

MARITIME LIFE ELITE PORTFOLIO (MLEP)

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# Fund Facts

Performance as at December 31, 2018

**QUICK FACTS**

**Date Fund Available:** May 2017  
**Date Fund Created:** January 1999

**Fund Manager:** Manulife  
**Total Units Outstanding:** 10,019,743

**Total Fund Value:** \$168,932,895  
**Portfolio Turnover Rate:** 16.70%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
MLEP	250,000	0.31	9.9858	98,015

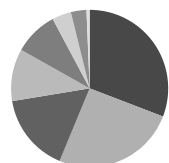
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in several different Manulife mutual funds. The underlying funds invest primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments	%
Manulife World Investment Fund	11.01
Manulife U.S. All Cap Equity Fund	9.33
Manulife U.S. Opportunities Fund	9.30
Manulife Strategic Income Fund	9.24
Manulife Emerging Markets Fund	8.18
Manulife International Value Equity Fund	6.66
Manulife Corporate Bond Fund	6.10
Manulife Dividend Income Fund	4.99
Manulife Canadian Investment Fund	4.96
Manulife Canadian Mortgage Investment Fund	4.89
<b>Total</b>	<b>74.67</b>

Total investments: 19

**Investment Segmentation**



	% Assets
GLOBAL EQUITIES	31.2
U.S. EQUITIES	25.7
CANADIAN EQUITIES	16.4
CANADIAN BONDS & DEBENTURES	10.9
U.S. BONDS	9.2
GLOBAL BONDS	4.0
CASH AND EQUIVALENTS	3.2
REITS	0.7

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

**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 THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past year for a contractholder who has chosen MLEP Series. Returns are after the MER has been deducted.

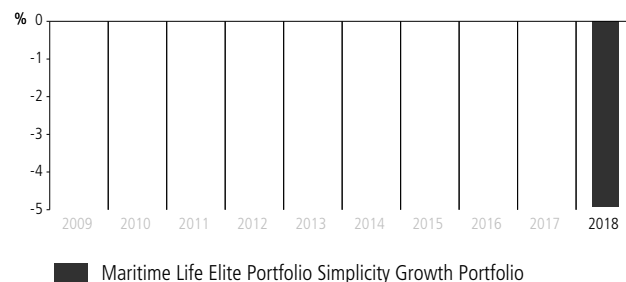
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the MLEP Series on May 19, 2017 has \$998.60 on December 31, 2018. This works out to an average of -0.09% per year.

**Year-by-year returns** Any values close to zero may not be visible.

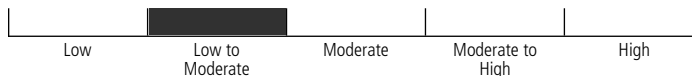
This chart shows how the Fund has performed in the past year for a contractholder who chose the MLEP Series. In the past year the Fund was down in value.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**HOW RISKY IS IT?**

The value of your investments can go down. Please see the Information Folder for further details.



## HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS
<b>No Load Sales Charge</b>	There are no charges to you.	No Sales Charges or upfront commission will be charged or paid on any amount invested in this Fund.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)
<b>MLEP</b>	0.31

### Trailing commission

Manulife does not pay a trailing commission for the services and advice your advisor provides to you. The trailing commission is paid out of the Annual Administration Fee. You pay these expenses directly. The rate is negotiated between you and your advisor.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Enhancement Fee	Varies depending on enhancements chosen. See the information folder for details.
Annual Administration Fee	The rate is negotiated between you and your advisor.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** October 2011  
**Date Fund Created:** October 2010

**Underlying Fund Manager:** Manulife Investment Management Limited  
**Total Units Outstanding:** 18,407,497

**Total Fund Value:** \$193,377,227  
**Portfolio Turnover Rate:** 26.76%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
MLEP	250,000	0.28	12.4731	32,238

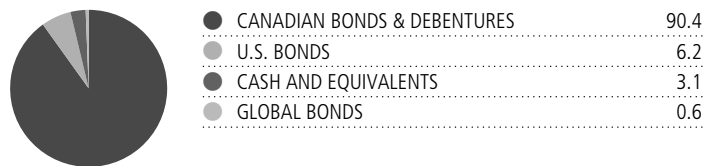
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in the Manulife Bond mutual fund. The underlying fund invests primarily in Canadian fixed income investments.

Top 10 investments (of the underlying fund)	%
Ontario (Province of), 2.6%, 6/2/2025	6.38
Gov. of Canada, 2.75%, 12/1/2048	3.58
Ontario (Province of), 3.5%, 6/2/2024	3.00
Quebec (Province of), 3.5%, 12/1/2048	1.28
Quebec (Province of), 3.5%, 12/1/2045	1.23
Canada Housing Trust No.1, 2.65%, 12/15/2028	1.02
Gov. of Canada, 3.5%, 12/1/2045	1.02
Ontario (Province of), 2.9%, 6/2/2049	1.01
Gov. of Canada, 2.75%, 12/1/2064	0.98
Ontario (Province of), 3.45%, 6/2/2045	0.90
<b>Total</b>	<b>20.39</b>

Total investments: 464

**Investment Segmentation**



**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking interest income with an emphasis on capital preservation.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 7 years for a contractholder who has chosen MLEP Series. Returns are after the MER has been deducted.

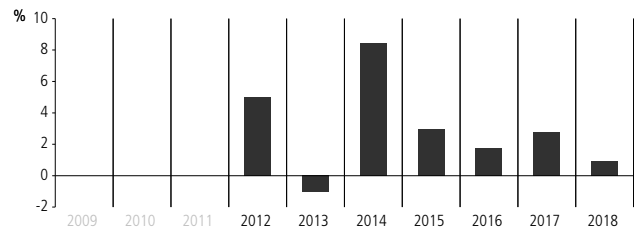
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the MLEP Series on October 31, 2011 has \$1,247.30 on December 31, 2018. This works out to an average of 3.13% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the Fund has performed in each of the past 7 years for a contractholder who chose the MLEP Series. In the last 7 years the fund was up in value 6 years and down in value 1 year.

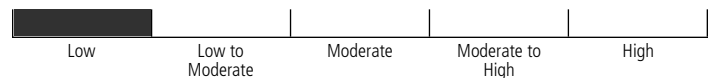


Maritime Life Elite Portfolio Bond Seg Fund

For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**HOW RISKY IS IT?**

The value of your investments can go down. Please see the Information Folder for further details.



## HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS
<b>No Load Sales Charge</b>	There are no charges to you.	No Sales Charges or upfront commission will be charged or paid on any amount invested in this Fund.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)
<b>MLEP</b>	0.28

### Trailing commission

Manulife does not pay a trailing commission for the services and advice your advisor provides to you. The trailing commission is paid out of the Annual Administration Fee. You pay these expenses directly. The rate is negotiated between you and your advisor.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Enhancement Fee	Varies depending on enhancements chosen. See the information folder for details.
Annual Administration Fee	The rate is negotiated between you and your advisor.

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**QUICK FACTS**

**Date Fund Available:** October 2011  
**Date Fund Created:** December 2000

**Underlying Fund Manager:** Manulife Investment Management Limited  
**Total Units Outstanding:** 237,132,759

**Total Fund Value:** \$4,366,543,828  
**Portfolio Turnover Rate:** 5.05%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
MLEP	250,000	0.58	18.1494	35,176

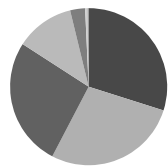
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in the Manulife Monthly High Income mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)	%
BCE Inc.	5.43
Alimentation Couche-Tard Inc.	3.02
Gov. of Canada Treasury Bill, 2/7/2019	2.93
Telus Corp.	2.60
The TJX Companies, Inc.	2.50
Brookfield Property Partners L.P.	2.49
Unitedhealth Group	2.43
The Progressive Corporation	2.12
Comcast Corporation	2.07
CI Financial Corp	2.06
<b>Total</b>	<b>27.65</b>

Total investments: 356

**Investment Segmentation**



	% Assets
CANADIAN EQUITIES	30.5
U.S. EQUITIES	28.4
CANADIAN BONDS & DEBENTURES	27.0
CASH AND EQUIVALENTS	12.3
GLOBAL EQUITIES	3.1
REITS	0.5
U.S. BONDS	0.2

**ARE THERE ANY GUARANTEES?**

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**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 THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 7 years for a contractholder who has chosen MLEP Series. Returns are after the MER has been deducted.

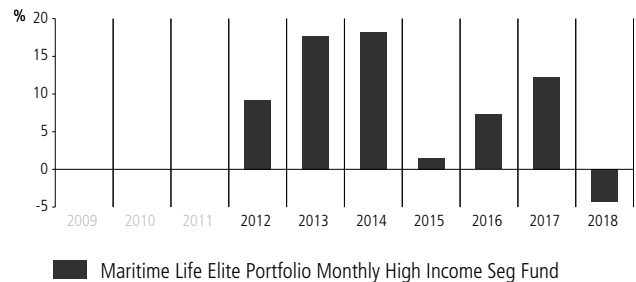
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the MLEP Series on October 31, 2011 has \$1,814.90 on December 31, 2018. This works out to an average of 8.67% per year.

**Year-by-year returns** Any values close to zero may not be visible.

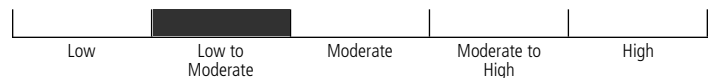
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**HOW RISKY IS IT?**

The value of your investments can go down. Please see the Information Folder for further details.



## HOW MUCH DOES IT COST?

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Guarantee Option	MER (Annual rate as a % of the fund value)
<b>MLEP</b>	0.58

### Trailing commission

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**QUICK FACTS**

**Date Fund Available:** May 2018

**Date Fund Created:** May 2018

**Underlying Fund Manager:** Manulife Investment Management Limited

**Total Units Outstanding:** 8,878,333

**Total Fund Value:** \$89,032,174

**Portfolio Turnover Rate:** --

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
MLEP	250,000	0.12	10.1052	25

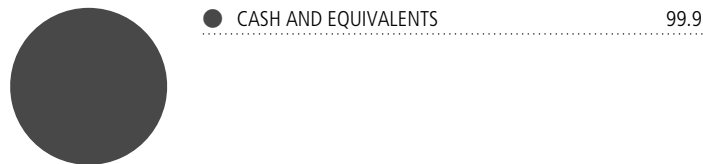
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in the Manulife Money Market Fund. The underlying fund invests in Canadian money market investments.

Top 10 investments (of the underlying fund)	%
Canadian Treasury Bill 01/10/2019 Tbill	5.66
Province of New Brunswick 01/17/2019 Tbill	4.15
Omers Finance Trust 01/17/2019 DN	3.68
The Bank of Nova Scotia (FRN), 2.355%, 6/14/2019	3.65
Province of Ontario 01/09/2019 Tbill	3.39
Merit Trust 01/18/2019 DN	3.24
Manitoba, 2/20/2019	3.18
National Bank of Canada 01/11/2019 BA	2.94
Storm King Funding Frn 03/18/2019	2.85
Prime Trust 01/10/2019 DN	2.85
<b>Total</b>	<b>35.60</b>

Total investments: 59

**Investment Segmentation** % Assets



**ARE THERE ANY GUARANTEES?**

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**WHO IS THIS FUND FOR?**

This fund may be right for a person looking for liquidity.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 0 years for a contractholder who has chosen MLEP Series. Returns are after the MER has been deducted.

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**Average return**

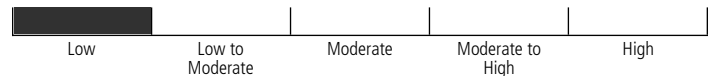
The fund is not old enough to show performance history.

**Year-by-year returns** Any values close to zero may not be visible.

The fund is not old enough to show performance history.

**HOW RISKY IS IT?**

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## HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

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### 2. Ongoing Fund Expenses

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Guarantee Option	MER (Annual rate as a % of the fund value)
<b>MLEP</b>	0.12

### Trailing commission

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### 3. Other Fees

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## OBJECTIVE AND STRATEGY

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying Fund Prospectus for complete Objective and Strategy of the underlying fund.

### **Maritime Life Elite Portfolio Bond Seg Fund**

#### *Objective*

The Fund seeks to earn the highest level of income consistent with the preservation of capital with some capital appreciation by investing primarily in bonds and debentures of various terms issued or guaranteed by Canadian federal, provincial or municipal governments or corporations.

#### *Strategy*

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

### **Maritime Life Elite Portfolio Money Market Seg Fund**

#### *Objective*

The Fund seeks to provide interest income by investing in high quality, short-term fixed income securities issued by Canadian federal or provincial governments, Canadian chartered banks, and loan, trust and other companies operating in Canada. The fund may also invest in interest rate bearing instruments such as demand deposit accounts.

#### *Strategy*

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

### **Maritime Life Elite Portfolio Monthly High Income Seg Fund**

#### *Objective*

This Balanced Fund aims to provide 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").

#### *Strategy*

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

### **Maritime Life Elite Portfolio Simplicity Growth Portfolio**

#### *Objective*

The Portfolio aims to provide long-term capital growth and increased foreign content exposure. Manulife Simplicity Growth Portfolio (the "Portfolio") is a strategic asset allocation portfolio. It invests its assets in other mutual funds managed by us (the "Underlying Funds") focusing on Canadian and foreign equity funds. The portfolio advisor may move up to 25% of the net assets of the Portfolio into cash if it feels that market conditions warrant it.

#### *Strategy*

This fund will invest in units of multiple underlying funds.

For more information, please contact your advisor or visit [manulife.ca/investments](http://manulife.ca/investments)



Manulife Investments is the brand name describing certain Canadian subsidiaries and operating divisions of Corporation that offer personal wealth management products and services in Canada. As one of Canada's largest integrated financial services providers, Manulife Investments offers a variety of products and services including: segregated fund contracts, mutual funds, annuities and guaranteed interest contracts. Manulife, Manulife Investments, the Block Design, the Four Cube Design, and Strong Reliable Trustworthy Forward-thinking are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.