

[The Manulife Investment Management logo appears on the screen]

We've got a long track record of managing fixed income through volatile markets. In a nutshell, our strength is our people and our process. We believe our Portfolio Managers are experts in their areas of focus and have a long tenure when it comes to managing money for our clients. The Portfolio Managers are supported by our analyst team, our trading desk, our cash management team, our risk professionals, and all of the operations personnel ... we can't manage the funds without all of them. It literally takes a village as they say. And ultimately the Portfolio Managers are implementing a process that has withstood the test of time. We can spend an hour discussing our process, but it boils down to 3 words: Valuation, Volatility, and Flexibility.

1. We are laser focused on Valuations – when valuations don't make sense, we sell exposure;
2. We thrive on Volatility – market downturns create opportunities for us, and we don't let a crisis go to waste
3. And lastly, we manage the fund to have the Flexibility to take advantage of opportunities... Liquidity is always top of mind for us.

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