum has been met.



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For more information, contact your advisor or visit [manulifeprivateinvestmentpools.ca](http://manulifeprivateinvestmentpools.ca)

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Any amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value. Withdrawals proportionally decrease Maturity and Death Benefit Guarantees. The Management Fee Reimbursement will not be paid in cash but will be credited to the Contract. Manulife Investments is a division of The Manufacturers Life Insurance Company. The Manufacturers Life Insurance Company is the issuer of the Manulife Private Investment Pools – MPIP Segregated Pools (MPIP Segregated Pools) insurance contract and the guarantor of any guarantee provisions therein. Manulife, Manulife Investments, the Block Design, the Four Cube Design, and Strong Reliable Trustworthy Forward-thinking are trademarks of The Manufacturers Life Insurance Company, and are used by it, and by its affiliates under licence.