

Fund Facts — Manulife Ideal Signature Select

**Ideal Tactical Income Fund**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** May 2016      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$33,825,530  
**Date Fund Created:** December 2012      **Total Units Outstanding:** 2,174,509      **Portfolio Turnover Rate:** 12.62%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	2.65	2.25	13.5616	861,651

For information on Platinum no load and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

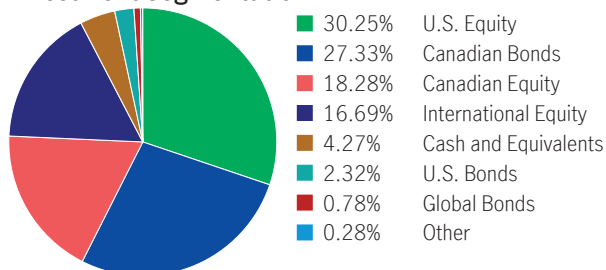
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Tactical Income Fund. The underlying mutual fund trust holds primarily Canadian and foreign equities as well as fixed income investments.

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

Microsoft Corp.	3.36%
Zeus Receivables Trust, 1/3/2023	3.25%
Oracle Corp.	2.85%
Toronto-Dominion Bank Com New	2.47%
Schneider Electric S.E. ADR Adr	2.43%
Accenture PLC Shs Class A	2.39%
Canadian National Railwaypany	2.33%
Johnson Controls International PLC Shs	2.15%
Visa Inc. Com Cl A	2.14%
Deutsche Boerse AG ADR Adr	2.02%
<b>Total</b>	<b>25.40%</b>

**Total**  
Total investments: 1188

**Investment Segmentation**



**Are there any guarantees?**

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

**Who is this fund for?**

This Fund may be right for people seeking a regular flow of monthly income. They are comfortable with the risks of investing in equities.

**How has the fund performed?**

This section tells you how the fund has performed over the past 6 years. Returns are after the MER has been deducted.

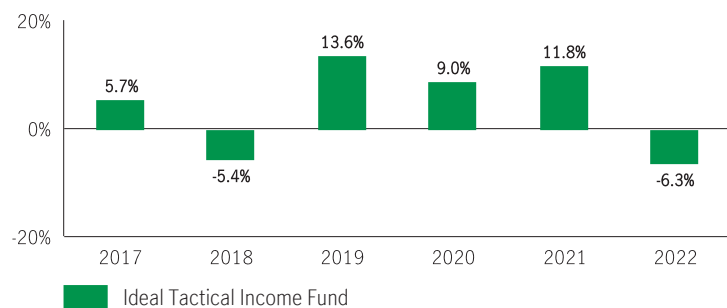
It’s important to note that this doesn’t tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on May 17, 2016 has \$1,360.96 on December 31, 2022. This works out to an average of 4.76% per year.

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

This chart shows how the fund has performed in each of the past 6 years for a contractholder. In the last 6 years the fund was up in value 4 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

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



## How much does it cost?

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

### 1. Sales Charges

Sales charge option	What you pay	How it works	
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>	
	1 year of buying		6.00
	2 years of buying		5.00
	3 years of buying		5.00
	4 years of buying		4.00
	5 years of buying		3.00
	6 years of buying		2.00
	7 years of buying		1.00
After 7 years	0.00		
Low Load Sales Charge	<b>If you sell within:</b>		
	1 year of buying		3.00
	2 years of buying		2.00
	3 years of buying		1.00
	After 3 years		0.00
No Load Sales Charge	There are no charges to you.	No Sales Charges or upfront commission will be charged or paid on any amount invested in this Fund.	

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
Ideal 75/75 Series	2.65	2.25

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

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

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** This Balanced Fund aims to generate income with the potential for long term capital growth. The Fund invests primarily in fixed income and equity securities of Canadian and foreign issuers.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Platinum No-load and F-Class sales charge options

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	1,000	1.55	1.25	14.6328	5,575

### Platinum No-Load

This section shows the information specific to the Platinum No-load sales charge option of this fund. When investing a minimum of \$250,000 you may qualify for Platinum pricing which offers a lower management expense ratio than other sales charge options in the same product. Other than the MER, there are no additional fees for this sales charge.

#### What you pay

There are no charges to you.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Ideal 75/75 Series	250,000	1.88	1.65	14.2433	187,824

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

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