



Segregated Funds

Fund Fact Sheets

Life Insurance

Manulife Short-Term Securities Fund
Manulife Bond Fund
Manulife Diversified Investment Fund
Manulife Equity Fund
Equity Growth Fund
Monarch Growth Fund
Maritime Life FLAC Equity Fund
Maritime Life Separate Investment Fund
Maritime Life Champion Growth Fund

December 31, 2011

QUICK FACTS

Date fund created: January 1963

Managed by: Manulife Asset Management

Total Fund Value: \$2 million

Units outstanding: 526,258

Portfolio Turnover Rate: n/a

PRODUCT	MINIMUM INVESTMENTS (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Individual Investor 234	No minimum	1.15	3.32	135,364
Individual Investor 235	No minimum	1.15	3.32	371,093
Individual Accumulator 209	No minimum	0.86	4.20	19,801

WHAT DOES THIS FUND INVEST IN?

This segregated fund invests primarily in Canadian fixed income investments.

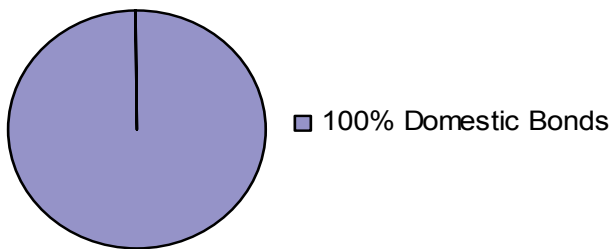
Top 10 Investments

	%
Government of Canada, 0.87%, Jun-21-2012	12.71
Government of Canada Treasury Bills, 0.89%, May-24-2012	10.61
Government of Canada Treasury Bills, 0.75%, May-10-2012	9.77
Government of Canada Treasury Bills, 1.12%, Apr-12-2012	9.50
The Toronto-Dominion Bank, 1.18%, Aug-15-2012	5.73
Province of Manitoba, 1.68%, Mar-02-2012	5.64
Bank of Nova Scotia, 1.17%, May-17-2012	5.62
Bank of Montreal, 1.18%, Jun-07-2012	5.61
Government of Canada Treasury Bills, 0.84%, Nov-22-2012	4.90
International Bank for Reconstruction & Development, 1.58%, Jan-31-2012	4.22

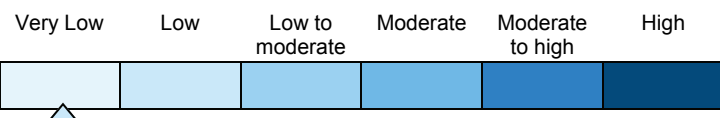
Total **74.30**

Total Investments: 19

Investment Segmentation (%)



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 seeking interest income with an emphasis on capital preservation.

HOW HAS THIS FUND PERFORMED?

This section tells you how the fund has performed over the past 10 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 you choose and on your personal tax situation.

Average return

n/a

Year-by-year returns

n/a

ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. For details about guarantees, please refer to the contract.

As at December 31, 2011

QUICK FACTS

Date fund created: January 1963

Managed by: Mawer Investment Management

Total Fund Value: \$9 million

Units outstanding: 1,386,937

Portfolio Turnover Rate: 141.49

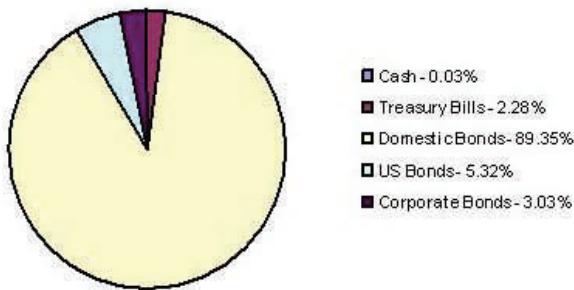
PRODUCT	MINIMUM INVESTMENTS (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Individual Investor 234	No minimum	2.18	6.26	311,635
Individual Investor 235	No minimum	2.18	6.26	1,069,954
Individual Accumulator 203	No minimum	0.86	8.72	5,348

WHAT DOES THIS FUND INVEST IN?

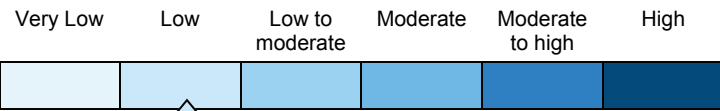
This segregated fund invests primarily in Canadian fixed income investments.

Top 10 Investments (of the underlying fund)	%
Government of Canada, 3.25%, Jun-01-2021	4.67
CDP Financial Inc., 4.60%, Jul-15-2020	3.63
Canada Housing Trust, 1.85%, Dec-15-2016	3.35
Government of Canada, 3.50%, Jun-01-2013	2.68
Province of Quebec, 4.50%, Dec-01-2018	2.09
Province of Ontario, 4.20%, Mar-08-2018	1.93
Province of British Columbia, 3.25%, Dec-18-2021	1.90
Royal Office Finance LP, 5.21%, Nov-12-2032	1.85
Province of Ontario, 4.40%, Jun-02-2019	1.84
Canada Housing Trust, 3.80%, Jun-15-2021	1.65
Total	25.59

Total Investments: 228
Investment Segmentation (%)



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 seeking interest income with an emphasis on capital preservation.

HOW HAS THIS FUND PERFORMED?

This section tells you how the fund has performed over the past 10 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 you choose and on your personal tax situation.

Average return

n/a

Year-by-year returns

n/a

ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. For details about guarantees, please refer to the contract.

QUICK FACTS

Date fund created: January 1970

Managed by: Seamark Asset Management

Total Fund Value: \$34 million

Units outstanding: 591,105

Portfolio Turnover Rate: 11.96

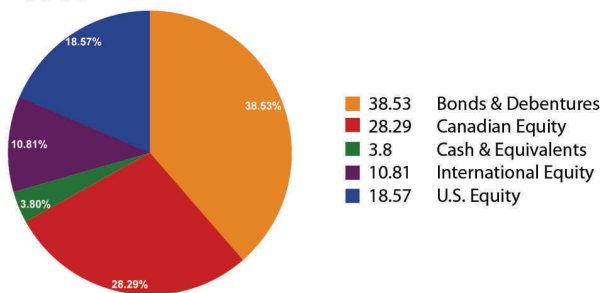
PRODUCT	MINIMUM INVESTMENTS (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Individual Investor 234	No minimum	2.75	49.21	159,830
Individual Investor 235	No minimum	2.75	49.21	399,511
Individual Accumulator 209	No minimum	1.32	213.23	13,527
Individual Accumulator 203	No minimum	1.32	213.23	18,237

WHAT DOES THIS FUND INVEST IN?

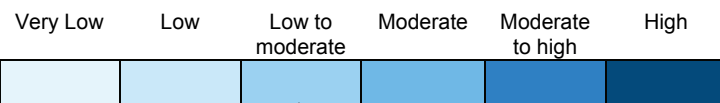
This segregated fund invests in the Seamark Pooled Balanced Fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 Investments (of the underlying fund)	%
SEAMARK Pooled US Equity Fund	17.61
SEAMARK Pooled International Equity Fund	10.97
Canada Housing Trust, 4.80%, Jun-15-2012	4.63
SEAMARK Pooled Money Market Fund	4.45
Province of Ontario, 6.50%, Mar-08-2029	3.46
Province of Quebec, 8.50%, Apr-01-2026	2.66
Canada Housing Trust, 3.60%, Jun-15-2013	2.49
GE Capital Canada Funding Co., 5.68%, Sep-10-2019	2.49
Province of Ontario, 4.70%, Jun-02-2037	2.41
The Toronto-Dominion Bank	1.83
Total	53.00

Total Investments: 68
Investment Segmentation (%)



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 seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

HOW HAS THIS FUND PERFORMED?

This section tells you how the fund has performed over the past 10 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 you choose and on your personal tax situation.

Average return

n/a

Year-by-year returns

n/a

ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. For details about guarantees, please refer to the contract.

As at December 31, 2011

QUICK FACTS

Date fund created: July 1974

Managed by: Manulife Asset Management

Total Fund Value: \$ 89 million

Units outstanding: 20,364,595

Portfolio Turnover Rate: 121.32

PRODUCT	MINIMUM INVESTMENTS (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Individual Investor 234	No minimum	2.99	4.00	6,727,336
Individual Investor 235	No minimum	2.99	4.00	13,051,025
Individual Accumulator 203	No minimum	1.55	24.70	351,916
Variable Payout Annuity	No minimum	—	—	—
Equity 65	No minimum	0.58	26.68	9,477
Sun Alliance (Acadia Equity Linked)	No minimum	0.69	6.76	224,841

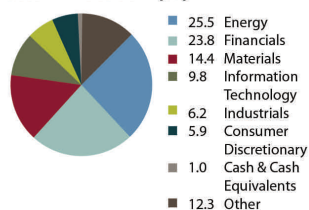
WHAT DOES THIS FUND INVEST IN?

This segregated fund invests in the Manulife Canadian Core Fund. The underlying fund invests in Canadian securities that possess the attributes of a successful company as determined by the portfolio manager.

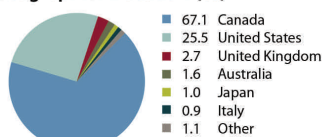
Top 10 Investments (of the underlying fund)	%
The Toronto-Dominion Bank	4.87
Suncor Energy Inc.	4.63
Royal Bank of Canada	3.10
Intact Financial Corporation	3.06
Apple Inc.	3.02
Bank of Nova Scotia	3.01
U.S. Bancorp	3.00
Barrick Gold Corp.	2.94
Canadian Tire Corporation Limited, Class A	2.79
Baytex Energy Corp.	2.68
Total	33.10

Total Investments: 67
Investment Segmentation (%)

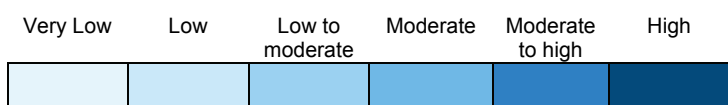
Sector Allocation (%)



Geographic Allocation (%)



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 seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

HOW HAS THIS FUND PERFORMED?

This section tells you how the fund has performed over the past 10 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 you choose and on your personal tax situation.

Average return

n/a

Year-by-year returns

n/a

ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. For details about guarantees, please refer to the contract.

As at December 31, 2011

QUICK FACTS

Date fund created: January 1979

Managed by: Manulife Asset Management

Total Fund Value: \$ 1 million

Units outstanding: 3,548

Portfolio Turnover Rate: 121.32

PRODUCT	MINIMUM INVESTMENTS (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Nalaco Growth "R"	No minimum	1.38	264.06	3,548

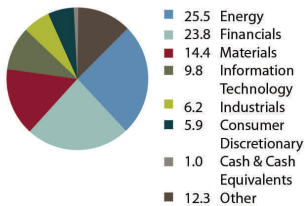
WHAT DOES THIS FUND INVEST IN?

This segregated fund invests in the Manulife Canadian Core Fund. The underlying fund invests in Canadian securities that possess the attributes of a successful company as determined by the portfolio manager.

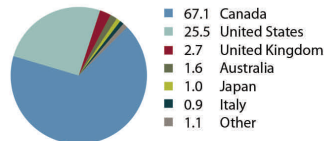
Top 10 Investments (of the underlying fund)	%
The Toronto-Dominion Bank	4.87
Suncor Energy Inc.	4.63
Royal Bank of Canada	3.10
Intact Financial Corporation	3.06
Apple Inc.	3.02
Bank of Nova Scotia	3.01
U.S. Bancorp	3.00
Barrick Gold Corp.	2.94
Canadian Tire Corporation Limited, Class A	2.79
Baytex Energy Corp.	2.68
Total	33.10

Total Investments: 67
Investment Segmentation (%)

Sector Allocation (%)



Geographic Allocation (%)



HOW RISKY IS IT?

Very Low Low Low to moderate Moderate Moderate to high High



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 seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

HOW HAS THIS FUND PERFORMED?

This section tells you how the fund has performed over the past 10 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 you choose and on your personal tax situation.

Average return

n/a

Year-by-year returns

n/a

ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. For details about guarantees, please refer to the contract.

QUICK FACTS

Date fund created: December 1974 **Managed by:** Manulife Asset Management **Total Fund Value:** \$12 million
Units outstanding: 192,031 **Portfolio Turnover Rate:** 121.32

PRODUCT	MINIMUM INVESTMENTS (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Monarch Growth Fund	No minimum	0.60	64.37	192,031

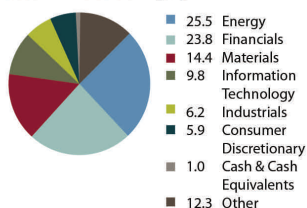
WHAT DOES THIS FUND INVEST IN?

This segregated fund invests in the Manulife Canadian Core Fund. The underlying fund invests in Canadian securities that possess the attributes of a successful company as determined by the portfolio manager.

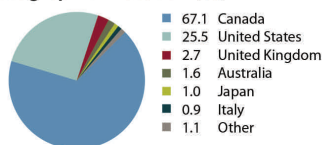
Top 10 Investments (of the underlying fund)	%
The Toronto-Dominion Bank	4.87
Suncor Energy Inc.	4.63
Royal Bank of Canada	3.10
Intact Financial Corporation	3.06
Apple Inc.	3.02
Bank of Nova Scotia	3.01
U.S. Bancorp	3.00
Barrick Gold Corp.	2.94
Canadian Tire Corporation Limited, Class A	2.79
Baytex Energy Corp.	2.68
Total	33.10

Total Investments: 67
Investment Segmentation (%)

Sector Allocation (%)



Geographic Allocation (%)



HOW HAS THIS FUND PERFORMED?

This section tells you how the fund has performed over the past 10 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 you choose and on your personal tax situation.

Average return

n/a

Year-by-year returns

n/a

ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. For details on any guarantees, please refer to the 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 seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

QUICK FACTS

Date fund created: August 1969

Managed by: Manulife Asset Management

Total Fund Value: < \$1 million

Units outstanding: 1,868

Portfolio Turnover Rate: 86.84

PRODUCT	MINIMUM INVESTMENTS (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Maritime Life FLAC Equity Fund	No minimum	0.50	260.50	1,868

WHAT DOES THIS FUND INVEST IN?

This segregated fund invests primarily in Canadian equities.

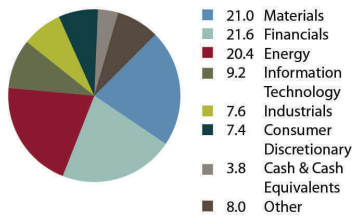
Top 10 Investments

	%
The Toronto-Dominion Bank	5.98
Bank of Nova Scotia	5.18
Goldcorp Inc.	3.83
Potash Corp of Saskatchewan Inc.	3.43
Canadian Natural Resources Limited	3.32
Government of Canada Treasury Bills, 0.89%, May-24-2012	3.07
Crescent Point Energy Corp.	2.81
Valeant Pharmaceuticals International Inc.	2.58
Royal Bank of Canada	2.29
SEMAFO Inc.	2.23
Total	34.71

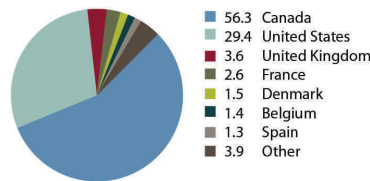
Total Investments: 58

Investment Segmentation (%)

Sector Allocation (%)



Geographic Allocation (%)



HOW HAS THIS FUND PERFORMED?

This section tells you how the fund has performed over the past 10 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 you choose and on your personal tax situation.

Average return

n/a

Year-by-year returns

n/a

ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. For details about guarantees, please refer to the contract.

HOW RISKY IS IT?

Very Low Low Low to moderate Moderate Moderate to high High



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 seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

QUICK FACTS

Date fund created: June 1953

Managed by: Fiera Sceptre

Total Fund Value: \$2 million

Units outstanding: 13,397

Portfolio Turnover Rate: 19.79

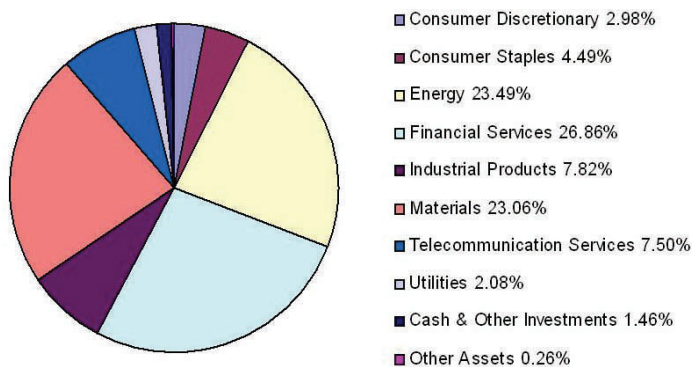
PRODUCT	MINIMUM INVESTMENTS (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
SEIO	No minimum	2.00	149.07	12,622
SIVA	No minimum	2.07	149.66	775

WHAT DOES THIS FUND INVEST IN?

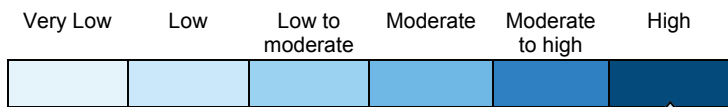
This segregated fund invests primarily in Canadian equities.

Top 10 Investments	%
Royal Bank of Canada	6.54
The Toronto-Dominion Bank	6.13
Barrick Gold Corp.	5.51
Suncor Energy Inc.	5.26
Canadian Natural Resources Limited	4.59
Bank of Nova Scotia	4.40
Goldcorp Inc.	4.08
Talisman Energy Inc.	3.38
Yamana Gold Inc.	2.94
Canadian National Railway Company	2.90
Total	45.73

**Total Investments: 46
Investment Segmentation (%)**



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 seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

HOW HAS THIS FUND PERFORMED?

This section tells you how the fund has performed over the past 10 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 you choose and on your personal tax situation.

Average return

n/a

Year-by-year returns

n/a

ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. For details about guarantees, please refer to the contract.

QUICK FACTS

Date fund created: January 1994

Managed by: Scotia Asset Management

Total Fund Value: \$ 6 million

Units outstanding: 216,542

Portfolio Turnover Rate: 56.51

PRODUCT	MINIMUM INVESTMENTS (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Champion Growth Fund	No minimum	2.70	26.50	216,542

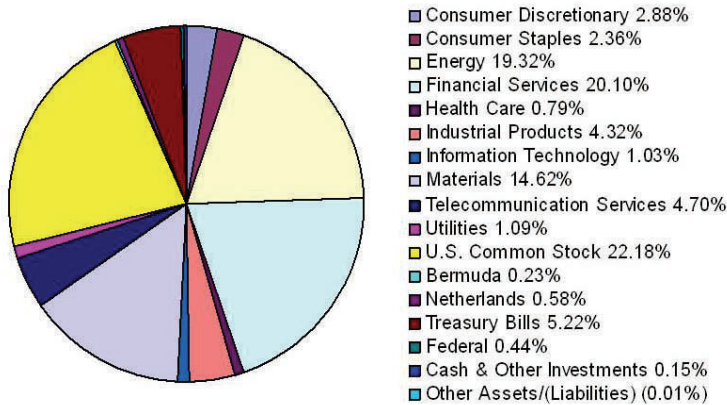
WHAT DOES THIS FUND INVEST IN?

This segregated fund invests primarily in Canadian equities.

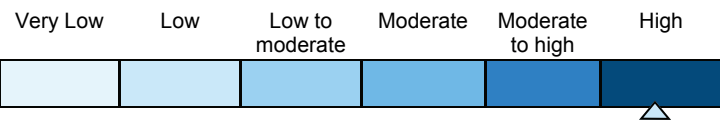
Top 10 Investments

	%
Government of Canada Treasury Bills, 0.24% Jan-05-2012	4.18
The Toronto-Dominion Bank	4.11
Royal Bank of Canada	4.03
Suncor Energy Inc.	3.00
Barrick Gold Corp.	2.88
Canadian Natural Resources Limited	2.76
Enbridge Inc.	2.63
Potash Corp of Saskatchewan Inc.	2.53
National Bank of Canada	2.42
Cenovus Energy Inc.	2.38
Total	30.92

Total Investments: 108
Investment Segmentation (%)



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 seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

HOW HAS THIS FUND PERFORMED?

This section tells you how the fund has performed over the past 10 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 you choose and on your personal tax situation.

Average return

n/a

Year-by-year returns

n/a

ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. For details about guarantees, please refer to the contract.



HOW MUCH DOES IT COST?

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. MERs affect you because they reduce the return you get on your investment.

These funds are no longer for sale to new clients.

WHAT IF I CHANGE MY MIND?

You can change your mind within two business days of the earlier of the day you received confirmation or five business days after it was 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 a 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.

For More Information

This summary may not contain all the insurance information you need. Please read the contract or call our Customer Service Centre at 1-888-MANULIFE (1-888-626-8543).