



ADVISOR MANAGED Program

Experience the freedom of personal,
professional wealth management

Freedom to fit more **LIFE INTO LIFE**



Get ready to enjoy the freedom of personal wealth management.

With your personal Portfolio Manager at the helm, responsible for setting direction and strategy, and selecting investments for your portfolio, there's time for you to fit more life into life.

Simplify investing

Managing your investments gets complicated over time.

You need to make more decisions. Devote more time, effort and attention. Things that become even more important in uncertain and volatile markets. And all these important decisions, personal attention and time demands only increase as the days pass and your wealth accumulates.

Until the day you decide...

IT'S TIME

for a better solution.

to put investing – from the big
decisions to the small ones –
in professional hands.

to simplify investing.

for your personal Portfolio Manager.

Manulife Securities' Advisor Managed Program

With Manulife Securities' Advisor Managed Program, every aspect of managing your portfolio – including your investment strategy, researching investment opportunities, selecting securities to buy and at what price – is taken care of by your personal Portfolio Manager, a highly qualified financial professional.

A TRUSTED PROFESSIONAL LEADS THE WAY

When you delegate the responsibility of investing to your personal Portfolio Manager you want the right professional leading the way.

Your personal Portfolio Manager is an accredited and licensed financial professional who employs prudent and personal thinking to manage your wealth.

Complementing your Portfolio Manager's expertise is a support network of Manulife's investment experts. These experts contribute insights and knowledge on portfolio construction, investment trends, market commentary and potential opportunities. This collective knowledge and ongoing collaboration creates a team of investing specialists working on executing an investment strategy suited to your needs.

PUTTING STRATEGY INTO ACTION

The first step in building a successful investment strategy involves creating your personal Investment Policy Statement. This document, prepared by your personal Portfolio Manager after consulting with you, contains important information such as your investment objectives, risk tolerance, and the amount of time you have to reach your objectives. Your Investment Policy Statement also describes your investment strategy, including the parameters your Portfolio Manager adheres to when allocating your assets and selecting investments.

EXPERTISE GUIDES YOUR INVESTMENT DECISIONS

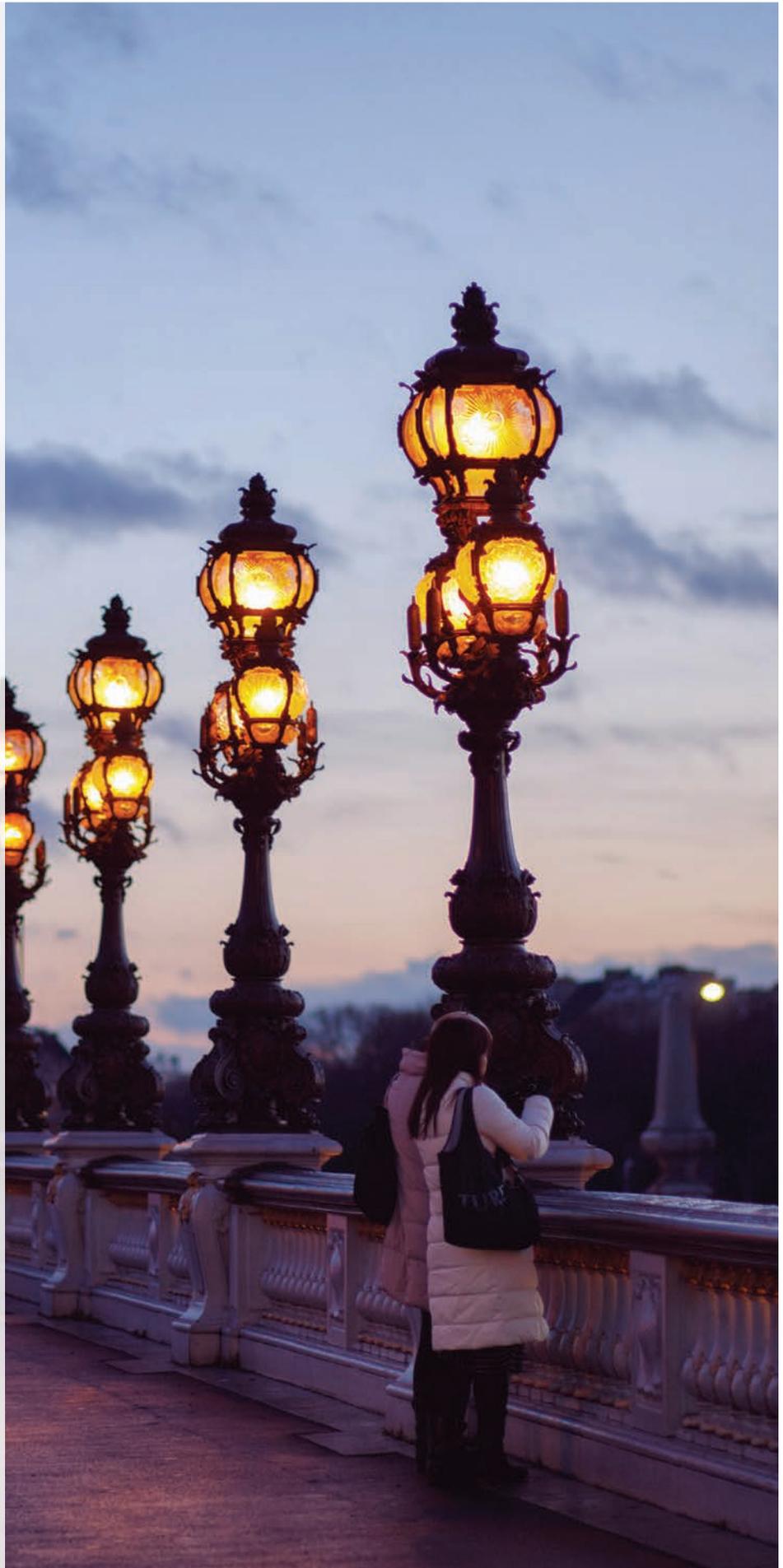
With significant investing expertise, advanced credentials and a network of professional resources, your Portfolio Manager is uniquely qualified to manage your wealth.

Your Portfolio Manager has the flexibility and discretion to:

- trade securities in your portfolio
- add or remove holdings selectively based on investment research or in anticipation of market trends
- act quickly in special situations to capitalize on timely investment opportunities
- rebalance your portfolio to maintain your target asset allocation

Trades executed by your Portfolio Manager are monitored to ensure they adhere to the guidelines in your Investment Policy Statement.

You can stay informed about activity in your portfolio through any-time online access, regular account statements or through communication with your Portfolio Manager.



Expertise meets experience

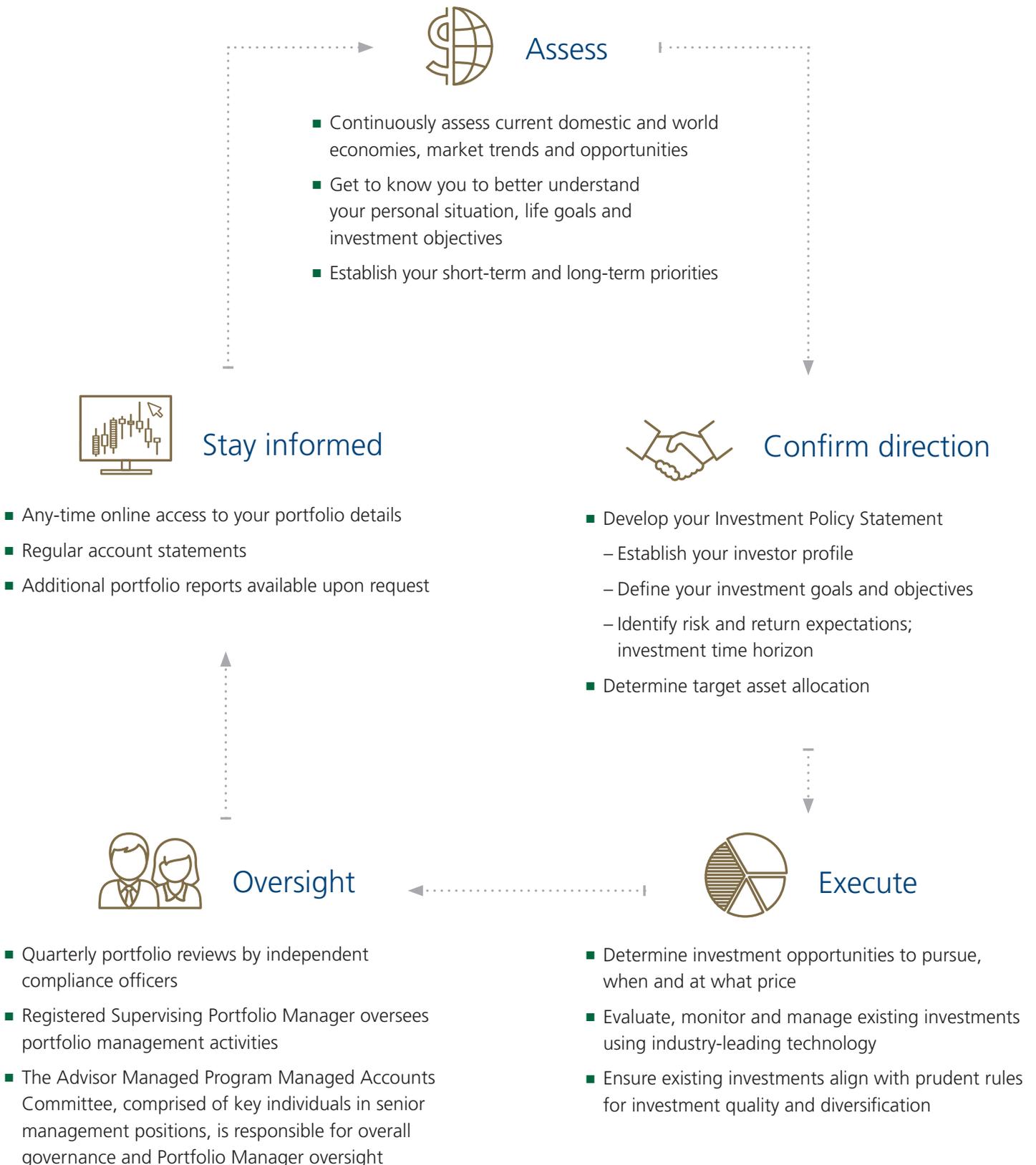
Your Portfolio Manager committed significant time and effort to become a Portfolio Manager. It's a title reserved for a select group of investment professionals. It requires advanced investment qualifications, professional development and extensive experience advising clients.

In addition, Manulife Securities uses a rigorous evaluation process to ensure only top advisors qualify as Portfolio Managers. You can be confident your Portfolio Manager is a trusted professional with experience managing substantial levels of client assets.



Investment management tailored to you

Your Portfolio Manager follows a comprehensive framework to create, manage and continually assess your investment strategy to ensure it meets your personal circumstances and financial goals.



Enjoy life while your personal Portfolio Manager oversees every detail of your investment strategy



ASSESS

For a personal investment strategy to be successful, it needs to focus on where you are today and where you want to be tomorrow.

With an understanding of your life priorities, personal goals and future plans, your Portfolio Manager has an important building block to develop and manage your strategy.

Your Portfolio Manager combines knowledge of who you are and what's important to you with a well-informed view of the global market landscape to construct a tailored investment strategy.



CONFIRM DIRECTION

The Investment Policy Statement is the blueprint for your investment strategy. It guides the decisions your Portfolio Manager makes on your behalf by detailing important information about your financial needs, investment objectives and any special investing preferences.

How your assets are allocated between the three main asset categories – equity, fixed income and cash investments – is one of the most important factors in managing your investment risk and return. Your Portfolio Manager uses the criteria described in your Investment Policy Statement to allocate your assets effectively.



EXECUTE

Your Portfolio Manager selects from a range of suitable investments, from traditional choices to alternative opportunities, to execute your personal strategy.

Your Portfolio Manager stays informed on investments in your portfolio, developments in domestic and world markets, as well as your personal circumstances. With this information, your Portfolio Manager can act quickly to adjust your portfolio to manage risk or capitalize on new investment opportunities.

New investments under consideration for your portfolio are thoroughly evaluated to ensure they meet the parameters in your Investment Policy Statement and follow the quality and diversification rules established by Manulife Securities.



OVERSIGHT

Your portfolio receives ongoing monitoring at multiple levels. You can be confident it's managed to high standards of integrity, ethics and professionalism.

- Your Investment Policy Statement guides your Portfolio Manager's activities
- A Registered Supervising Portfolio Manager oversees the investment activities of all Portfolio Managers
- Independent compliance officers review your portfolio quarterly to ensure your investments remain suitable for you

- The Advisor Managed Program Managed Accounts Committee – comprised of key individuals in senior management positions – is responsible for overall governance

Your Portfolio Manager also uses industry-leading technology and analytical tools to evaluate investments, markets and opportunities to ensure your portfolio remains aligned with your objectives.



STAY INFORMED

Your account information is always close at hand. Online account access and regular statements keep you informed on all activity your Portfolio Manager undertakes on your behalf. You can stay informed about your account with these resources:

- Any-time online access to your portfolio details
- Regular account statements that show your portfolio's market value, trading activity and value of each investment
- Additional reports available through your Portfolio Manager, offering further insights and analysis on your investments

Designing your personal portfolio

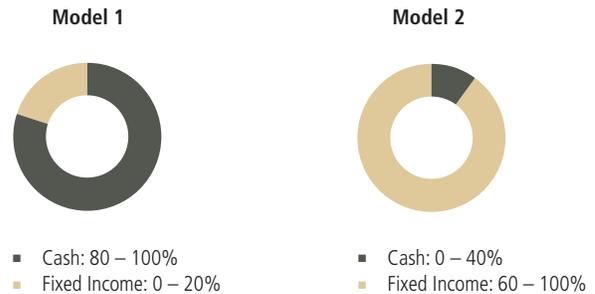
Based on your investment objectives, risk tolerance and time horizon, your Portfolio Manager selects one of the four investor profiles below. This determines how to best allocate your assets among the three main categories of equity, fixed income and cash investments. How your assets are allocated between the three categories is one of the most important factors in managing your investment risk and returns.

Each investor profile offers multiple asset allocation scenarios with minimum and maximum levels for the three asset categories. The asset mixes shown below feature sample allocations between equity, fixed income and cash investments.

CAPITAL PRESERVATION

The investment strategy with the lowest tolerance for risk and a high need for capital preservation.

The typical portfolio will be entirely invested in cash equivalents or fixed income securities or funds.

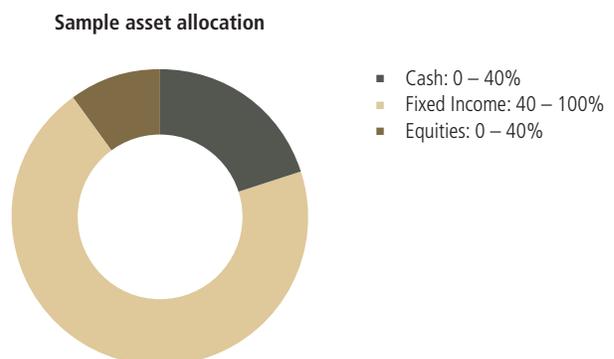


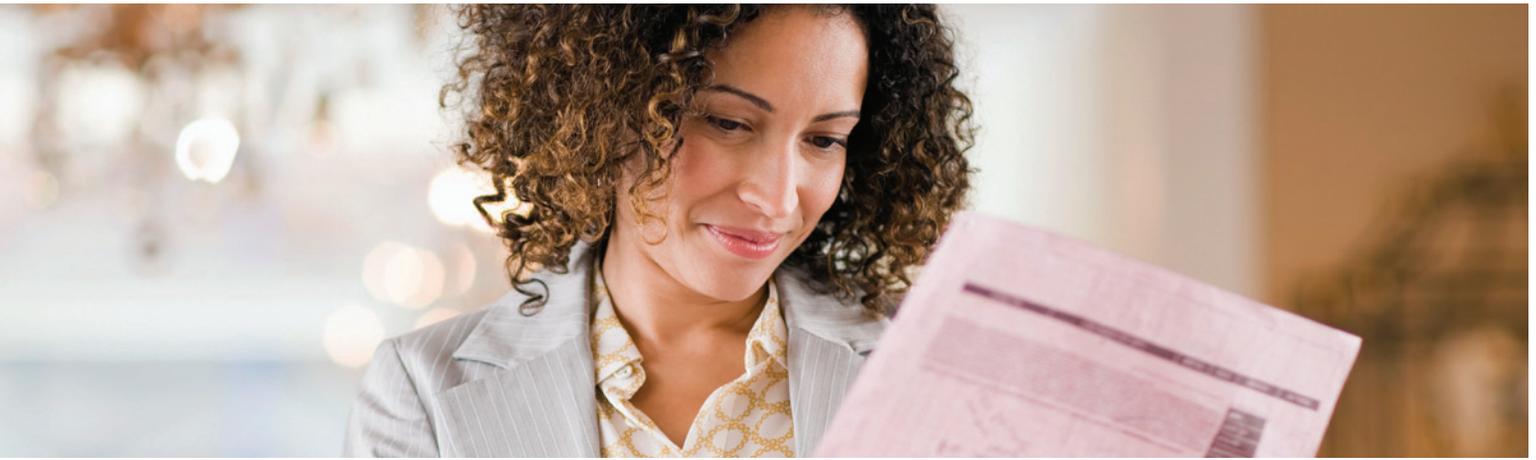
CONSERVATIVE

An investment strategy with a low degree of risk tolerance and a high need for capital preservation.

While fixed income securities and funds will dominate the portfolio, equity securities and equity funds may be appropriate on a limited basis.

Within this investor profile are a number of possible asset mixes, with asset class weightings that fall within the ranges in the graph shown here:





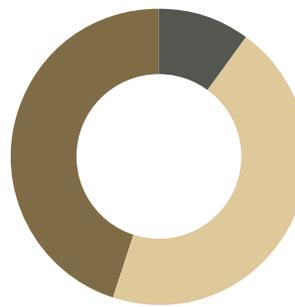
BALANCED

An investment strategy that balances the need for capital appreciation with capital preservation.

Equity and fixed income securities and funds will be used in varying degrees.

Within this investor profile are a number of possible asset mixes, with asset class weightings that fall within the ranges in the graph shown here:

Sample asset allocation



- Cash: 0 – 40%
- Fixed Income: 30 – 70%
- Equities: 30 – 70%

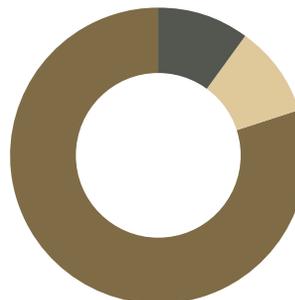
GROWTH

An investment strategy that focuses on capital appreciation.

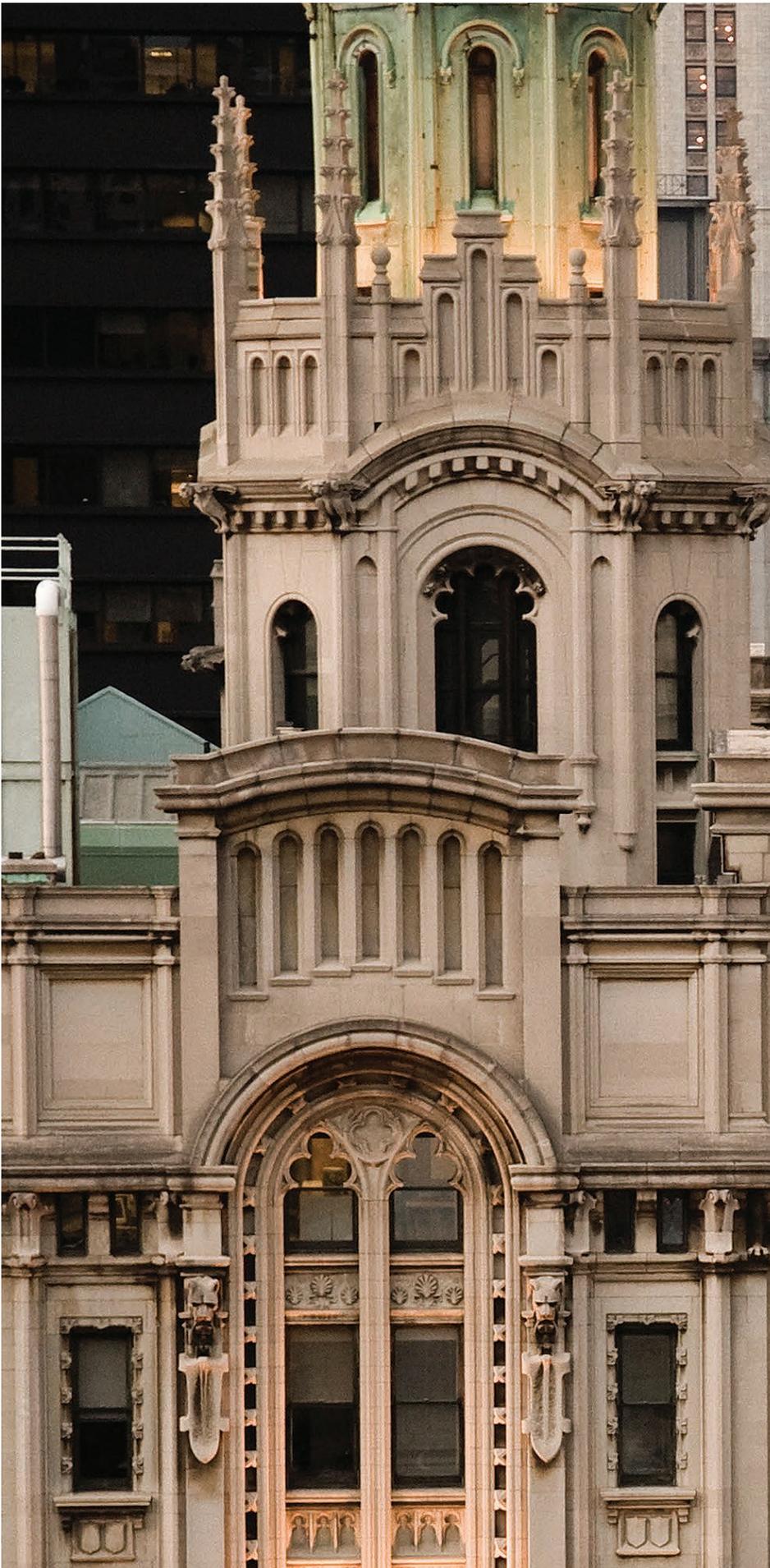
Equity securities and funds will make up the majority, if not all, of the portfolio.

Within this investor profile are a number of possible asset mixes, with asset class weightings that fall within the ranges in the graph shown here:

Sample asset allocation



- Cash: 0 – 40%
- Fixed Income: 0 – 50%
- Equities: 50 – 100%



Rely on the strength of a global leader

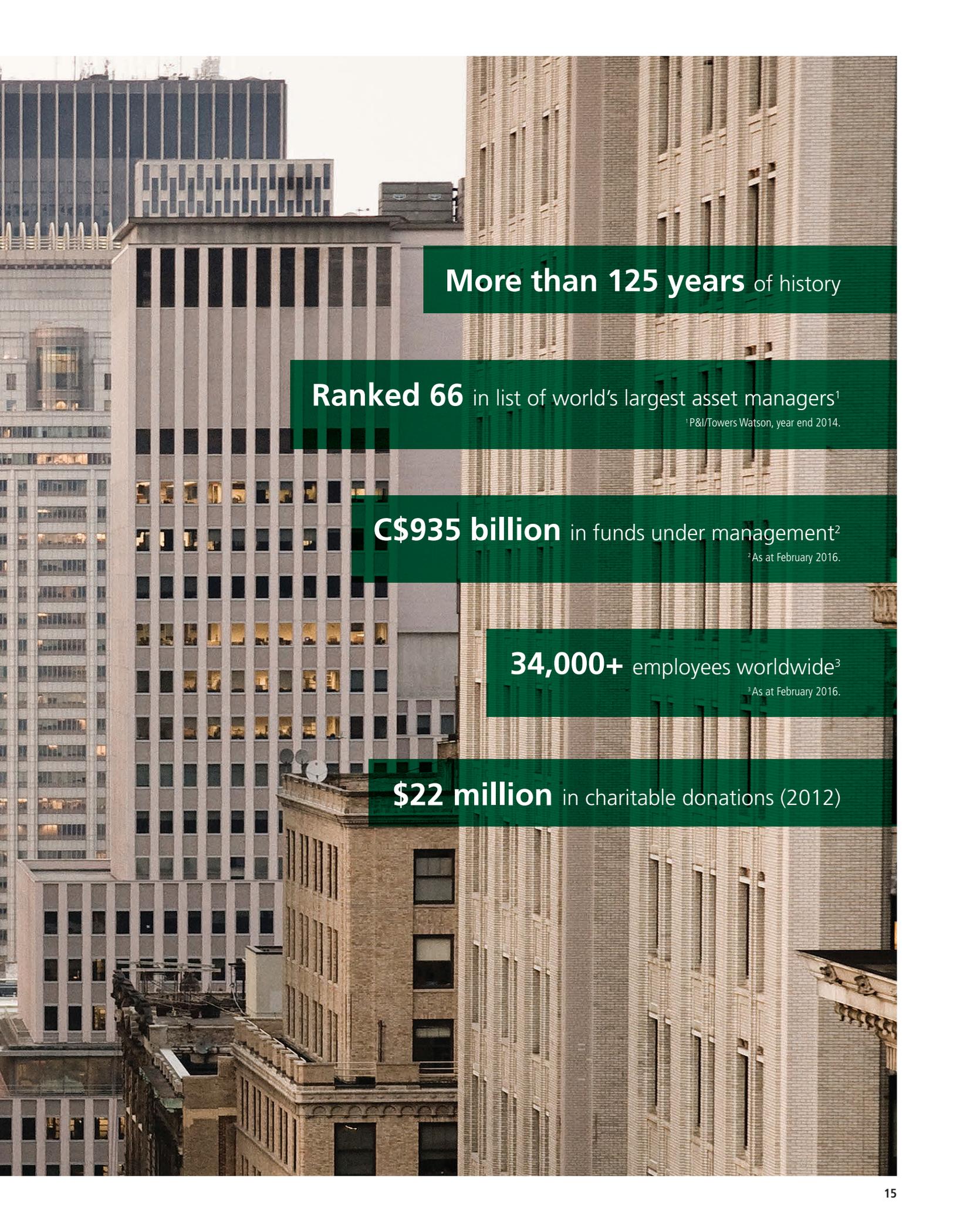
When you choose Manulife, you can feel confident your trust is well placed.

For more than 125 years, Canadians have turned to Manulife for the big financial decisions in their lives.

Over the decades, Manulife has built a significant global presence by delivering on the promises we make to our customers and by providing strong, reliable, trustworthy and forward-thinking financial solutions.

Today, Manulife is a leading Canada-based financial services company with principal operations in Canada, Asia and in the United States, where we operate under the John Hancock brand.

Manulife Securities Incorporated is one of Canada's foremost independent investment dealers and a subsidiary of Manulife. Operating in every province and territory throughout the country, our clients benefit from leading administrative technology, our focus on risk management, and the strength and stability of Manulife.



More than 125 years of history

Ranked 66 in list of world's largest asset managers¹

¹P&I/Towers Watson, year end 2014.

C\$935 billion in funds under management²

²As at February 2016.

34,000+ employees worldwide³

³As at February 2016.

\$22 million in charitable donations (2012)

**Experience the freedom of personal,
professional wealth management.**

Simplify investing so you can fit more life into life.
Contact your Portfolio Manager for more details.

