Fund Facts — Manulife Ideal Signature Select

Ideal Money Market Fund

Quick Facts

Date Fund Available: May 2018 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** $59,761,803

Date Fund Created: May 2018 **Total Units Outstanding:** 5,398,274 **Portfolio Turnover Rate:** --

Guarantee option	Minimum investment ($)	FER (%)	Management fee (%)	Net asset value per unit ($)	Units outstanding
Ideal 75/75 Series	1,000	1.31	1.15	11.0136	33,212
Ideal 75/100 Series	1,000	1.46	1.15	10.8760	386,804
Ideal 100/100 Series	1,000	1.57	1.15	10.7798	533,691

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

What does the fund invest in?

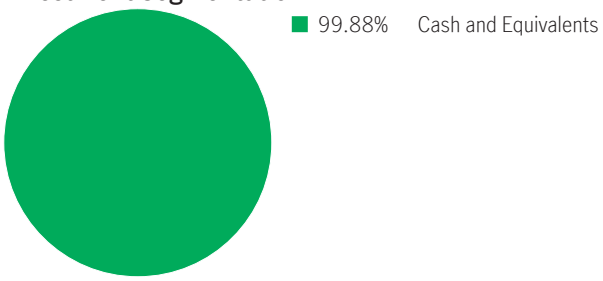
This segregated fund has a "fund-of-fund" structure and invests into the Manulife Money Market Fund. The underlying mutual fund trust holds primarily Canadian money market investments.

Top 10 investments (of the underlying fund)

Gov. of Canada, 4/8/2026	8.52%
TOYOTA CREDIT CANADA INC 17AUG26 DN	4.04%
NORTH WEST REDWATER PARTNERS 21JAN26 DN	4.02%
SURE TRUST 07APR26 DN	3.77%
Gov. of Canada, 9/9/2026	3.57%
Gov. of Canada, 1/14/2026	3.49%
Bank of Montreal (FRN), 2.56%, 1/22/2026	3.43%
Stable Trust, 1/15/2026	3.24%
National Bank of Canada (FRN), 2/16/2026	3.20%
Royal Bank of Canada (FRN), 2.57%, 3/17/2026	3.17%
Total	**40.43%**

Total investments: 40

Investment Segmentation



How has the fund performed?

This section tells you how the fund has performed for a contractholder who has chosen Ideal 75/100 Series. Returns are after the FER 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.

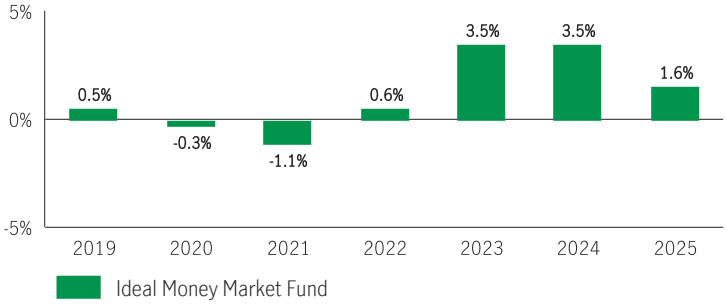
Average return

A person who invested $1,000 in the fund and chose Ideal 75/100 Series on May 14, 2018 has $1,087.60 on December 31, 2025. This works out to an average of 1.11% 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 7 years for a contractholder who chose the Ideal 75/100 Series. In the last 7 years the fund was up in value 5 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.

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 may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

How risky is it?

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



Who is this fund for?

This fund may be right for a person looking for liquidity.

How much does it cost?

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

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC) *	**If you sell within:**	**%**	• The sales charge is deducted from the amount you sell • You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge • You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund • Any sales charge you pay goes to Manulife
	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 *	**If you sell within:**	**%**	
	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.

* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The fund expense ratio (FER) is made up of the management expense ratio (MER) and the trading expense ratio (TER). It includes costs such as management fees,insurance costs, trading expenses and operating expenses for the fund, and if applicable, any underlying fund(s). You don't pay these expenses directly. FERs 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	FER *	TER *	MER *	Management fee (%)	Fund fee rate (%)
Ideal 75/75 Series	1.31	0.00	1.31	1.15	—
Ideal 75/100 Series	1.46	0.00	1.46	1.15	—
Ideal 100/100 Series	1.57	0.00	1.57	1.15	—

* Annual rate as a % of the fund value

Trailing commission

Manulife pays a trailing commission of up to 0.25% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

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

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

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, strategy and risks of the underlying fund.

Objective: The Fund seeks to provide interest income by investing in high quality, short-term fixed income securities issued by Canadian federal or provincial governments, Canadian chartered banks, and loan, trust and other companies operating in Canada. The fund may also invest in interest rate bearing instruments such as demand deposit accounts.

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 FER

Guarantee option	Minimum investment ($)	MER (%)	FER (%)	Management fee (%)	Net asset value per unit ($)	Units outstanding
Ideal 75/75 Series	1,000	1.02	1.02	0.90	11.3993	10
Ideal 75/100 Series	1,000	1.19	1.19	0.90	11.1012	197,022
Ideal 100/100 Series	1,000	1.30	1.30	0.90	11.2725	10

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 ($)	MER (%)	FER (%)	Management fee (%)	Net asset value per unit ($)	Units outstanding
Ideal 75/75 Series	250,000	0.98	0.98	0.85	11.1071	26,801
Ideal 75/100 Series	250,000	1.13	1.13	0.85	11.1639	22,678
Ideal 100/100 Series	250,000	1.23	1.23	0.85	11.0380	11,353

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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