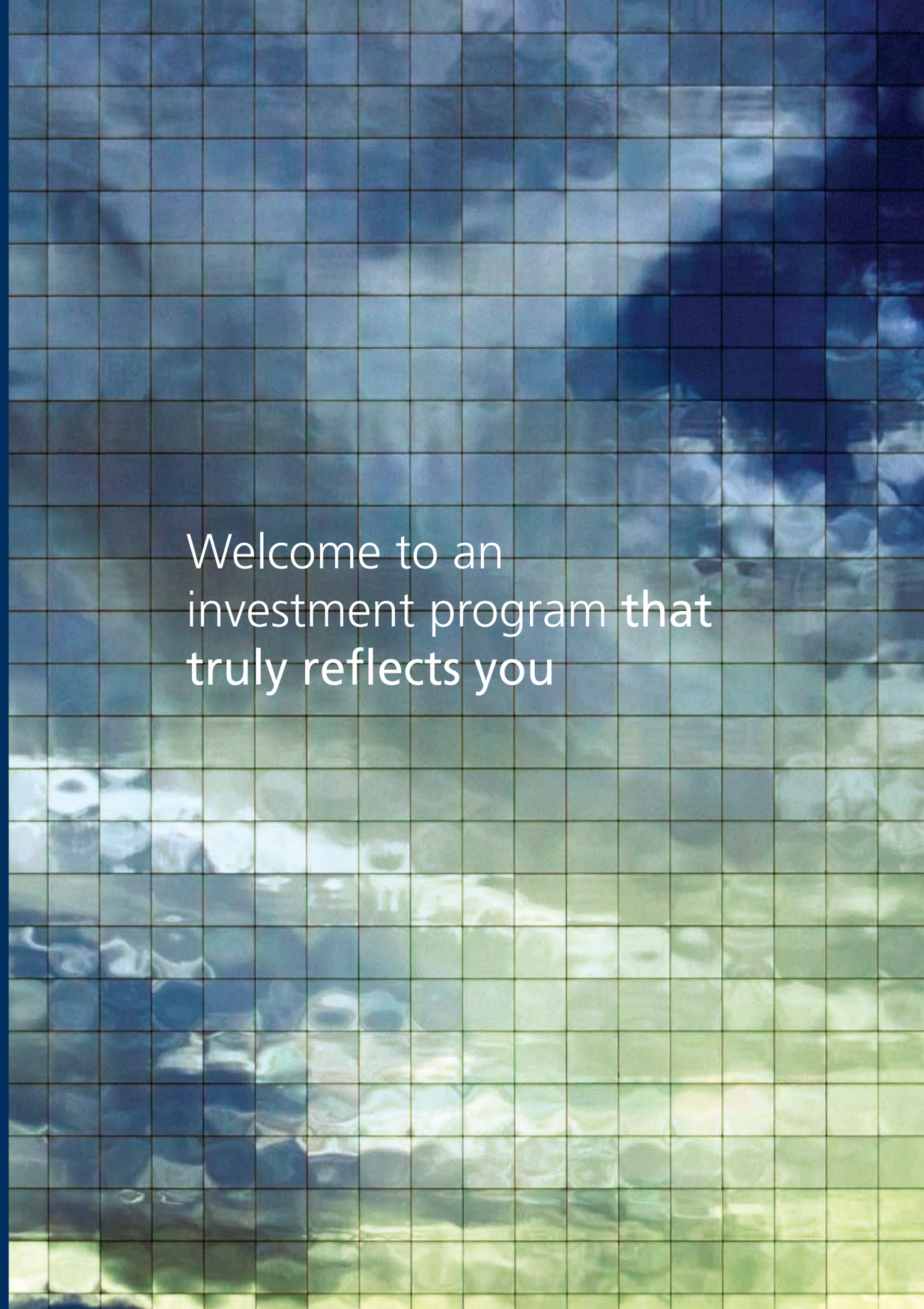
MANULIFE

Private Investment Pools

THE MANUFACTURERS LIFE INSURANCE COMPANY

The MPIP Segregated Pools insurance contract is offered by
The Manufacturers Life Insurance Company.

The MPIP Investment Pools are managed by Manulife Investments,
a division of Manulife Asset Management Limited.



With the prosperity you've already achieved and enjoy, the opportunities to create enduring wealth and continue to build your legacy have arrived. You're on a distinct wealth journey, one requiring special solutions, strategies and support.

The Manulife Private Investment Pools (MPIP) program is an exclusive wealth management initiative with the comprehensive resources needed to fulfill your distinct preferences and priorities. It's where you'll find the vision, innovation, value, expertise, service and integrity that you expect and require to answer your sophisticated investing objectives and goals.

As an MPIP client, you work with your advisor to achieve your vision of prosperity. MPIP is guided by the expertise of skilled and knowledgeable portfolio management professionals, and gives you confidence throughout your wealth journey.

It's the exclusive investment program for affluent investors that reflects your highest expectations.

Welcome to Manulife Private Investment Pools.

Work with a financial partner who shares your vision

Expect vision

The right place to begin your wealth journey is with the vision of where you want to be at the end. It's your idea of the prosperity you want when it's time to enjoy the rewards of your personal success.

Working with your advisor, you can achieve your vision of prosperity through detailed planning and a customized portfolio of investment pools or segregated pools that reflect your goals for asset growth, preserving capital or income. Both of the Pools platforms offer a range of innovative solutions covering the major asset classes – equity, balanced, fixed income – to support you on your wealth journey.

The high-conviction investment professionals who guide each of the investment pools and segregated pools also manage with vision, taking into account both the current investment climates and planning for tomorrow's opportunities and challenges. With the constant changes in investment markets, as new opportunities and trends emerge in some regions, and challenges replace the opportunities in others, managing investments with vision is influential in asset allocation, diversification and helping to ease the impact of market volatility on your investment portfolio.

Expect innovation

Manulife Private Investment Pools allow you and your advisor to construct a well-diversified portfolio from a wide range of strategies for meeting important investment goals such as growth, capital preservation, and income.

Your investment choices range throughout the key asset classes of equity, balanced and fixed income opportunities available around the world – from the growth potential of North American equities and stability of fixed income to leading prospects with international securities in developed and developing nations and the world's emerging markets.

Overall, the Manulife Private Investment Pools program comprises two distinct investment platforms – investment pools (in trust and corporate class options) and segregated pools. Discuss the advantages of these options with your advisor as you collaborate on the best investing strategy for your specific situation.

See more value from your investments

Expect value

The Manulife Private Investment Pools program delivers everything you would expect from a sophisticated investment initiative.

You can expect strategies to help manage your costs of investing. Plus, with flexible options in the investment pools, such as purchasing in U.S. dollars[1] and tax-efficient solutions to receive income from your investments, you'll have choices to help you get the most from the wealth you've achieved.

In addition, you can realize this value while continuing to work with the advisor you know and trust.

Manage your investment costs

When your investments meet or exceed certain dollar values, the MPIP program recognizes your continued support.

With the investment pools you're entitled to a reduced management fee applied to your account. With the segregated pools you'll receive a Management Fee Reimbursement where part of the management fee applied to your investments is reimbursed in the form of an allocation of additional Pool units credited to your contract.

In addition, all of the assets in your household invested with MPIP may be combined and count towards further management fee reductions or reimbursements.[2] Ask your advisor for details about this valuable feature.

[1] The ability to purchase in U.S. dollars for certain funds is offered only as a convenience for investors and does not act as a currency hedge between the Canadian and U.S. dollar. Before investing in the U.S. dollar purchase option, please see the Simplified Prospectus for more information. US dollar purchase option is not available within the MPIP Segregated Pools platform.

[2] The amounts invested in investment pools accounts and segregated pools contracts must be calculated separately and cannot be combined.

Manage investment income tax costs

Within MPIP Investment Pools, corporate class pools offer you valuable tax advantages, such as tax deferral and tax-efficient distributions. With this flexibility you can influence your tax costs when managing your investments and when receiving investment income.[3]

You're free, for example, to move assets between corporate class pools and defer capital gains taxes when selling securities. When you need income from your investments, the Series T purchase option can provide a tax-efficient monthly distribution designed to minimize the amount of investment income tax payable (distributions are not guaranteed).

Capitalize on market volatility through automatic investing

The pools can alleviate some risks with making large lump sum investments by dividing the amount into smaller sums and investing at regular intervals over a period of time. This strategy can help to avoid indecision over the best times to invest. It also takes advantage of changes in the prices of Pool units; buying fewer units at higher prices and more units at lower prices, resulting in a lower overall average cost.

[3] Corporate class pools are not available within the MPIP Segregated Pools platform.

Sharpen your focus with quality asset management

Expect expertise

Among the world's largest investors are institutions, such as major corporations, pension plans and endowments, who embrace prudent investment strategies. Behind these investors are asset managers who employ disciplined techniques to invest with greater certainty throughout the inevitable twists and turns of investing. These highly experienced and methodical professionals follow rigorous methods and processes to arrive at their goal of intelligent investment decisions. By making informed and objective decisions they seek to invest with greater confidence.

With the Manulife Private Investment Pools program this same level of investment discipline and asset management expertise is within your reach.

The investment professionals at Manulife Asset Management and Mawer Investment Management Ltd. guide and manage Manulife Private Investment Pools. They adhere to disciplined and time-tested investment processes. They believe in independent thinking, and strive to anticipate investment trends and opportunities. They seek exceptional results by implementing original ideas and constructing well-diversified portfolios. They act with true conviction – pursuing the most compelling and well-researched opportunities throughout the world for your portfolio and future prosperity.

Manulife Asset Management

- 27 portfolio management teams
- 325 investment professionals
- 17 offices in the Americas, Europe, and Asia
- $321 billion in assets under management (as of December 31, 2014)

Mawer Investment Management Ltd.

- One of Canada's leading independent investment managers
- Received numerous Morningstar® awards for investment success*
- $27.7 billion in assets under management (as of December 31, 2014)

Expect service

Investment opportunities and challenges are constantly shifting. Your advisor and the Manulife Private Investment Pools program can help you to keep pace through personal attention to your portfolio and ongoing monitoring and advice.

Using the wide range of available investment strategies, your advisor can make calculated additions and adjustments to your portfolio as your goals evolve from building wealth, to preserving it, to generating investment income.

Your advisor remains your primary point of contact when you need financial advice or investment information. Manulife provides detailed semi-annual statements to keep you and your advisor well informed about your investment progress.

*Morningstar Awards 2014™: Morningstar Analysts' Choice Fund Company of the Year; For details about Morningstar Awards methodology: investmentawards.com/awards/methodology

Expect integrity

As an investor in the Manulife Private Investment Pools program, you can feel confident that your trust is well placed. Manulife is a leading Canada-based financial services company with a significant global presence earned by providing customers with strong, reliable, trustworthy and forward-thinking solutions.

For more than 125 years, Canadians have turned to Manulife for the big financial decisions in their lives. Today, Manulife supports one in every five Canadians with financial solutions.

Rely on the strength of Manulife

125+ years of history

Ranked in the top 15% of the world's 500 largest asset managers[1]

$40.1 billion market capitalization[2]

$663 billion in funds under management by Manulife and its subsidiaries[2]

28,600+ employees worldwide[2]

$25.2 million in charitable donations (2013)

[1] P&I/Towers Watson, year end 2013.
[2] As at September 30, 2014.

Vision
Innovation
Value
Expertise
Service
Integrity

If these benefits reflect your highest expectations, **please speak to your advisor**

MANULIFE | Private Investment Pools

For more information, contact your advisor or visit manulifeprivateinvestmentpools.ca

Manulife Investments

MPIP Investment Pools: Manulife Funds (including the Trust Pools) and Manulife Corporate Classes (including the Class Pools) are managed by Manulife Investments, a division of Manulife Asset Management Limited. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. The payment of distributions is not guaranteed and may fluctuate. If distributions paid by the fund are greater than the performance of the fund, then your original investment will shrink. Distributions should not be confused with a fund's performance, rate of return, or yield. You may also receive return of capital distributions from a fund. Please consult with your tax advisor regarding the tax implications of receiving distributions. See the prospectus for more information on a fund's distributions policy.

MPIP Segregated Pools: 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 as additional Units to the relevant Funds. Manulife Investment 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.

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