

Investment-grade corporate bonds – video transcript

Narrator: Altaf Nanji

[A MALE WEARING A BLAZER AND OPEN NECK SHIRT APPEARS ON SCREEN AND BEGINS TO TALK]

Hi, my name is Altaf Nanji, and I specialize in investment-grade corporate bonds for the Manulife Canadian Fixed Income Team. [THE SPEAKERS NAME AND COMPANY APPEAR IN THE BOTTOM RIGHT OF THE SCREEN]

[ONSREEN TRANSITION FROM IMAGE OF SPEAKER TO ANIMATED ICONS THAT SUPPORT THE SPEAKERS COMMENTS IN VOICEOVER FORMAT]

Historically, investment-grade bonds have provided core stable returns at a higher yield than government bonds or cash can offer.

“Investment grade” simply means that these bonds are all rated BBB (low) or higher, implying that the risk that the issuer will default on paying its obligations is relatively low.

Within the category, however, there can be a lot of variation in yield, and that’s where the strong credit skills of our team come into play.

We’ll scour the investment-grade universe looking for pockets of opportunity, carefully assessing each potential investment and analyzing the strength of the issuing corporation. This helps us uncover incremental yield without stirring up incremental risk.

[ONSREEN TRANSITION FROM IMAGES OF ANIMATED ICONS BACK TO LIVE ACTION OF THE SPEAKER IN FRONT OF THE CAMERA]

Doing this successfully and consistently year after year is what has provided investors with a predictable, elevated income over time.

[NEW FRAME: THE WORDS ‘TO LEARN MORE, CONTACT YOUR MANULIFE INVESTMENT MANAGEMENT SALES REPRESENTATIVE’ APPEAR ON SCREEN]

[NEW FRAME: THE WORDS “INVESTING. DO IT DIFFERENT.” WITH LEGAL DISCLOSURE BENEATH THEM. THE LEGAL DISCLOSURE READS AS FOLLOWS:

2020 Copyright Manulife Investment Management. This media reflects the views of the sub-advisor of Manulife Investment Management Limited. These views are subject to change as market and other conditions warrant. Individuals should seek the advice of professionals to ensure that any action taken with respect to this information is appropriate to their specific situation. The commentary does not constitute an offer or an invitation by or on behalf of Manulife Investment Management to any person to buy or sell any security or investment product. This material should not be revised as a current or past recommendation or a solicitation of an offer to buy or sell investment products or to adopt any investment strategy. Manulife Investment Management is not responsible for any damages or losses arising from any use of this information.

Manulife mutual funds, including Manulife Yield Opportunities Fund, are managed by Manulife Investment Management Limited (formerly named Manulife Asset Management Limited). The Manulife Yield Opportunities Fund is also available as an investment option in the Manulife GIF Select segregated fund contract and the Manulife Private Investment Pools – MPIP Segregated Pools contract.

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund and segregated fund investments. Please read the fund facts as well as the prospectus before investing in mutual funds and the information folder, contract and the fund facts before investing in segregated fund products. The indicated rates of return for Manulife Yield Opportunities Fund are the historical annual compounded total returns including changes in unit value and reinvestment of all distributions and do not take into account sales, redemption, distribution or optional charges or income taxes payable by any securityholder that would have reduced returns. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.

Any amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value.

Manulife Investment Management is a trade name of Manulife Investment Management Limited and The Manufacturers Life Insurance Company. The Manufacturers Life Insurance Company (Manulife) is the issuer of insurance contracts containing Manulife segregated funds and the guarantor of any guarantee provisions therein.

Manulife, Manulife Investment Management, and the Stylized M Design, and Manulife Investment Management & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.]

[NEW FRAME: THE MANULIFE INVESTMENT MANAGEMENT LOGO APPEARS ON SCREEN]

[THE VIDEO ENDS]

Manulife, Manulife Investment Management, the Stylized M Design, and Manulife Investment Management & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.