

Global Visual System Brand Guidelines

March 2022

Introduction

Our Brand guidelines provide a comprehensive *overview* of our Visual System. They are designed to *inspire* your creativity while providing you with the *information* you need to produce creative that is *consistent* across all markets and media.

These Visual System Brand guidelines address our Corporate Brand and our three main master Brands. Each of these master Brands supports multiple Channel Brands that help us deliver our diverse and extensive portfolio of offerings to consumers globally.

Our Visual System aims at achieving consistency *across all* our Brands. However, it also accommodates for certain specialized business scenarios that may require a *different* treatment.

Should you have any questions, please reach out to **Brand@manulife.com**.

Corporate Brand



Three main master Brands



Examples of Channel Brands (not exhaustive)



For detailed guidelines on Channel Brands, please reach out to their respective Brand teams or email **Brand@manulife.com**.

How to navigate

At the beginning of every chapter, you'll find links to take you to specific sections.



- 06 Contrast
- 07 Verticality
- 08 No decoration

Design principles



- 06 Contrast
- 07 Verticality
- 08 No decoration

This quick link takes you back to the beginning of the chapter you're currently in.

Design principles

Modern design is *simple* and *efficient* in both form and function. We believe in the beauty and value of a well-delivered, structured message, something that helps deliver on our Mission:

Our design is rooted in *three principles* that constitute the foundation of Manulife's visual identity: *contrast*, *verticality* and *no decorations*.



This icon takes you back to the *Table of contents* and allows you to see all the chapters.

Decisions made *easier*

No decorations

Everything serves a *purpose*. Whenever you create a colour background or add a line, image or icon, think about why you're using it. Each colour swatch and image should bring a *new level of clarity* to the content. Emphasize utility over aesthetic.

This example shows how **not** to design your layout. This design contains *unnecessary* decorative elements.



This example shows an **on-Brand** layout. This *simple, solid* design is totally *on-Brand*.



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Design principles



- 06 Contrast
- 07 Verticality
- 08 No decoration

Modern design is *simple* and *efficient* in both form and function. We believe in the beauty and value of a well-delivered, structured message, something that helps deliver on our Mission:

Decisions made *easier*.
Lives made *better*.

Our design is rooted in *three principles* that constitute the foundation of our visual identity: *contrast*, *verticality* and *no decorations*.

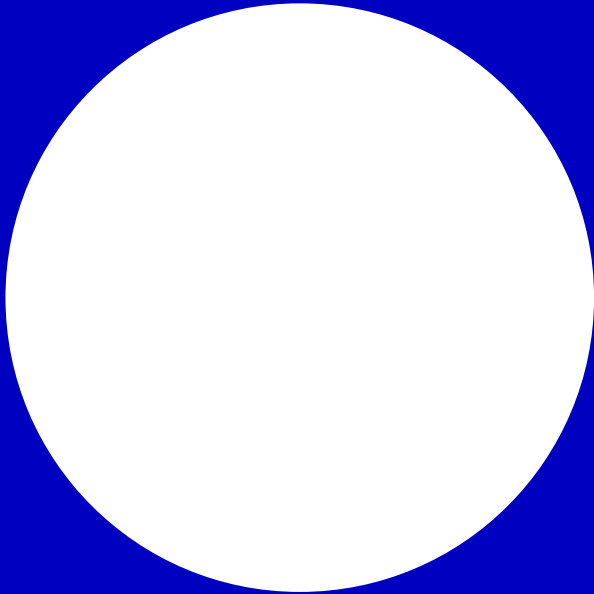
Contrast

Contrast is the most *powerful tool* to unite essential information and the storytelling behind it.

1

Contrast in size

Use big numbers, big titles or big icons in contrast with body copy.



2

Contrast in colour

Use solid colour background in contrast to White.



3

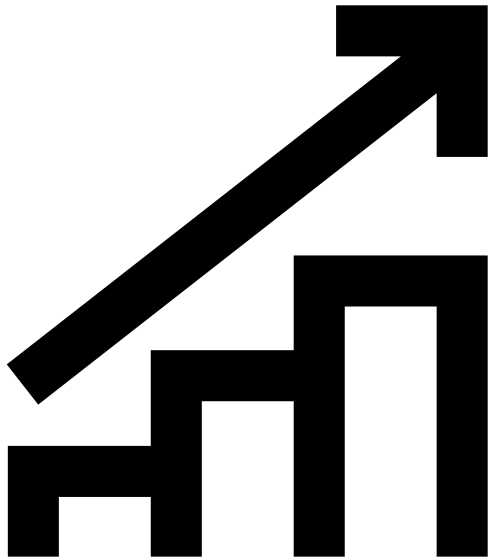
Contrast in accent

Coral is our accent colour. Use it to bring attention to key content.



4

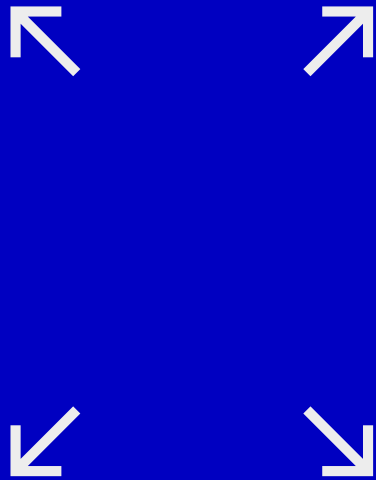
Support body copy with bold iconography or 1-2-3 numbers. Do not leave your text plain.



5

Contrast in format

Print applications can have a supplementary format of inserts for key data placement.

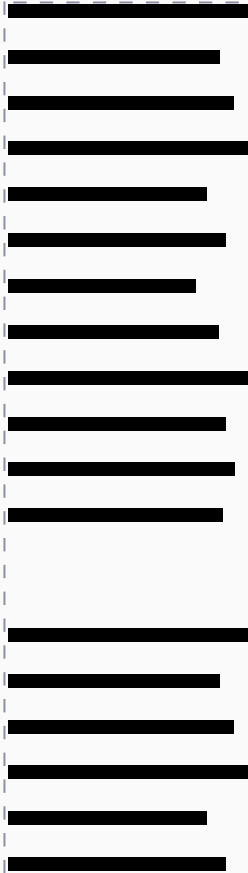
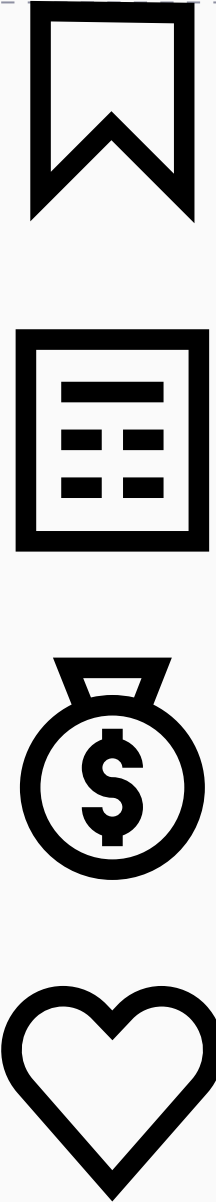

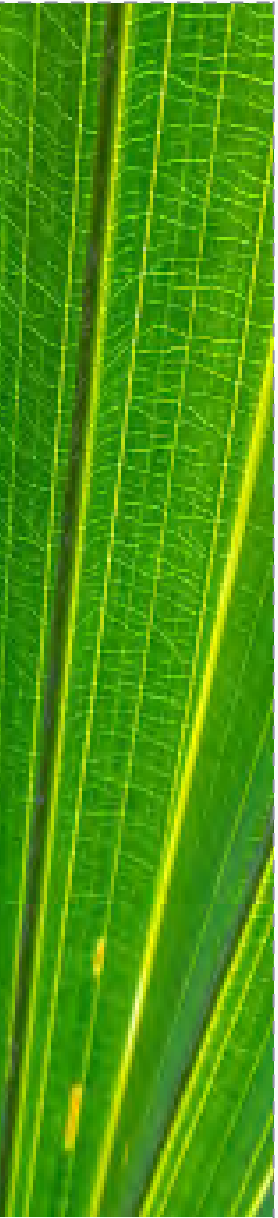


Verticality

A simple *grid system*, based on the Manulife symbol, keeps our creative layouts consistent across different applications and media. This allows us to organize complex content and emphasizes a *strong rational character* as the essence of financial planning.

- 1 Design and organize content and graphics using a *vertical grid*.
- 2 Whenever possible, *vertical format* is preferred regardless of medium; for example, a vertical banner.
- 3 *Vertical composition* is also preferred for illustrations, photography and iconography.
- 4 For interior elements, choose materials and textures that are *dynamic* and *vertically* themed.

Design principles

Vertical content	Vertical format	Vertical imagery	Vertical texture
			



No decorations

Everything serves a *purpose*. Whenever you create a colour background or add a line, image or icon, think about why you’re using it. Each colour swatch and image should bring *a new level of clarity* to the content. Emphasize utility over aesthetic.

- 1 **Keep it simple.** Use a solid background in your creative. Solid colours reinforce the simplicity of our brand whereas patterns add to complexity.
- 2 **Make your layout efficient.** Use big titles or big numbers as the main graphic element.
- 3 **Sometimes less is more.** Use only elements that have a significant impact or help achieve a communication goal.

Design principles

This example shows how **not** to design your layout. This design contains *unnecessary* decorative elements.



This example shows an **on-Brand** layout. This *simple, solid* design is totally *on-Brand*.



Layouts and grid system



- 10 Logo position
- 12 Logo and copy alignment
- 14 Setting up your layout
- 17 Logo and margins size
- 21 Global identification system
- 23 Grid templates

Our layouts are structured on a *vertical* grid system. The grid system makes it easy to create zones for different types of content while emphasizing *verticality* and maintaining *consistency*.

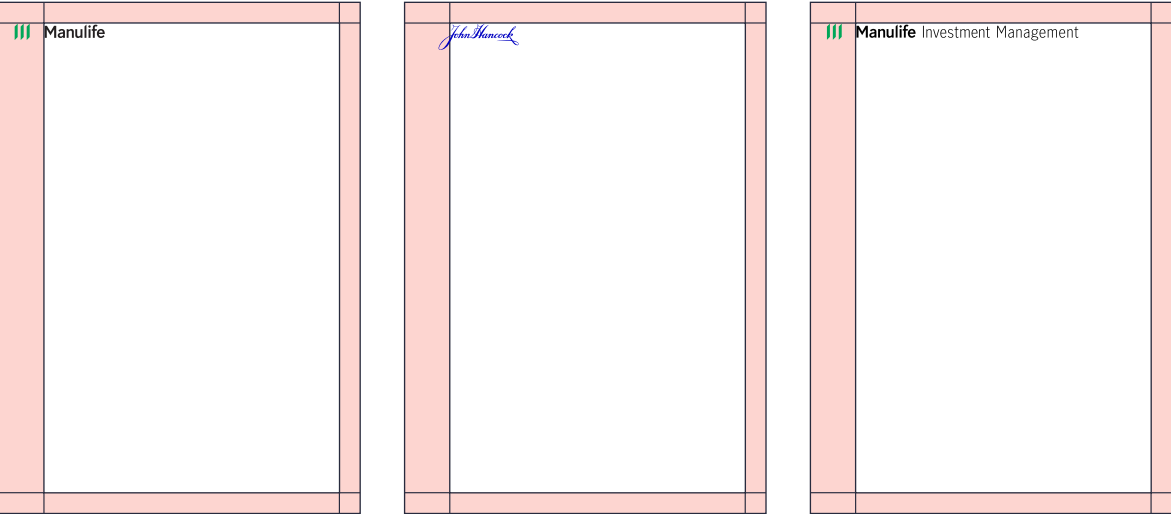
Multi-column grids provide a *flexible format* to integrate text and graphics or present a large amount of information with a complex hierarchy.

Logo position



Preferred logo placement

Whenever possible, position the logo at the top left of the layout. This is the preferred placement for digital and print applications, such as fact sheets, forms, brochure covers, stationery, cover sheets, reports, website pages, video watermarks, photo bugs, posters and billboards.



Alternative logo placement

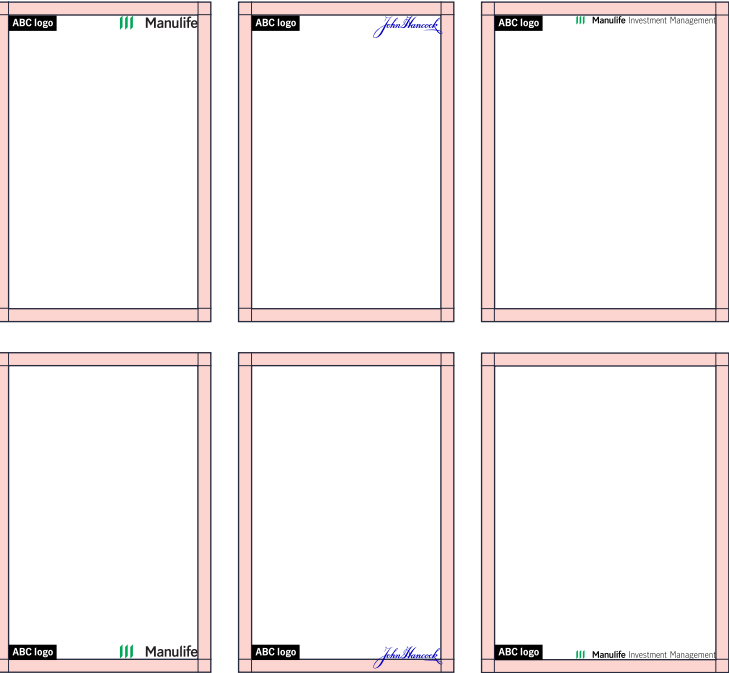
For certain standalone applications, the logo may be placed in the centre of the layout. Examples include wayfinding signage and end slates to video, animation or presentation decks.

Alternatively, the logo may be placed at the bottom left of the layout when it functions as a sign-off or call to action in advertising campaigns.



Logo placement exceptions

On occasion, Brand standards imposed by third-party sponsors or partners limit the choice of logo placement. Examples include presentation decks and creative for affinity partnerships or any other third-party sponsorship or business association. In such situations, distance our logo from the third-party logo to maintain Brand autonomy. For example, consider placing it in the corner opposite the third-party logo (top right or bottom right corner).



Logo position

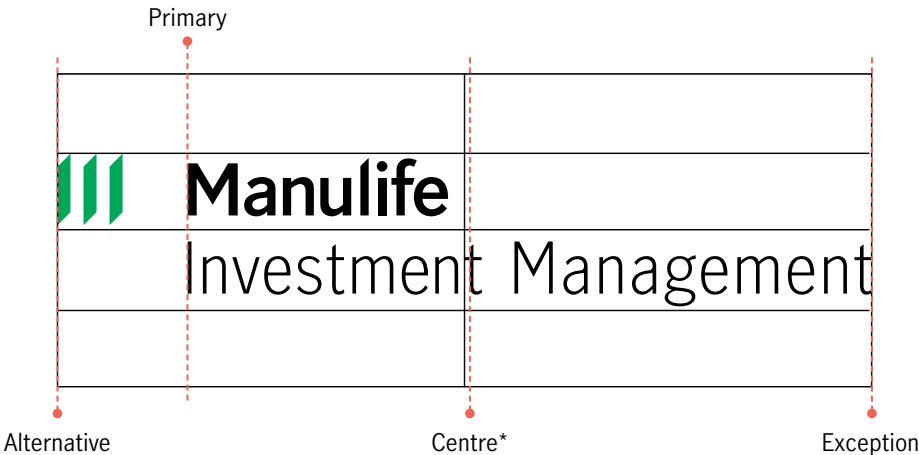
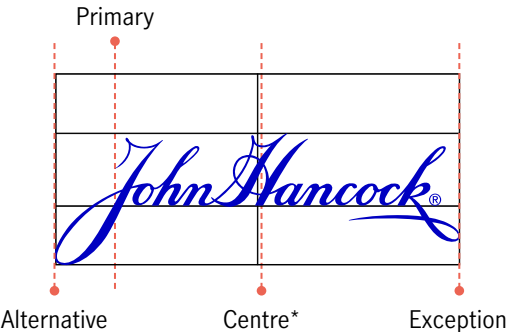
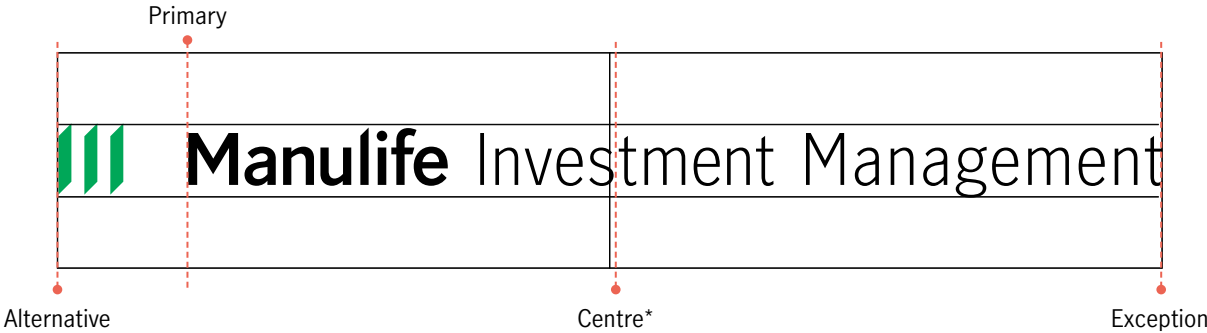
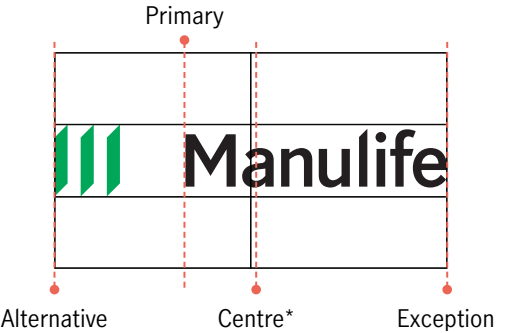
⚠ For more details visit [Brand Hub Guidelines: Logos](#).



Points of alignment

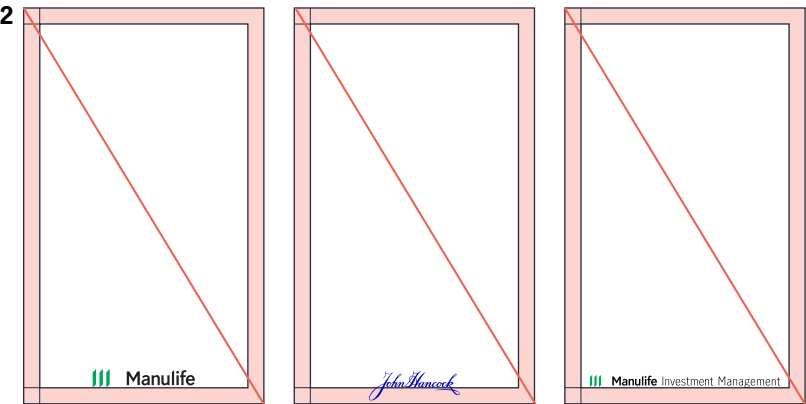
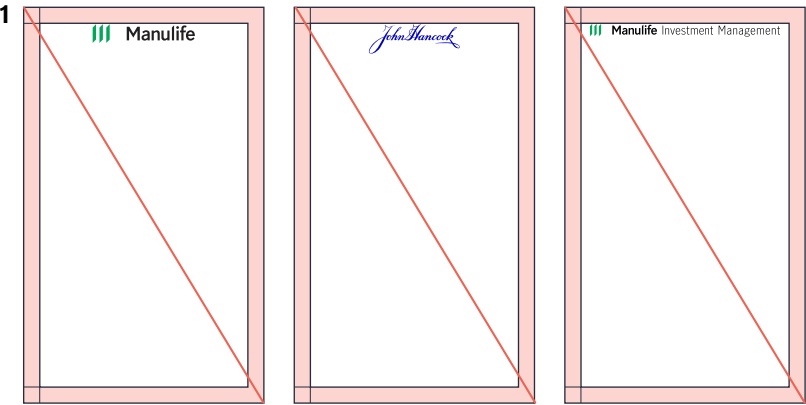
Use these visuals as a guide for logo alignment.

*Centre the logo optically, **not** to the true centre point of the logo artwork.



✗ Do not

- 1 Centre the logo at the top.
- 2 Centre the logo at the bottom.



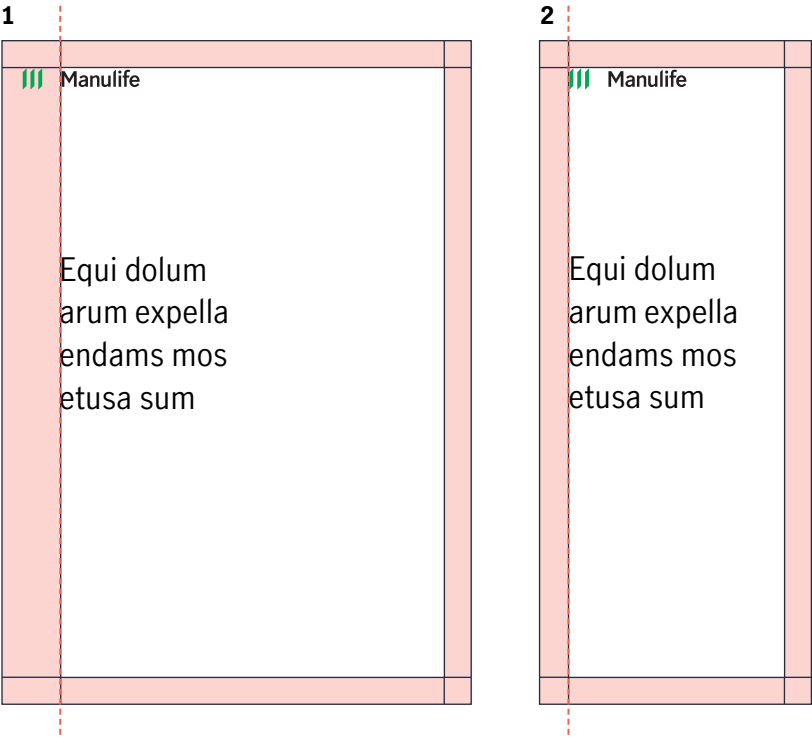
Manulife

1 Primary alignment

Text aligns at left with the Manulife wordmark.

2 Alternative alignment

Text aligns at left with the symbol when the logo takes up half the width of the layout or more.



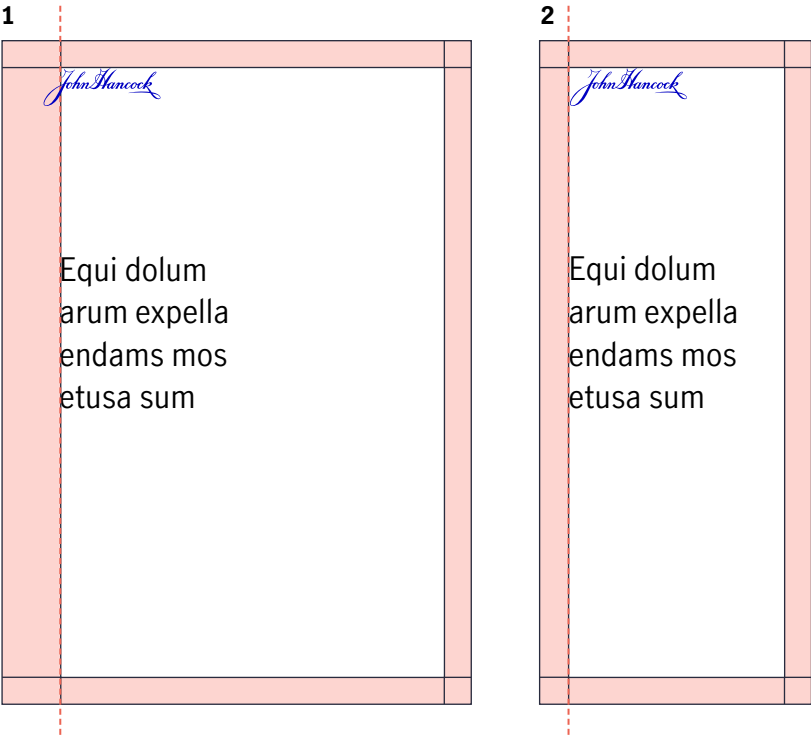
John Hancock

1 Primary alignment

Text aligns at left with the top left portion of the J.

2 Alternative alignment

Text aligns at left with the descender of the J when the logo takes up half the width of the layout or more.



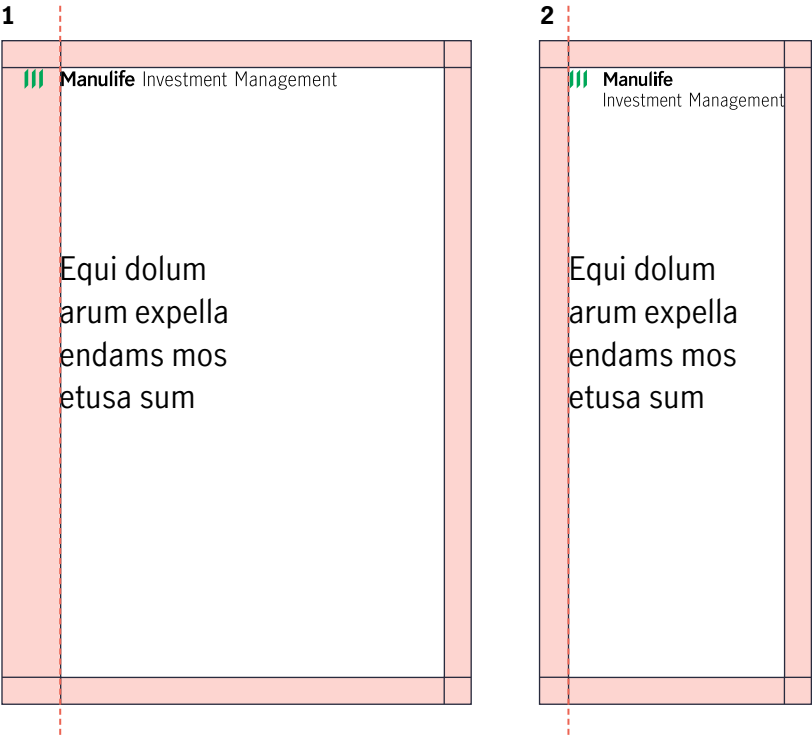
Manulife Investment Management

1 Primary alignment

Text aligns at left with the Manulife Investment Management wordmark.

2 Alternative alignment

Choose the stacked logo when the linear version exceeds the width of the layout. Text aligns at left with the symbol.

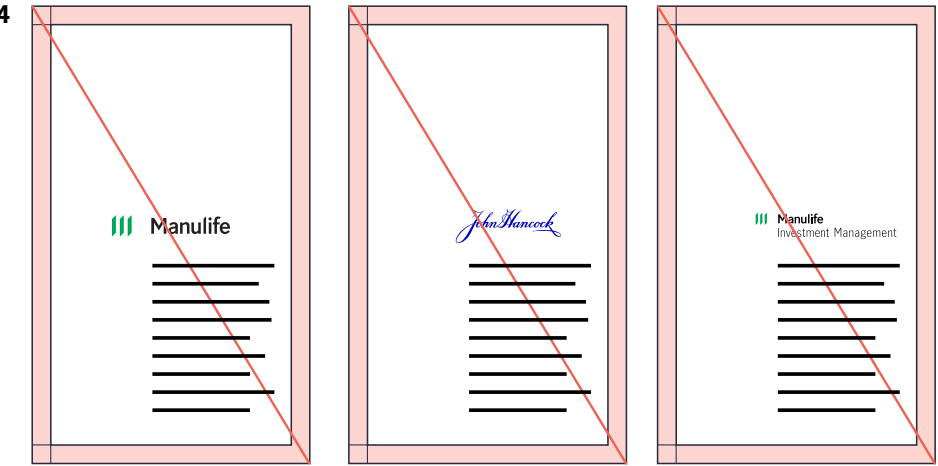
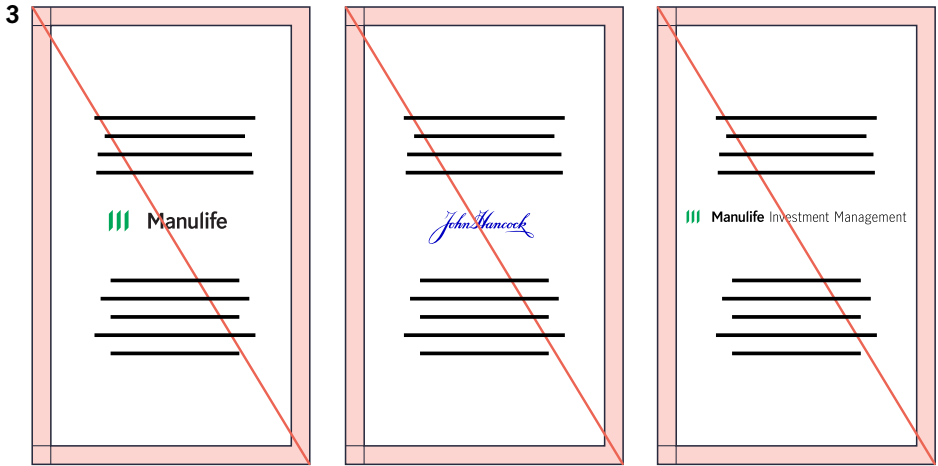
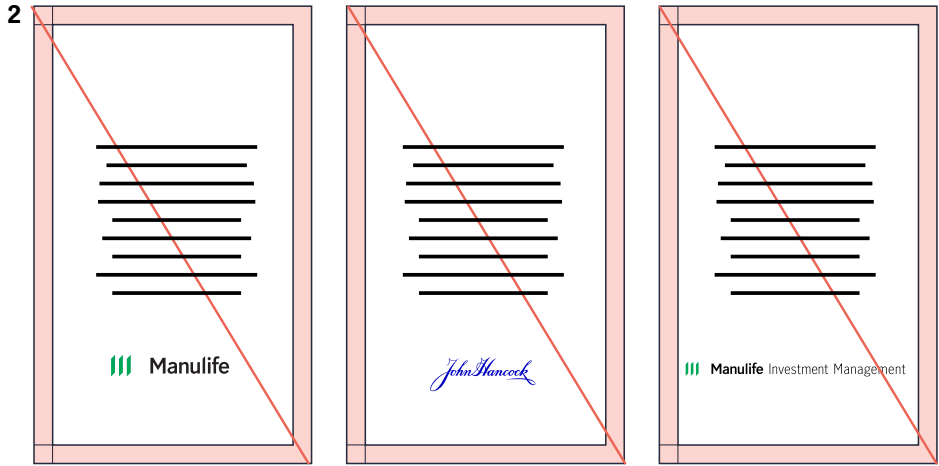
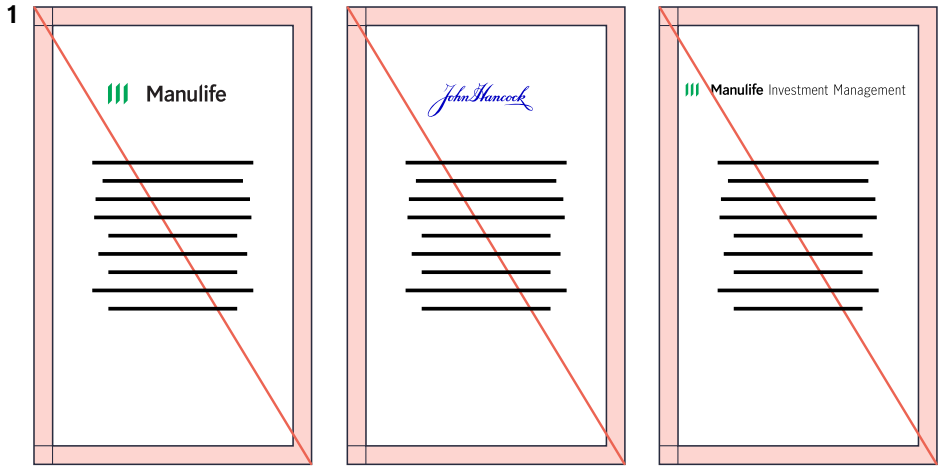


Logo and copy alignment



✗ Do not

- 1 Centre the logo above text.
- 2 Centre the logo below text.
- 3 Place the logo in between areas of text.
- 4 Place the logo above text at the bottom of a page.



Setting up your layout

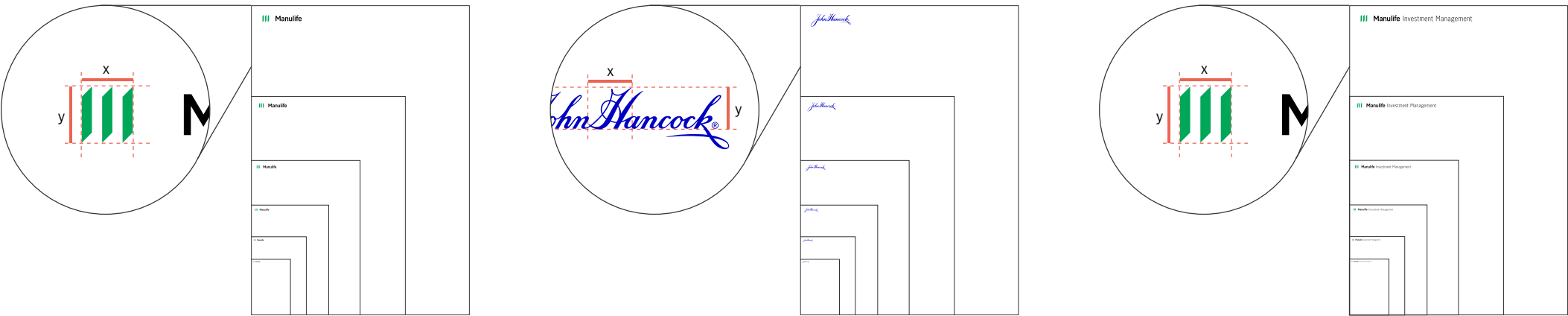
Follow steps 1 to 4 to set up your layout.



1

Determine logo size

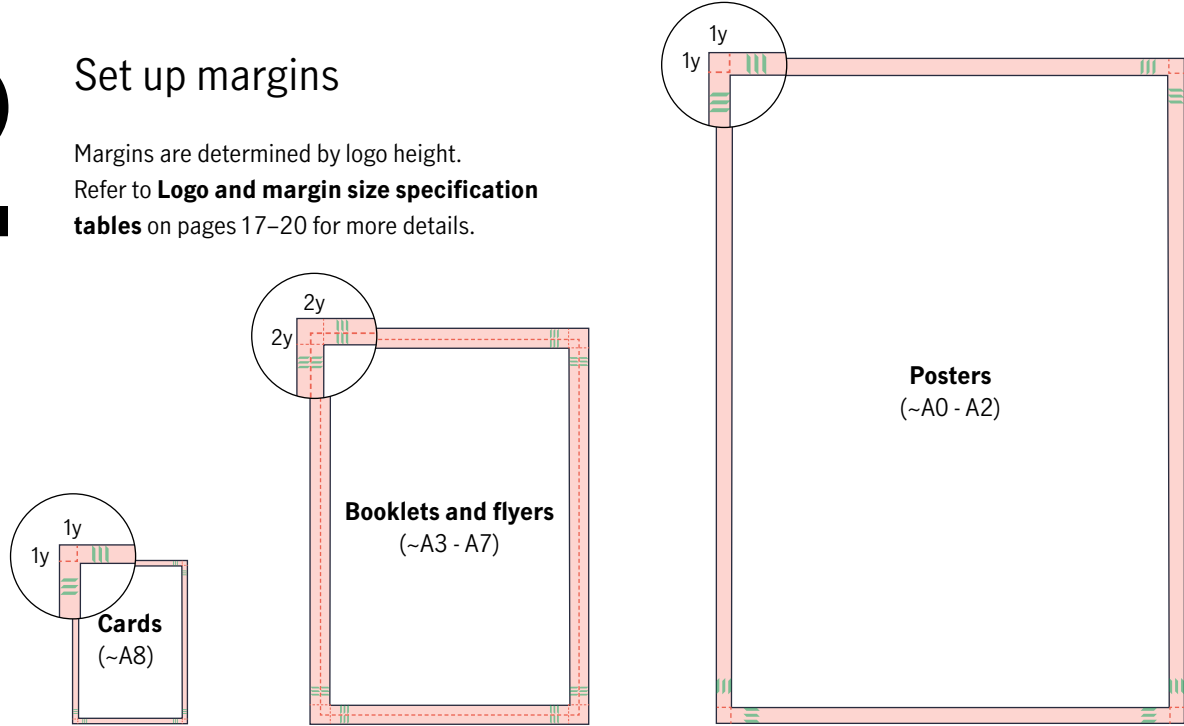
Choose the appropriate logo size based on the format you are using. Refer to **Logo and margin size specification tables** on pages 17–20 for more details.



2

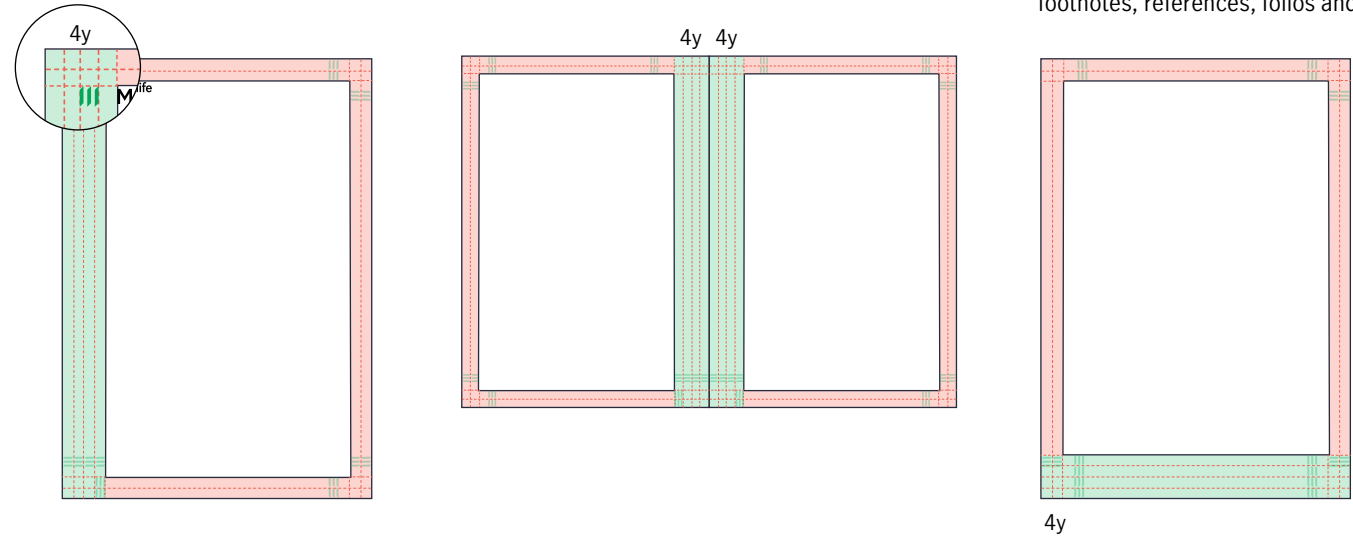
Set up margins

Margins are determined by logo height. Refer to **Logo and margin size specification tables** on pages 17–20 for more details.



Extra margins

- 1 Primary logo placement requires extra margin on the left.
- 2 Increase inner margin for spreads.
- 3 Increase bottom margin as needed to accommodate legal disclaimers, footnotes, references, folios and so on.



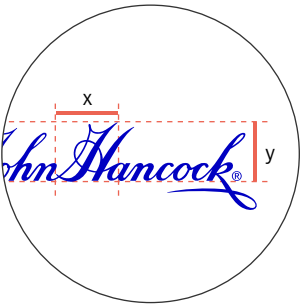
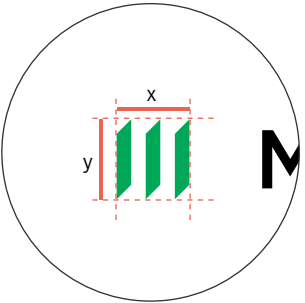
Setting up your layout

Format matters. If your format is horizontal (landscape), divide it into vertical columns. If your format is vertical (portrait), use it as is.

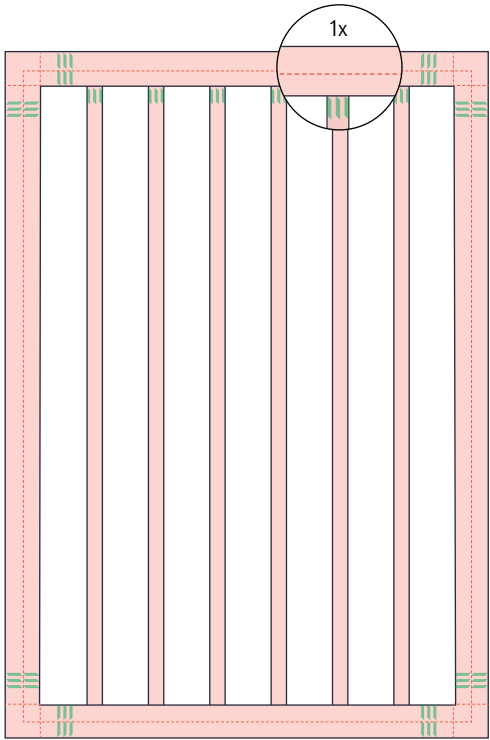


3 Create column grids

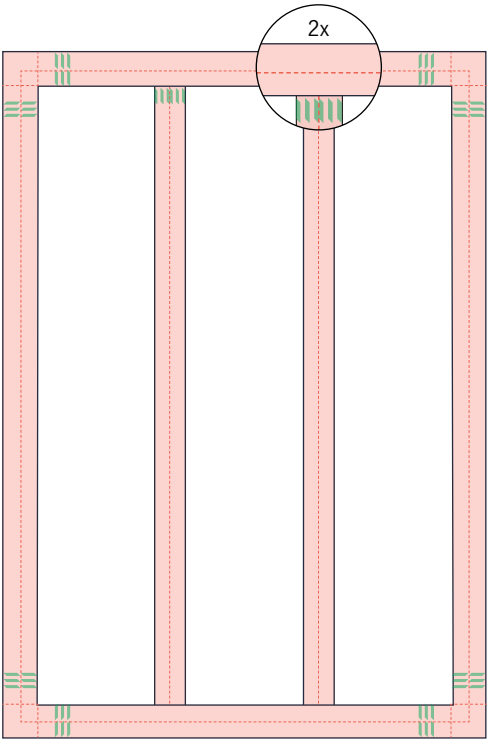
The gutter between columns is determined by logo width **x**.



Primary settings
7 column / 1x gutter

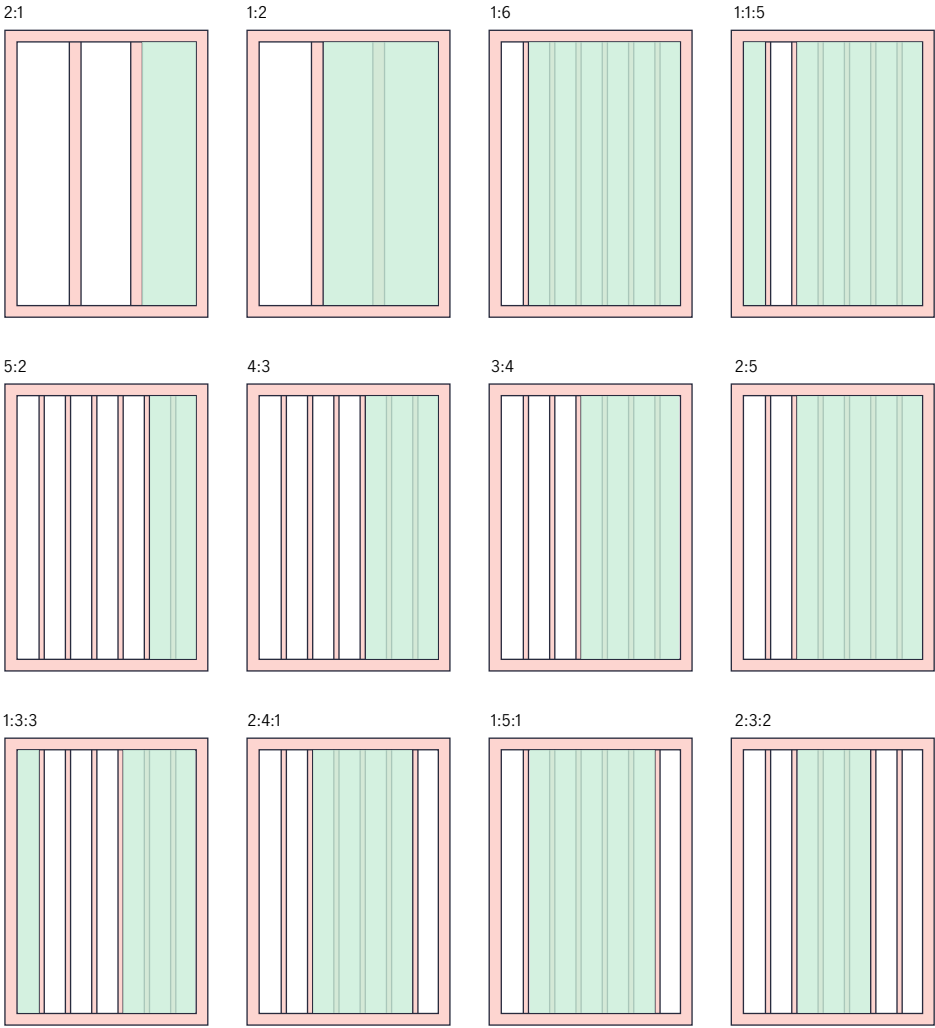


Alternative settings
3 column / 2x gutter



Combined layout examples
7 column / 1x gutter

Combine columns to organize complex information and add flexibility to your design.



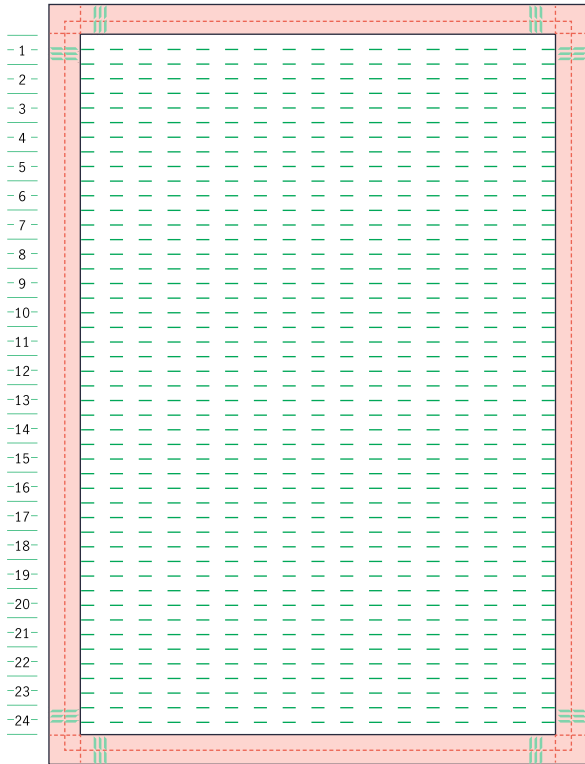
Setting up your layout

4 Create horizontal grids

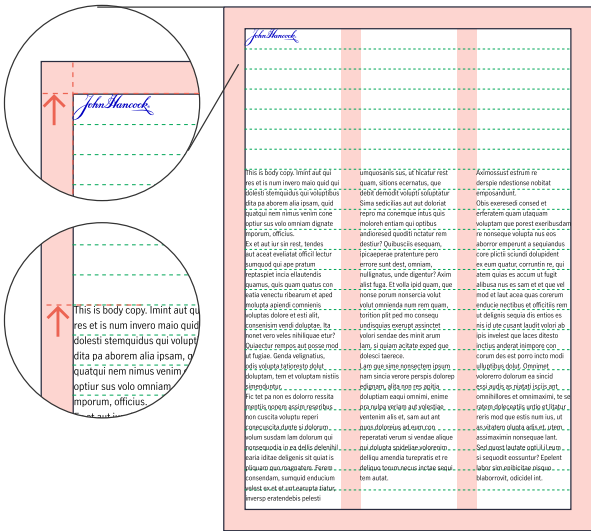
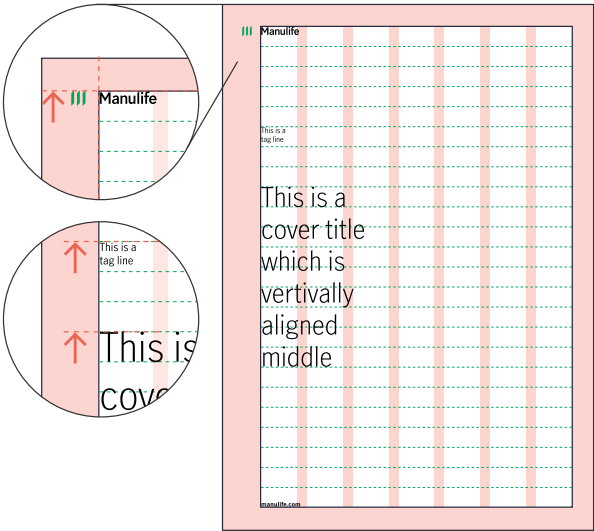
Use horizontal grids to organize content.

Begin by dividing the layout into 24 or 48 rows. For smaller formats, consider 6 or 12 rows. Always divide layout using multiples of 6.

Horizontal grid settings
24 rows / 48 rows



Alignment
Content always aligns at top left of a grid.



Logo and margins size





Use these specifications to find the *appropriate* logo size and margin width for commonly used formats.

If your format is not listed here, select the *closest size* as your *starting point*.



The Manulife Investment Management linear logo is preferred when space permits. Use the stacked version only when space is limited.







ISO Format	 Manulife		 Manulife Investment Management		 Manulife Investment Management		Margins	Extra margins	
	Symbol height (y)	Ascender height (y)	Logo height (h)	Symbol height (y)	Logo height (h)	Symbol height (y)	Logo height (h)	Use symbol or ascender height (y)	
A0 841 x 1189mm	1.10" 28mm	1.10" 28mm	2.00" 51mm	1.10" 28mm	1.15" 29mm	1.10" 28mm	2.34" 59mm	2y	4y
A1 594 x 841mm	0.79" 20mm	0.79" 20mm	1.44" 36.5mm	0.79" 20mm	0.82" 21mm	0.79" 20mm	1.68" 42.5mm	2y	4y
A2 420 x 594mm	0.55" 14mm	0.55" 14mm	1.00" 25.4mm	0.55" 14mm	0.57" 14.5mm	0.55" 14mm	1.17" 30mm	2y	4y
A3 297 x 420mm	0.39" 10mm	0.39" 10mm	0.72" 19mm	0.39" 10mm	0.41" 10.5mm	0.39" 10mm	0.83" 21mm	2y	4y
A4 210 x 297mm	0.24" 6mm	0.24" 6mm	0.44" 11mm	0.24" 6mm	0.26" 6.25mm	0.24" 6mm	0.51" 13mm	2y	4y
1/3 A4 99 x 210mm	0.20" 5mm	0.20" 5mm	0.36" 9mm	0.20" 5mm	0.21" 5.3mm	0.20" 5mm	0.43" 11mm	2y	4y
A5 148 x 210mm	0.20" 5mm	0.20" 5mm	0.36" 9mm	0.20" 5mm	0.21" 5.2mm	0.20" 5mm	0.43" 11mm	2y	4y
A6 105 x 148mm	0.16" 4mm	0.16" 4mm	0.29" 7.3mm	0.16" 4mm	0.17" 4.2mm	0.16" 4mm	0.34" 8.6mm	2y	4y
A7 74 x 105mm	0.16" 4mm	0.16" 4mm	0.29" 7.3mm	Use the MIM stacked logo for this format, space is limited.		0.16" 4mm	0.34" 8.6mm	2y	4y
A8 52 x 74mm	0.14" 3.5mm	0.14" 3.5mm	0.26" 6.3mm	Use the MIM stacked logo for this format, space is limited.		0.14" 3.5mm	0.30" 7.4mm	1y	3y

Logo and margins size

Use these specifications to find the *appropriate* logo size and margin width for commonly used formats.



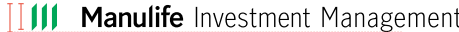

If your format is not listed here, select the *closest size* as your *starting point*.

Standard Format	 Manulife		 Manulife Investment Management			 Manulife Investment Management		Margins	Extra margins
	Symbol height (y)	Ascender height (y)	Logo height (h)	Symbol height (y)	Logo height (h)	Symbol height (y)	Logo height (h)	Use symbol or ascender height (y)	
Poster 24" x 36"	0.79" 20mm	0.79" 20mm	1.43" 36.5mm	0.79" 20mm	0.82" 21mm	0.79" 20mm	1.67" 42.5mm	2y	4y
Tabloid 11" x 17"	0.39" 10mm	0.39" 10mm	0.72" 18mm	0.39" 10mm	0.41" 10.5mm	0.39" 10mm	0.84" 21mm	2y	4y
Legal 8.5" x 14"	0.31" 8mm	0.31" 8mm	0.56" 14.5mm	0.31" 8mm	0.32" 8.5mm	0.31" 8mm	0.66" 17mm	2y	4y
Letter 8.5" x 11"	0.24" 6mm	0.24" 6mm	0.45" 11mm	0.24" 6mm	0.25" 6.5mm	0.24" 6mm	0.51" 13mm	2y	4y
Half letter 5.5" x 8.5"	0.20" 5mm	0.20" 5mm	0.36" 9mm	0.20" 5mm	0.21" 5.3mm	0.20" 5mm	0.43" 11mm	2y	4y
Slim jim 3.37" x 8.5"	0.20" 5mm	0.20" 5mm	0.36" 9mm	0.20" 5mm	0.21" 5.3mm	0.20" 5mm	0.43" 11mm	2y	4y

Logo and margins size

Use these specifications to find the *appropriate* logo size and margin width for commonly used formats.


If your format is not listed here, select the *closest size* as your *starting point*.


ANSI Format	 Manulife		 Manulife Investment Management				Margins	Extra margins	
	Symbol height (y)	Ascender height (y)	Logo height (h)	Symbol height (y)	Logo height (h)	Symbol height (y)	Logo height (h)	Use symbol or ascender height (y)	
ANSI E 34" x 44"	1.10" 28mm	1.10" 28mm	2.00" 51mm	1.10" 28mm	1.15" 29mm	1.10" 28mm	2.34" 59mm	1y	3y
ANSI D 22" x 34"	0.79" 20mm	0.79" 20mm	1.44" 36.5mm	0.79" 20mm	0.82" 21mm	0.79" 20mm	1.67" 42.5mm	1y	3y
ANSI C 17" x 22"	0.55" 14mm	0.55" 14mm	1.00" 25.4mm	0.55" 14mm	0.57" 14.5mm	0.55" 14mm	1.17" 30mm	1y	3y
ANSI B 11" x 17"	0.39" 10mm	0.39" 10mm	0.72" 18mm	0.39" 10mm	0.41" 10.5mm	0.39" 10mm	0.84" 21mm	2y	4y
ANSI A 8.5" x 11"	0.24" 6mm	0.24" 6mm	0.45" 11mm	0.24" 6mm	0.25" 6.5mm	0.24" 6mm	0.51" 13mm	2y	4y





Logo and margins size

Use these specifications to find the *appropriate* logo size and margin width for commonly used formats.

If your format is not listed here, select the *closest size* as your *starting point*.

The Manulife Investment Management linear logo is preferred when space permits. Use the stacked version only when space is limited.



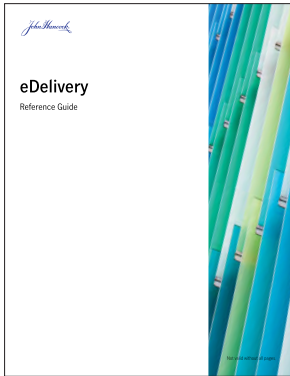
Digital Format								Margins	Extra margins
	Symbol height (y)	Ascender height (y)	Logo height (h)	Symbol height (y)	Logo height (h)	Symbol height (y)	Logo height (h)	Use symbol or ascender height (y)	
1920 x 1080 HD presentation	40px	40px	72.5px	40px	41.5px	40px	85px	2y	4y
1080 x 1080 Social media	40px	40px	72.5px	40px	41.5px	40px	85px	2y	4y
728 x 90 Web banner	16px	16px	29px	16px	16.7px	16px	34px	1y	2y
300 x 250 Web banner	16px	16px	29px	16px	16.7px	16px	34px	1y	2y
240 x 400 Web banner	16px	16px	29px	Use the MIM stacked logo for this format, space is limited.		16px	34px	1y	2y

Global identification system

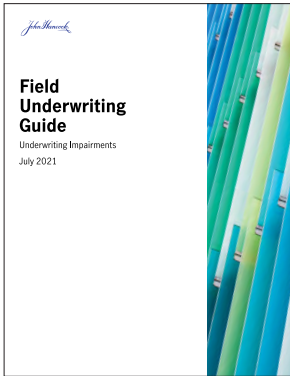
Introduce vertical sidebars only when there's a *need* to *identify* accessory pages that are part of a larger package, for example, materials relating to a particular campaign, product series or presentation sections.

Sidebar image

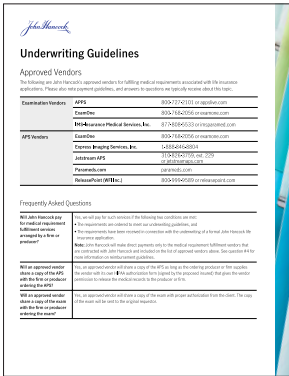
- Keep the image consistent across all applications.
- Work within our column grid system: 7 or 3 columns.



(Brochure)



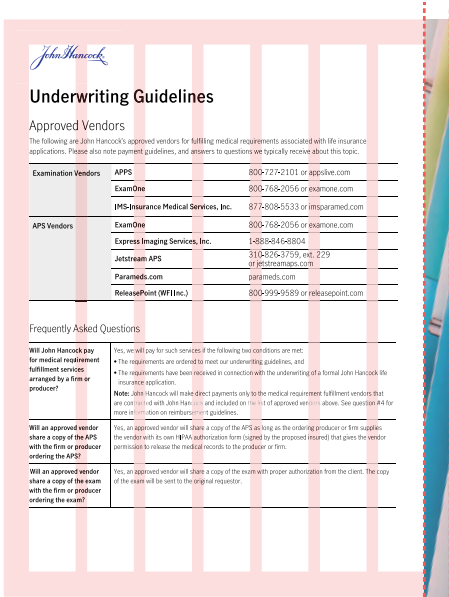
(Brochure)



(One-pager)



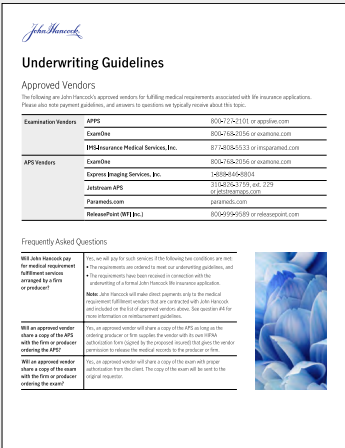
2 columns + Right margin with bleed



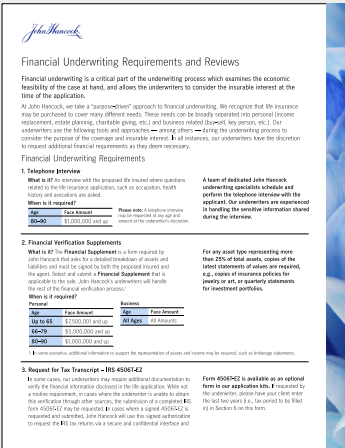
Right margin with bleed

Exception

An exception may be made when a page is content-heavy and visual relief is required. In this case, introduce a sidebar image.



Preferred
Defer to our visual system principles and incorporate images into the layout.



Exception
Use sidebar image application only when page space is limited.

Global identification system

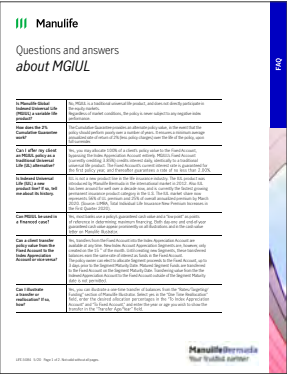
To *further identify* a product series, brochure section or campaign materials, consider adding a sidebar tab with text. Sidebar tabs are useful when an image alone doesn't provide sufficient identification.

Sidebar tab

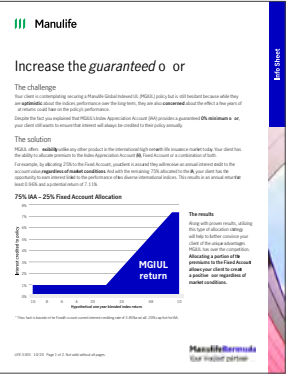
- Introduce a tab that's margin-width.
- Select the best tab colour to complement your page, either Green, Blue or Dark Navy.



(Brochure)



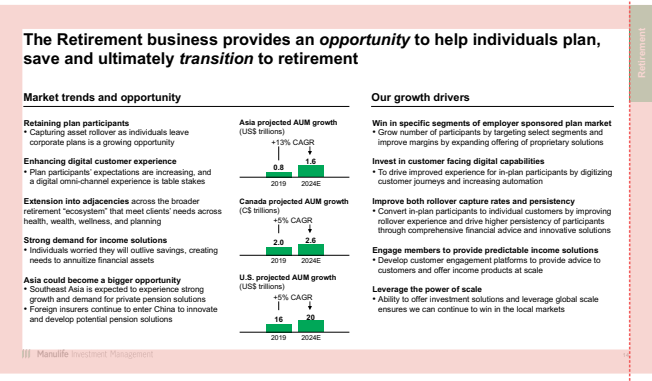
(Flyer)



(Flyer)

- Use Manulife JH Sans bold or demibold in White for tab title. Note: To meet accessibility requirements, Green tab requires minimum text size of 14 pt bold.
- Typeset the text from bottom to top, centred vertically within the tab.

For **PowerPoint** presentations, sidebar tabs may be used on their own (without image) to identify different sections.



Staggered tabs



Right margin with bleed

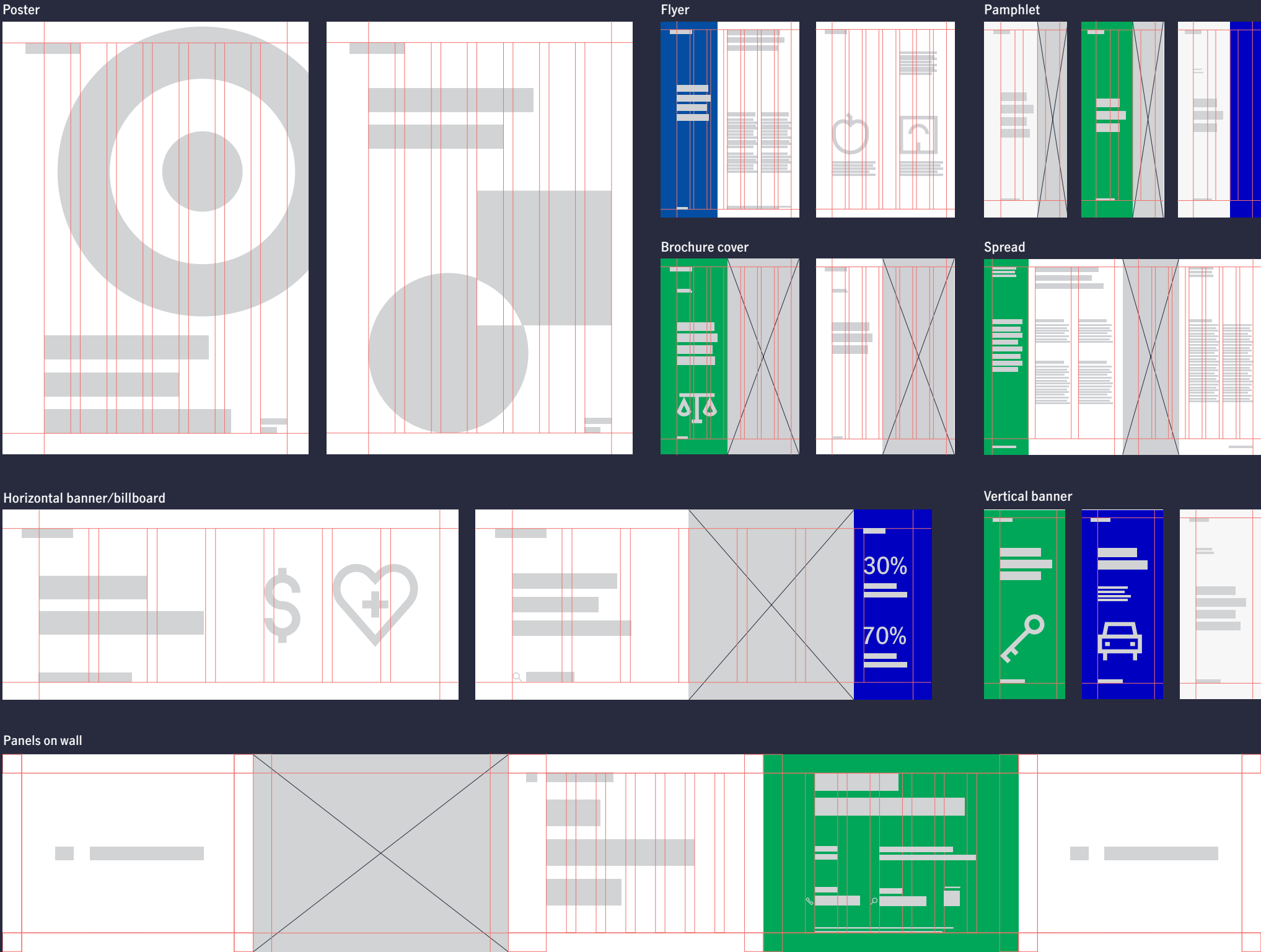


Grid templates

Layout tips

- Add **clear and open white space** wherever possible.
- Use **large numbers, icons or display text** within columns to enrich visual appeal.
- To create **contrast**, use oversized reverse White text on solid colour backgrounds (Green or Blue).

There are templates available on Brand Hub for quick download and use.



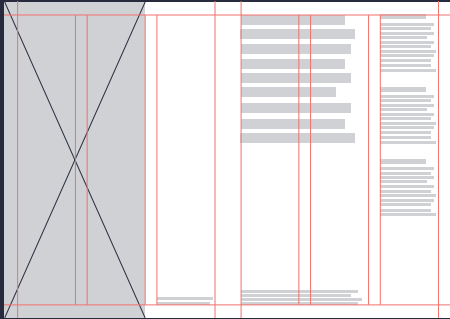
Grid templates

Layout tips

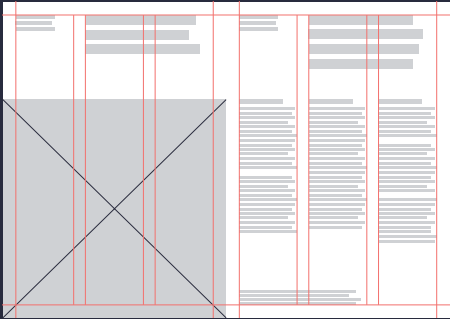
- Add **clear and open white space** wherever possible.
- Use **large numbers, icons or display text** within columns to enrich visual appeal.
- To create **contrast**, use oversized reverse White text on solid colour backgrounds (Green or Blue).

There are templates available on Brand Hub for quick download and use.

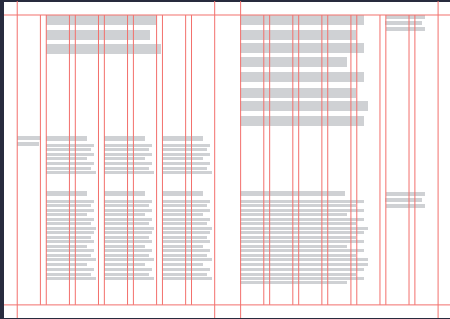
3-column grid



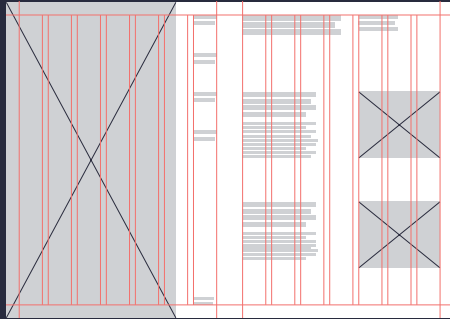
3-column grid



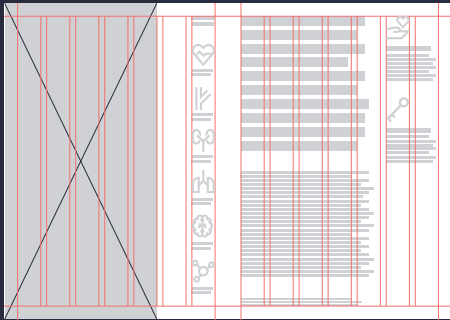
7-column grid



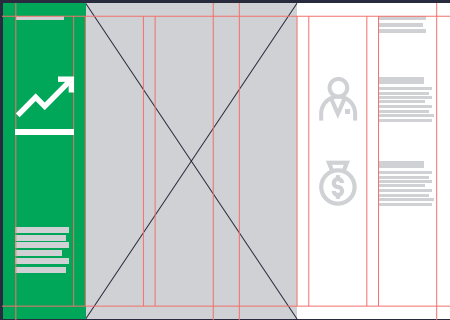
7-column grid



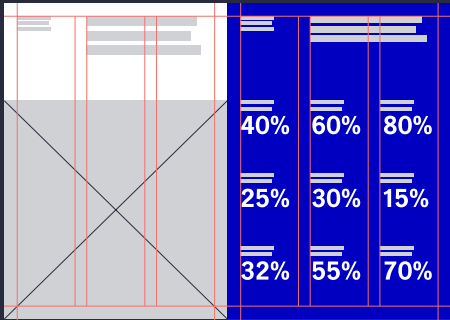
Layout with icons



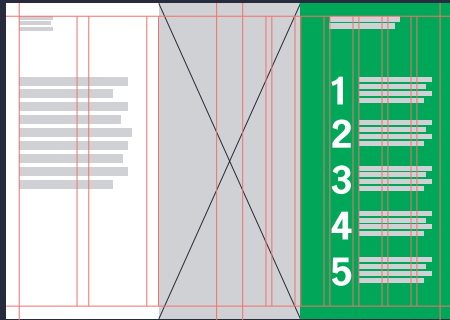
Layout with icons



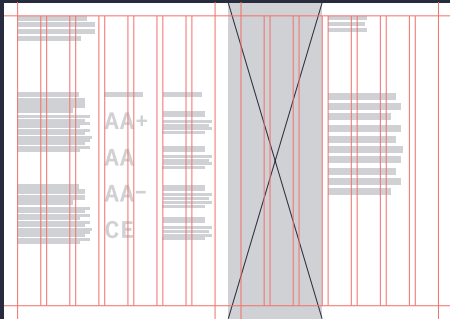
Layout with big numbers



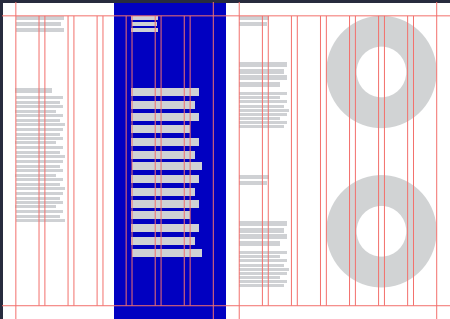
Layout with big numbers



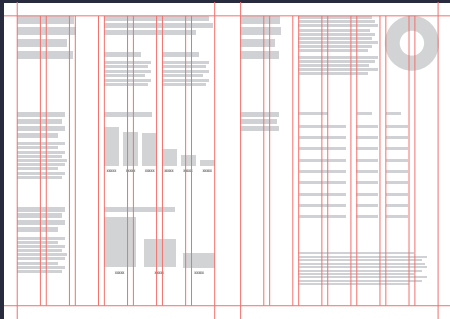
Layout with big text



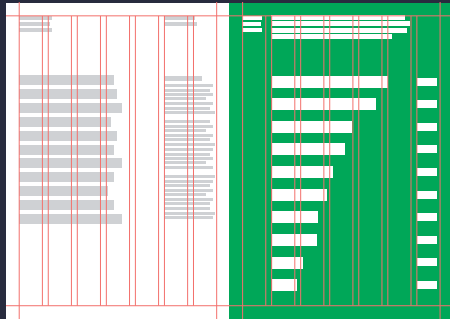
Layout with charts



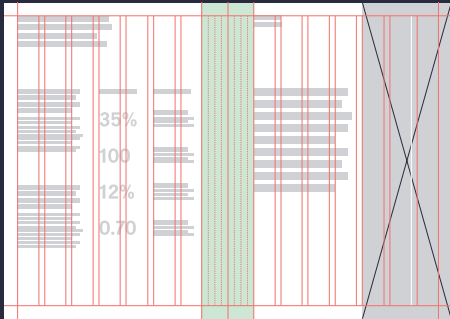
Layout with charts



Layout with charts

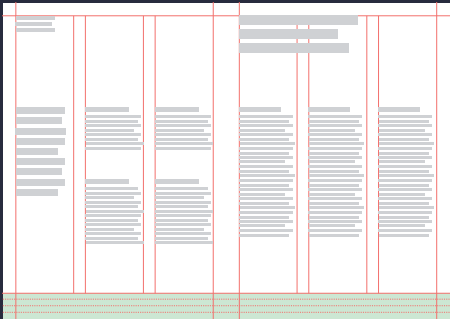


Extra margins for gutter



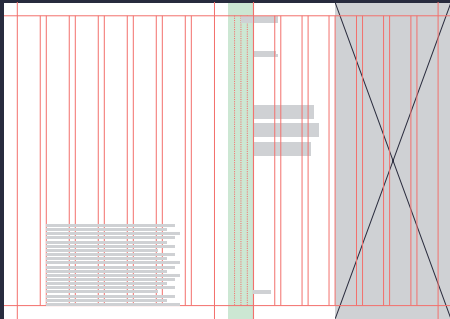
Extra margins

Extra margins for footer



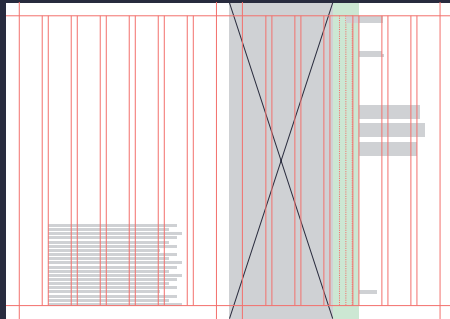
Extra margins

Extra margins for cover



Extra margins

Extra margins for cover



Extra margins

Typography



- 26 Manulife JH font series
- 28 Noto Sans font series
- 29 Usage rules
- 30 Typesetting formulas
- 31 Typesetting specifications

Our signature typeface is the *Manulife JH* font series. This custom font, owned by Manulife, originated from the identity of Manulife and John Hancock and emerges as a *unique and contemporary* voice.

This widely accommodating font series can be used seamlessly for *English, French* and *Asian languages* based on *Latin script*. It is our Brand's *primary* font choice.

For all Asian languages using scripts other than the Latin script, we use the *Noto Sans* series. It perfectly complements the Manulife JH font series, providing a *harmonious* appearance to our communications across all markets.



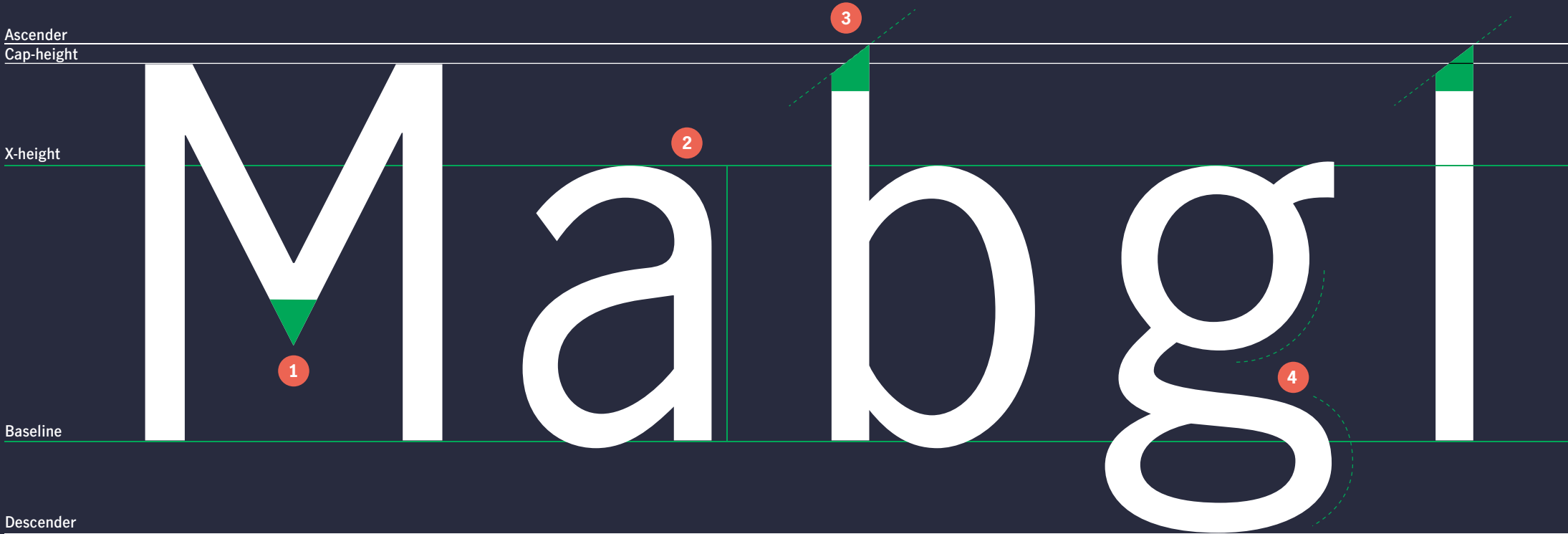
It is essential that you only use our globally approved fonts. Use of unlicensed third-party fonts will result in significant fines to the company. If you have a specific requirement for a font that is not globally approved by Brand, please contact **Brand@manulife.com** for solutions.

Manulife JH font series



The Manulife JH font series includes Sans and Serif. Both typefaces follow the principles of *verticality* and *45-degree* sharp edges inspired by our stylized “M” symbol, strengthening and supporting the Brand experience.

The font series is characterized by *increased X-height* and *closed aperture*, inspired by the original Manufacturers Life Insurance *logotype of 1887*. Contrasting sharp edges, round elements, alternate glyphs and tabular numbers provide *optimal legibility* even at reduced font sizes.



1 Sharp edges

Sharp edges and vertical lines of the typeface mirror the Manulife symbol and logo.

2 High readability

The Manulife JH font series provides optimal legibility even at reduced point sizes.

3 Signature cut

The 45-degree incline on select letters is reminiscent of the Manulife symbol.

4 Curves

Round elements provide the perfect foil to sharp edges and vertical posture.

Manulife JH font series



Manulife JH Sans is our custom proprietary font. It can be used only for official company purposes, under license. It may not be used by employees or business partners for non-business purposes.



Manulife JH Sans

This is our Brand’s preferred font choice for all applications.

Our signature font is a solid, strong and mature typeface, legible in all media, and offers great scaling options in both body and title copy. The vertical lines in this typeface are converted into an upright and slightly condensed look. Both modern and pleasing to the eye, the font’s *unique details* mirror the *Manulife symbol* and *wordmark*.

Never apply a forced italic style (using program controls or tools) to any of the Manulife JH Sans font series. Accessibility readers will not identify the forced italic characters, making the content non-accessible. Depending on the purpose, use Manulife JH Sans Italic or Manulife JH Serif instead.

Manulife JH Serif

Use this font for creative design purposes to highlight specific keywords.

Manulife JH Serif is an elegant italic font with details inspired by the John Hancock logo. Curves are carried on from the handwritten John Hancock signature, infusing the font with a slanted, cursive and human expression. The proportions are aligned with the Sans but this contrasting look adds a *prominent accent*.

Manulife JH Sans Italic

This is a true italic font, developed specifically for legal purposes.

This font is **not** a creative alternative to Manulife JH Serif font and should be used **only** to highlight specific keywords and phrases, as directed by legal teams.

For example:

- Legal disclosures
- Disclaimers or footnotes citing legislation
- Intellectual property, such as:
 - Names of third-party products or programs e.g., Vitality
 - Titles of publications, along with the name of the author

Always match the Manulife JH Sans Italic font weight to the font weight of the surrounding text. Do not introduce a different font weight than what is being used, since Manulife JH Sans Italic font is not meant to fulfill creative design purposes.

Arial font — approved substitution

Since Manulife JH is a custom font, you may encounter compatibility issues or technical constraints when using it in MS Office (Outlook, PowerPoint, Word, etc.) and third-party applications. Where these issues arise, Arial is the *only* approved substitution.

Examples include:

- Brand Hub global templates (email signature, digital letterhead, PowerPoint, etc.)
- Systems reporting (client updates, reports, forms, info, fund updates, etc.)

Manulife JH font is mandated for all digital and creative designers and should be used in:

- Marketing campaigns – digital display and print
- Websites & apps
- Printed stationery (business cards, letterhead, envelopes, etc.)
- Marketing collateral (sales material, product brochures, fund profiles, etc.)

Manulife JH Sans
Bold

d

A B C D E F G H I J K L M N O P Q R S T U V
W X Y Z a b c d e f g h i j k l m n o p q r
s t u v w x y z 1 2 3 4 5 6 7 8 9 0 \$ % ! ?

Manulife JH Sans
Demibold

d

A B C D E F G H I J K L M N O P Q R S T U V
W X Y Z a b c d e f g h i j k l m n o p q r
s t u v w x y z 1 2 3 4 5 6 7 8 9 0 \$ % ! ?

Manulife JH Sans
Regular

d

A B C D E F G H I J K L M N O P Q R S T U V
W X Y Z a b c d e f g h i j k l m n o p q r
s t u v w x y z 1 2 3 4 5 6 7 8 9 0 \$ % ! ?

Manulife JH Sans
Light

d

A B C D E F G H I J K L M N O P Q R S T U V
W X Y Z a b c d e f g h i j k l m n o p q r
s t u v w x y z 1 2 3 4 5 6 7 8 9 0 \$ % ! ?

Manulife JH Sans
Serif

d

A B C D E F G H I J K L M N O P Q R S T U V
W X Y Z a b c d e f g h i j k l m n o p q r
s t u v w x y z 1 2 3 4 5 6 7 8 9 0 \$ % ! ?

Manulife JH Sans
Bold Italic

d

A B C D E F G H I J K L M N O P Q R S T U V
W X Y Z a b c d e f g h i j k l m n o p q r
s t u v w x y z 1 2 3 4 5 6 7 8 9 0 \$ % ! ?

Manulife JH Sans
Demibold Italic

d

A B C D E F G H I J K L M N O P Q R S T U V
W X Y Z a b c d e f g h i j k l m n o p q r
s t u v w x y z 1 2 3 4 5 6 7 8 9 0 \$ % ! ?

Manulife JH Sans
Italic

d

A B C D E F G H I J K L M N O P Q R S T U V
W X Y Z a b c d e f g h i j k l m n o p q r
s t u v w x y z 1 2 3 4 5 6 7 8 9 0 \$ % ! ?

Manulife JH Sans
Light Italic

d

A B C D E F G H I J K L M N O P Q R S T U V
W X Y Z a b c d e f g h i j k l m n o p q r
s t u v w x y z 1 2 3 4 5 6 7 8 9 0 \$ % ! ?



Noto Sans

For all Asian languages that use scripts other than the Latin script, Manulife uses Noto Sans.

Noto is an open-source font available for commercial purposes with no licensing fees. It supports many different languages within the same font family and is also compatible with Manulife JH Sans, *unifying* our Brand across markets.

Use **Noto Sans font** as the standard for Traditional Chinese, Simplified Chinese, Japanese, Khmer and Burmese.

On Brand Hub, you can download a version of Noto Sans that has been optimized for print and digital applications. **Always use this version; do not download any online versions of the font.**

Noto Sans Italic

Italics should be used **only** to highlight specific keywords and phrases, as directed by legal teams.

- For example:**
- Legal disclosures
 - Disclaimers or footnotes citing legislation
 - Intellectual property, such as:
 - Names of third-party products or programs e.g., Move
 - Titles of publications, along with the name of the author

Italics is not part of our standard font package but can be forced by selecting the “I” icon in the style menu or Ctrl+I (for PC) or Command+I (for Mac).

M Ying Hei Font — approved substitution

Since the version of Noto Sans we offer is available only in OTF files, you may encounter compatibility or technical constraints when using it in third-party applications. Where these issues arise, M Ying Hei is the only approved substitution. It is a font that is offered in TTF file format.

- Examples include:**
- Third-party applications that only process TTF file formats (soft copy documents, PDFs, etc.)
 - Non-design software applications (developers, POs, PMs, Bas, etc.)
 - Systems reporting (statements, reports, forms, info, fund updates, etc.)

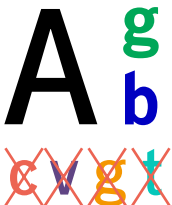
On Brand Hub, you can download a version of M Ying Hei that has been optimized for print and digital applications. **Always use this version; do not download any online versions of the font.**

Noto Sans Traditional Chinese	Bold Medium Light Thin	和 稽 少 有	九 陰 集 流	年 之 此 激	歲 蘭 地 湍	在 亭 有 映	癸 脩 崇 帶	丑 楔 山 左	暮 事 峻 右	春 也 嶺 引	之 群 茂 以	初 賢 林 為	會 畢 修 流	於 至 竹 觴	會 長 又 曲
Noto Sans Simplified Chinese	Bold Medium Light Thin	和 稽 少 有	九 陰 集 流	年 之 此 激	岁 兰 地 湍	在 亭 有 映	癸 脩 崇 帶	丑 楔 山 左	暮 事 峻 右	春 也 岭 引	之 群 茂 以	初 贤 林 为	会 毕 修 流	于 至 竹 觴	会 长 又 曲
Noto Sans Japanese	Bold Medium Light Thin	あ す 天 菜	つ ゆ 星 君	ち わ 空 召	ほ さ 山 求	し る 川 食	そ お 峰 追	ら ふ 谷 山	や せ 雲 城	ま よ 霧 醉	か え 室 打	は の 苔 覚	み え 人 藻	ね を 犬 鳥	た な 上 啼
Noto Sans Khmer	Bold Medium Light Extra Light	ក ក ល ញ	ខ ណ វ ជ	គ ត ស ឋ	ឃ ថ ហ ឌ	ង ទ ឡ ល	ច ធ អ ណ	ឆ ន ក ឈ	ជ ប គ យ	ឈ ផ យ ង	ញ ព ង ច	ដ ក ថ ម	ប ម ឆ ឈ	ឌ យ ជ ឈ	ល រ ឈ
Noto Sans Burmese Condensed	ExtraBold SemiBold Condensed Light	က ꨀ ဝ ၏	ခ တ သ ဤ	ဂ ထ ဟ ဉ်	ဃ ဒ င ၍	င ဓ အ ဝ	စ န ဿ ၁	ဆ ပ ဣ ၂	ဇ ဖ င ၄	ဈ ဗ င ၄	ည ဘ ဉ် ၅	ဋ မ ဉ် ၆	ဌ ယ ဉ် ၇	ဍ ရ ဉ် ၈	ဎ လ ဉ် ၉

Simple and structured information is a *key element* in communication. Organize complex data, structure priorities and keep the Brand consistent by following these simple rules.



Always align at left.
Text should align at left. First columns should align with the logo. Follow the grid system and layout tips for logo and copy alignment.



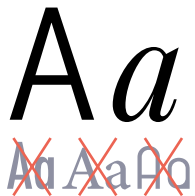
Use Black for body copy in print applications (Dark Navy for digital).
Use Green or Blue minimally for large headlines and web links, and only when necessary. Refer to the Colour chapter for more details.



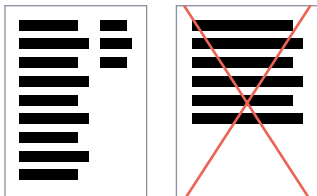
Always use sentence case.
Capitalize only the first word of headlines and subheads. All caps can be used only for acronyms or if it is a legal requirement.

Key words
Sentence

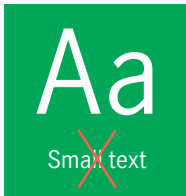
Use Manulife JH Serif to highlight key words.
Do not use it for an entire sentence. Do not use Manulife JH Sans Italic for this purpose, since it is meant to be utilized only for legal and/or academic purposes.



Do not use third-party fonts.
Exceptions: Use *Noto Sans* font series for Asian languages and *Arial* for applications that don't support the Manulife JH font series.



Optimize white space.
Unless the column is extremely narrow, do not use its entire width for text. Try to leave some white space around paragraphs.



For contrast, use reverse type against permitted colour backgrounds. To ensure legibility, minimum 14 pt bold or 18 pt regular type is recommended. Refer to the Colour chapter for more details.

7pt ~~*6pt*~~

Maintain legibility.
The smallest allowed typeface is 7 pt for print and 8 pt for web.



For typography guidelines on digital applications, refer to the [Connected Design System \(CDS\)](#) guidelines.

Formulas

Headline leading

Type size / Leading

11.2

Body leading

Type size / Leading

11.5

Headline spacing

Type size / Space between

10.5

Paragraph spacing

Type size / Space between

11.5

List settings

When presenting a list, it is preferred to typeset numbers or bullet points outside of the margin. When challenged with content-heavy data charts or program typesetting restrictions, all content may be inset and aligned left.

Examples

Style: Headline 5

Style: Body

Light
23.5/28 pt

A year of record result & more

Regular
9/13.5 pt

Women want to work with a company they know and trust. With John Hancock's comprehensive product portfolio, support from distribution.

Thin
23.5/28 pt

啓迪人生決定生活樂享豐盛

Light
9/13.5 pt

購買人壽保險計劃是把財富代代相傳的有效方法之一。然而，不論您短期內缺乏流動資金或不想動用大量資金來買人壽保障。

Thin
23.5/28 pt

あなたの未来に、
わかりやすさを。

Light
9/13.5 pt

弊社の担当者生命保険募集人はお客様と弊社の保険契約締結の媒介を行う者で、保険契約締結の代理権はありません。

Extra Light
26/31pt

ខ្ញុំព្រឹកអរណាស់ដែលស្គាល់អ្នក

Light
10/15 pt

អញ្ជើញពិសាឲ្យបានឆ្ងាញ់សូមឲ្យបានជោគជ័យសូមសរសេរពាក្យនេះឲ្យខ្ញុំអ្នកចេះនិយាយភាសាខ្មែរទេអ្នកចេះភាសាអង់គ្លេសទេនេះថ្ងៃប៉ុន្មាន?

Type size: 9 pt

Leading: 13.5 pt (1.5x)

Headline spacing: 4.5 pt (0.5x)

4.5pt 13.5pt
Lorem ipsum dolor

Feugiat in ante metus dictum at tempor. Cursus metus aliquam eleifend mi in nulla posuere sollicitudin aliquam. Pellentesque habitant morbi tristique senectus. Imperdiet dui a accumsan sit amet. Odio pellentesque diam volutpat commodo sed.

Eget dui at tellus at urna. Praesent tristique magna sit amet purus. Magna ac placerat vestibulum lectus mauris. Tincidunt vitae sumper quis lectus.

Amet purus gravida quis blandit turpis curses in hac habitasse. Eget mauris pharetra et ultrices neque. Ante in nibh mauris cursus mattis. Lacus sed turpis tincidunt id. Egestas congue quisque egestas diam in arcu cursus.

Type size: 9 pt

Leading: 13.5 pt (1.5x)

Paragraph spacing: 13.5 pt (1.5x)

Feugiat in ante metus dictum at tempor. Cursus metus aliquam eleifend mi in nulla posuere sollicitudin aliquam. Pellentesque habitant morbi tristique senectus. Imperdiet dui a accumsan sit amet. Odio pellentesque diam volutpat commodo sed.Eget dui at tellus at urna. Praesent tristique magna sit amet purus. Magna ac placerat vestibulum lectus mauris. Tincidunt vitae sumper quis lectus.Consectetur libero. Amet purus gravida quis blandit turpis cursus.

13.5pt 13.5pt 13.5pt
Eget mauris pharetra et ultrices neque. Ante in nibh mauris cursus mattis. Lacus sed turpis tincidunt id. Egestas congue quisque egestas diam in arcu cursus. Habitasse platea distumst quisque sagittis purus. Aliquet eget sit amet tellus cras adipiscing enim eu.

Preferred

Type size: 9 pt

Leading: 13.5 pt (1.5x)

13.5pt
Lorem ipsum dolor amet:

- 1 Cursus metus aliquam eleifend diam in nulla posuere sollicitudin.
- 2 Cursus metus aliquam eleifend diam in nulla posuere volutpatn sollicitudin pellentesque diam.
- 3 Cursus metus aliquam eleifend diam in nulla posuere volutpatn sollicitudin pellentesque diam.

13.5pt
13.5pt
13.5pt
Lorem ipsum dolor amet:

- Cursus metus aliquam eleifend diam in nulla posuere sollicitudin.
- Cursus metus aliquam eleifend diam in nulla posuere volutpatn sollicitudin pellentesque diam.
- Cursus metus aliquam eleifend diam in nulla posuere volutpatn sollicitudin pellentesque diam.

Alternative

Type size: 9 pt

Leading: 13.5 pt (1.5x)

13.5pt
Lorem ipsum dolor amet:

- 1 Cursus metus aliquam eleifend diam in nulla posuere sollicitudin.
- 2 Cursus metus aliquam eleifend diam in nulla posuere volutpatn sollicitudin pellentesque diam.
- 3 Cursus metus aliquam eleifend diam in nulla posuere volutpatn sollicitudin pellentesque diam.

13.5pt
13.5pt
13.5pt
Lorem ipsum dolor amet:

- Cursus metus aliquam eleifend diam in nulla posuere sollicitudin.
- Cursus metus aliquam eleifend diam in nulla posuere volutpatn sollicitudin pellentesque diam.
- Cursus metus aliquam eleifend diam in nulla posuere volutpatn sollicitudin pellentesque diam.

Typesetting specifications

Manulife JH Sans and Serif
English, French, Indonesian

Type sizes are rounded up to the nearest 0.5 pt.
Examples below are sized down by 20%; use for reference only.



Style	Font size scale	Example Font size (1x)	Headline Leading (1.2x)	Body text Leading (1.5x)	
Headline 1	420%	38 pt	45.5 pt	57 pt	H1 - Light demibold bold <i>italic serif</i>
Headline 2	380%	34 pt	41 pt	51 pt	H2 - Light demibold bold <i>italic serif</i>
Headline 3	340%	30.5 pt	36.5 pt	45.5 pt	H3 - Light demibold bold <i>italic serif</i>
Headline 4	300%	27 pt	32.5 pt	40.5 pt	H4 - Light demibold bold <i>italic serif</i>
Headline 5	260%	23.5 pt	28 pt	35 pt	H5 - Light demibold bold <i>italic serif</i>
Headline 6	220%	20 pt	24 pt	30 pt	H6 - Light demibold bold <i>italic serif</i>
Headline 7	180%	16 pt	19 pt	24 pt	H7 - Light demibold bold <i>italic serif</i>
Headline 8	140%	12.5 pt	15 pt	18.5 pt	H8 - Regular demibold bold <i>italic serif</i>
Body	100%	9 pt	11 pt	13.5 pt	Body – Regular demibold bold <i>italic serif</i>
Caption*	80%	7 pt	8.5 pt	10.5 pt	Caption – Regular demibold bold <i>italic</i>
Caption 1*	50%				Caption 1 – Regular demibold bold <i>italic</i>

Minimum font size is no smaller than 7 pt.
This caption is available for oversized display formats only, for example posters or billboards.

Typesetting specifications

Noto Sans Chinese



Type sizes are rounded up to the **nearest 0.5 pt.**



Examples below are sized down by 20%; use for reference only.



Style	Font size scale	Example Font size (1x)	Headline Leading (1.2x)	Body text Leading (1.5x)	
Headline 1	420%	38 pt	45.5 pt	57 pt	H1 - 極細 中體 粗體
Headline 2	380%	34 pt	41 pt	51 pt	H2 - 極細 中體 粗體
Headline 3	340%	30.5 pt	36.5 pt	45.5 pt	H3 - 極細 中體 粗體
Headline 4	300%	27 pt	32.5 pt	40.5 pt	H4 - 極細 中體 粗體
Headline 5	260%	23.5 pt	28 pt	35 pt	H5 - 極細 中體 粗體
Headline 6	220%	20 pt	24 pt	30 pt	H6 - 極細 中體 粗體
Headline 7	180%	16 pt	19 pt	24 pt	H7 - 極細 中體 粗體
Headline 8	140%	12.5 pt	15 pt	18.5 pt	H8 - 細體 中體 粗體
Body	100%	9 pt	11 pt	13.5 pt	正文 – 細體 中體 粗體
Caption*	80%	7 pt	8.5 pt	10.5 pt	說明文字 – 細體 中體 粗體
Caption 1*	50%				說明文字 1 – 細體 中體 粗體



Minimum font size is no smaller than **7 pt.**



This caption is available for **oversized display formats** only, for example posters or billboards.

Typesetting specifications

Noto Sans Japanese



Type sizes are rounded up to the **nearest 0.5 pt.**



Examples below are sized down by 20%; use for reference only.



Style	Font size scale	Example Font size (1x)	Headline Leading (1.2x)	Body text Leading (1.5x)	
Headline 1	420%	38 pt	45.5 pt	57 pt	H1 - 極細 中字 太字
Headline 2	380%	34 pt	41 pt	51 pt	H2 - 極細 中字 太字
Headline 3	340%	30.5 pt	36.5 pt	45.5 pt	H3 - 極細 中字 太字
Headline 4	300%	27 pt	32.5 pt	40.5 pt	H4 - 極細 中字 太字
Headline 5	260%	23.5 pt	28 pt	35 pt	H5 - 極細 中字 太字
Headline 6	220%	20 pt	24 pt	30 pt	H6 - 極細 中字 太字
Headline 7	180%	16 pt	19 pt	24 pt	H7 - 極細 中字 太字
Headline 8	140%	12.5 pt	15 pt	18.5 pt	H8 - 細字 中字 太字
Body	100%	9 pt	11 pt	13.5 pt	本文 - 細字 中字 太字
Caption*	80%	7 pt	8.5 pt	10.5 pt	脚注 - 細字 中字 太字
Caption 1*	50%				脚注 1 - 細字 中字 太字



Minimum font size is no smaller than **7 pt.**



This caption is available for **oversized display formats** only, for example posters or billboards.

Typesetting specifications

Noto Sans
Khmer



Type sizes are rounded up to the **nearest 0.5 pt.**



Examples below are sized down by 30%; use for reference only.



Style	Font size scale	Example Font size (1x)	Headline Leading (1.2x)	Body text Leading (1.5x)	
Headline 1	420%	42 pt	50.5 pt	63 pt	H1 - ស្តីង ធម្មតា ក្រាស់
Headline 2	380%	38 pt	45.5 pt	57 pt	H2 - ស្តីង ធម្មតា ក្រាស់
Headline 3	340%	34 pt	41 pt	51 pt	H3 - ស្តីង ធម្មតា ក្រាស់
Headline 4	300%	30 pt	36 pt	45 pt	H4 - ស្តីង ធម្មតា ក្រាស់
Headline 5	260%	26 pt	31 pt	39 pt	H5 - ស្តីង ធម្មតា ក្រាស់
Headline 6	220%	22 pt	26.5 pt	33 pt	H6 - ស្តីង ធម្មតា ក្រាស់
Headline 7	180%	18 pt	21.5 pt	27 pt	H7 - ស្តីង ធម្មតា ក្រាស់
Headline 8	140%	14 pt	17 pt	21 pt	H8 - ស្តីង ធម្មតា ក្រាស់
Body	100%	10 pt	12 pt	15 pt	អត្ថបទ - ស្តីង ធម្មតា ក្រាស់
Caption*	80%	8 pt	9.5 pt	12 pt	សេចក្តីសង្ខេប - ស្តីង ធម្មតា ក្រាស់
Caption 1*	50%				សេចក្តីសង្ខេប 1 - ស្តីង ធម្មតា ក្រាស់



Minimum font size is no smaller than **7 pt.**



This caption is available for **oversized display formats** only, for example posters or billboards.

Typesetting specifications

Noto Sans
Burmese





Type sizes are rounded up to the **nearest 0.5 pt.**



Examples below are sized down by 35%; use for reference only.



Style	Font size scale	Example Font size (1x)	Headline Leading (1.2x)	Body text Leading (1.5x)		
Headline 1	420%	38 pt	45.5 pt	57 pt	H1 - အပါး မထူမပါး အထူ	
Headline 2	380%	34 pt	41 pt	51 pt	H2 - အပါး မထူမပါး အထူ	
Headline 3	340%	30.5 pt	36.5 pt	45.5 pt	H3 - အပါး မထူမပါး အထူ	
Headline 4	300%	27 pt	32.5 pt	40.5 pt	H4 - အပါး မထူမပါး အထူ	
Headline 5	260%	23.5 pt	28 pt	35 pt	H5 - အပါး မထူမပါး အထူ	
Headline 6	220%	20 pt	24 pt	30 pt	H6 - အပါး မထူမပါး အထူ	
Headline 7	180%	16 pt	19 pt	24 pt	H7 - အပါး မထူမပါး အထူ	
Headline 8	140%	12.5 pt	15 pt	18.5 pt	H8 - Condensed မထူမပါး အထူ	
Body	100%	9 pt	11 pt	13.5 pt	Body - Condensed မထူမပါး အထူ	
Caption*	80%	7 pt	8.5 pt	10.5 pt	Caption - Condensed မထူမပါး အထူ	 Minimum font size is no smaller than 7 pt .
Caption 1*	50%				Caption 1 - Condensed မထူမပါး အထူ	 This caption is available for oversized display formats only, for example posters or billboards.

Colour



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Green and *Blue* have long been embedded in our *Brand history* and as such have successfully established Brand recognition. Uniting these two primary colours in design further amplifies the power of our Brand.

As in any modern design, *white space* is used liberally. Use White to provide breathing space and to balance the vibrant Green and Blue. White space further directs attention and guides the user through the design, bringing light and visual relief to any medium.

Brand palette

Our palette features two primary colours, one neutral colour, one accent colour and three secondary colours.

White is used extensively in our design system to add visual relief.



Final colours may vary slightly subject to production format utilized.

Colour

Primary colour
Green

Pantone
354 C
CMYK
92 0 92 0
RGB
0 167 88
Web hex
00A758

Primary colour
Blue

Pantone
286 C
CMYK
100 80 0 0
RGB
0 0 193
Web hex
0000C1

Neutral colour
Dark Navy

Pantone
7547 C
CMYK
90 75 40 70
RGB
40 43 62
Web hex
282B3E

Neutral colour
White

CMYK
0 0 0 0
RGB
255 255 255
Web hex
FFFFFF

Accent colour
Coral

Pantone
7416 C
CMYK
0 80 60 0
RGB
236 100 83
Web hex
EC6453

Secondary colour
Violet

Pantone
3583 C
CMYK
77 87 22 0
RGB
96 69 132
Web hex
604584

Secondary colour
Gold

Pantone
3514 C
CMYK
5 40 100 0
RGB
244 150 0
Web hex
F49600

Secondary colour
Turquoise

Pantone
325 C
CMYK
65 0 30 0
RGB
6 199 186
Web hex
06C7BA

Fundamentals



Neutral colour
Black, White, Grey

- Black** and **White** are also recognized as a part of our system. They bring contrast to our designs and effectively offset our Brand colours.
- **Black** is the primary colour for copy and icons in print applications.
 - **White** is used extensively in our design system to add visual relief, providing balance between Green and Blue. It is used as a solid background to create impact and contrast within a layout. It is also used for copy and icons when reversed on permitted colour backgrounds.
 - **Grey** is used as a functional exception to provide visual relief on an already cluttered page. Examples include grey background/boxes for complex data charts, CTA and contact information.

This colour palette is used in all design media — print, display (screens, billboards, tradeshow booths, etc.) and digital (web content).



Primary colour
Green

Primary colour
Blue

- This fresh Green colour symbolizes *life, renewal* and *energy*. The colour Green has been rooted in the Manulife identity for more than 30 years.
- **Green** is the main colour for Manulife and Manulife Investment Management but ensure Blue is used as its support. For example, use Blue in imagery or colour blocks.
 - **Use** it as a solid colour in contrast with a White background or with photography.
 - **Use** it as a solid colour background in contrast with reverse white/black text. To **ensure legibility**, text should be minimum 14 pt bold or 18 pt at any other weight.
 - **Use** it minimally for **digital text only** when necessary, for example, in large headlines and web links.
- This Blue colour symbolizes *stability*. It represents John Hancock.
- **Blue** is the main colour for John Hancock but ensure Green is used as its support. For example, use Green in imagery or colour blocks.
 - **Use** it as a solid colour in contrast with a White background or with photography.
 - **Use** it as a solid colour background in contrast with reverse white text. To **ensure legibility**, text should be a minimum of 7pt regular.
 - **Use** it minimally for **digital text only** when necessary, for example, in large headlines and web links.



Neutral colour
Dark Navy

Accent colour
Coral

- Dark Navy is used to bring a grounding effect and balance the colour intensity of Green and Blue in our Brand palette.
- **Use** sparingly as a solid background to create impact and contrast within your layout.
 - **Use** Dark Navy instead of Black for copy and icons in digital design.
 - **Do not use** Dark Navy without Green or Blue present within the same visual application.

More specific colour applications on digital media are further defined in [Connected Design System \(CDS\)](#) guidelines.



Secondary colours
Violet, Gold, Turquoise

- Coral is the primary accent colour used to highlight key information.
- **Use** Coral minimally in all visual applications.
 - **Use** as an accent colour for interior design elements, such as, pillows, side table or chair, pattern in a rug.
 - **Use** sparingly as a small callout box to draw attention to a line of copy or use in digital call-to-action (CTA) buttons.
 - **Do not use** it as a solid background or large colour applications in layouts.
 - **Do not use** without Green or Blue present within the same visual application.
- Our secondary colour palette is meant to support our design system and is used for specific elements only.
- **Use** these colours only for charts, graphs, tables, infographics, illustrations, photography and video.
 - **Use** these colours as highlights for interior design elements, such as, pillows, side table or chair, pattern in a rug.
 - **Do not use** as a solid background or large colour applications in layouts.
 - **Do not use** without Green or Blue present within the same visual application.



Usage rules

✓ Allowed ✕ Not allowed

○ Allowed but **limited use** as listed below **or** for design accent purposes only. Reach out to your Brand lead for review/approval.

Exceptions

When designing creative to support *global* causes and *days of recognition* (including community and cultural celebrations), use the specific campaign colour.

Events like International Day of Pink (pink), Pride month (rainbow) and Lunar New Year (red and gold) all merit the use of a colour outside of our Brand palette. You may leverage any tonal values from our Brand palette, should they support the cause.

		Background	Text	Iconography	Charts	Illustrations	Photography
Primary	Green	✓	○ For more details see Colour: Fundamentals		✓	✓	✓
	Blue	✓	○ For more details see Colour: Fundamentals		✓	✓	✓
Neutral	Dark Navy	✓	Digital only	○ For more details see Icon: Usage rules	✓	✓	✓
Accent	Coral	○ Use to highlight key information only*		○ For more details see Icon: Pairing icons	✓	✓	✓
Secondary	Violet				✓	✓	✓
	Gold				✓	✓	✓
	Turquoise				✓	✓	✓
Neutral	White	✓	✓	✓	✓	✓	○
	Black		Print and Display only	Print and Display only		○	○
Exception	Grey	○ Use for visual relief on content-heavy pages					

* Black or White text may be permitted over Coral box to draw attention to a message or when used as a digital call-to-action (CTA) button. Text must be typeset equal to or larger than 14 pt bold or 18 pt regular to meet accessibility requirements.

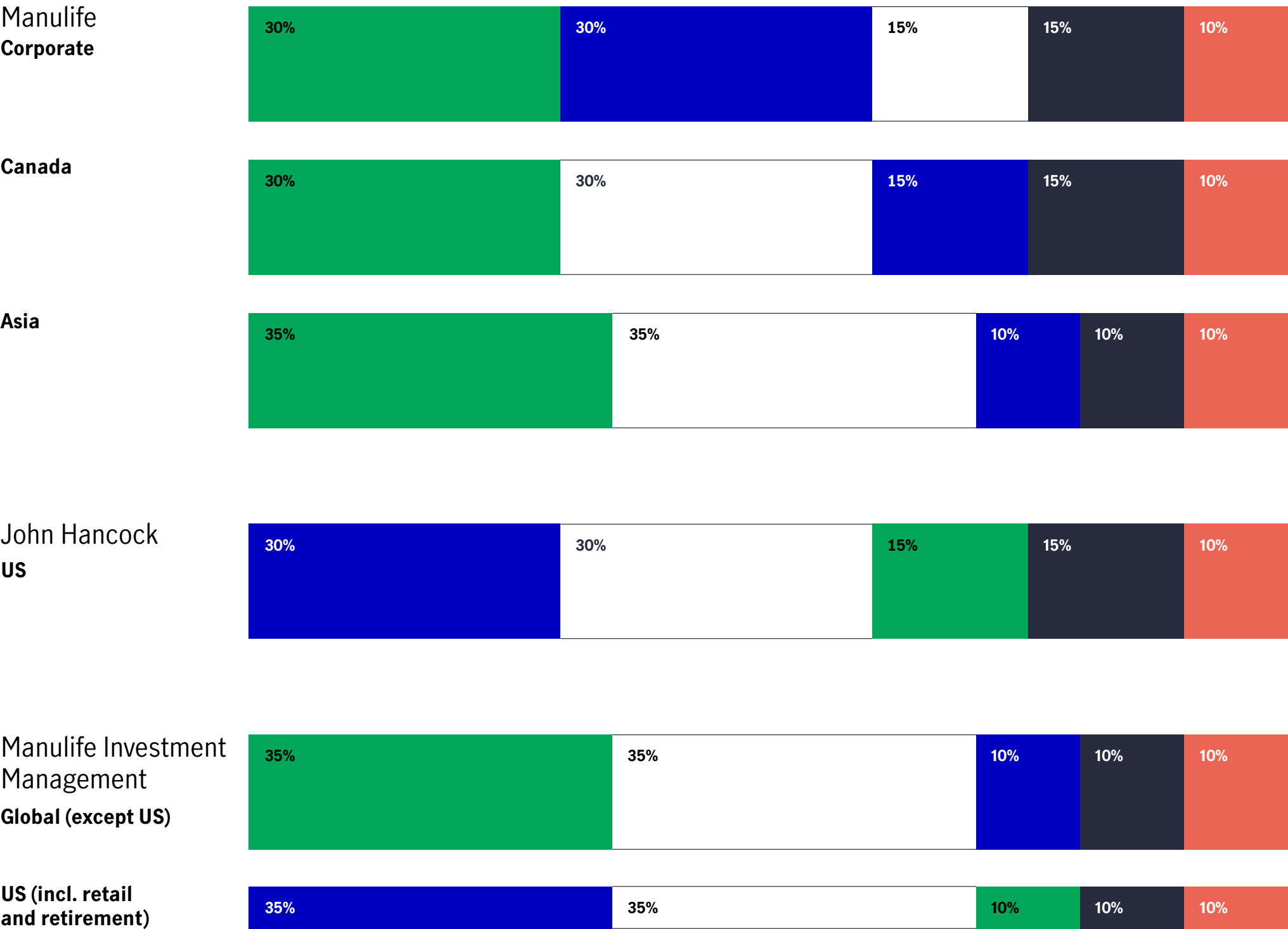
Segment colour palette

Each of our three main master Brands (Manulife, John Hancock and Manulife Investment Management) has a *customized colour palette* to reflect its business segment and geographical base.

Black is used uniformly by all segments for copy and icons in print and display design.



The **percentage measures** shown here are meant to be used as a **general guide** for **colour composition** throughout a design. They are **not meant to be taken literally** in terms of application through colour blocks within a layout. Instead, introduce colours according to usage rules, through imagery and graphics, to achieve these indicative percentages in colour composition.




Colour accessibility

Colour accessibility is key in ensuring that digital content can be *perceived by all* audiences. It is achieved when sufficient contrast is applied between colours – making text or a graphic *distinguishable* from its background.

Different contrast ratios are required depending on usage (3:1 or 4.5:1).


These ratios are recommended by the internationally recognized Web Content Accessibility Guidelines (WCAG) version 2.1, when complying at level AA. This is also compliant with Accessibility for Ontarians with Disabilities Act (AODA), applicable in Ontario, Canada.

*Note that the colour Dark Grey in our Visual System is labelled Light 5 Navy in CDS; the two guides use different labels, but the colour values are exactly the same.

 Non compliant colours require a specific execution.
For design support, please reach out to Brand@manulife.com.



 **Non compliant colours**

 **Compliant in RGB**
but not CMYK

Text

These rules apply to both colour text and White text over colour background.

- Large-text application: Text **equal to or larger** than 14 pt bold or 18 pt regular requires a **3:1 contrast ratio**.
- Small-text application: Text **less than** 14 pt bold or 18 pt regular requires a **4.5:1 contrast ratio**.

For more details, refer to [Typography: Usage rules](#) on page 27.

Icons

- **Functional icons:** Icons that serve a specific and imperative purpose for the viewer require a **3:1 contrast ratio**.
- Icons that have no specific informative value are **exempt entirely** from colour contrast rules.

For more details, refer to [Icons: Usage rules](#) on page 44.

Charts and graphs

- Colours in charts and graphs need to meet a minimum of a **3:1 contrast ratio**.
- For more details, refer to [Colour Hierarchy for Charts](#) on page 48.

Contrast ratio	Dark 3 Green	Dark 2 Green	Dark 1 Green	Green	Light 1 Green	Light 2 Green	Light 3 Green	Light 4 Green	Dark 3 Blue	Dark 2 Blue	Dark 1 Blue	Blue	Light 1 Blue	Light 2 Blue	Light 3 Blue	Light 4 Blue	Dark 3 Coral	Dark 2 Coral	Dark 1 Coral	Coral	Light 1 Coral	Light 2 Coral	Light 3 Coral	Light 4 Coral	Dark Navy	Light 1 Dark Navy	Light 2 Dark Navy	Light 3 Dark Navy	Light 4 Dark Navy
3:1																													
4.5:1																													

Contrast ratio	Dark Grey*	Grey	Light Grey	Dark 3 Violet	Dark 2 Violet	Dark 1 Violet	Violet	Light 1 Violet	Light 2 Violet	Light 3 Violet	Light 4 Violet	Dark 3 Gold	Dark 2 Gold	Dark 1 Gold	Gold	Light 1 Gold	Light 2 Gold	Light 3 Gold	Light 4 Gold	Dark 3 Turquoise	Dark 2 Turquoise	Dark 1 Turquoise	Turquoise	Light 1 Turquoise	Light 2 Turquoise	Light 3 Turquoise	Light 4 Turquoise
3:1																											
4.5:1																											

Extended colour palette



Use this extended colour palette to find *darker or lighter values* of the Brand colour palettes. Do not change the opacity of the colours in our palette to create variations.

This collection is strictly reserved for:

- Illustrations and data visualization (charts, graphs, infographics)
- Digital design (Refer to Connected Design System (CDS) guidelines)
- Photography
- Interior design elements (such as, pillows, side table or chair, pattern in a rug)

Colour swatches can be downloaded directly from [Brand Hub](#).



Final colours may vary slightly subject to production format utilized.

*Note that the colour Dark Grey in our Visual System is labelled Light 5 Navy in CDS; the two guides use different labels, but the colour values are exactly the same.

Colour

Dark 3 Green	Dark 2 Green	Dark 1 Green	Green	Light 1 Green	Light 2 Green	Light 3 Green	Light 4 Green	Dark Navy	Light 1 Dark Navy	Light 2 Dark Navy	Light 3 Dark Navy	Light 4 Dark Navy	Dark Grey*	Grey	Light Grey
								Pantone 7547 C							
								CMYK 90 75 40 70	CMYK 60 40 10 70	CMYK 40 20 0 65	CMYK 30 10 0 51	CMYK 20 5 0 40	CMYK 0 0 0 35	CMYK 0 0 0 20	CMYK 0 0 0 5
								RGB 40 43 62	RGB 52 56 75	RGB 66 69 89	RGB 94 96 115	RGB 142 144 162	RGB 221 222 228	RGB 237 237 237	RGB 250 250 250
								Web hex 282B3E	Web hex 34384B	Web hex 424559	Web hex 5E6073	Web hex 8E90A2	Web hex DDDEE4	Web hex EDEDED	Web hex FAFafa
								Dark 3 Coral	Dark 2 Coral	Dark 1 Coral	Coral	Light 1 Coral	Light 2 Coral	Light 3 Coral	Light 4 Coral
											Pantone 7416 C				
								CMYK 15 100 95 45	CMYK 5 100 95 35	CMYK 5 90 80 10	CMYK 0 80 60 0	CMYK 0 70 50 0	CMYK 0 50 30 0	CMYK 0 35 15 0	CMYK 0 20 10 0
								RGB 131 10 16	RGB 160 14 24	RGB 208 58 57	RGB 236 100 83	RGB 255 119 105	RGB 246 144 130	RGB 252 172 161	RGB 246 204 199
			Pantone 354 C					Web hex 830A10	Web hex A00E18	Web hex D03A39	Web hex EC6453	Web hex FF7769	Web hex F69082	Web hex FCACA1	Web hex F6CCC7
CMYK 100 0 80 70	CMYK 100 0 90 50	CMYK 95 0 100 25	CMYK 92 0 92 0	CMYK 75 0 75 0	CMYK 50 0 50 0	CMYK 20 0 20 0	CMYK 10 0 10 0	Dark 3 Violet	Dark 2 Violet	Dark 1 Violet	Violet	Light 1 Violet	Light 2 Violet	Light 3 Violet	Light 4 Violet
RGB 0 68 39	RGB 4 97 56	RGB 6 135 78	RGB 0 167 88	RGB 0 196 110	RGB 92 215 144	RGB 172 229 196	RGB 202 238 217				Pantone 3583 C				
Web hex 004427	Web hex 046138	Web hex 06874E	Web hex 00A758	Web hex 00C46E	Web hex 5CD790	Web hex ACE5C4	Web hex CAEED9	CMYK 95 100 40 40	CMYK 90 100 30 35	CMYK 80 90 25 20	CMYK 77 87 22 0	CMYK 67 77 15 0	CMYK 55 65 7 0	CMYK 40 45 5 0	CMYK 15 15 0 0
Dark 3 Blue	Dark 2 Blue	Dark 1 Blue	Blue	Light 1 Blue	Light 2 Blue	Light 3 Blue	Light 4 Blue	RGB 38 24 72	RGB 51 26 83	RGB 76 51 107	RGB 96 69 132	RGB 111 86 147	RGB 131 106 166	RGB 157 141 188	RGB 212 210 233
								Web hex 261848	Web hex 331A53	Web hex 4C336B	Web hex 604584	Web hex 6F5693	Web hex 836AA6	Web hex 9D8DBC	Web hex D4D2E9
								Dark 3 Gold	Dark 2 Gold	Dark 1 Gold	Gold	Light 1 Gold	Light 2 Gold	Light 3 Gold	Light 4 Gold
											Pantone 3514 C				
								CMYK 35 70 100 20	CMYK 25 60 100 10	CMYK 10 55 100 8	CMYK 5 40 100 0	CMYK 0 30 90 0	CMYK 0 20 75 0	CMYK 0 10 50 0	CMYK 0 0 20 0
								RGB 167 89 0	RGB 206 118 18	RGB 215 125 40	RGB 244 150 0	RGB 249 171 46	RGB 252 196 87	RGB 248 211 138	RGB 251 233 198
								Web hex A75900	Web hex CE7612	Web hex D77D28	Web hex F49600	Web hex F9AB2E	Web hex FCC457	Web hex F8D38A	Web hex FBE9C6
								Dark 3 Turquoise	Dark 2 Turquoise	Dark 1 Turquoise	Turquoise	Light 1 Turquoise	Light 2 Turquoise	Light 3 Turquoise	Light 4 Turquoise
			Pantone 286 C								Pantone 325 C				
CMYK 100 95 15 35	CMYK 100 90 10 20	CMYK 100 85 0 10	CMYK 100 80 0 0	CMYK 95 45 0 0	CMYK 80 25 0 0	CMYK 60 10 0 0	CMYK 20 0 0 0	CMYK 85 26 54 10	CMYK 80 10 40 3	CMYK 75 5 35 0	CMYK 65 0 30 0	CMYK 55 0 25 0	CMYK 45 0 20 0	CMYK 30 0 10 0	CMYK 20 0 5 0
RGB 0 0 96	RGB 0 0 130	RGB 0 0 154	RGB 0 0 193	RGB 30 30 229	RGB 45 105 255	RGB 118 176 255	RGB 193 216 247	RGB 9 132 123	RGB 8 162 152	RGB 5 178 167	RGB 6 199 186	RGB 40 215 203	RGB 106 231 223	RGB 157 243 237	RGB 197 244 241
Web hex 000060	Web hex 000082	Web hex 00009A	Web hex 0000C1	Web hex 1E1EE5	Web hex 2D69FF	Web hex 76B0FF	Web hex C1D8F7	Web hex 09847B	Web hex 08A298	Web hex 05B2A7	Web hex 06C7BA	Web hex 28D7CB	Web hex 6AE7DF	Web hex 9DF3ED	Web hex C5F4F1

Graphics



- 44 Icons
 - 45 Usage rules
- 46 Charts
 - 52 Accessibility-compliant charts
- 53 Tables
 - 54 Usage rules

Icons, charts and tables play an *important role* in explaining key concepts, presenting complex data in an easy-to-understand format and adding visual interest.

In keeping with our *no-decorations* approach, graphics should be *clean, simple and bold*. Graphics should always adhere to our Brand guidelines with regard to colours, fonts and position on grid.

Icons

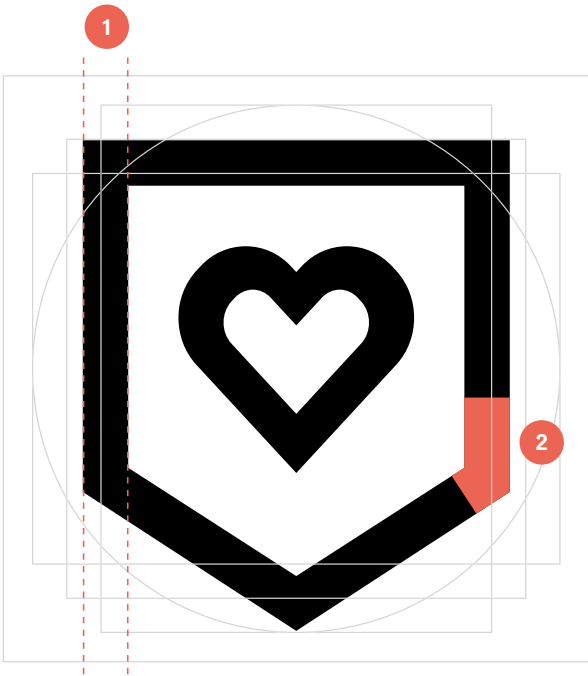
Icons create a *universal language* and are ideal for identifying repeating themes within a document or series. With a *bold style* and *minimum* amount of detail, they are as simple as possible, yet successfully add *clarity* and *direction* to various media.

Our library of *clean* and *informative* icons helps to form a symbolic representation of subject matter being discussed in our communications. It is sufficient for most applications.

Icon library

Our icons are available on **Brand Hub** in various formats for print, display and digital design applications. When using icons in large-display applications, such as billboards or environmental graphics, please contact Brand for design guidance.

Please do not design any new icons without Brand permission.



If a specific icon or format is unsupported, please contact us at **Brand@manulife.com**.

Fundamentals



1 Verticality

The majority of our icons are vertically oriented, in keeping with our design principle of verticality.

2 Boldness

Our icons use bold strokes and colours.

3 45-degree

The signature 45-degree angle appears throughout our library.

4 Sharp edges

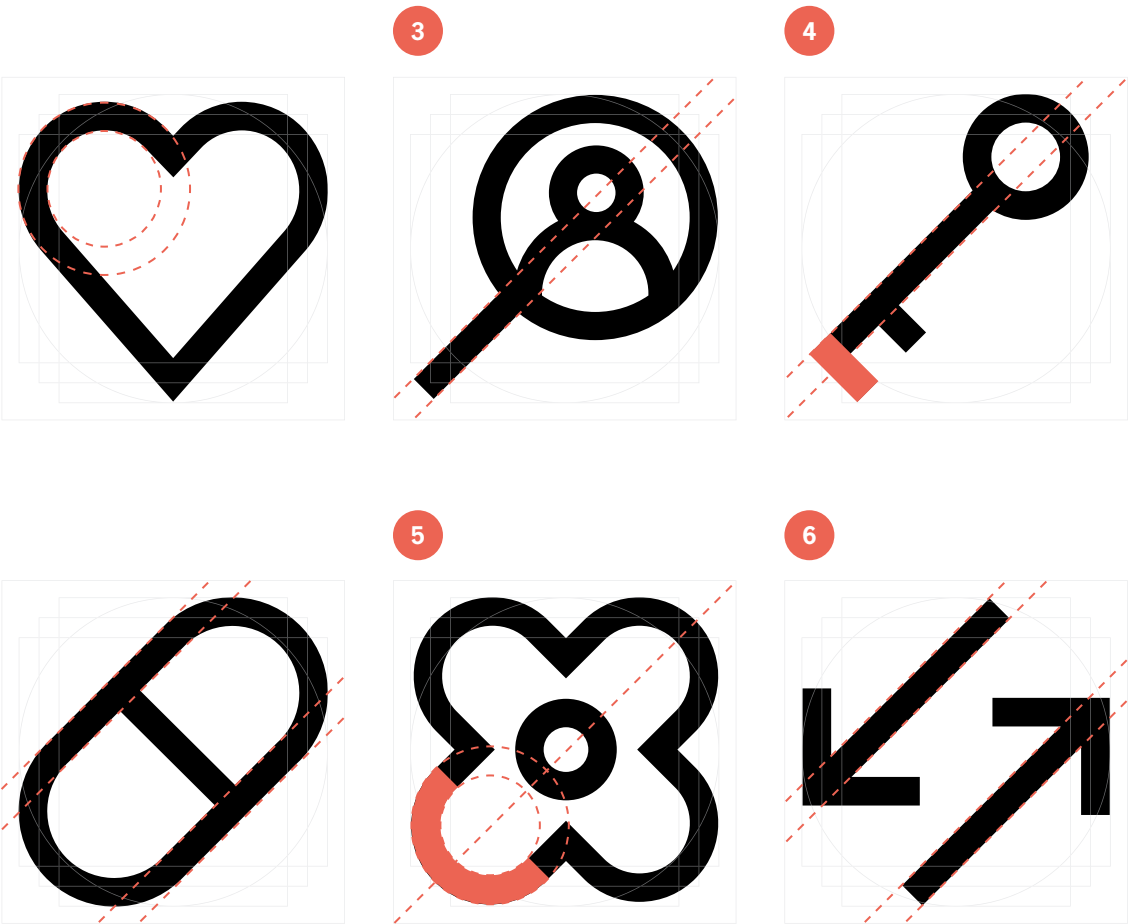
Icons are finished with clean, sharp edges.

5 Curves

Round elements contrast and offset the sharp edges and verticality.

6 Simple shapes

Shapes are as simple as possible.




Usage rules


Icons can be used to illustrate concepts *beyond* their assigned *label* at the designer’s discretion. They are also useful when photography does not achieve the desired communication objective. However, they should not be incorporated as abstract design elements. Every icon used should have a *purpose* and a *clear, straightforward* connotation.

5 Strategic Priorities


Icons that symbolize our 5 Strategic Priorities should be used exclusively as indicated. They should not be used to represent anything else.




Accelerate Growth




High Performing Team



Digital, Customer Leader




Portfolio Optimization



Expense Efficiency

Graphics

 All icons used in Manulife Investment Management branded external-facing materials must be reviewed with regional compliance teams to ensure proper context is provided.



Balanced and open-ended



Too suggestive, if used without label



Notification



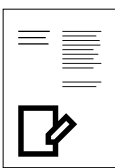
Points accumulated


Context matters

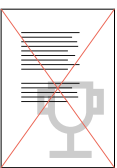
Use icons according to content and intended audience. Not all icons are appropriate for every culture and business purpose.

Descriptive label

Add a descriptive label if the icon is not self-explanatory. It is also important to add labels to icons that depict a specific object or idea to avoid misinterpretation.








Use as accents, not as abstract decorations


Use icons as accents to break up blocks of text. Avoid using them as decorative elements, bullet points, watermarks/ designs or faded in the background.





Clear space

Allow sufficient space around icons to enhance legibility.









Align to the left when using with text.

Alignment

For two or more icons in a column, align on centre. When using icons in text, align at left.



Use in large scale

Use icons in large scale to accentuate their beauty and create contrast.

*Refer to [Connected Design System \(CDS\)](#) guidelines for more details.



Colour

- Use Black as default for **print and display applications**.
- Use White over a solid colour background.
- Use Dark Navy as default for digital applications. Functional icons for digital applications may appear in Coral.*
- Use Coral only when pairing icons to tell a story. See **Pairing icons** below for more details. Coral is also used to draw attention to important information, such as a call to action.
- Do not use icons in any other colours.
- Do not fill in icons with colours.



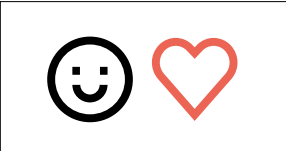






Pairing icons


When a single icon isn’t enough to tell your story, consider **pairing icons**. Use Coral with Black or White for paired icons.

- When paired over Green or Blue backgrounds, use White.
- When paired over White or Dark Navy backgrounds, use Coral to emphasize one of two icons.









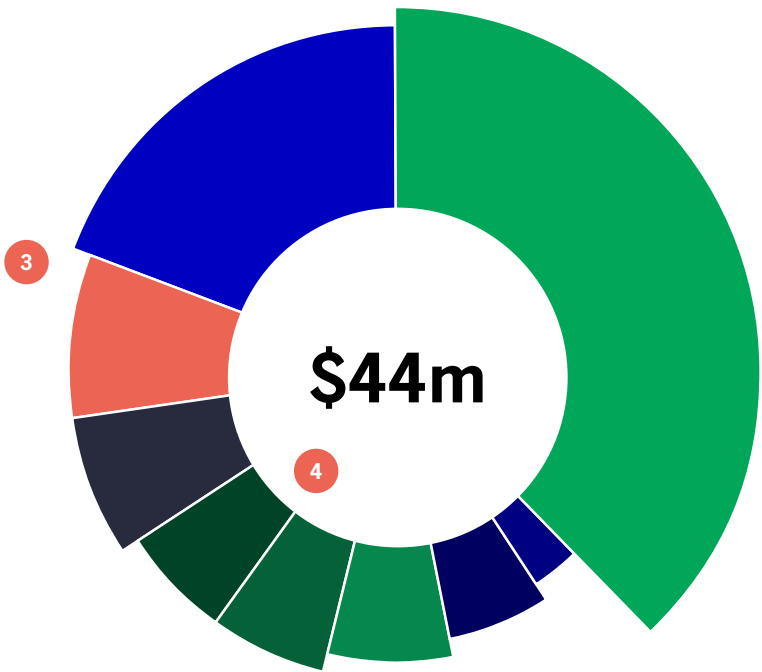
Charts

Charts and graphs are effective tools for presenting complex data in a visually appealing and easy-to-understand form. They are essential to any presentation or report.

When creating charts and graphs, be sure to keep designs *simple, clean* and *bold* to support our principle of *no decoration*. Optimize use of *bold colours* with plenty of *white space* to enhance readability.

Fundamentals

When designing charts and graphs, keep in mind that the information presented **must** meet Brand standards as well as accessibility compliance requirements. The guidelines and examples in this section will help you do just that.



1 This chart shows the percentage of the portfolio held in seven key business sectors.

1 Descriptive text

All charts and graphs require descriptive text. The descriptive text allows digital readers to narrate the data and information to users who may have difficulty seeing them.

3 Keylines

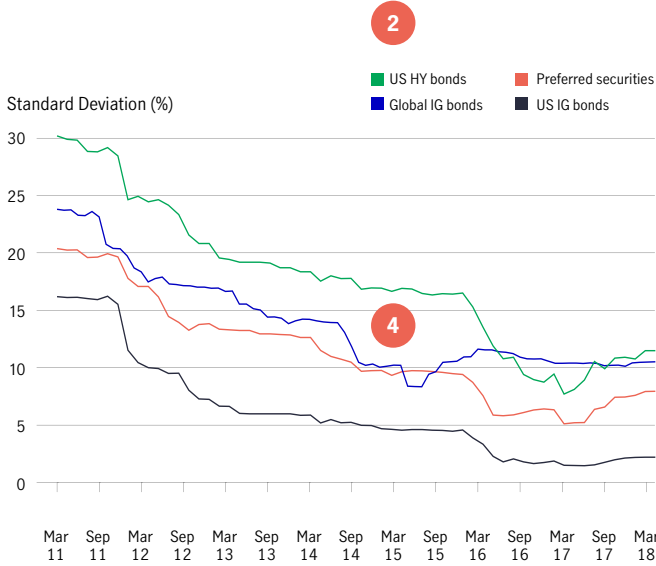
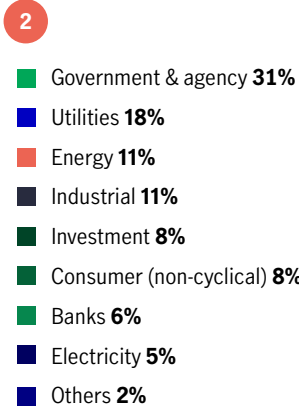
Use White keylines between coloured segments to keep them distinct. For more details, see [Recommended execution of charts and graphs](#).

2 Legends

Including a legend (either simple or detailed, depending on the complexity of the chart) helps to enhance comprehension and ensure accessibility.

4 Colour application and hierarchy

Our colour hierarchy lists 31 compliant colours for application. For more details, see [Accessibility-compliant charts: Colour hierarchy](#).



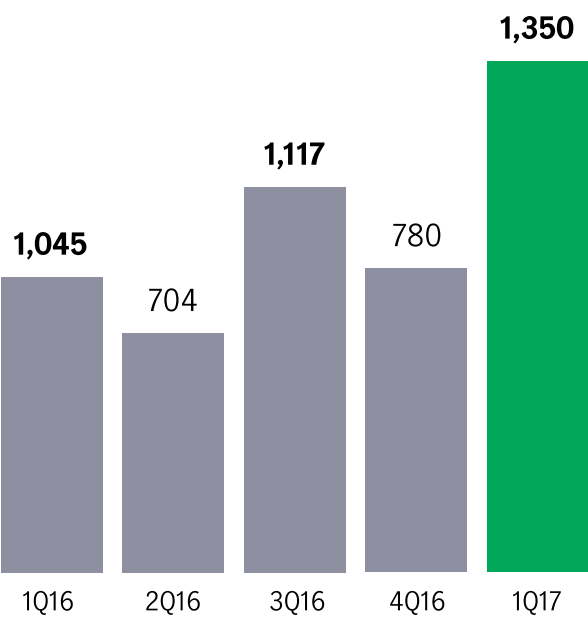
1 This chart compares the standard deviation (variability) of preferred securities, US high-yield bonds, US investment-grade bonds and global investment-grade bonds.

Bar charts

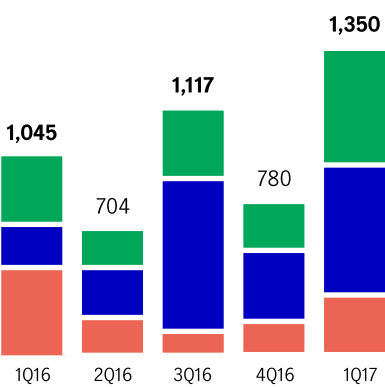
Bar charts are an effective way to present numerical data visually. Bar charts can be vertical, horizontal, stacked, waterfall (both positive and negative values) or radial. In keeping with our simple, clean style, bars should be two-dimensional, never 3D.

*Do not use for Manulife Investment Management and its family of Regional/Channel Brands.

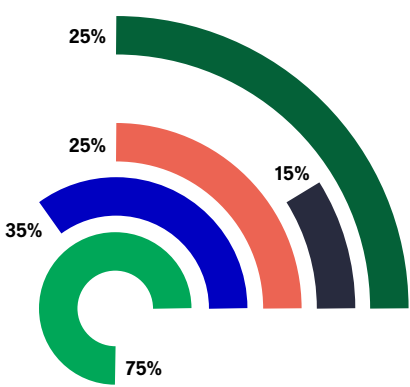
Standard bar chart



Stacked bar chart

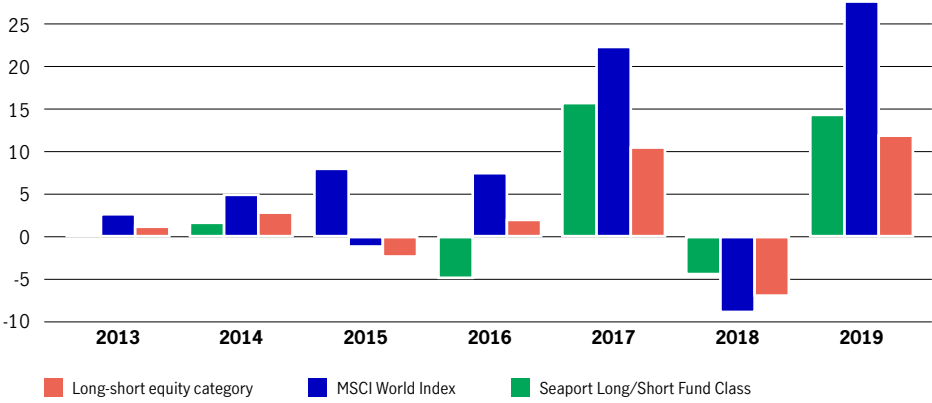


Radial bar chart*

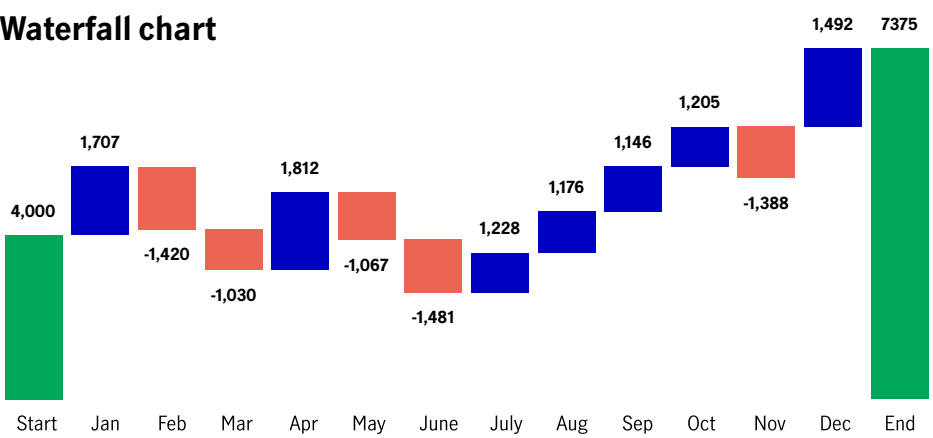


Complex bar charts

Complex charts and graphs are often required to present information pertaining to our industry. Here are some examples of complex bar charts that use accessibility-compliant Brand colours in their preferred order as well as keylines and legends to help ensure clarity.



Waterfall chart



Complex horizontal bar chart



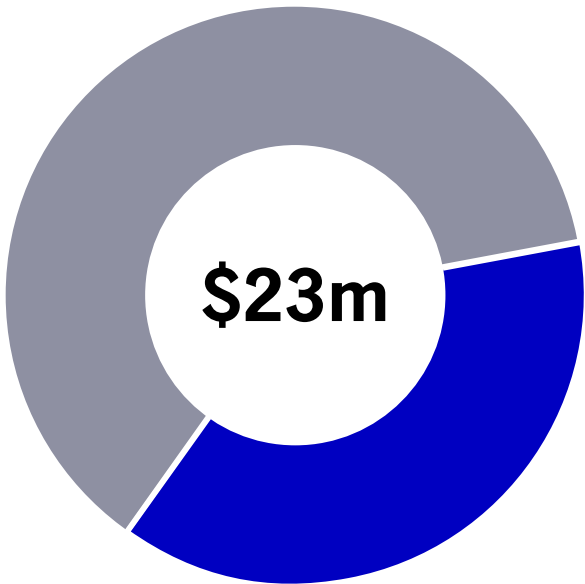
Donut charts

Donut charts are used to illustrate proportions of a whole. The “hole” in the centre can be used to display the aggregate total. One or more sections can be enlarged to highlight importance.

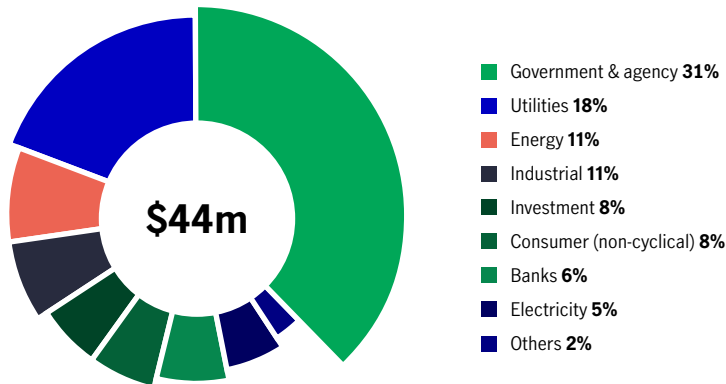
*Do not use for Manulife Investment Management and its family of Regional/Channel Brands.



Standard donut charts

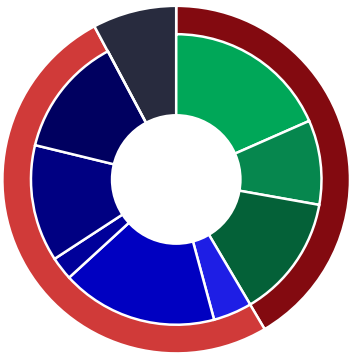
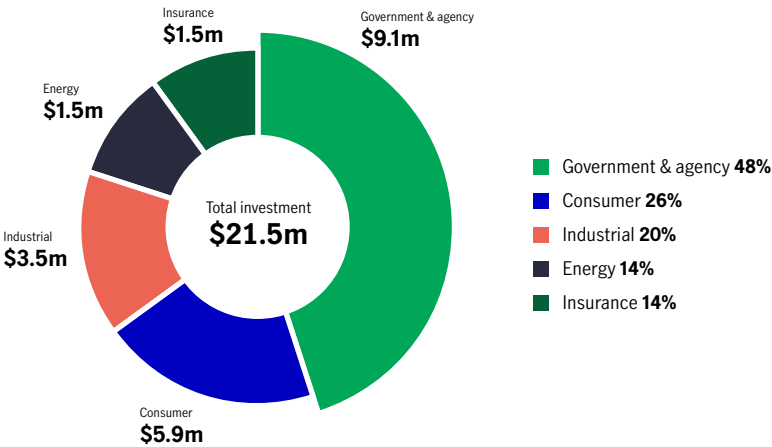
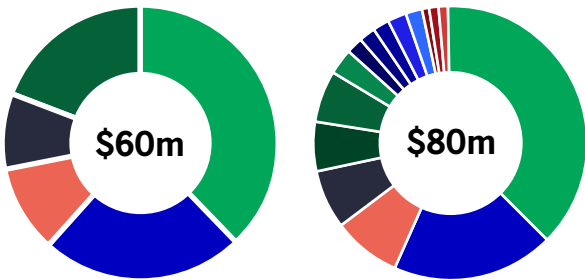
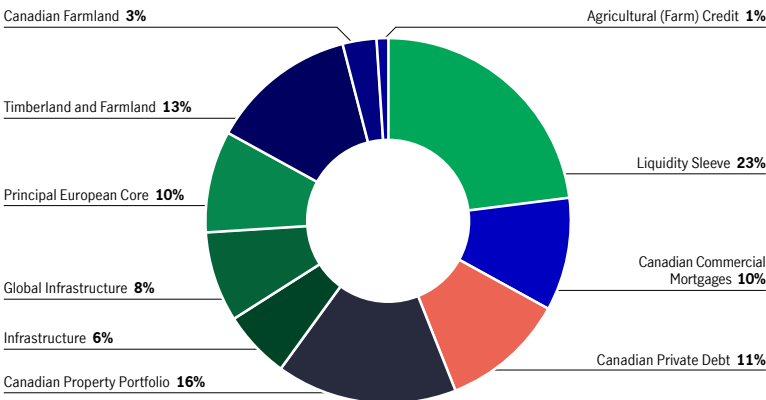


Donut charts with highlighted sections*



Complex donut charts

Complex charts and graphs are often required to present information pertaining to our industry. Here are some examples of complex donut charts that use accessibility-compliant Brand colours in their preferred order as well as keylines and legends to help ensure clarity.



Title	%
EQUITY	50.7%
Canadian Equity	13.4%
Manulife Canadian Core Equity PF	5.1%
Manulife Canadian Large Cap Growth PF	5.0%
iShares S&P/TSX 60 Index ETF	1.8%
iShares S&P/TSX Capped Financials	1.5%
US Equity	13.0%
Manulife US Large Cap Core	5.2%
Vanguard Information Technology ETF	3.0%
Vanguard Financials ETF	2.0%
Vanguard Healthcare ETF	1.1%
Vanguard Industrials ETF	1.0%
SPDR S&P Homebuilders ETF	0.8%
Gold / Commodities	
SPDR Gold Shares	2.7%

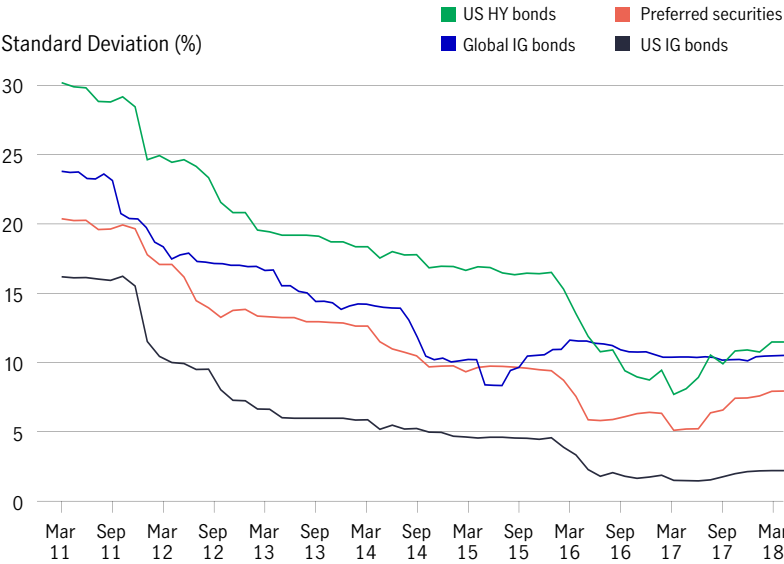
Title	%
EQUITY	50.7%
Global / International Equity	17.4%
Manulife Global Equity II	7.3%
iShares MSCI Japan ETF	3.0%
Vanguard FTSE Europe ETF	2.4%
Vanguard FTSE Developed Market ETF	1.8%
iShares MSCI South Korea ETF	1.0%
iShares MSCI Europe Financials ETF	1.0%
iShares MSCI Germany ETF	0.8%
Emerging Markets Equity	4.3%
Manulife Emerging Market Equity	3.2%
iShares Core MSCI Emerging Market ETF	1.0%

Title	%
CASH/OTHER	7.8%
FIXED INCOME	41.5%
Canadian Fixed Income	18.4%
Manulife Canadian Core Fixed Income	9.7%
Manulife Canadian Core Plus Fixed Income	4.9%
Vanguard Canadian Aggregate Bond ETF	2.6%
iShares 1-5 Year Laddered Corporates	1.3%
US Fixed Income	9.4%
SPDR Bloomberg Barclays HY Bond ETF	2.8%
Vanguard Total Bond Market ETF	2.5%
Vanguard Short Term Corporate ETF	2.0%
Invesco Senior Loan ETF	1.1%
Vanguard Intermediate-Term Corporate ETF	1.0%
Global Bond	13.7%
Manulife Strategic Income	5.9%
Manulife Emerging Market Corporate PF	3.9%
VanEck Vectors JPM Local Curr. Bond ETF	2.0%
iShares JP Morgan USD EM Bond ETF	1.9%

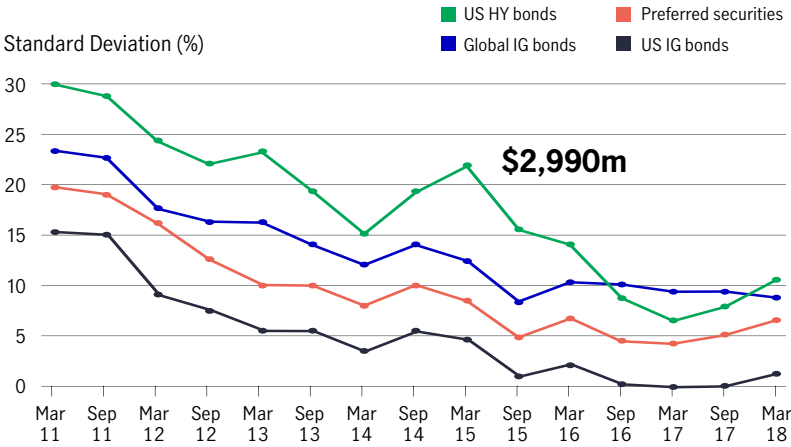
Line charts

Line charts display one or more series of data points to illustrate trends over time. Individual data points can be highlighted with dots to create a dotted line chart. Where the space below the line is filled with colour, it's called an area chart.

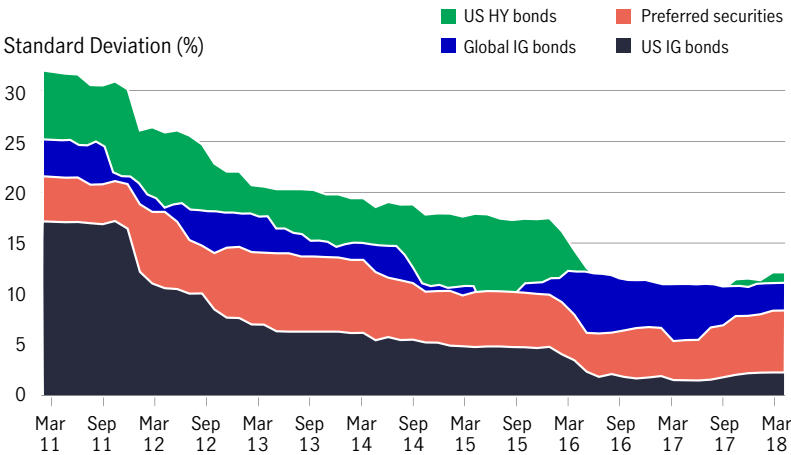
Line chart



Dotted line chart



Area chart

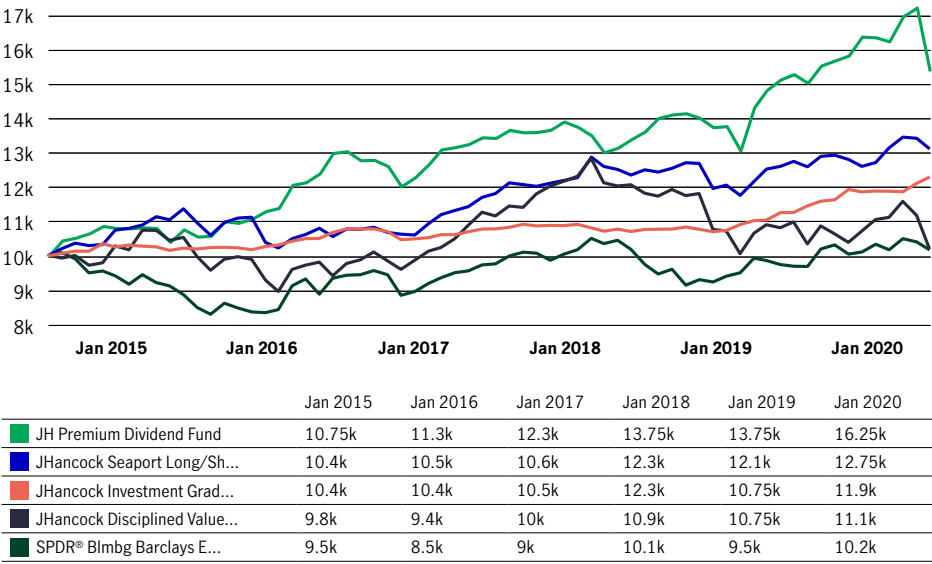


Complex charts

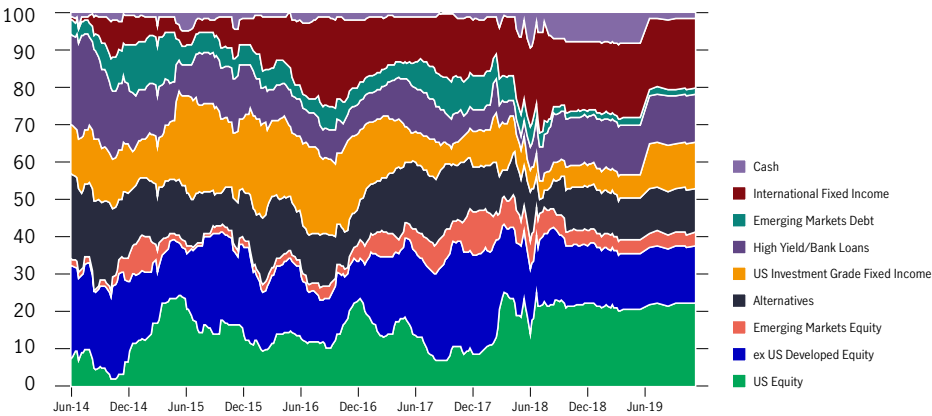


Complex charts and graphs are often required to present information pertaining to our industry. Here are some examples of complex line charts and area charts that use accessibility-compliant Brand colours in their preferred order as well as keylines and legends to help ensure clarity.

Complex line chart



Complex area chart



Complex charts should use the colour hierarchy under Alternative/Manulife Investment Management mandated application.


Callan chart

The Callan Periodic Table of Investment Returns graphically depicts annual returns for various asset classes, ranked from best to worst. It is a prime example of the very complex charts that are common in our industry. The examples below illustrate three different design approaches to the same information. While they are very different from one another, all three examples are accessible, easy to understand, attractive and on Brand.



Legend	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Annualized return	Growth of \$10,000	Volatility (standard deviation)	Risk-adjusted return
Diversified equities	29.09%	2.64%	18.51%	43.30%	14.75%	5.67%	31.74%	30.21%	-1.51%	36.39%	15.22%	\$41,234	17.68%	1.10
Foreign equities	26.38%	1.50%	18.05%	35.74%	13.45%	0.92%	20.00%	25.62%	-4.75%	35.74%	14.24%	\$37,856	16.78%	1.03
Large blend	24.75%	0.39%	17.90%	34.52%	13.24%	-0.20%	17.34%	25.27%	-4.78%	31.43%	13.54%	\$35,609	14.58%	0.95
Large-cap growth	24.50%	-1.38%	17.51%	33.77%	13.05%	-0.39%	13.49%	22.17%	-8.24%	28.91%	13.01%	\$33,965	14.54%	0.90
Large-cap value	20.30%	-1.65%	16.93%	33.48%	11.90%	-1.31%	12.05%	21.69%	-8.27%	28.48%	12.41%	\$32,226	13.73%	0.89
Mid-cap growth	16.71%	-2.05%	16.42%	33.46%	8.97%	-1.38%	11.32%	19.91%	-9.31%	27.06%	12.30%	\$31,909	13.64%	0.87
Mid-cap value	16.10%	-2.91%	15.81%	33.11%	5.60%	-3.83%	7.33%	13.66%	-12.29%	26.54%	11.80%	\$30,505	13.16%	0.75
Small-cap growth	15.51%	-5.50%	15.26%	32.53%	4.22%	-4.78%	7.08%	13.34%	-12.86%	22.66%	10.56%	\$27,299	12.71%	0.65
Small-cap value	8.21%	-11.73%	14.59%	23.29%	-4.48%	-7.47%	1.51%	7.84%	-13.36%	22.39%	6.00%	\$17,900	12.64%	0.43
Federal funds rate	0.11%	0.12%	0.07%	0.10%	0.07%	0.06%	0.09%	0.27%	0.69%	1.26%				

Since the text in the above chart appears on a colour background, all colours in the chart need to follow the stronger 4.5:1 contrast ratio in order for the content to be accessible.


 Complex charts should use the colour hierarchy under Alternative/Manulife Investment Management mandated application.

Legend	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Annualized return	Growth of \$10,000	Volatility (standard deviation)	Risk-adjusted return
Diversified equities	29.09%	2.64%	18.51%	43.30%	14.75%	5.67%	31.74%	30.21%	-1.51%	36.39%	15.22%	\$41,234	17.68%	1.10
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	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Annualized return	Growth of \$10,000	Volatility (standard deviation)	Risk-adjusted return
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Federal funds rate	0.11%	0.12%	0.07%	0.10%	0.07%	0.06%	0.09%	0.27%	0.69%	1.26%				

Accessibility-compliant charts:

Recommended execution

 All charts and graphs require descriptive text.

*For more information or design assistance, reach out to **Brand@manulife.com**.



Execution

Preferred

This detailed design approach is the preferred execution for all charts and graphs, as it meets all accessibility requirements.

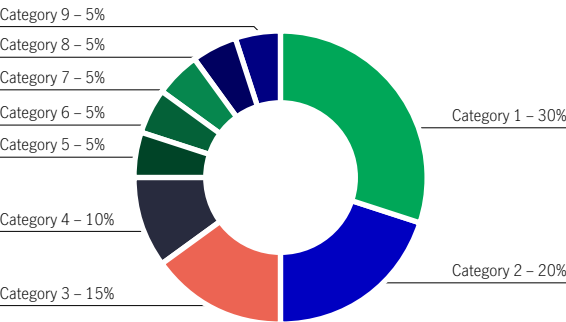
This is also the only execution for complex charts and graphs involving more than 31 data points, necessitating use of some non-compliant colours.*

This approach requires use of:

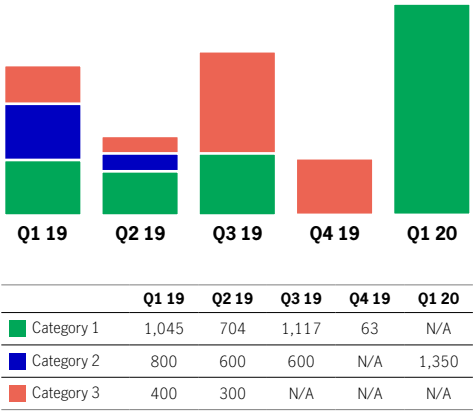
- A detailed legend identifying the different categories along with corresponding data.
- White keyline of 2 pts (recommended). Keyline can be reduced to 0.5 pt, if needed, to accommodate higher number of data points.

Examples

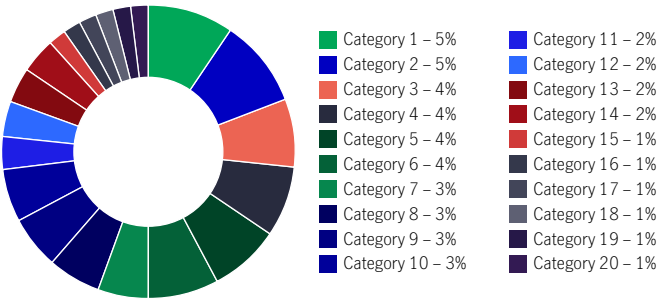
2 pt keyline



1 pt keyline



0.5 pt keyline



Alternative

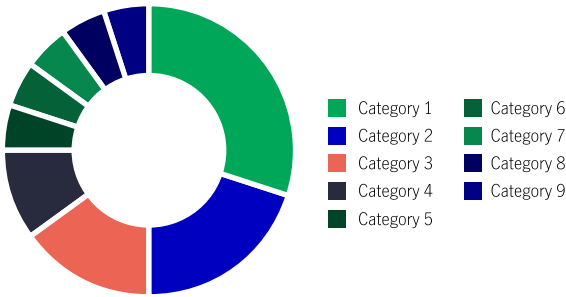
This simpler design approach can be used with accessibility-compliant Brand colours only. Refer to the following page for the detailed colour palette and hierarchy.

When dealing with more than 31 data points, necessitating use of some non-compliant colours,* always use the above preferred detailed design execution.

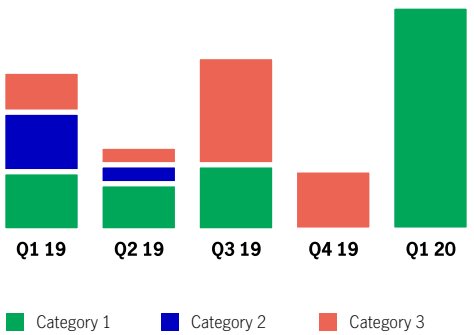
This approach requires use of:

- Compliant colours only.
- A simple legend.
- White keyline of 2 pts.

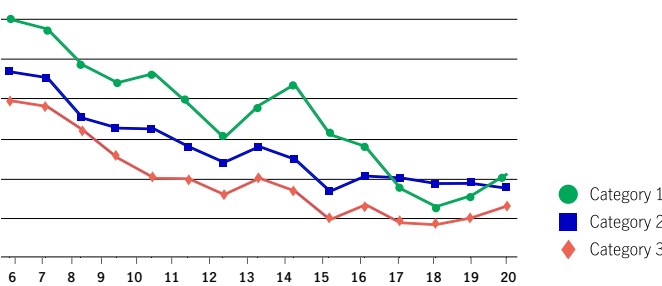
Pie chart



Bar chart



Line chart



Line charts are typically not very accessible. Therefore, we recommend using a detailed legend showing corresponding data. When space is limited, use graphic shapes to identify data points, ensuring maximum comprehension.

Accessibility-compliant charts:

Colour hierarchy

Below is a series of *31 compliant colours* available for use with charts and graphs.

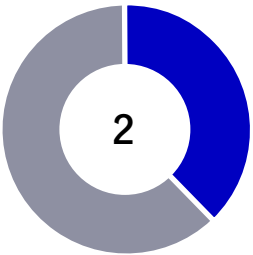
Should more colours be required, refer to the excluded colours listed below on the right,* but follow the specific execution requirements their use may entail. For more information or design assistance, reach out to Brand@manulife.com.



Colour hierarchy application

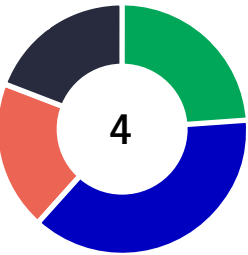
2-colour charts

Use this 2-colour application to highlight one of two data points. Choose either **Green or Blue** and pair it with **Light 4 Dark Navy**.



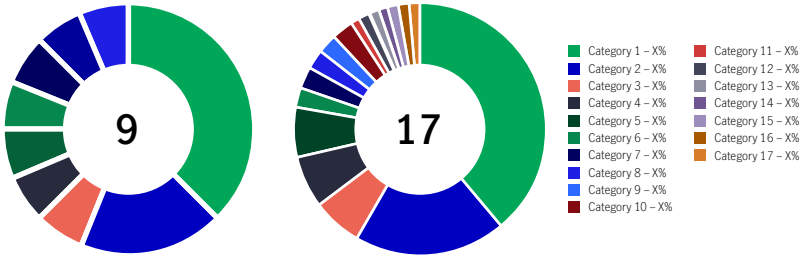
1- to 4-colour charts

For 1 to 4 data points, use the first 4 colours in given order.



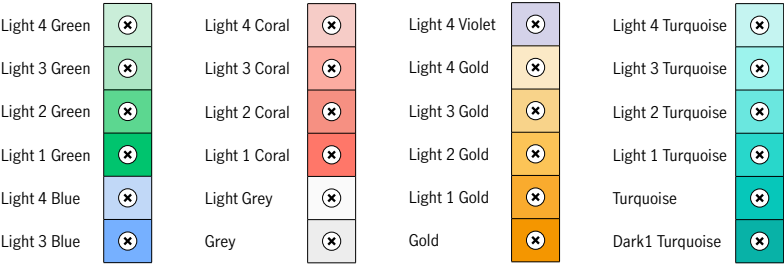
1- to 31-colour charts

For 5 to 31 data points, **first use colours 1 to 4 in given order**, then select colours between 5 and 31 from the Preferred application palette below, in any order that best suits your design requirements. For all Manulife Investment Management chart applications, use the Alternative application palette in strict order.



*Colours excluded for charts and graphs

Non-compliant colours are excluded from charts and graphs applications as they require a specific execution. Refer to the [Preferred detailed design execution](#).



Preferred application	Green	Blue	Coral	Dark navy	Dark 3 Green	Dark 2 Green	Dark 1 Green	Dark 3 Blue	Dark 2 Blue	Dark 1 Blue	Light 1 Blue	Light 2 Blue	Dark 3 Coral	Dark 2 Coral	Dark 1 Coral	Light 1 Dark Navy	Light 2 Dark Navy	Light 3 Dark Navy	Light 4 Dark Navy	Dark 3 Violet	Dark 2 Violet	Dark 1 Violet	Violet	Light 1 Violet	Light 2 Violet	Light 3 Violet	Dark 3 Gold	Dark 2 Gold	Dark 1 Gold	Dark 3 Turquoise	Dark 2 Turquoise
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Alternative application For complex charts with more data points. This is also the Manulife Investment Management mandated hierarchy for application of colours to all charts.	Green	Blue	Coral	Dark navy	Dark 1 Gold	Violet	Dark 3 Turquoise	Dark 3 Coral	Light 2 Violet	Dark 3 Green	Light 2 Blue	Dark 3 Violet	Dark 1 Coral	Dark 1 Blue	Dark 2 Green	Dark 2 Turquoise	Dark 3 Blue	Light 4 Dark Navy	Dark 2 Violet	Light 1 Blue	Light 3 Violet	Light 2 Dark Navy	Dark 2 Gold	Dark 2 Coral	Dark 1 Green	Light 1 Dark Navy	Light 1 Violet	Dark 2 Blue	Light 3 Dark Navy	Dark 1 Violet	Dark 3 Gold
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31

Usage rules

Horizontal lines between rows

Horizontal lines dividing rows may go from **edge-to-edge** or align with text at left and right.

Type of fund	Fund name
Equity funds	Manulife MPF Pacific Asia Equity Fund
Equity funds	Manulife MPF Japan Equity Fund
Equity funds	Manulife MPF Hong Kong Equity Fund
Mixed assets funds	Manulife MPF Aggressive Fund Manulife MPF Stable Fund
Mixed assets funds	Manulife MPF Growth Fund
Equity funds	Manulife MPF Pacific Asia Equity Fund
Equity funds	Manulife MPF Japan Equity Fund
Equity funds	Manulife MPF Hong Kong Equity Fund
Mixed assets funds	Manulife MPF Aggressive Fund Manulife MPF Stable Fund
Mixed assets funds	Manulife MPF Growth Fund

Vertical lines between columns

Vertical lines can be used to separate columns **where necessary**.

Class	AA (USD) M DIST (G)	AA (AUD Hedged) M DIST (G)
Investment Objective	The Fund aims to provide income generation with potential long term capital appreciation by investing primarily in preferred securities.	
Base currency	USD	AUD
Class currency	USD	AUD
Mode of subscription	Cash	Cash
Launch price	USD 1.00 per unit	AUD 1.00 per unit
Minimum investment	HKD 20,000	HKD 20,000



When possible, keep tables in Black and White only, avoiding unnecessary colour or reverse type.



Text aligns at left

Within columns, **text aligns at left** (not centred).
The exception is numbers, which align on decimal point.

Type of fund	Fund name	Type of fund	Fund name
Equity funds	Manulife MPF Pacific Asia Equity Fund	Mixed funds	Manulife MPF Growth Fund
Equity funds	Manulife MPF Hong Kong Equity Fund	Mixed funds	Manulife MPF European Fund

Funds	XXXX XXX (\$)	XXXX XXX (\$)
Mixed assets funds	20,000.00	20,000.00
Mixed assets funds	150,000.00	150,000.50
Mixed assets funds	1,000.50	1,000.75
Mixed assets funds	175,000.50	175,000.00

Photography



- 56 Tell a story
- 57 Reflect diversity, equity and inclusion
- 60 Choose your lens
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- 65 Composition and cropping
- 66 Colour correction
- 67 Media Library on Brand Hub
- 68 Leverage our Brand palette

Every photo used should *tell a story*. Whether art-directing or selecting stock photos, be sure to provide an *authentic visual experience* that will inspire, engage and connect with our audience.

Photograph or select images that are *honest* and *direct*, capturing feelings of *confidence, empathy and momentum*.

Our imagery should *reflect* different cultures, ethnicities, genders, abilities, preferences, age groups and body types, to help us *connect* with a *diverse* and *wide* audience.

Remember that it's *essential* to *comply* with licensing terms and conditions for any photo you want to use. Copyright laws apply to *all third-party content*, even if it appears on a public site. So unless you took the photo yourself, you need to have *permission* to use it.

Tell a story

When designing, think as *a storyteller* and carefully select images to fit the context of your subject. Focus on the *experience*. Remember, we are not selling our Brand but rather the experience our Brand makes possible. Work closely with marketing and communication partners to ensure appropriate images are used.

1

Choose your hero

Use a straightforward image to represent your subject.



2

Celebrate diversity

Choose images that are representative of the diverse communities we live and serve in. Our content should align with our commitment to diversity, equity and inclusion.



3

Think big

Use your subject as a starting point from which you can zoom in and zoom out to find direct or indirect visual associations.



4

Mix images

Select a variety of images to support your main subject. For example, choose people in action, textures, landscape or abstract to tell a story. Look for different perspective views.



Reflect diversity, equity and inclusion (DEI)

Our customers, like our employees, come from all cultures, ethnic backgrounds, genders, ages, body types and socio-economic status. Our commitment as a company is to treat each and every one with *respect* and *dignity*. You can help by ensuring the images we use represent the diversity of our workforce and the communities in which we live and serve.

Our goal

We want to ensure that our branded content aligns with our Diversity, Equity and Inclusion (DEI) commitment and represents us as an inclusive Brand. Content should be crafted not only to feature diversity but to drive relevance among key audiences. Deep understanding, awareness and intention in the planning process will lead to authentic engagement and connection with an audience over time.

Selection tips



- **Portray diversity** of ethnicity/race, gender, age, family type, ability, body type, etc. When diversity is represented in the images we select, there can be a great positive impact on our Brand, both from internal and external audiences.
- **Ensure** that your choices don't perpetuate or reinforce gender, ethnic or other stereotypes. Images that reflect diversity but reinforce stereotypes may take away from your intended messaging.
- **Ensure** that diversity in the images we select goes beyond the visual. Look for subtle differences between cultures and communities in dress, activities/sports, use of religious symbolism, hairstyles and piercings/tattoos.
- **Seek** input from your colleagues of diverse backgrounds on the accuracy of the images portrayed. This will also help to mitigate any unconscious bias in image selections.
- **Avoid** images that have a negative historical connotation or historical reference beyond Manulife, e.g., George Washington, Sir John A. Macdonald.
- **Avoid** images of people in prayer or religious ceremony. Focus instead on the celebration.

✓ Do

✗ Do not



Show a range of ethnicities, body types and ages in a variety of settings.



Do not choose images where the people all look alike in an advantageous setting (e.g., all Caucasian people in a higher education setting).

✓ Do

✗ Do not



Choose images that illustrate equality, balance of roles and position of power/support within a single photo frame.



Do not use images that perpetuate or reinforce gender, ethnic or other stereotypes.

✓ Do

✗ Do not



Watch for subtle details that makes images feel authentic, such as cultural dress, activities/sports, hairstyles and piercings/tattoos.



Do not use images that reference religious symbols or ceremonies. Focus on the human celebration instead.

DEI imagery
showcase





Choose your lens

Our images fall into *four categories*: people, objects, textures and landscapes. For each, we have provided *tips* and *usage* guidelines to stimulate your creativity while ensuring a consistent visual identity.

Action focus, people

When using images of people, be sure not to use staged images. *Avoid cliché photos* featuring people looking straight into the camera. Instead, select photos of people deeply focused on a task. *Capture genuine feelings*, where the subject is engaged with someone or something beyond the frame. Images should present *an experience* the viewer would wish to be a part of.

Selection tips

- **Show** engaging, confident and authentic people.
- **Look for** images with diversity of ethnicity/race, gender, age, family type, ability, body type, etc.
- **Look for** images with compositions where our signature 45-degree angle occurs naturally.
- **Use** images with natural balance of warm and cool colours.
- **Use** interesting angles and lighting.
- **Use** discretion when using images that show the consumption of alcohol. It is acceptable only if essential to the social context of the situation, appropriate for the market that you do business in and the participants are clearly acting responsibly.
- **Reserve** direct eye contact photography for portraits or if relevant to a themed campaign.
- **Avoid** facial expressions that appear pensive, distracted, worried or blank.
- **Avoid** overly staged scenarios or unlikely situations. Use imagery that is real.
- **Do not use** images with harsh contrasts.
- **Do not** close-crop images.
- **Do not** show people engaged in dangerous activities or high-risk sports.
- **Do not use** pictures featuring any third-party brands that Manulife does not have license to use, for example, visible logos or brand designs belonging to entities other than Manulife, Manulife Investment Management and John Hancock.



Choose your lens

Objects

Consider using object-focused imagery when an object is *more representative* of the subject of your theme.

Selection tips



- **Look for** images with compositions where our signature 45-degree angle occurs naturally.
- **Use** images with natural balance of warm and cool colours.
- **Use** interesting angles and lighting.
- **Choose** object-focused images that will resonate with diverse audiences.
- **Do not use** images with harsh contrasts.
- **Do not** close-crop images.
- **Do not use** pictures featuring any third-party brands that Manulife does not have license to use, for example, visible logos or brand designs belonging to entities other than Manulife, Manulife Investment Management and John Hancock.



Choose your lens

Abstract textures

Extreme closeups can reveal *intriguing textures* in everyday objects. Look for subtle colour gradations as opposed to sharp contrasts.

Selection tips



- **Use** lighting and creative cropping to convey atmosphere and mood.
- **Look for** images with compositions where our signature 45-degree angle occurs naturally.
- **Use** images with natural balance of warm and cool colours.
- **Use** interesting angles and lighting.
- **Choose** abstract images that will resonate with diverse audiences.
- **Do not use** images with harsh contrasts.
- **Do not** close-crop images.
- **Do not use** pictures featuring any third-party brands that Manulife does not have license to use, for example, visible logos or brand designs belonging to entities other than Manulife, Manulife Investment Management and John Hancock.



Choose your lens

Landscapes

Landscape imagery can include both natural and urban settings. Look for *interesting angles or unusual viewpoints*. If people appear in the image, they should not be the primary focus.

Selection tips

- **Use** macro zoom-out to convey a sense of scale, such as aerial shots.
- **Look for** extreme perspectives — from bird's-eye view to worm's-eye view.
- **Look for** images with compositions where our signature 45-degree angle occurs naturally.
- **Use** images with natural balance of warm and cool colours.
- **Use** interesting angles and lighting.
- **Do not use** images with harsh contrasts.
- **Do not** close-crop images.
- **Do not select** images that reflect poorly on a particular community or disadvantaged group.
- **Do not use** pictures featuring any third-party brands that Manulife does not have license to use, for example, visible logos or brand designs belonging to entities other than Manulife, Manulife Investment Management and John Hancock.



Usage rules

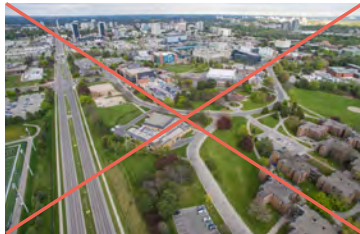


✓ Do

✗ Do not



Be minimal. Choose clean images without messy details.



Do not use images with busy backgrounds and unnecessary details.

✓ Do

✗ Do not



Look for natural beauty, unique compositions and interesting angles.



Do not replace the real world with 3D drawings.

✓ Do

✗ Do not



Use natural lighting to create a cinematographic aesthetic.



Do not use filters, fake light effects or extreme contrast.

✗ Do not



Do not show people irresponsibly consuming alcohol.



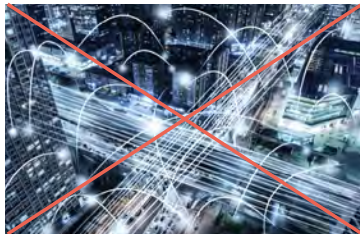
Show positive or neutral people, and choose images that reflect the diversity of our company.



Do not show people depressed, sad or in a poor state.



Show real modern world through people, objects, textures, landscapes.



Do not mix photos and 2D or 3D. It does not look modern — it looks corporate in a bad way.



Look for vibrant positive photos that show real people in a real situation.



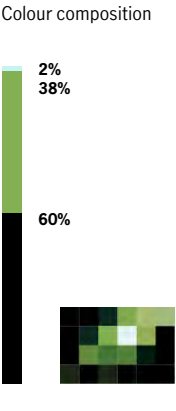
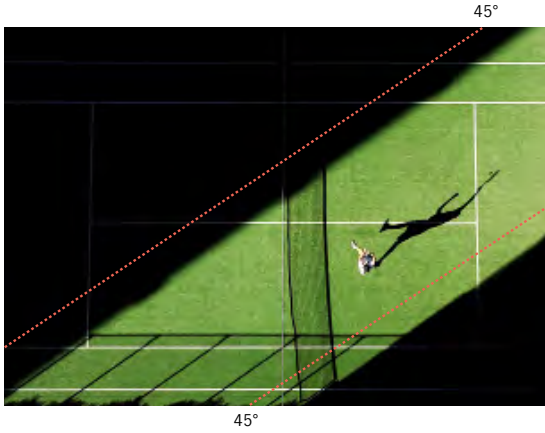
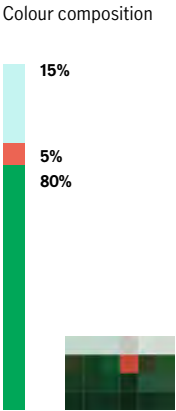
Do not use staged or cliché stock images.



Do not use sports imagery that promotes risky behaviour or injuries (potential).

Composition

- ✓ **Dynamic**
Look for images that capture a distinct moment with dynamic composition.
- ✓ **Clean**
Choose images featuring one focal point that is clutter-free and uses a simple colour palette.
- ✓ **Contrast**
Choose images with contrast in colour, shape or size.
- ✓ **Colour**
Solid colour images are impactful. Let colours light up your layout.
- ✓ **45-degree**
Look for images with natural 45-degree angles.



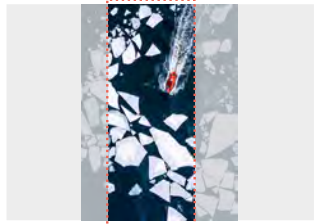
Cropping

Our design system has a lot of narrow vertical columns with photography. Make sure you crop your images effectively by following this simple guide.



✓ Do

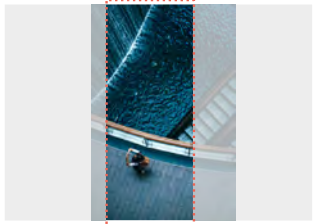
✗ Do not



Look for detailed images with 45-degree angles. They look great in a narrow column.



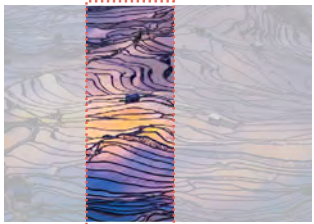
Do not select images that are difficult to recognize after cropping, making them awkward and unattractive.



When people appear in landscape photos, make sure that they are not the primary focus. Choose photos with silhouettes and ensure the silhouette fits within the crop.



Do not use portrait images as it is awkward to crop a subject's face.



Zoom in on details and textures or rotate images to find the best crop.



Do not crop out compositional details that are important to the overall visual.



Do not crop using alternative shapes (e.g., circles, triangles).
Exceptions: Digital platforms where the image settings are pre-established and cannot be changed (e.g., LinkedIn, Instagram) and existing older design templates/content management systems to be updated at a later date.

Colour correction



- 1 Colour-correct images as needed to better represent the brand palette.
- 2 Always use a light tone for background — do not use pure White.
- 3 Avoid grey tonal values. Use Dark Navy instead.
- 4 Be real and natural. Do not use filters, fake light effects or extreme contrast.

1



Original photo
This is not our Coral colour.



On Brand
Colour-correct image to align to Brand palette: Coral.



2



Original photo
Clean and minimal, but background is too white.



On Brand
Colour-correct image by increasing tonal value of Blue background.



3



Original photo
Strong composition but too grey.



On Brand
Colour-correct to align to Brand palette: Dark Navy



4



Original photo
Strong composition but colours are too grey.



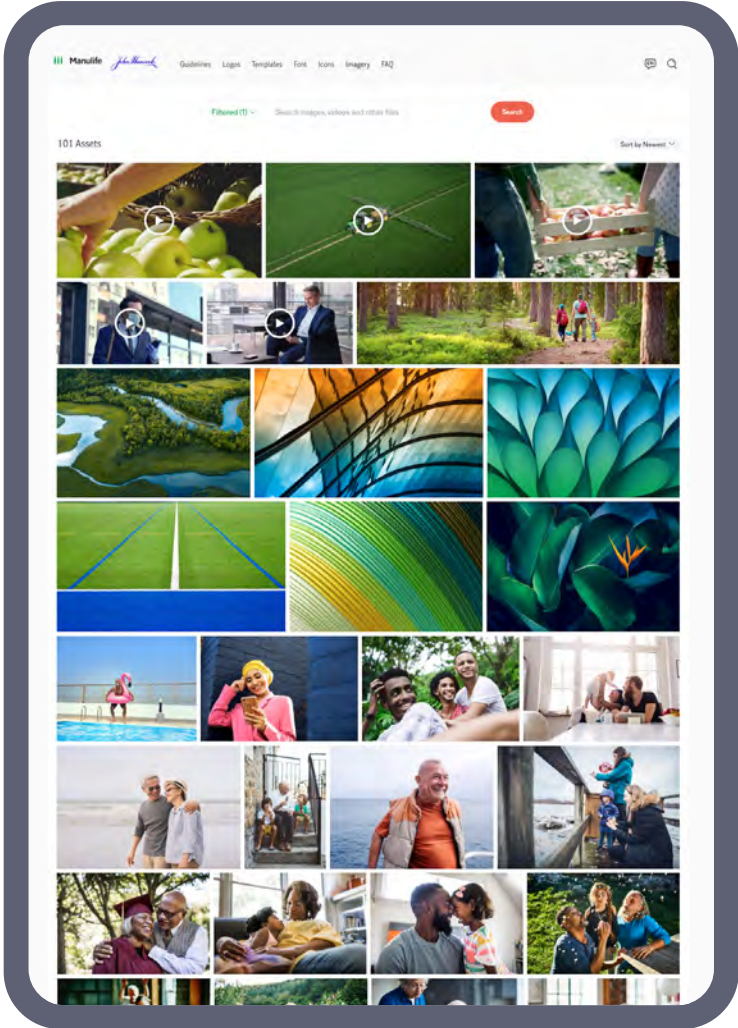
On Brand
Colour-correct to align to Brand palette: Gold and Coral.



Media Library on Brand Hub

Our Media library is a collection of *on-Brand* photos, videos and audio track files that you can use to help convey our Brand story.

It can be accessed on the *Brand Hub* by our design and digital teams globally. To request access, email Brand@manulife.com.



Getty license usage rules

All assets in our Media library are licensed for global use under the terms outlined below. It's important to comply with these terms of use. Failure to do so could result in a breach of contract and incur a fine to your business.



Photo/Video/Audio files may:

- Be used in any media — print, digital (including official company social media accounts) — provided Manulife owns the final materials.
- Be edited for inclusion in materials.
- Be shared within the company.
- Be saved on a local server or individual device for company use.

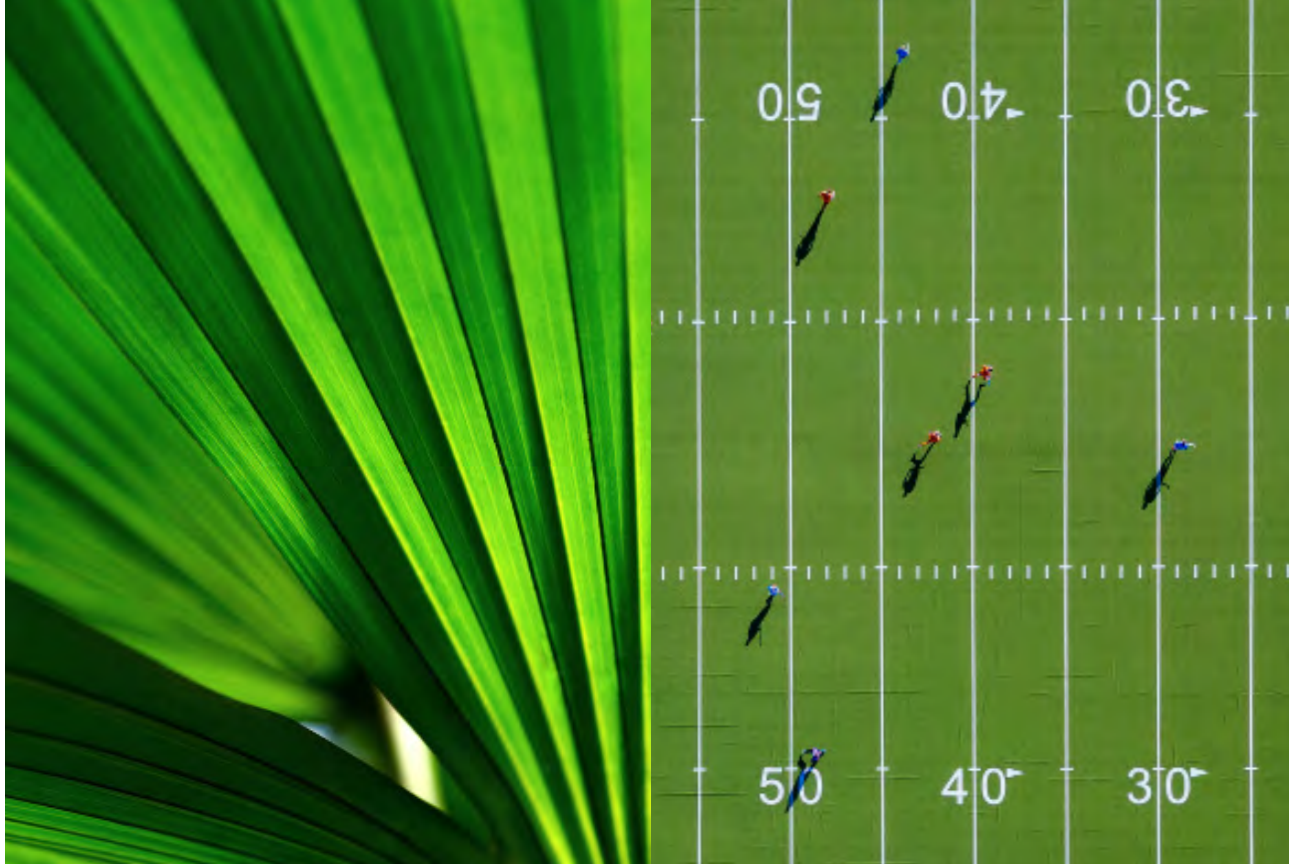
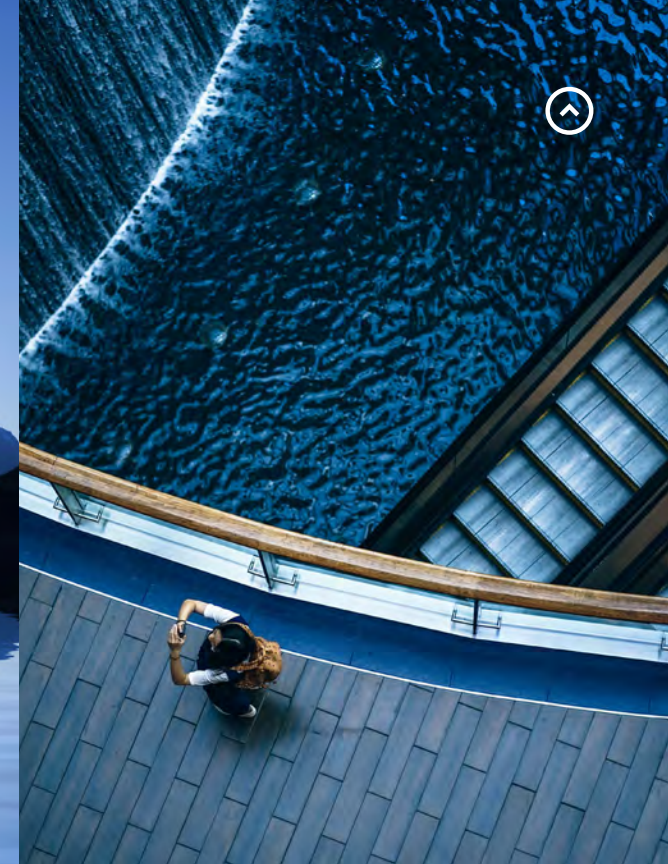


Photo/Video/Audio files may not:

- Be used for personal purposes (including on personal social media accounts).
- Be provided to external agencies.
- Be used by external agencies in another client's material.
- Be used on merchandise, even if it is company-branded.
- Portray a subject in a way that would be considered unflattering or controversial to a reasonable person, unless you accompany each use with a statement that “the image is for illustrative purposes only and any person depicted in the image is a model.”
- Be used for any electronic or digital templates. This applies whether there is intent for resale or simply for internal/external company purposes. Such examples include templates for websites, online video conference platforms, business cards, greeting cards, brochures, etc.
- Be shared as standalone picture files outside of company business use.

Leverage our Brand palette

When curating photography, look for images that include at least one primary or secondary Brand colour, especially Green and Blue.



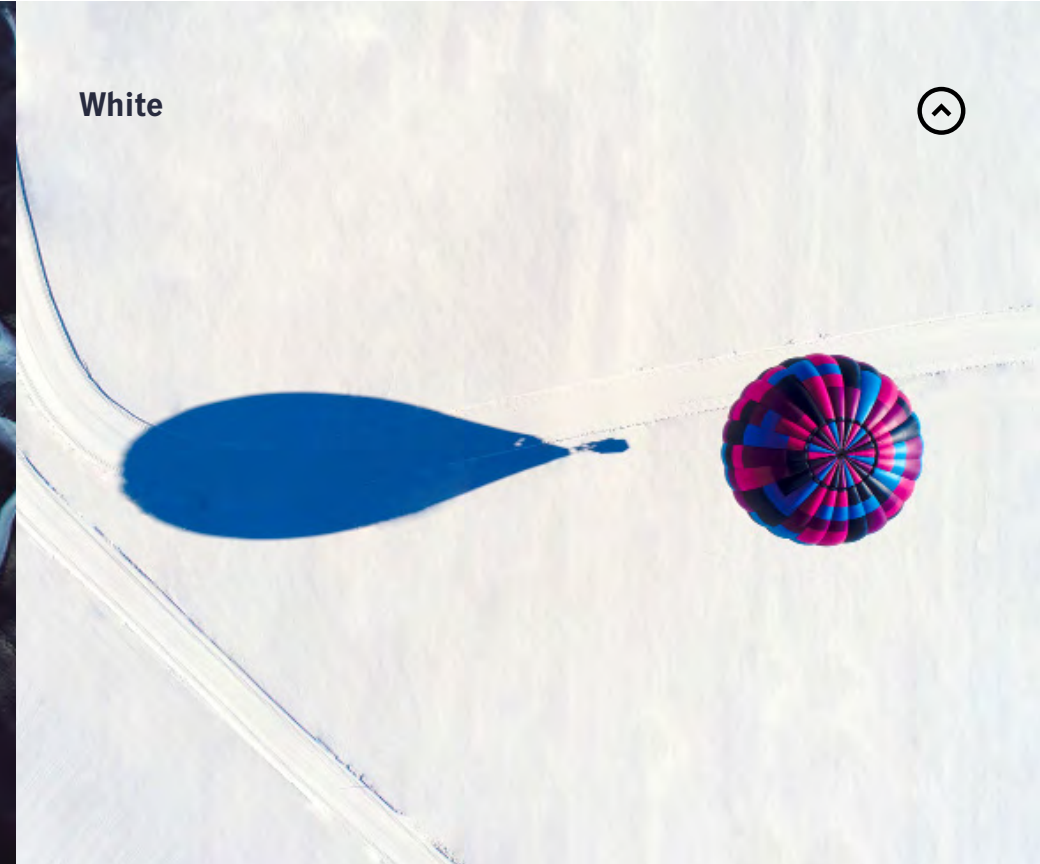
Coral

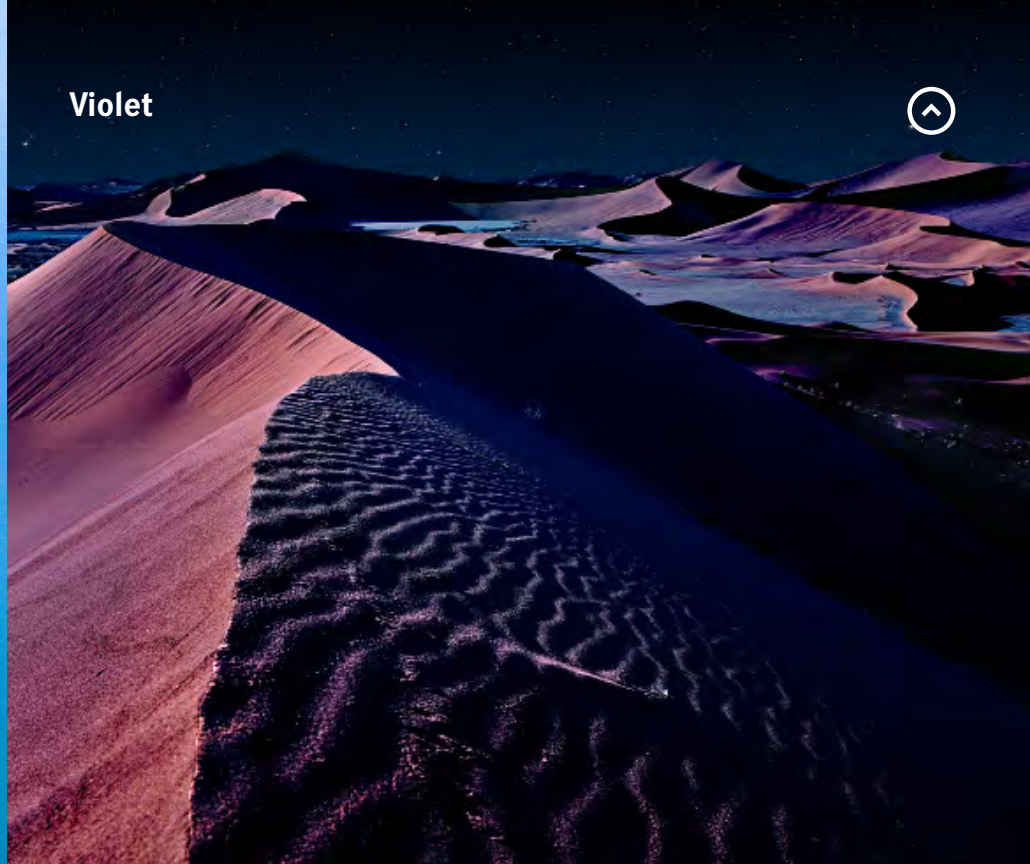


Dark Navy



White





Manulife Investment Management application guidelines

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75	1. Corporate imagery		
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77	2.2 Product content		
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80	Approach for Retirement		




Visual System summary



Manulife Investment Management (MIM) is the global wealth and asset management segment of Manulife, serving individuals, institutions, and retirement plans worldwide.


Our Visual System includes specific, additional rules that apply only to Manulife Investment Management branded materials. This section provides a quick summary.

Logos and margin size

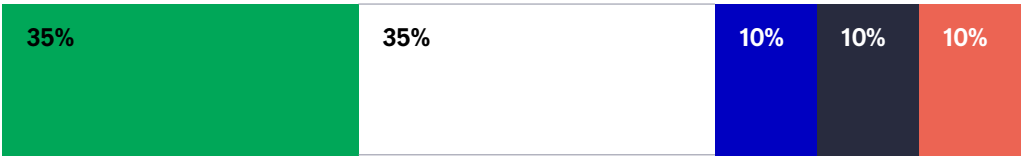
 [For details on logo and margin size, see pages 17-20.](#)



Segment colour palette

 [See page 39 for more details on segment colour palette](#)


Manulife Investment Management
Global (except US)



US (incl. retail and retirement)



Graphics: Icons

 [See page 44 for more details on icon usage rules](#)




Balanced and open-ended



Too suggestive, if used without label

Context matters

Use icons according to content and intended audience. Not all icons are appropriate for every culture and business purpose.

 All icons used in Manulife Investment Management branded external-facing materials must be reviewed with regional compliance teams to ensure proper context is provided.

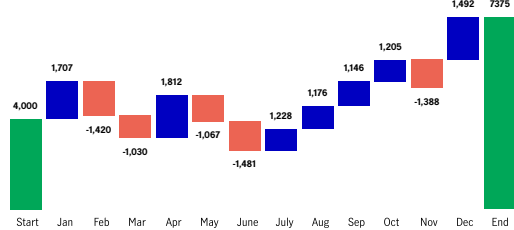
Visual System summary



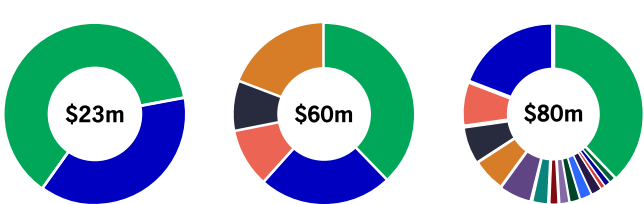
Graphics: Charts

For details on charts application, see pages 45-51.

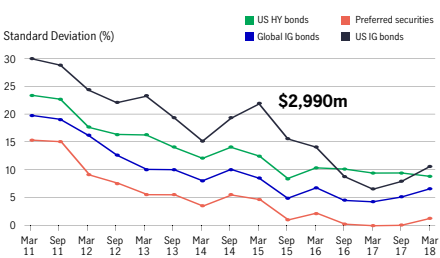
Waterfall bar chart



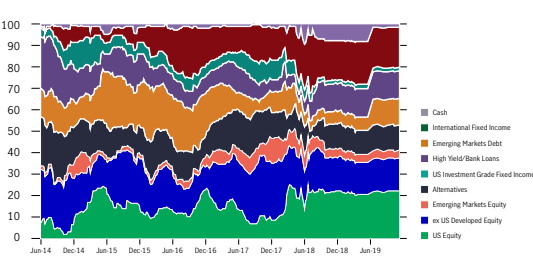
Standard donut chart



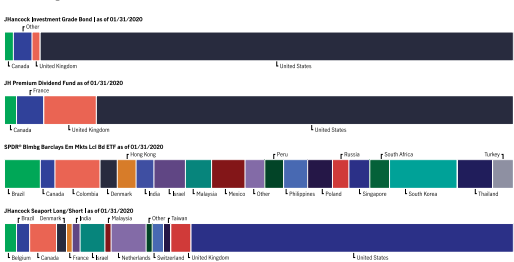
Line chart



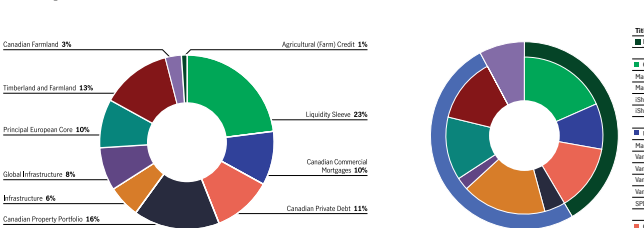
Area chart



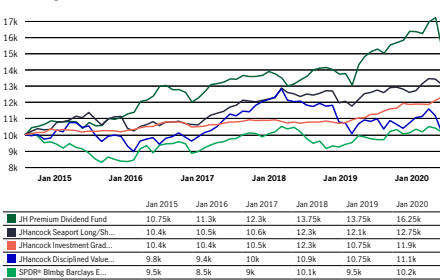
Complex horizontal bar chart



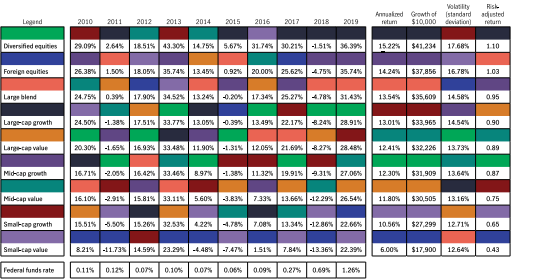
Complex donut chart



Complex line chart



Callan chart



Manulife Investment Management mandated colour application hierarchy for charts.

This palette allows the best colour contrast for accessibility purposes.



Photo strategy

When designing for Manulife Investment Management and its family of Regional/ Channel Brands, always choose photos that align with the content.

Their materials consist of *four main types* of content: corporate, product, thought-leadership and value-add. Designers should choose appropriate images based on the *type of content* (for example, for a product piece, follow the product imagery style).

The Manulife Investment Management photo strategy applies to Retirement as well, but with some changes. Refer to [page 79](#) for more details.

1

Corporate

Page 74



2

Product

Page 75



3

Thought-leadership

Page 77



4

Value-add

Page 78



1. Corporate imagery

Images presented here are examples for reference only. When searching for Corporate images, keep in mind the below:

Style

Aerial and landscape images

Tone

Inspirational, high-level

Message

Global, strong, permanent, connected

Examples of usage

Corporate websites, overview brochures, social media pages, event materials, tradeshow booths



2.1 Product imagery

Images presented here are examples for reference only. When searching for Product images, keep in mind the below:

Style

Close-cropped images

Tone

Informative, detailed

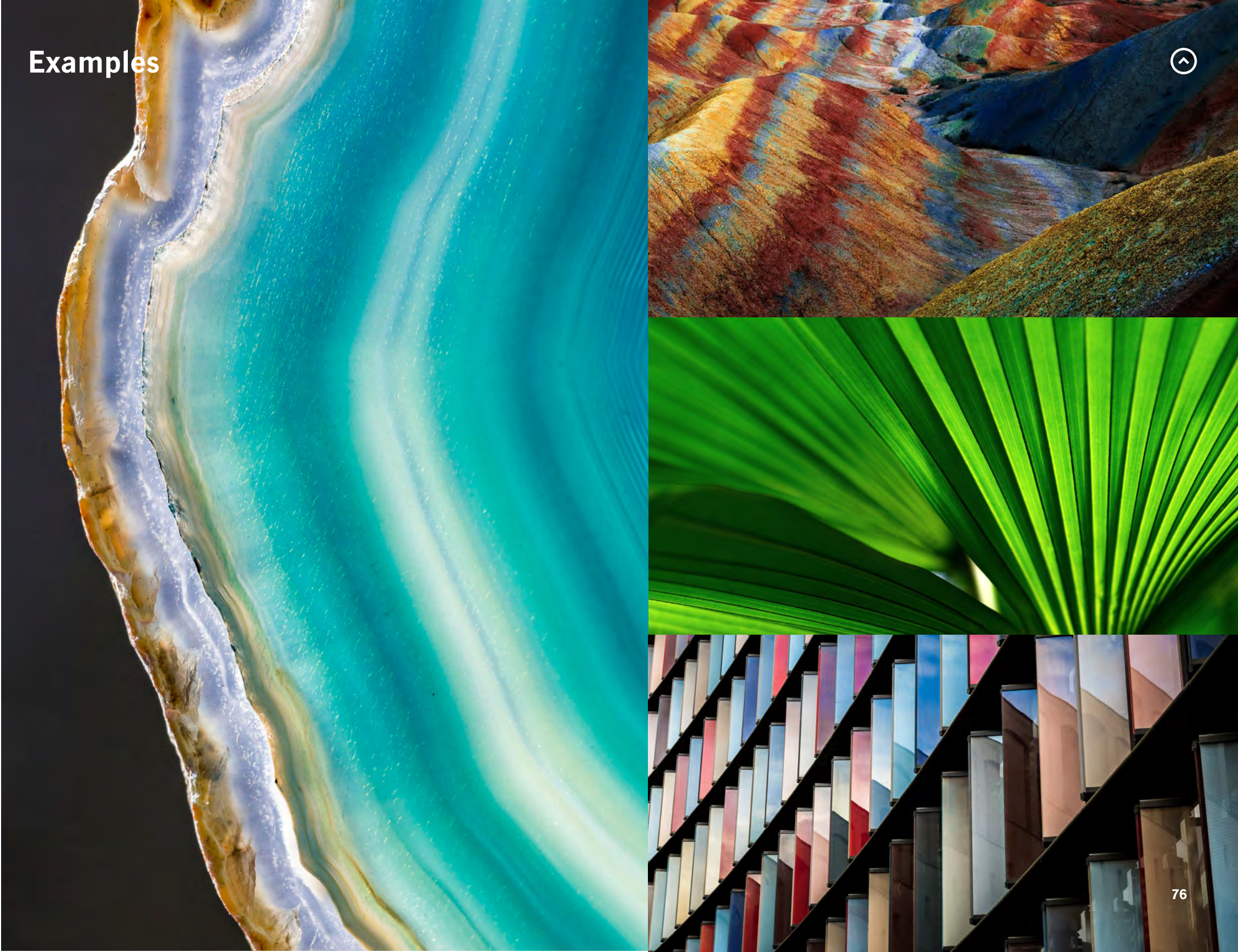
Message

Rich and valuable details of our products and services

Examples of usage

Product brochures, advertising, annual reports, prospectuses

Examples



2.2 Product content

Collateral that focuses on a specific asset class (e.g., fund profiles) follows the product-level style of close-cropped and detailed images but can be refined to incorporate images representative of that particular asset class. You can refine even further, choosing local images reflective of a particular region.

The table below captures the full list of asset classes and associated key words:



Asset class	Photography theme
Alternatives	Specialty
Asia fixed income	Total return; income and capital appreciation
Asian equities	Asia focus; growth drivers; regional focus
College savings	Education
Equity (Canadian, global, international, special and U.S.)	Long-term growth
ESG	Natural images that interface with society
Fixed income	Stability, balance
Greater China equities	Growth potential; Hong Kong, Taiwan and China

Asset class	Photography theme
Guaranteed Investment products (Canada only)	Flexibility, centred
Healthcare equity	Sector growth
Manulife Private Investment Pools (Canada only)	Client-focused
Preferred securities income (Asia only)	Income and growth
REITs (Asia only)	Asset growth; sustainable income
Single-country equities (India, Japan)	Focused; higher growth potential

3. Thought-leadership imagery

Images presented here are examples for reference only. When searching for Thought-leadership images, keep in mind the below:

Style
Literal, metaphoric or editorial images that tie specifically to the content

Tone
Authoritative, timely

Message
Relevant, insightful commentary on timely events

Examples of usage
Viewpoints, Global Insights, Market Intelligence

Examples



4. Value-add imagery

Images presented here are examples for reference only. When searching for Value-add images, keep in mind the below:

Style

Face-to-face or digital interaction

Tone

Professional, valuable

Message

Beneficial interactions, educational benefits

Examples of usage

Advisor and investor seminars,
dealer-related materials

Examples



Approach for Retirement

The Manulife Investment Management photo strategy applies to Retirement with one caveat. Use only lifestyle imagery for Retirement — both corporate and product types of collateral.

Images presented here are examples for reference only. When searching for Retirement images, keep in mind the below:

Style

Lifestyle

Tone

Aspirational, positive, successful

Message

Success in achieving desired outcomes and the satisfaction of pursuing them

Examples of usage

All corporate and product-specific collateral

Examples



Identification system

Our identification system for collateral marketing material is designed to *ensure consistency* across applications and markets while providing maximum flexibility and meeting accessibility requirements.

Always use *simple text* descriptors only. Colour, imagery and sub-branding are not approved for identification purposes.

Text descriptors

Use simple text descriptors to clearly identify:

- 1 **Type of collateral** — annual report, prospectus, factsheet, etc.
- 2 **Audience** — investor, advisor, institutional, retail, etc.
- 3 **Product** — asset class or program name

1

Type of collateral clearly identified



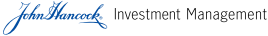
Prospectus
Manulife
Global Healthcare
Fund

Manager
Manulife
200

Prospectus
Manulife
Global Healthcare
Fund

2

Audience clearly identified



For financial professional use only
Family of funds

Managed by	Montague category	A	C	I	B1	B2	B3	B4	B5	B6
Blue Chip Growth	Large growth	JBGX	JBGX							
Classic Value	Large value	JCVX	JCVX	JCVX	JCVX	JCVX	JCVX	JCVX	JCVX	JCVX
Disciplined Value	Large value	JLAX	JLAX	JLAX	JLAX	JLAX	JLAX	JLAX	JLAX	JLAX
Disciplined Value Mid Cap	Mid cap value	JMXX	JMXX	JMXX	JMXX	JMXX	JMXX	JMXX	JMXX	JMXX
Equity Income	Large value	JHIX	JHIX							
Financial Industries	Financial	JFXX	JFXX	JFXX	JFXX	JFXX	JFXX	JFXX	JFXX	JFXX
Fundamental All Cap Core	Large growth	JFCX	JFCX	JFCX	JFCX	JFCX	JFCX	JFCX	JFCX	JFCX
Fundamental Large Cap Core	Large blend	JLXX	JLXX	JLXX	JLXX	JLXX	JLXX	JLXX	JLXX	JLXX
Global Opportunities	Small blend	JGXX	JGXX	JGXX	JGXX	JGXX	JGXX	JGXX	JGXX	JGXX
Regional Bank	Financial	JRXX	JRXX	JRXX	JRXX	JRXX	JRXX	JRXX	JRXX	JRXX
Small Cap Core	Small blend	JSCX	JSCX	JSCX	JSCX	JSCX	JSCX	JSCX	JSCX	JSCX
Small Cap Growth	Small growth	JSGX	JSGX	JSGX	JSGX	JSGX	JSGX	JSGX	JSGX	JSGX
Small Cap Value	Small blend	JSLX	JSLX	JSLX	JSLX	JSLX	JSLX	JSLX	JSLX	JSLX
U.S. Global Leaders Growth	Large growth	JUGX	JUGX	JUGX	JUGX	JUGX	JUGX	JUGX	JUGX	JUGX
U.S. Quality Growth	Large growth	JQXX	JQXX	JQXX	JQXX	JQXX	JQXX	JQXX	JQXX	JQXX
Disciplined Value International	Foreign large blend	JIXX	JIXX	JIXX	JIXX	JIXX	JIXX	JIXX	JIXX	JIXX
Emerging Markets	Dimensional	JEMX	JEMX	JEMX	JEMX	JEMX	JEMX	JEMX	JEMX	JEMX
Emerging Markets Equity	Diversified emerging markets	JEMX	JEMX	JEMX	JEMX	JEMX	JEMX	JEMX	JEMX	JEMX
Fundamental Global Franchise	World large stock	JFGX	JFGX	JFGX	JFGX	JFGX	JFGX	JFGX	JFGX	JFGX
Global Equity	World large stock	JGEX	JGEX	JGEX	JGEX	JGEX	JGEX	JGEX	JGEX	JGEX
Global Shareholder Yield	World large stock	JGSX	JGSX	JGSX	JGSX	JGSX	JGSX	JGSX	JGSX	JGSX
Global Thematic Opportunities	Picket	JTHX	JTHX	JTHX	JTHX	JTHX	JTHX	JTHX	JTHX	JTHX
International Dynamic Growth	Autism	JAXX	JAXX	JAXX	JAXX	JAXX	JAXX	JAXX	JAXX	JAXX
International Growth	Foreign large growth	JGXX	JGXX	JGXX	JGXX	JGXX	JGXX	JGXX	JGXX	JGXX
International Small Company	Dimensional	JISX	JISX	JISX	JISX	JISX	JISX	JISX	JISX	JISX
Bond	Intermediate core plus bond	JIBX	JIBX	JIBX	JIBX	JIBX	JIBX	JIBX	JIBX	JIBX
California Tax-Free Income	Multi California long	JLXX	JLXX	JLXX	JLXX	JLXX	JLXX	JLXX	JLXX	JLXX
Emerging Markets Debt	Emerging markets bond	JEMX	JEMX	JEMX	JEMX	JEMX	JEMX	JEMX	JEMX	JEMX
Fixed Rate Income	Bank loan	JFRX	JFRX	JFRX	JFRX	JFRX	JFRX	JFRX	JFRX	JFRX
Government Income	Intermediate government	JGX	JGX	JGX	JGX	JGX	JGX	JGX	JGX	JGX
High Yield	High yield municipal	JHYX	JHYX	JHYX	JHYX	JHYX	JHYX	JHYX	JHYX	JHYX
High Yield Municipal Bond	High yield municipal	JHYX	JHYX	JHYX	JHYX	JHYX	JHYX	JHYX	JHYX	JHYX
Investment Grade Bond	Investment grade	JIGX	JIGX	JIGX	JIGX	JIGX	JIGX	JIGX	JIGX	JIGX
Money Market	Money market	JMX	JMX	JMX	JMX	JMX	JMX	JMX	JMX	JMX
Short Duration Bond	Short duration	JSDX	JSDX	JSDX	JSDX	JSDX	JSDX	JSDX	JSDX	JSDX
Short Duration Credit Opportunities	Short duration credit	JSDX	JSDX	JSDX	JSDX	JSDX	JSDX	JSDX	JSDX	JSDX
Strategic Income Opportunities	Strategic income	JSIX	JSIX	JSIX	JSIX	JSIX	JSIX	JSIX	JSIX	JSIX
Tax-Free Bond	Tax-free	JTFX	JTFX	JTFX	JTFX	JTFX	JTFX	JTFX	JTFX	JTFX
Absolute Return Currency	First Quadrant	JARX	JARX	JARX	JARX	JARX	JARX	JARX	JARX	JARX
Alternative Asset Allocation	Alternative	JALX	JALX	JALX	JALX	JALX	JALX	JALX	JALX	JALX
Alternative Risk Premia	Ungeared	JARX	JARX	JARX	JARX	JARX	JARX	JARX	JARX	JARX
Alternative Macro	Global Capital	JALX	JALX	JALX	JALX	JALX	JALX	JALX	JALX	JALX
Infrastructure	Infrastructure	JINF	JINF	JINF	JINF	JINF	JINF	JINF	JINF	JINF
Multi Asset Absolute Return	Multi-asset	JMAR	JMAR	JMAR	JMAR	JMAR	JMAR	JMAR	JMAR	JMAR
Support Long Short	Support	JSLX	JSLX	JSLX	JSLX	JSLX	JSLX	JSLX	JSLX	JSLX

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3

Product clearly identified



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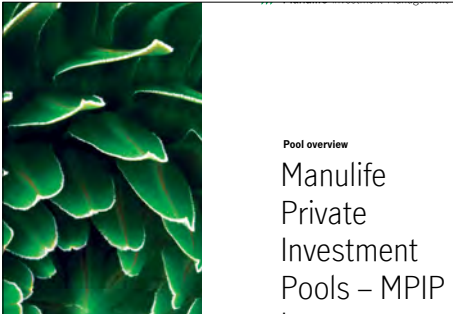


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