

IDEAL SEGREGATED FUNDS SIGNATURE SERIES FUND CHANGES

# Fund Facts Addendum

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

Effective on or about the dates listed herein, the Ideal Segregated Funds Signature Series Fund Facts, forming part of the Ideal Segregated Funds Signature Series 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 about 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.

#### IDEAL SEGREGATED FUNDS SIGNATURE SERIES FUND ADDITION

Effective Monday, November 12, 2018, the following fund will be available to you:

Fund Name	Fund Objective	Management Expense Ratio (MER) % <sup>1</sup>					
		Ideal 75/100 Series		Ideal 100/100 Series		Ideal Income Series	
		Back-end load/ No-load/ Low-load	Platinum No-load	Back-end load/ No-load/ Low-load	Platinum No-load	Back-end/ No-load/ Low-load	Platinum No-load
Ideal Global Strategic Balanced Yield Fund	This fund seeks to provide a combination of income and capital appreciation by investing primarily in a diversified portfolio of global dividend paying equity securities and fixed income securities.	3.17	2.62	3.39	2.84	3.17	2.73

<sup>1</sup> Management Expense Ratio (MER) includes all expenses of the Segregated Fund such as the management fee, insurance costs, operating costs and applicable sales tax. There is no duplication of fees from the underlying pooled fund, unit trust or mutual fund. The MER is an estimate for the current year and is subject to change.

#### IDEAL SEGREGATED FUNDS SIGNATURE SERIES FUND NAME CHANGE

Effective Monday, November 26, 2018 the following fund will have a name change:

SEGREGATED FUND NAME	NEW SEGREGATED FUND NAME
Ideal Monthly Income Fund	Ideal Fundamental Income Fund

## IDEAL SEGREGATED FUNDS SIGNATURE SERIES FUND CLOSURES

Effective Friday, November 23, 2018 4 p.m. ET, the following funds will be closed and their assets will be switched to the corresponding continuing funds effective Monday, November 26, 2018:

Closing fund	Continuing fund
Ideal Fidelity Global Asset Allocation	Ideal Global Strategic Balanced Yield Fund <sup>1</sup>
Ideal Russell Income Essentials Portfolio	Ideal Conservative Portfolio
Ideal Russell Diversified Monthly Income Portfolio	Ideal Moderate Portfolio
Ideal Trimark Global Balanced Fund	Ideal Global Strategic Balanced Yield Fund <sup>1</sup>

<sup>1</sup>New fund is available November 12, 2018.

The closing funds will not accept new deposits or switches-in after Friday, November 23, 2018 4 p.m. ET. Any deposits you made to the closing funds before this date will be switched to the corresponding continuing fund on Monday, November 26, 2018.

Unless you notify us otherwise, regularly scheduled deposits (Pre-Authorized Chequing plans (PACs) and switches-in) for the closing funds in place before Monday, November 26, 2018 will automatically move to the corresponding continuing fund on this date.

At any time, you may switch to another eligible fund within your contract without incurring a deferred sales charge or similar fee. Any switch, either to the corresponding continuing fund or to another eligible fund is a taxable disposition and may result in a capital gain or loss to you. Please speak to your advisor to determine the most appropriate course of action, given your individual investment and tax circumstances.

**Note:** For complete fund information, refer to the applicable Fund Facts page within this booklet.

**QUICK FACTS**

**Date Fund Available:** November 2018  
**Date Fund Created:** September 2014

**Managed by:** Manulife Asset Management Limited  
**Units Outstanding:** 11,423,256

**Total Fund Value:** \$48,866,521  
**Portfolio Turnover Rate:** 3.84%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Ideal 75/100 Series	1,000	3.17	--	10.0000	25
Ideal 100/100 Series	1,000	3.39	--	10.0000	25
Ideal Income Series	1,000	3.17	1.15	10.0000	25

**WHAT DOES THE FUND INVEST IN?**

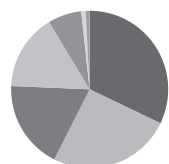
This Segregated Fund invests in the Manulife Global Strategic Balanced Yield mutual fund. The underlying fund invests primarily in foreign equities and fixed income investments.

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

	%
Wells Fargo & Co.	2.86
Roche Holding AG	2.54
Nestlé S.A.	2.33
Amcor Ltd.	1.97
United Technologies Corporation	1.93
Verizon Communications Inc.	1.79
Johnson & Johnson	1.76
Procter & Gamble Company	1.74
Koninklijke Philips N.V.	1.72
Oracle Corp.	1.69
<b>Total</b>	<b>20.33</b>

Total investments: 296

**Investment Segmentation**



	% Assets
GLOBAL EQUITIES	32.2
U.S. EQUITIES	25.4
GLOBAL BONDS	18.3
U.S. BONDS	15.7
CASH AND EQUIVALENTS	6.9
OTHER	0.9
CANADIAN BONDS & DEBENTURES	0.8

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

**HOW HAS THE FUND PERFORMED?**

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

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

**Average return**

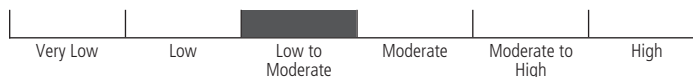
The fund is not old enough to show performance history.

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

The fund is not old enough to show performance history.

**HOW RISKY IS IT?**

The value of your investments can go down. Please see the Information Folder for further details.



**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

## HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b>	<b>%</b>
	1 year of buying	6.00
	2 years of buying	5.00
	3 years of buying	5.00
	4 years of buying	4.00
	5 years of buying	3.00
	6 years of buying	2.00
	7 years of buying	1.00
After 7 years	0.00	
<b>Low Load Sales Charge</b>	<b>If you sell within:</b>	<b>%</b>
	1 year of buying	3.00
	2 years of buying	2.00
	3 years of buying	1.00
After 3 years		

When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.

- The sales charge is deducted from the amount you sell
- You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge
- You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund

When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.

### 2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
Ideal 75/100 Series	3.17	--
Ideal 100/100 Series	3.39	--
Ideal Income Series	3.17	1.15

### Trailing commission

Manulife pays a trailing commission of up to 1.25% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

FEE	WHAT YOU PAY
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer 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 after 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 customer service centre 1 888 790 4387, Quebec residents 1 888 626 8843



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