

## Product and Fund at a Glance

For Manulife PensionBuilder contracts sold on or after April 30, 2012



Manulife  
**PENSIONBUILDER™**

Manulife PensionBuilder is a straight-forward, low-risk, secure income solution designed to provide dependable income in retirement that is guaranteed for life. Clients who are either in the accumulation phase or in the retirement stage of their lives can look to Manulife PensionBuilder to supplement existing guaranteed income sources.

## MANULIFE PENSIONBUILDER AT A GLANCE

<b>Income Benefit Guarantee</b>	<ul style="list-style-type: none"> <li>■ Provides a dependable stream of guaranteed income for life, starting as early as age 50</li> <li>■ May increase for additional deposits or through Income Bonuses</li> <li>■ The payout option may be based on one life or two</li> </ul>
<b>Annual Income Benefit Options</b>	<p><b>Single Life Payout Option</b></p> <ul style="list-style-type: none"> <li>■ Available as early as January 1st of the year the annuitant turns age 50</li> </ul> <p><b>Joint Life Payout Option</b></p> <ul style="list-style-type: none"> <li>■ Based on the lives of the annuitant and his/her spouse<sup>1</sup></li> <li>■ Available as early as January 1st of the year the younger spouse<sup>1</sup> turns age 50</li> </ul>
<b>Annual Income Benefit Payout Percentage</b> (see table below for payout percentages)	<ul style="list-style-type: none"> <li>■ The percentage used to calculate the Annual Income Benefit at the time of election, depending on the age when the decision to take income is made</li> <li>■ Upon Election of the Income Benefit<sup>2</sup>, the payout percentage is determined based on the payout option selected and the age of annuitant, or the younger of the annuitant and Joint Life, if applicable</li> </ul>
<b>Income Bonus<sup>3</sup></b>	<ul style="list-style-type: none"> <li>■ Increase to the Benefit Base in each year that no withdrawals are taken. Available for the life of the contract</li> <li>■ Increase is equal to 5% of the Bonus Base</li> <li>■ Income Bonuses are not cash deposits; they increase the basis for calculating guaranteed income</li> </ul>
<b>Initial Deposit Minimum</b>	\$25,000 <sup>4</sup> , or \$1,000,000 for Elite Pricing <sup>5</sup>
<b>Subsequent Deposit Minimum</b>	\$500
<b>PAC Deposit Minimum</b>	\$100/month once contract minimum has been reached
<b>Maximum Deposit Age<sup>6</sup></b>	<p><b>Non-registered Contracts</b></p> <ul style="list-style-type: none"> <li>■ No deposits after December 31st in the year the annuitant, or older spouse<sup>1</sup>, if applicable, turns age 90</li> <li>■ Deposits after December 31st in the year the annuitant, or older spouse<sup>1</sup>, if applicable turns age 80 will be restricted to Front-end (FE), Low-load (LL) and F-class<sup>7</sup> sales charge options</li> </ul> <p><b>Registered Contracts</b></p> <ul style="list-style-type: none"> <li>■ No deposits after December 31st in the year the annuitant, or older spouse<sup>1</sup>, if applicable, turns age 80</li> </ul>
<b>Withdrawal Minimums<sup>8</sup></b>	<p><b>Ad hoc:</b> \$500</p> <p><b>Scheduled:</b> \$100</p>
<b>Maximum Deposits</b>	Contact head office for deposits that will cause the market value to be greater than \$1,000,000

NOTE: The Manulife PensionBuilder contract includes Maturity and Death Benefit Guarantees. Please refer to the Information Folder, Contract and Fund Facts for more information. <sup>1</sup>The Joint Life must be the spouse or common-law partner (as defined in the *Income Tax Act* (Canada)) of the annuitant. Once named, the Joint Life cannot be changed. <sup>2</sup>Election of the Income Benefit cannot be deferred past age 72 of the annuitant for RRIF, LIF and other retirement income contracts. This age restriction may not be applicable for contracts held in an External RRIF (including LIF/LRIF/PRIF/RLIF). <sup>3</sup>Does not include any promotional Income Bonus rate that may be offered. <sup>4</sup>An annual fee of up to \$100 may be applied to Contracts with a Benefit Base balance below the minimum listed above. <sup>5</sup>Elite pricing deposits of \$1,000,000 or more receive a reduced management expense ratio (MER). Minimum investment amounts for Elite pricing can be met by combining investments in certain situations. <sup>6</sup>All dates are as of December 31 of the Annuitant's age (or older of the annuitant and Joint Life's age, if applicable) except LIFs in jurisdictions that require annuitization at age 80 and RRSPs, RLSPs and LIRAs where all dates are as of December 31st of the annuitant's age. Age 71 for LIFs in jurisdictions that require annuitization at age 80 or latest age to own under the *Income Tax Act* (Canada) for RRSPs, RLSPs and LIRAs. <sup>7</sup>F-class is only available for fee-based programs where contracts are held in Nominee or Intermediary Name. <sup>8</sup>There may be an additional 2% fee charged if the client takes an unscheduled withdrawal from Manulife PensionBuilder within one year of a deposit.

### Income Benefit Payout Percentage

Age	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
<b>Single Life Payout Option (%)</b>	3.00	3.10	3.20	3.30	3.40	3.50	3.60	3.70	3.80	3.90	4.00	4.10	4.20	4.30	4.40
<b>Joint Life Payout Option (%)</b>	2.50	2.60	2.70	2.80	2.90	3.00	3.10	3.20	3.30	3.40	3.50	3.60	3.70	3.80	3.90

■ Age of annuitant, or younger of annuitant and Joint Life (if applicable) as of December 31st of the year you elect

## FUND AND COMMISSION DETAILS

Fund Codes	Advisor Class				F-class <sup>1</sup>		Elite Pricing <sup>2</sup>			
	BE	LL	FE	MER %		MER %	BE	LL	FE	MER %
Manulife PensionBuilder Fund	MPP8425	MPP8525	MPP8325	2.75	MPP6125	2.00	MPP9425	MPP9525	MPP8725	2.25

The codes below are only for contracts opened between October 11, 2011 and April 29, 2012. Closed to new contract sales. For information on the payout and income bonus percentages, please visit the Payouts tab under Manulife PensionBuilder on Repsource.ca

Fund Codes	Advisor Class				F-class <sup>1</sup>		Elite Pricing <sup>2</sup>			
	BE	LL	FE	MER %		MER %	BE	LL	FE	MER %
Manulife PensionBuilder Fund	MPP8424	MPP8524	MPP8324	2.75	MPP6124	2.00	MPP9424	MPP9524	MPP8724	2.25

### Sales Charge Options (%)

Sales charge fees for redemptions made during the first 7 years following the date of deposit

	Back-end Back-end Elite <sup>2</sup>	Low-load Low-load Elite <sup>2</sup>	Front-end, Front-end Elite <sup>2</sup> and F-class <sup>1</sup>
Year 1	5.50	2.50	N/A
Year 2	5.00	2.00	
Year 3	5.00	1.50	
Year 4	4.00	0	
Year 5	4.00	0	
Year 6	3.00	0	
Year 7	2.00	0	
Year 8 and subsequent years	0	0	

**Note:** There may be an additional 2% fee charged if the client takes an unscheduled withdrawal from Manulife PensionBuilder within one year of a deposit.

### Gross Commission Schedule (%)

	Sales	Trailers
Back-end option	4	Year 1-7: 0.10 Year 8 onward: 0.25
Back-end Elite <sup>2</sup> option	4	Year 1-7: 0.05 Year 8 onward: 0.13
Front-end option	0-3	0.50
Front-end Elite <sup>2</sup> option	0-3	0.38
Low-load option	1	0.50
Low-load Elite <sup>2</sup> option	1	0.38
F-class <sup>1</sup>	N/A	N/A

#### Notes:

- Front-end sales charges can be negotiated from 0% to 3% maximum. If the front-end percentage is not specified, the default will be 0%
- A prorated claw back of commission will apply if the annuitant dies within 90 days of the first deposit
- F-class is only available for fee-based programs where contracts are held in Nominee or Intermediary Name

<sup>1</sup> F-class is only available for fee-based programs where contracts are held in Nominee or Intermediary Name. <sup>2</sup> Elite pricing deposits of \$1,000,000 or more receive a reduced MER. Minimum investment amounts for Elite pricing can be met in combining investments in certain situations. Please contact the Manulife Investments Customer Service Centre for these requests; all provinces 1 888 790 4387, Quebec 1 800 355 6776.

### Income Benefit Payout Percentage (continued)

Age	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
Single Life Payout Option (%)	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.25	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00
Joint Life Payout Option (%)	4.00	4.10	4.20	4.30	4.40	4.50	4.60	4.75	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50

Age of annuitant, or younger of annuitant and Joint Life (if applicable) as of December 31st of the year you elect

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**FOR MORE INFORMATION, PLEASE CONTACT YOUR MANULIFE INVESTMENTS SALES TEAM OR  
VISIT [MANULIFEPENSIONBUILDER.CA/ADVISOR](https://www.manulife.ca/ManulifePensionBuilder)**

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Any amount allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value. The Manulife PensionBuilder insurance contract invests in the fixed income fund category which may increase or decrease in value. Exceeding the withdrawal thresholds and/or withdrawals taken prior to the Election of the Income Benefit may have a negative impact on future income payments. Age restrictions and other conditions may apply. The Manufacturers Life Insurance Company is the issuer of the Manulife PensionBuilder insurance contract and the guarantor of any guarantee provisions therein. Manulife, Manulife Investments, the Manulife Investments For Your Future logo, the Block Design, Strong Reliable Trustworthy Forward-thinking and Manulife PensionBuilder are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

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