

Fund Facts Addendum

GIF and GIF *encore* Segregated Fund Additions

Segregated Fund Solutions

Effective on or about the date listed herein, the Manulife Guaranteed Investment Funds (GIF) and GIF *encore* Fund Facts, forming part of the GIF and GIF *encore* Information Folder, is amended to reflect the enclosed fund change.

This Addendum forms part of your Information Folder containing important provisions that you should read prior to investing. The Information Folder provides general information for your investment options, including the potential risks of investing in segregated funds. All of the sections of the Information Folder which pertain to the existing funds apply to the funds noted in this Addendum as applicable. This Addendum is not an insurance contract.

Manulife GIF and GIF *encore* Segregated Fund Addition

Effective Monday, May 4, 2020, the following new fund will be available to you:

Management Expense Ratio (MER)¹

Segregated Fund Name	Fund Objective	GIF		GIF <i>encore</i>	
		Series 1	Series 2	Series 1	Series 2
Manulife Global Equity Class GIF	The Fund aims to obtain long-term capital growth. The Fund seeks to provide above average long-term returns by investing in securities of companies around the world.	4.23	n/a	4.23	n/a

¹Management Expense Ratio (MER) includes all expenses of the Segregated Fund and, if applicable, any underlying fund(s), such as the management fee, insurance costs, operating costs and applicable sales tax. There is no duplication of fees from the underlying pooled fund, unit trust or mutual fund. The MER is an estimate for the current year and is subject to change.

Note: For complete fund information, refer to the applicable Fund Facts page within the Fund Facts booklet.

QUICK FACTS

Date Fund Available: May 2020
Date Fund Created: October 2013

Underlying Fund Manager: Manulife Investment Management Limited
Total Units Outstanding: 17,062,927

Total Fund Value: \$341,706,575
Portfolio Turnover Rate: 6.92%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
GIF Series 1	2,500	4.23	10.0000	10
GIF <i>encore</i> Series 1	2,500	4.23	10.0000	10

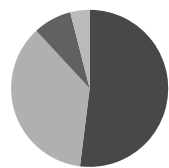
WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Global Equity Class mutual fund. The underlying fund invests primarily in foreign equities.

Top 10 investments (of the underlying fund)	%
Aon PLC	4.33
JPMorgan Chase & Co.	4.11
Wolters Kluwer N.V.	3.18
Microsoft Corp.	3.02
Alphabet Inc.	2.98
Visa Inc.	2.87
McGraw Hill Financial Inc	2.86
L'Air Liquide S.A.	2.79
Union Pacific Corp.	2.61
Intertek Group PLC	2.56
Total	31.31

Total investments: 74

Investment Segmentation



	% Assets
● GLOBAL EQUITIES	52.0
● U.S. EQUITIES	36.2
● CANADIAN EQUITIES	7.9
● CASH AND EQUIVALENTS	4.0

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

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 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 and sales charge option you choose and on your personal tax situation.

Average return

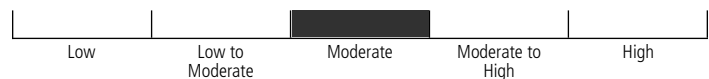
The fund is not old enough to show performance history.

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?

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.

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY			HOW IT WORKS	
Front End Sales Charge	Up to 3% of the amount you invest			<ul style="list-style-type: none"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission 	
Deferred Sales Charge (DSC)	If you sell within:	GIF %	GIF <i>encore</i> %	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund
	1 year of buying	5.50	5.50		
	2 years of buying	4.50	5.00		
	3 years of buying	3.50	4.50		
	4 years of buying	2.50	3.75		
	5 years of buying	1.50	3.00		
	6 years of buying	0.00	2.00		
	7 years of buying	0.00	1.50		
	After 7 years	0.00	0.00		

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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)
GIF Series 1	4.23
GIF <i>encore</i> Series 1	4.23

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

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.

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.

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MANULIFE GIF AND GIF *encore* SEGREGATED FUND CLOSURE

Effective Friday, December 6, 2019 at 4 p.m. EST, the following fund will be closed. Any deposits you made to the closing fund before this date will be switched to the corresponding continuing fund on Monday, December 9, 2019.

Closing fund	Continuing fund
Manulife CI Harbour Growth & Income GIF ¹	Manulife Fundamental Income GIF

¹Fund will be capped to new deposits on November 15, 2019 in advance of the fund closing on December 6, 2019.

Unless you notify us otherwise, regularly scheduled deposits (Pre-Authorized Chequing plans (PACs) and switches-in) for the closing fund in place before Monday, December 9, 2019 will automatically move to the continuing fund on this date.

At any time, you may switch to another eligible fund within your contract without incurring a deferred sales charge or similar fee. Any switch, either to the continuing fund or to another eligible fund is a taxable disposition and may result in a capital gain or loss to you. Please speak to your advisor to determine the most appropriate course of action, given your individual investment and tax circumstances.

Note: For complete fund information, refer to the applicable Fund Facts page within the Fund Facts booklet.

 **Manulife** Investment Management

If you have any questions about these changes, please contact:

Your advisor

Manulife Investment Management at www.manulifeim.ca

Call the Customer Service Centre:

English business: **1-888-790-4387**

Quebec and French business: **1-800-355-6776**

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