

**HOW THE ACCOUNT WORKS**

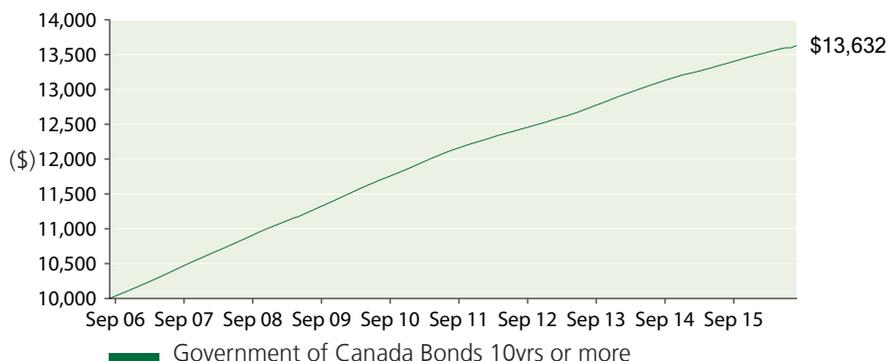
The Long-Term Portfolio Average Account earns daily interest based on the average yield of Government of Canada bonds with terms to maturity of 10 or more years.

**VOLATILITY AND RISK**

These Portfolio Average Accounts can offer good returns and investment security. These accounts combine the advantage of a long-term rate and come with a minimum interest rate guarantee. There is no minimum deposit for these accounts, making them ideal for regular monthly deposits.

**PERFORMANCE OF THE INDEX**

**Growth of \$10,000 since inception±**



**CONTRACT INTEREST GUARANTEE**

The effective annual interest rate for this account is set at least weekly and is guaranteed to be at least:

- 90% of the weighted average yield over the past 15 years on current coupon Government of Canada Bonds with terms to maturity of 10 years or more minus the guaranteed management fee, or
  - 1.5%,
- whichever is greater.

**CONTRACT CREDITED INTEREST RATES AVAILABLE** (as at August 31, 2016)

	Interest Rate
InnoVision Investment Accelerator (On or after March 17, 2012) (1.75%*)	1.500%
InnoVision Valued Client (On or after March 17, 2012) (2.25%*)	

\*Mgmt Fee

**CONTRACT ANNUAL COMPOUND RETURNS** (as at August 31, 2016)

Long-Term Portfolio Average Account (IA) 2012	1 yr.	3 yr.	5 yr.	10 yr.	Since inception	Date of inception
InnoVision Investment Accelerator (On or after March 17, 2012) (1.75%*)	1.507%	1.618%	–	–	1.726%	Mar 2012
InnoVision Valued Client (On or after March 17, 2012) (2.25%*)	1.507%	1.510%	–	–	1.527%	Mar 2012

\*Mgmt Fee

Underlying Benchmark	1 yr.	3 yr.	5 yr.	10 yr.	Since inception	Date of inception
Government of Canada Bonds 10yrs or more	1.885%	2.272%	2.352%	3.144%	5.368%	Nov 1990

THIS ACCOUNT IS LINKED TO THE PERFORMANCE OF THE MANULIFE MONTHLY HIGH INCOME FUND. When you invest in this account you do not acquire an interest in this underlying Manulife Monthly High Income Fund or purchase any unit or legal interest in any security.

**PERFORMANCE OF THE FUND**

**Growth of \$10,000 over 10 years\***



**Contract Annual Compound Returns (%)**

Manulife Monthly High Income Account	Contract Annual Compound Returns (%)					
	1 yr.	3 yr.	5 yr.	10 yr.	Since inception	Date of inception
InnoVision Investment Accelerator (0.0%*)	6.7	9.6	9.7	5.7	8.1	Oct 2002
InnoVision Valued Client (2.0%*)	4.6	7.4	7.5	3.6	5.9	Oct 2002
*Mgmt Fee						
Designated Fund	Contract Annual Compound Returns (%)					
	1 yr.	3 yr.	5 yr.	10 yr.	Since inception	Date of inception
Manulife Monthly High Income Fund	7.3	9.6	9.6	5.8	8.4	Sep 1997

**ACCOUNT DETAILS**

**Inception date:** October 21, 2002

**Asset class:** Canadian High Income Balanced

**DESIGNATED FUND DETAILS**

**Fund name:** Manulife Monthly High Income Fund

**Objective:** The Fund's investment objective is a steady flow of monthly income and capital growth. The Fund invests primarily in Canadian fixed income and large-cap Canadian equity securities. The Fund may also invest in securities of royalty trusts and real estate investment trusts ("REITs"). The Fund may also invest up to 49% of its assets in foreign securities.

**Inception date:** September 30, 1997

**Management Expense Ratio:** 2.02%

**AUM:** \$9,170.2 million

**Lead manager:** Alan Wicks;Jonathan Popper;Conrad Dabiet

**Managed by:** Manulife Investments

**Sub-advisor:** Manulife Asset Management Limited

**Positions:** 319

**HOW THE DESIGNATED FUND IS INVESTED**

As at July 31, 2016

Top holdings	%
Loblaw Companies Ltd	3.5
MasterCard Inc	3.0
Enbridge Inc	2.9
Kraft Heinz Co	2.5
Fortis Inc	2.4
<b>Total</b>	<b>14.3</b>

Top fixed income holdings	%
Emera Inc 0.000% 29-Sep-2025	0.9
Royal Bank of Canada 3.040% 17-Jul-2024	0.5
CIBC Cap Trust 9.976% 30-Jun-2108	0.4
Bank of Montreal 4.609% 10-Sep-2025	0.4
Loblaw Companies Ltd 4.860% 12-Sep-2023	0.4
<b>Total</b>	<b>2.6</b>

The return credited to your account on business days will be the daily change in the unit value of this Mutual Fund, deferred by one business day.

Source for all data: Lipper, a Thomson Reuters company, as at August 31, 2016. Performance histories are not indicative of future performance. \*For illustration purposes only.

THIS ACCOUNT IS LINKED TO THE PERFORMANCE OF THE MANULIFE U.S. EQUITY ACCOUNT FUND. When you invest in this account you do not acquire an interest in this underlying Manulife U.S. Equity Fund or purchase any unit or legal interest in any security.

**PERFORMANCE OF THE FUND**

**Growth of \$10,000 since inception\***



**Contract Annual Compound Returns (%)**

Manulife U.S. Equity Account	1 yr.	3 yr.	5 yr.	10 yr.	Since inception	Date of inception
InnoVision Investment Accelerator (0.0%*)	8.7	18.1	20.0	–	14.1	Mar 2009
InnoVision Valued Client (2.0%*)	6.5	15.8	17.6	–	11.8	Mar 2009

\*Mgmt Fee

Designated Fund	1 yr.	3 yr.	5 yr.	10 yr.	Since inception	Date of inception
Manulife U.S. Equity Fund	10.2	18.3	20.0	–	12.2	Jun 2008

**ACCOUNT DETAILS**

**Inception date:** March 31, 2009

**Asset class:** U.S. Equity

**DESIGNATED FUND DETAILS**

**Fund name:** Manulife U.S. Equity Fund

**Objective:** The Fund's investment objective is long-term capital growth. The Fund seeks to provide above-average long-term rates of return by investing in common shares of U.S. companies. The Fund may also invest in treasury bills or short-term investments, not exceeding three years to maturity, from time to time.

**Inception date:** June 27, 2008

**Management Expense Ratio:** 2.48%

**AUM:** \$366.6 million

**Lead manager:** Grayson Witcher

**Managed by:** Manulife Investments

**Sub-advisor:** Mawer Investment Management Ltd.

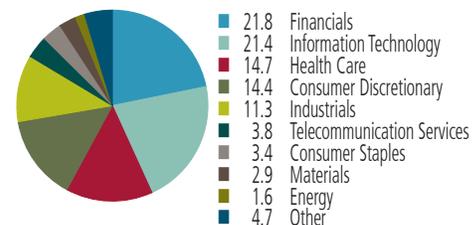
**Positions:** 55

**HOW THE DESIGNATED FUND IS INVESTED**

As at July 31, 2016

Top holdings	%
Becton Dickinson and Co	4.7
LKQ Corp	4.1
Marsh & McLennan Companies Inc	4.0
Comcast Corp	3.6
Verisk Analytics Inc	3.6
JPMorgan Chase & Co	3.5
Alphabet Inc	3.4
S&P Global Inc	3.3
BlackRock Inc	3.3
MasterCard Inc	3.1
<b>Total</b>	<b>36.6</b>

**Sector allocation (%)**



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THIS ACCOUNT IS LINKED TO THE PERFORMANCE OF THE MANULIFE STRATEGIC INCOME FUND. When you invest in this account you do not acquire an interest in this underlying Manulife Strategic Income Fund or purchase any unit or legal interest in any security.

**PERFORMANCE OF THE FUND**

**Growth of \$10,000 since inception\***



**Contract Annual Compound Returns (%)**

Manulife Strategic Income Account	1 yr.	3 yr.	5 yr.	10 yr.	Since inception	Date of inception
InnoVision Investment Accelerator (0.0%*)	4.1	7.1	–	–	7.0	Sep 2011
InnoVision Valued Client (2.0%*)	2.0	5.0	–	–	4.8	Sep 2011

\*Mgmt Fee

Designated Fund	1 yr.	3 yr.	5 yr.	10 yr.	Since inception	Date of inception
Manulife Strategic Income Fund	4.3	7.1	6.3	7.5	6.8	Nov 2005

**ACCOUNT DETAILS**

**Inception date:** September 23, 2011

**Asset class:** Bond/Income

**DESIGNATED FUND DETAILS**

**Fund name:** Manulife Strategic Income Fund

**Objective:** The Fund's investment objective is to generate income with an emphasis on capital preservation. This Fund invests primarily in government and corporate debt securities from developed and emerging markets. It also invests in U.S. government and agency securities and high yield bonds. The Fund may also invest in preferred shares and other types of debt securities.

**Inception date:** November 25, 2005

**Management Expense Ratio:** 2.00%

**AUM:** \$8,138.7 million

**Lead manager:** Daniel S. Janis III

**Co-managers:** T. Goggins, K. Park

**Managed by:** Manulife Investments

**Sub-advisor:** Manulife Asset Management (US) LLC

**Positions:** 526

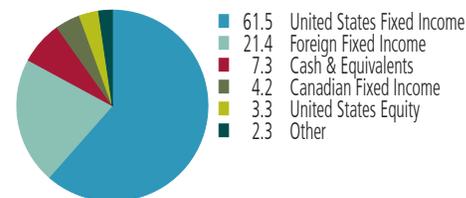
**HOW THE DESIGNATED FUND IS INVESTED**

As at July 31, 2016

Top equity holdings	%
U.S. Bancorp DR	0.4
Crown Castle International Corp	0.3
Hartford Financial Services Group Inc PFD	0.3
Wells Fargo & Co DR	0.3
Huntington Bancshares Inc PFD	0.2
<b>Total</b>	<b>1.5</b>

Top fixed income holdings	%
New Zealand 6.000% 15-Dec-2017	1.1
New Zealand 6.000% 15-May-2021	1.0
New Zealand 5.000% 15-Mar-2019	0.9
Singapore 3.250% 01-Sep-2020	0.9
Queensland Treasury Corp 4.000% 21-Jun-2019	0.8
<b>Total</b>	<b>4.7</b>

**Asset allocation (%)**



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Source for all data: Lipper, a Thomson Reuters company, as at August 31, 2016. Performance histories are not indicative of future performance. \*For illustration purposes only.

THIS ACCOUNT IS LINKED TO THE PERFORMANCE OF THE TD DIVIDEND INCOME FUND. When you invest in this account you do not acquire an interest in this underlying TD Dividend Income Fund - Advisor Series or purchase any unit or legal interest in any security.

**PERFORMANCE OF THE FUND**

**Growth of \$10,000 since inception\***



**Contract Annual Compound Returns (%)**

TD Dividend Income Account	1 yr.	3 yr.	5 yr.	10 yr.	Since inception	Date of inception
InnoVision Investment Accelerator (0.0%*)	9.6	7.9	7.8	–	10.9	Mar 2009
InnoVision Valued Client (2.0%*)	7.5	5.7	5.7	–	8.7	Mar 2009

\*Mgmt Fee

Designated Fund	1 yr.	3 yr.	5 yr.	10 yr.	Since inception	Date of inception
TD Dividend Income Fund - Advisor Series	9.4	7.9	7.5	4.5	6.5	Dec 2003

**ACCOUNT DETAILS**

**Inception date:** March 31, 2009

**Asset class:** Canadian Equity

**DESIGNATED FUND DETAILS**

**Fund name:** TD Dividend Income Fund - Advisor Series

**Objective:** The fundamental investment objective is to seek to provide income with capital appreciation as a secondary objective, by investing primarily in income-producing securities.

**Inception date:** December 1, 2003

**Management Expense Ratio:** 2.13%

**AUM:** \$4,227.8 million

**Lead manager:** D.Warwick

**Co-managers:** G.Wilson

**Managed by:** TD Asset Management Inc

**Sub-advisor:** TD Asset Management Inc

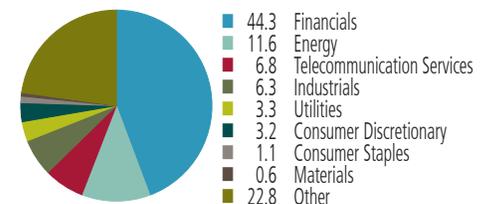
**Positions:** 355

**HOW THE DESIGNATED FUND IS INVESTED**

As at July 31, 2016

Top holdings	%
Royal Bank of Canada	6.9
Toronto-Dominion Bank	6.8
Bank of Montreal	6.4
Canadian Imperial Bank of Commerce	6.1
Bank of Nova Scotia	5.9
Enbridge Inc	4.0
Canadian National Railway Co	2.9
Brookfield Asset Management Inc	2.9
TransCanada Corp	2.5
Suncor Energy Inc	2.5
<b>Total</b>	<b>46.9</b>

**Sector allocation (%)**



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Source for all data: Lipper, a Thomson Reuters company, as at August 31, 2016. Performance histories are not indicative of future performance. \*For illustration purposes only.

THIS ACCOUNT IS LINKED TO THE PERFORMANCE OF THE S&P 500. When you invest in this account you do not acquire an interest in this underlying S&P 500 Total Return Index CAD or purchase any unit or legal interest in any security.

**PERFORMANCE OF THE INDEX**

**Growth of \$10,000 over 10 years\***



**Contract Annual Compound Returns (%)**

American Equity Index Account	1 yr.	3 yr.	5 yr.	10 yr.	Since inception	Date of inception
InnoVision Investment Accelerator (1.75%*)	9.0	18.6	19.6	7.4	5.6	Oct 2002
InnoVision Valued Client (On or after June 23, 2001) (3.0%*)	7.7	17.1	18.1	6.1	1.8	Jun 2001
InnoVision Valued Client (Prior to June 23, 2001) (0.0%*)	8.5	18.2	19.1	7.0	5.1	Feb 1997

\*Mgmt Fee

Index	1 yr.	3 yr.	5 yr.	10 yr.	Since inception	Date of inception
S&P 500 Total Return Index CAD	11.0	20.8	21.6	9.3	5.3	Jan 2002

**ABOUT THE INDEX**

The S&P 500 Composite Index tracks the common share price of 500 leading American companies. These are generally large companies that dominate their industries in the United States. The S&P 500 represents approximately 90 different industries from the industrial, transportation, finance and utility sectors.

**Inception date:** October 21, 2002

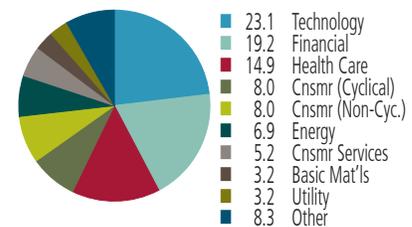
**Asset class:** U.S. Equity

**HOW THE UNDERLYING INDEX IS INVESTED**

As at September 30, 2015

Top holdings	%
Apple	3.7
Microsoft	2.1
Exxon Mobil	1.8
Johnson & Johnson	1.5
General Electric	1.5
Berkshire Hathaway (B)	1.4
Wells Fargo & Co New	1.4
JPMorgan Chase & Co	1.3
Facebook Inc	1.2
AT&T Inc	1.2
<b>Total</b>	<b>17.1</b>

**Sector allocation (%)**



The rate of return credited to your account will be one business day later than the return of the underlying index.

Source for all data: Lipper, a Thomson Reuters company, as at August 31, 2016. Performance histories are not indicative of future performance. \*For illustration purposes only.

THIS ACCOUNT IS LINKED TO THE PERFORMANCE OF THE NASDAQ 100 INDEX. When you invest in this account you do not acquire an interest in this underlying NASDAQ 100 Total Return Index or purchase any unit or legal interest in any security.

**PERFORMANCE OF THE INDEX**

**Growth of \$10,000 over 10 years\***



**Contract Annual Compound Returns (%)**

American Technology Equity Index Account	1 yr.	3 yr.	5 yr.	10 yr.	Since inception	Date of inception
InnoVision Investment Accelerator (1.75%*)	9.0	23.8	22.9	12.7	9.8	Oct 2002
InnoVision Valued Client (Prior to June 23, 2001) (3.0%*)	7.6	22.2	21.3	11.3	3.5	Jun 2001
InnoVision Valued Client (On or after June 23, 2001) (3.0%*)	7.6	22.2	21.3	11.3	3.5	Jun 2001

\*Mgmt Fee

Index	1 yr.	3 yr.	5 yr.	10 yr.	Since inception	Date of inception
NASDAQ 100 Total Return Index	13.0	17.2	17.8	12.8	6.0	Mar 1999

**ABOUT THE INDEX**

The NASDAQ 100 tracks the common share price of 100 of the largest non-financial firms (U.S. and non-U.S.) listed on the National Market tier of The NASDAQ Stock Market. The NASDAQ 100 Index reflects NASDAQ's largest companies across major industry groups, including computer hardware and software, telecommunications, retail/wholesale trade and biotechnology.

**Inception date:** October 21, 2002

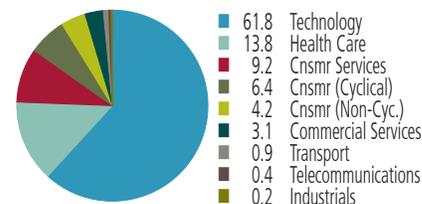
**Asset class:** U.S. Equity

**HOW THE UNDERLYING INDEX IS INVESTED**

As at September 30, 2015

Top holdings	%
Apple	13.2
Microsoft	7.4
Amazon.com	5.0
Google Inc	4.4
Facebook Inc	4.3
Google Inc (A)	3.9
Gilead Sciences	3.0
Intel	3.0
Cisco Systems	2.8
Comcast Corp (A) New	2.5
<b>Total</b>	<b>49.5</b>

**Sector allocation (%)**



The rate of return credited to your account will be one business day later than the return of the underlying index.

Source for all data: Lipper, a Thomson Reuters company, as at August 31, 2016. Performance histories are not indicative of future performance. \*For illustration purposes only.

THIS ACCOUNT IS LINKED TO THE PERFORMANCE OF THE S&P/TSX 60. When you invest in this account you do not acquire an interest in this underlying S&P/TSX 60 Total Return Index or purchase any unit or legal interest in any security.

**PERFORMANCE OF THE INDEX**

**Growth of \$10,000 over 10 years\***



**Contract Annual Compound Returns (%)**

Canadian Equity Index Account	1 yr.	3 yr.	5 yr.	10 yr.	Since inception	Date of inception
InnoVision Investment Accelerator (1.6%*)	6.6	6.9	5.0	3.5	7.5	Oct 2002
InnoVision Valued Client (On or after June 23, 2001) (2.85%*)	5.2	5.6	3.7	2.2	4.0	Jun 2001
InnoVision Valued Client (Prior to June 23, 2001) (0.0%*)	4.9	5.4	3.6	2.3	5.5	Nov 1994

\*Mgmt Fee

Index	1 yr.	3 yr.	5 yr.	10 yr.	Since inception	Date of inception
S&P/TSX 60 Total Return Index	7.7	8.6	6.3	5.1	8.9	Jan 1987

**ABOUT THE INDEX**

The S&P/TSX 60 Total Return Index tracks the common share price of 60 leading companies in leading industries represented on the TSX 300. The companies selected represent important industry segments within Canada. The S&P/TSX 60 provides economic diversity over eleven market sectors that cover everything from Technology, to Communication Services and Health Care. The Total Return index also includes re-investment of dividends and capital gains.

**Inception date:** October 21, 2002

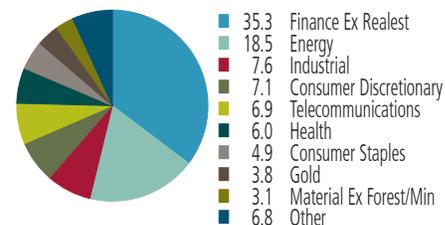
**Asset class:** Canadian Equity

**HOW THE UNDERLYING INDEX IS INVESTED**

As at September 30, 2015

Top holdings	%
Royal Bk CDA Montreal	8.3
Toronto Dominion Bk ON	7.6
Valeant Pharmaceutical	6.0
Bank N S Halifax	5.6
Canadian Natl Ry Co	4.7
Suncor Energy Inc New	4.0
Bank Montreal Que	3.7
BCE INC	3.6
Enbridge Inc	3.3
Manulife Finl Corp	3.2
<b>Total</b>	<b>50.0</b>

**Sector allocation (%)**



The rate of return credited to your account will be one business day later than the return of the underlying index.

Source for all data: Lipper, a Thomson Reuters company, as at August 31, 2016. Performance histories are not indicative of future performance. \*For illustration purposes only.

THIS ACCOUNT IS LINKED TO THE PERFORMANCE OF THE MANULIFE DIVERSIFIED INVESTMENT FUND. When you invest in this account you do not acquire an interest in this underlying Manulife Diversified Investment Fund or purchase any unit or legal interest in any security.

**PERFORMANCE OF THE FUND**

**Growth of \$10,000 since inception\***



**Contract Annual Compound Returns (%)**

Manulife Diversified Investment Account	1 yr.	3 yr.	5 yr.	10 yr.	Since inception	Date of inception
InnoVision Investment Accelerator (0.0%*)	6.0	11.3	10.8	–	10.7	Mar 2009
InnoVision Valued Client (2.0%*)	3.8	9.1	8.6	–	8.5	Mar 2009

\*Mgmt Fee

Designated Fund	1 yr.	3 yr.	5 yr.	10 yr.	Since inception	Date of inception
Manulife Diversified Investment Fund	6.4	11.3	10.7	–	7.5	Jun 2008

**ACCOUNT DETAILS**

**Inception date:** March 31, 2009

**Asset class:** Global Equity

**DESIGNATED FUND DETAILS**

**Fund name:** Manulife Diversified Investment Fund

**Objective:** The Fund's investment objective is long-term growth. The Fund invests for high long-term, after-tax rates of return. The portfolio sub-advisor intends to achieve this objective by investing in a diversified mix of common shares, preferred shares, treasury bills, short-term notes, debentures and bonds. The Fund may also invest up to all of its assets in other Manulife funds.

**Inception date:** June 27, 2008

**Management Expense Ratio:** 2.31%

**AUM:** \$1,141.7 million

**Lead manager:** Craig Senyk

**Managed by:** Manulife Investments

**Sub-advisor:** Mawer Investment Management Ltd.

**Positions:** 296

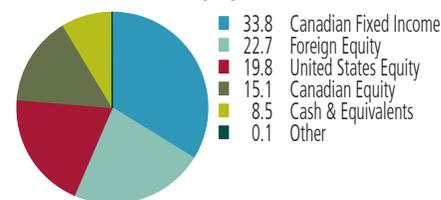
**HOW THE DESIGNATED FUND IS INVESTED**

As at July 31, 2016

Top equity holdings	%
Becton Dickinson and Co	1.0
Intertek Group PLC	0.9
LKQ Corp	0.9
Aon PLC	0.8
Marsh & McLennan Companies Inc	0.8
<b>Total</b>	<b>4.4</b>

Top fixed income holdings	%
Canada 2.500% 01-Jun-2024	1.6
Canada 1.500% 01-Jun-2026	1.5
Canada 1.500% 01-Jun-2023	1.2
Canada 4.000% 01-Jun-2041	1.2
Can House No1 2.350% 15-Dec-2018	1.2
<b>Total</b>	<b>6.7</b>

**Asset allocation (%)**



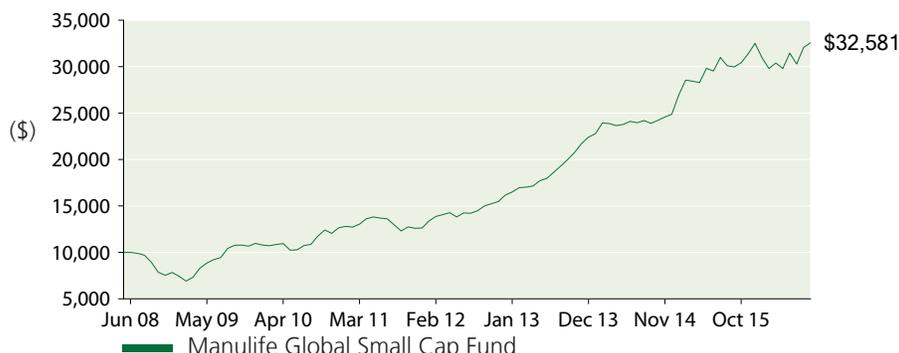
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THIS ACCOUNT IS LINKED TO THE PERFORMANCE OF THE MANULIFE GLOBAL SMALL CAP FUND. When you invest in this account you do not acquire an interest in this underlying Manulife Global Small Cap Fund or purchase any unit or legal interest in any security.

**PERFORMANCE OF THE FUND**

**Growth of \$10,000 since inception\***



**Contract Annual Compound Returns (%)**

Manulife Global Small Cap Account	1 yr.	3 yr.	5 yr.	10 yr.	Since inception	Date of inception
InnoVision Investment Accelerator (0.0%*)	7.9	19.1	20.4	–	22.5	Mar 2009
InnoVision Valued Client (2.0%*)	5.7	16.7	18.0	–	20.1	Mar 2009

\*Mgmt Fee

Designated Fund	1 yr.	3 yr.	5 yr.	10 yr.	Since inception	Date of inception
Manulife Global Small Cap Fund	8.3	19.1	20.2	–	15.5	Jun 2008

**ACCOUNT DETAILS**

**Inception date:** March 31, 2009

**Asset class:** Global Equity

**DESIGNATED FUND DETAILS**

**Fund name:** Manulife Global Small Cap Fund

**Objective:** The Funds investment objective is long-term capital growth. The Fund seeks to provide above average long-term returns by investing in securities of global, small-cap companies. The Fund is primarily invested in equity securities of companies located around the world. The amount invested in any one country varies depending upon the economic, investment, and market outlook and opportunities in each area. The Fund may also invest in treasury bills or short-term investments, not exceeding three years to maturity, from time to time.

**Inception date:** June 27, 2008

**Management Expense Ratio:** 2.45%

**AUM:** \$482.6 million

**Lead manager:** Paul Moroz

**Managed by:** Manulife Investments

**Sub-advisor:** Mawer Investment Management Ltd.

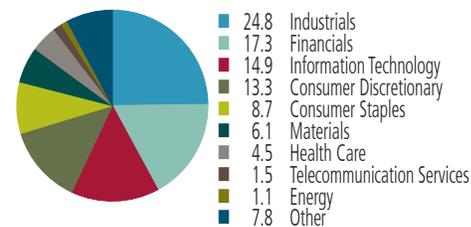
**Positions:** 91

**HOW THE DESIGNATED FUND IS INVESTED**

As at July 31, 2016

Top holdings	%
NCC Group PLC	4.8
DCC PLC	4.7
Loomis AB	3.7
Constellation Software Inc	3.6
PayPoint plc	3.4
Amsterdam Commodities NV	3.0
Cineworld Group PLC	2.9
Origin Enterprises PLC	2.6
Cembra Money Bank AG	2.5
Haw Par Corporation Ltd	2.4
<b>Total</b>	<b>33.6</b>

**Sector allocation (%)**



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