

ETF Facts — OPPS

Manulife Investment Management Limited

**Manulife Alternative Opportunities Fund - ETF Units**

This document contains key information you should know about Manulife Alternative Opportunities Fund - ETF Units. You can find more details about this series in the fund's simplified prospectus. Ask your representative for a copy, contact Manulife Investment Management Limited at 1-888-588-7999 or manulifemutualfunds@manulife.ca or visit [www.manulifeim.com/retail/ca/en/regulatory/etf-facts](http://www.manulifeim.com/retail/ca/en/regulatory/etf-facts).

**Before you invest in any fund, consider how the fund would work with your other investments and your tolerance for risk.**

This fund is an alternative mutual fund. It is permitted to invest in asset classes or use investment strategies that are not permitted for other types of mutual funds. The specific strategies that differentiate this fund from other types of mutual funds include: increased use of derivatives for hedging and investment purposes, increased ability to sell securities short and the ability to borrow cash to use for investment purposes. These strategies will be used in accordance with the Fund's investment objectives. During certain market conditions they may accelerate the pace at which your investment decreases in value.

**Quick Facts**

**Date ETF started:** September 13, 2024

**Total value on July 31, 2024 :** \$25.8 million

**Management expense ratio (MER) \*:** n/a

\* This information is not available because the series is new.

**Fund manager:** Manulife Investment Management Limited

**Portfolio manager:** Manulife Investment Management Limited

**Sub-advisor:** n/a

**Distributions:** Monthly

**Trading Information** (12 months ending July 31, 2024)

**Ticker symbol:** OPPS

**Average daily volume \*:** n/a

**Exchange:** Cboe Canada

**Number of days traded \*:** n/a

**Currency:** Canadian dollars

\* This information is not available because the series is new.

**Pricing Information** (12 months ending July 31, 2024)

**Market price \*:** n/a

**Net asset value (NAV) \*:** n/a

**Average bid-ask spread \*:** n/a

For more updated Quick Facts, Trading Information and Pricing Information, visit <https://www.manulifeim.com/retail/ca/en/regulatory/etf-facts>.

**What does the ETF invest in?**

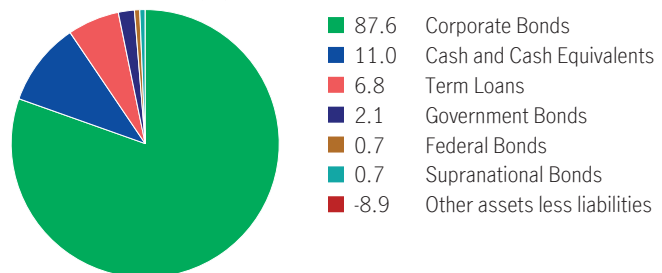
The Fund's investment objective is to generate attractive long-term total returns through income and capital appreciation while mitigating volatility through hedging strategies. The Fund invests primarily in a diversified portfolio of Canadian and U.S. investment grade corporate and high yield fixed income securities. The Fund will use derivatives from time to time to hedge its exposure to foreign currencies, interest rates, and/or credit markets. To generate attractive long-term total returns, the Fund may use leverage, created through the use of derivatives, cash borrowings and/or short selling. The Fund's gross exposure will not exceed 300% of the Fund's net asset value and is generally expected to be no more than 50% of its net asset value.

The charts below give you a snapshot of the Fund's investments on July 31, 2024. The Fund's investments will change.

**Top 10 investments** (July 31, 2024)

1. Cash and Cash Equivalents	11.0%
2. RioCan REIT, 4.63%, May 01, 2029	2.9%
3. United Kingdom Gilt, 0.50%, Jan 31, 2029	2.1%
4. Open Text Corp., 6.90%, Dec 01, 2027	1.9%
5. Allied Properties REIT, 3.11%, Apr 08, 2027	1.7%
6. United Airlines 2024-1 Class A Pass Through Trust, 5.88%, Feb 15, 2037	1.6%
7. Coastal Gaslink Pipeline LP, 4.69%, Sep 30, 2029	1.6%
8. Emera, Inc., 4.84%, May 02, 2030	1.6%
9. Petroleos Mexicanos, 4.50%, Jan 23, 2026	1.5%
10. iA Financial Corp., Inc., 6.92%, Sep 30, 2084	1.5%
<b>Total percentage of top 10 Investments</b>	<b>27.4%</b>
<b>Total number of investments</b>	<b>127</b>

**Investment mix (%)** (July 31, 2024)



## How risky is it?

The value of a fund can go down as well as up. You could lose money. One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility". In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

## No guarantees

Like most mutual funds, this Fund does not have any guarantees. You may not get back the amount of money you invest.

## Risk rating

Manulife Investment Management has rated the volatility of this Fund as **Low**. Because this is a new series of the Fund, the risk rating is only an estimate by Manulife Investment Management. Generally, the rating is based on how much the Fund's returns have changed from year to year. It doesn't tell you how volatile the Fund will be in the future. The rating can change over time. A Fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the ETF's returns, see the "What Are the Risks of Investing in the Fund?" section of the Fund's simplified prospectus.

## How has the ETF performed?

This section tells you how the ETF Units of the Fund have performed, with returns calculated using the Fund's net asset value (NAV). However, this information is not available because the series is new.

## Year-by-year returns

This section tells you how the ETF Units of the Fund have performed in past calendar years. However, this information is not available because the series is new.

## Best and worst 3-month returns

This section shows the best and worst returns for ETF Units of the Fund in a 3-month period. However, this information is not available because the series is new.

## Average returns

This section shows the value and annual compounded rate of return of a hypothetical \$1,000 investment in ETF Units of the Fund. However, this information is not available because the series is new.

## Trading ETFs

ETF Units hold a basket of investments, like mutual funds, but trade on exchanges like stocks. Here are a few things to keep in mind when trading ETF Units:

### Pricing

ETF Units have two sets of prices: market price and net asset value (NAV).

#### Market price

ETF Units are bought and sold on exchanges at the market price. The market price can change throughout the trading day. Factors like supply, demand, and changes in the value of a Fund's investments can affect the market price.

You can get price quotes any time during the trading day. Quotes have two parts: **bid** and **ask**.

The bid is the highest price a buyer is willing to pay if you want to sell your ETF Units. The ask is the lowest price a seller is willing to accept if you want to buy ETF Units. The difference between the two is called the **bid-ask spread**.

In general, a smaller bid-ask spread means the ETF Units is more liquid. That means you are more likely to get the price you expect.

#### Net asset value (NAV)

ETF Units have a NAV. It is calculated after the close of each trading day and reflects the value of a Fund's investments at that point in time.

NAV is used to calculate financial information for reporting purposes—like the returns shown in this document.

### Orders

There are two main options for placing trades: market orders and limit orders. A market order lets you buy or sell units at the current market price. A limit order lets you set the price at which you are willing to buy or sell units.

### Timing

In general, market prices of ETF Units can be more volatile around the start and end of the trading day. Consider using a limit order or placing a trade at another time during the trading day.

## Who is this ETF for?

Investors who:

- are looking for diversification and long-term total returns through income and capital appreciation
- are looking to invest in investment grade corporate and high yield fixed income securities
- are looking for less volatility than provided by the equity markets
- are seeing an alternative fund that may employ leverage
- prefer a low level of investment risk
- are investing for the medium to long term

## A word about tax

In general, you'll have to pay income tax on any money you make on a Fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan, such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, distributions from the fund are included in your taxable income, whether you get them in cash or have them reinvested.

## How much does it cost?

This section shows the fees and expenses you could pay to buy, own and sell ETF Units of the Fund. Fees and expenses – including any commissions – can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

### 1. Brokerage commissions

You may have to pay a commission to your brokerage firm every time you buy and sell ETF Units of the Fund. Commissions may vary by brokerage firm. Some brokerage firms may offer commission-free ETFs or require a minimum purchase amount.

### 2. ETF expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the Fund. The Fund's expenses are made up of the management fee, a fixed Administration Fee, Certain Fund Costs and trading costs. The annual management fee is 0.73% of the series' value and the annual fixed administration fee is 0.15% of the series' value. Because this series is new, Certain Fund Costs and trading costs are not yet available.

### Trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the ETF Units of the Fund. It is for the services and advice that your representative and their firm provide to you.

The ETF Units of the Fund don't have a trailing commission.

### 3. Other fees

Fee	What you pay
<b>Administrative Fee</b>	An amount as may be agreed to between the Manager and the Designated Broker or a Dealer of the Fund may be charged by Manulife Investment Management, on behalf of the Fund, to offset certain transaction costs associated with an issue, exchange or redemption of the ETF Units. This charge does not apply to unitholders who buy and sell their ETF Units through the facilities of the exchange.

### What if I change my mind?

Under securities law in some provinces and territories, you have the right to cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, ETF Facts or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

### For more information

Contact Manulife Investment Management or your representative for a copy of the Fund's simplified prospectus and other disclosure documents. These documents and the ETF Facts make up the Fund's legal documents.

#### **Manulife Investment Management Limited**

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