

Manulife
RetirementPLUS®
MANULIFE RETIREMENTPLUS

Fund Facts

Effective May 27, 2019

Performance as at December 31, 2018

The Manufacturers Life Insurance Company ("Manulife") is the issuer of the Manulife RetirementPlus insurance contract and the guarantor of any guarantee provisions therein.

Manulife Certificate

The Manufacturers Life Insurance Company (“Manulife”) is the issuer of the Manulife RetirementPlus insurance contract and the guarantor of any guarantee provisions contained therein.

The contract offers a variety of segregated funds including money market, bond, dividend, balanced, indexed, equity and foreign funds (referred to as the “Funds”). The underlying investments of the Funds may be units of mutual funds, pooled funds or other selected investments. Copies of the simplified prospectus, annual information form, financial highlights and audited financial statements of the underlying investments are available upon request.

Subject to any applicable death, maturity and minimum withdrawal guarantee, any part of the premium or other amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value according to the fluctuations in the market value of the assets of the segregated fund.



Bernard Letendre
Head of Wealth and Asset
Management, Canada
Manulife



Marie Gauthier
Head of Pricing & Guaranteed
Investment Products
Manulife

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Comprehensive and up-to-date fund information at your fingertips!

GETTING COMPREHENSIVE AND UP-TO-DATE FUND INFORMATION HAS NEVER BEEN EASIER.

Access “Rates & Fund Performance” at www.manulife.ca/investments – a one-stop shop providing access to valuable fund information to help you build and maintain better portfolios.

Under “Rates & Fund Performance”, you can easily access the following information:

- **FUND INFORMATION** – fund prices, performance history, short-term, long-term and annual rates of return, quartile rankings, asset mixes, top holdings, key fund facts and more.
- **COMPREHENSIVE COMMENTARY & ANALYSIS** – overview of performance by manager, risk characteristics and market analysis providing you with the most up-to-date information available.

- **INTERACTIVE CHARTING CAPABILITIES** – to analyze a fund’s performance or relative performance to an index or other funds.
- **DYNAMIC PRINT CAPABILITIES** – ability to dynamically create up-to-date PDF fund profiles that are professionally designed.

The i-Watch® philosophy

Investment Management Services (IMS)

The IMS team operates independently and is staffed by a group of analysts and industry professionals whose credentials mirror those found in the most respected investment-consulting firms. The IMS team conducts ongoing systematic firm and fund reviews which consist of careful research and analysis to support understanding of both the investment firms and investment funds included in the Segregated Fund platform. IMS is an important part of the ongoing monitoring and oversight process and will review and provide consultation in any major changes to the platform.

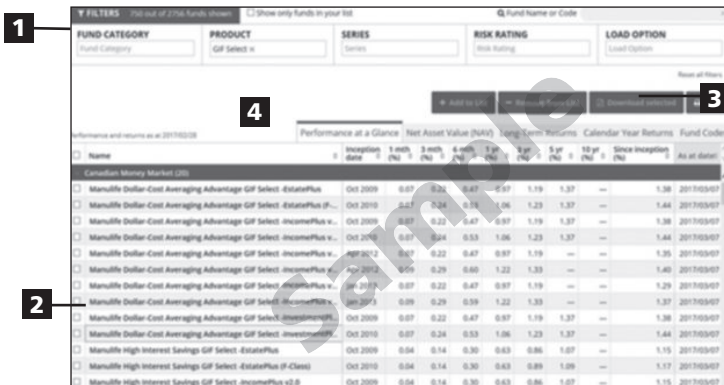
iWatch

In order to ensure the best of class funds, IMS developed the Investment Watch® (i-Watch®) program. The program incorporates an institutional quality approach to conducting ongoing systematic firm and fund reviews. All funds open for new investment are quantitatively monitored on a quarterly basis. This is supported by an annual due diligence review which includes an examination of the evolving characteristics of the fund, and face-to-face meetings with the fund Manager. Additionally, on a bi-annual basis, a comprehensive operational due-diligence review is conducted.

The "Rates & Fund Performance" tool places valuable information at your fingertips to help you find the information you need to build and maintain high quality investment portfolios. It's just one more example of how we help you invest for your future.

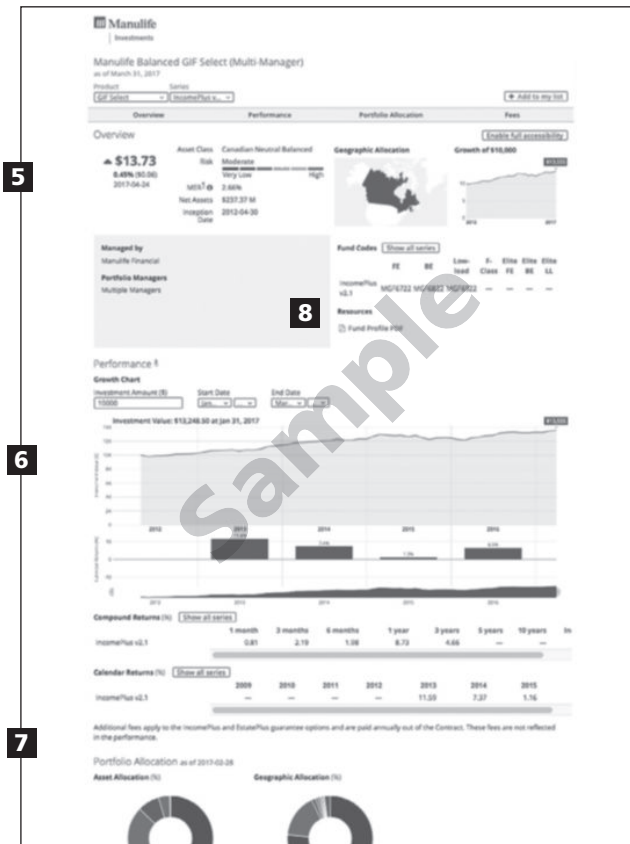
HOW TO FIND THE "RATES & FUND PERFORMANCE" TOOL

1. Go to www.manulife.ca
2. Click on **Rates & Fund Performance** under the **Quick Links** section
3. Click on **Manulife Segregated Funds**



- 1 Select the product, series, etc. from the filters at the top
- 2 Click on the fund name/series to access the interactive fund profile
- 3 "Download selected" - prints all funds you selected in the list in color PDFs
- 4 Detailed fund information tabs
- 5 Fund information overview
- 6 Interactive charting capabilities
- 7 Detailed holdings information - Asset Allocation, Geographic Allocation, Top 10 Holdings, etc.
- 8 Printable, full-colour PDFs

Detailed fund information



How to read a Manulife RetirementPlus fund sheet

1 FUND NAME: This is the full name of the segregated Fund within your Manulife RetirementPlus contract.

2 DATE FUND AVAILABLE: This is the date on which the Fund was first made available in the Manulife RetirementPlus contract. It is also the date from which we measure performance.

3 DATE FUND CREATED: This is the date on which the Fund became available for sale in other Manulife products. This date may be older than the Date Fund Available as the Fund may have been previously offered under another Manulife segregated fund contract.

4 MANAGED BY: This is the name of the fund management company that manages the Fund.

5 TOTAL UNITS OUTSTANDING: This is the total number of units outstanding for all classes of the Fund.

6 TOTAL FUND VALUE: This is the total market value for all classes of the Fund's assets.

7 PORTFOLIO TURNOVER RATE: A measure of how frequently assets within the Fund are bought and sold. A portfolio turnover rate of 100% is equivalent to the Fund buying and selling all of the holdings in its portfolio once in the course of the year.

8 MINIMUM INVESTMENT: These are the guarantee options that are available with the Fund.

9 MANAGEMENT EXPENSE RATIO (MER): MERs include all expenses of the segregated fund such as the management fee, insurance costs, operating costs and applicable sales tax. There is no duplication of fees from the underlying pooled funds, unit trust or mutual fund. The MER is an estimate for the current year and is subject to change.

10 UNITS OUTSTANDING: This is the total number of units outstanding for the Product.

11 NET ASSET VALUE PER UNIT: The value of each unit in the Fund as at the date shown. The total market value of the Fund's assets, minus their liabilities, divided by the number of units outstanding.

12 WHAT DOES THIS FUND INVEST IN?

■ **Underlying Fund:** The underlying investments of the Fund may be units of mutual funds, pooled funds or other investment funds. When a transaction (e.g. deposit or withdrawal) is made in a Fund, the transaction will purchase or redeem units of the underlying fund that corresponds to the Fund. For example, if you purchase units of the "Manulife Monthly High Income Fund" the Fund invests in units of the "Manulife Monthly High Income Fund". Each Fund will also contain a small cash component in addition to the underlying pooled/mutual fund component. The goal of the fund-on-fund strategy is to produce returns consistent with, and based on, the underlying fund. The fundamental investment objective is available upon request.

■ **Top Investments (within the underlying fund):** This lists the top investments in the (underlying) fund. It is listed beginning with the highest weighting to the lowest. The holdings may change due to ongoing portfolio transactions. If you would like more current information please refer to our website at www.manulife.ca/investments

13 HOW RISKY IS IT? The risk rating measures a Fund's fluctuation in monthly returns. A Fund with high risk has experienced larger fluctuations of monthly returns than a Fund with low risk. While higher risk funds may be more volatile in the short term, over the long term (10 years or more) a higher risk Fund will generally earn more than a lower risk investment. Generally, the greater the return you want to earn on your investments, the greater risk you have to assume. This increased gain is what investors expect in exchange for assuming the higher risk of these volatile investments. You can use the overall risk rating for each investment option to choose the investments that fit with your investment strategy. For any Fund with less than one-year history, the rating is not provided due to insufficient segregated fund history.

14 WHO IS THIS FUND FOR? This states a general description of the type of investor the Fund would be suitable for.

15 HOW HAS THE FUND PERFORMED?

- Average Return:** This states how much a \$1,000 investment in the Fund would be worth when the most basic guarantee option was chosen and the average annual return as a percent for the years shown. For any Fund with less than one-year history, the information is not provided due to insufficient segregated fund history.
- Year by Year Returns:** This chart shows you the Fund's annual performance. Each bar shows in percentage terms how much an investment made on January 1 would have changed by December 31 in that same year. Where the Fund has not had 10 years of history, the performance of the underlying mutual fund is shown for the time period prior to the availability of the Fund. If the Fund has been in existence during those years, its performance could be expected to be different from that indicated for the underlying mutual fund due to the additional costs of the guarantees or other administrative expenses. For any Fund with less than one-year history, the graph is not provided due to insufficient segregated fund history.

16 ARE THERE ANY GUARANTEES? This states that guarantees are provided under this contract.

17 HOW MUCH DOES IT COST? This describes the fees and expenses to buy, own and sell units of the fund.

- Sales Charges:** This shows the percentage amount of any sales charge options and a description for each of how they work
- Ongoing fund expenses:** This describes the MER for the fund and any different charges for different guarantee options
- Trailing commission:** This describes the ongoing commission paid to your advisor

Manulife Investments

QUICK FACTS

1 Fund Facts — Manulife RetirementPlus
The Manufacturers Life Insurance Company
MANULIFE RETIREMENTPLUS BOND
Performance as at December 31, 2018

2 Date Fund Available: October 28, 2013

3 Date Fund Created: October 28, 2013

4 Underlying Fund Manager: Manulife Asset Management Limited

5 Total Units Outstanding: 18,407,497

6 Total Fund Value: \$193,377,227

7 Portfolio Turnover Rate: 26.76%

8 Minimum Investment (\$): 25,000

9 MER (%): 2.24

10 Net Asset Value per Unit: 10.6304

11 Units Outstanding: 130,882

12 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.

13 HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 5 years. Returns are after the MER has been deducted.

Average return
A person who invested \$1,000 in the Fund on October 28, 2013 has \$1,063.00 on December 31, 2018. This works out to an average of 1.19% 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 5 years for a consecutive period. If the last 5 years the fund was up in value 3 years and down in value 2 years.

14 WHO IS THIS FUND FOR?

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

16 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.

10 NET ASSET VALUE PER UNIT

11 UNITS OUTSTANDING

15 HOW RISKY IS IT?

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

low Low to Moderate Moderate Moderate to High high

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Potential risks of investing

The underlying investments of the segregated funds may be units of mutual funds, pooled funds or other selected investments. The risk factors described in this section affect the underlying investments directly and will also affect the segregated funds. For a comprehensive disclosure of the risks of these underlying funds, refer to the simplified prospectus or other disclosure documents of the underlying funds, copies of which are available upon request.

ASSET-BACKED AND MORTGAGE-BACKED RISK If there are changes in the market's perception of the issuers of asset backed or mortgage backed securities, or in the creditworthiness of the parties involved, then the value of the securities may be affected. In addition, for asset-backed securities, there is a risk that there may be a mismatch in timing between the cash flow of the underlying assets backing the security and the repayment obligation of the security upon maturity. In the use of mortgage-backed securities, there are also risks that there may be a drop in the interest rates charged on mortgages, a mortgagor may default in its obligations under a mortgage or there may be a drop in the value of the property secured by the mortgage.

CREDIT RISK is the risk of default by the issuer of debt instruments, such as bond or money market instruments. Default will negatively impact the value of assets within the underlying fund, thus lowering the overall return of the Fund.

DERIVATIVE RISK occurs when derivatives are used as a risk management tool to mitigate risks or diversify risks that are not desired. Some Funds and underlying mutual funds may invest in derivatives for hedging purposes, for achieving the duration target or for replicating the approximate return of a direct investment in the underlying mutual funds(s). A Fund's ability to dispose of the derivatives depends on the liquidity of such positions in the market, if the market direction goes against the manager's forecast, and the ability of the other party to fulfill its obligations. Therefore, there is no guarantee that transactions involving derivatives will always be beneficial to the Fund. The use of derivative instruments is prohibited in acquiring investment exposures not otherwise permitted in the Fund's investment description.

EXCHANGE-TRADED FUND RISK "Certain Funds may invest in securities of exchange-traded funds ("ETFs"). These ETFs seek to provide returns similar to the performance of a particular market index or industry sector index. ETFs may not achieve the same return as their benchmark market or industry sector indices due to, among other things, differences in the actual weights of securities held in the ETF versus the weights in the relevant index (any such differences are usually small) and due to the operating and

management expenses of the ETFs. An ETF may, for a variety of reasons, also fail to accurately track the market segment or index that underlies its investment objective. The price of an ETF can also fluctuate and the value of Funds that invest in securities offered by ETFs will change with these fluctuations."

FOREIGN CURRENCY RISK RISK occurs when an underlying fund invests in countries other than Canada or holds assets valued in another currency, which may decline in value relative to the Canadian currency. This situation will adversely affect the returns of those foreign assets held in the underlying fund and the total return of the Fund.

INFLATION RISK is the risk that inflation will affect interest rates and, in turn, make assets within an underlying fund less attractive from a price perspective, thus hurting the overall performance of the Fund.

INTEREST RATE RISK is the chance that interest rates may fluctuate, and thereby may negatively impact the value of the assets within an underlying fund, thus lowering the overall return of the Fund.

LIQUIDITY RISK is the risk that an investment cannot be easily converted into cash. An investment may be less liquid if it is not widely traded, if there are restrictions on the exchange where the trading takes place or due to legal restrictions, the nature of the investment itself, settlement terms, or for other reasons such as a shortage of buyers interested in a particular investment or an entire market. Investments with low liquidity can have dramatic changes in value and can result in loss.

MANAGER RISK is the chance that a fund manager may purchase a poor asset or may dispose of an asset which continues to grow in value; the fund manager may fail to recognize increasing or decreasing market conditions. Any or all of these can directly affect the performance of the Fund.

MARKET RISK is the fundamental risk of investing in the capital markets. It is the risk that the assets of the underlying fund will decline in value simply because the market, as a whole, declines in value, thereby lowering the overall return of the Fund.

REAL ESTATE RISK Real estate by nature is not a liquid asset. There is no formal market for trading in real property and very few records are available to the public, which give terms and conditions of real property transactions. It may take time to sell real estate investments at a reasonable price, limiting the funds ability to respond quickly to changes in economic or investment conditions.

SECURITIES LENDING, REPURCHASE AND REVERSE

REPURCHASE TRANSACTION RISK Funds may engage in securities lending, repurchase and reverse repurchase transactions directly, or may be exposed to these transactions indirectly because of the underlying funds in which they invest. While securities lending, repurchase and reverse repurchase transactions are different, all three arrangements involve the temporary exchange of securities for cash with a simultaneous obligation to redeliver a like quantity of the same securities at a future date. Securities lending is an agreement whereby a fund lends securities through an authorized agent in exchange for a fee and a form of acceptable collateral. Under a repurchase transaction, a fund agrees to sell securities for cash, while at the same time assuming an obligation to repurchase the same securities for cash, usually at a lower price and at a later date. A reverse repurchase transaction is a transaction in which a fund buys securities for cash and simultaneously agrees to resell the same securities for cash, usually at a higher price and at a later date. The risks associated with securities lending, repurchase and reverse repurchase transactions arise when a counterparty, whether it be the borrower, seller or buyer, defaults under the agreement evidencing the transaction. The fund is then forced to make a claim in order to recover its investment. In securities lending or repurchase transactions, the fund could incur a loss if the value of the securities loaned or sold has increased relative to the value of the collateral held by the fund. In the case of a reverse repurchase transaction, the fund could incur a loss if the value of the securities purchased by the fund decreases in value relative to the value of the collateral held by the fund. To limit the risks associated with these transactions, a fund would adhere to controls and limits that are intended to offset these risks and by limiting the amount of exposure to these transactions. A fund would also typically deposit collateral only with lenders that meet certain criteria for creditworthiness and only up to certain limits.

SMALL COMPANY RISK is the result of smaller companies having valuations that tend to be more volatile than those of large established companies. As such, the value of Funds that buy investments in smaller companies may rise and fall significantly.

SOVEREIGN RISK applies when investing abroad as there may be additional risk of the Fund's capital to companies outside of the laws of Canada. Information flow, liquidity, political stability and social policy may all affect the prices of foreign investments and in return the value of the assets within the Fund, thus hurting the overall performance of the Fund.

SPECIALIZATION RISK Some Funds specialize in investing in a particular industry or part of the world. Specialization allows the portfolio advisor to focus on specific areas of the economy, which can boost profits if both the sector and the companies selected prosper. However, if the industry or geographic area experience challenges, the Fund will suffer because there are relatively few other exposures to offset and because securities in the same industry tend to be affected by challenges in a similar manner. The Fund must follow its investment objective and may be required to continue to invest primarily in securities in the industry or geographic area, whether or not it is prosperous.

SUBSTANTIAL SECURITYHOLDER RISK A Fund may have one or more substantial investors who hold a significant amount of securities of the Fund, such as a financial institution or a Top Fund. If a substantial investor decides to redeem its investment in a Fund, the Fund may be forced to sell its investments at an unfavourable market price in order to accommodate such request. The Fund may also be forced to change the composition of its portfolio. Such actions may result in considerable price fluctuations to the Fund's net asset value and negatively impact on its returns. The Funds do, however, have policies and procedures designed to monitor, detect and deter inappropriate short-term or excessive trading. See "Short-Term Trading".

UNDERLYING FUND RISK applies where a segregated fund that invests in units of an underlying fund may be exposed to the risks associated with the underlying fund.

This section of the Fund Facts Booklet contains individual Fund Facts for each segregated fund available through your Manulife RetirementPlus contract. In the Savings Phase you can choose to invest in one or more of these funds.

The individual Fund Facts give you an idea of what each segregated fund invests in, how it has performed and what fees or charges may apply. The description of each segregated fund in the individual Fund Facts is not complete without the following description of your rescission rights and our contact information.

WHAT IF I CHANGE MY MIND?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

FOR MORE INFORMATION

This summary may not contain all the information you need. Please read the contract and the Information Folder or you may contact us at:

Manulife

500 King St N
Waterloo (Ontario) N2J 4C6

www.manulife.ca/investments

Canada, Outside of Quebec 1-888-790-4387,
Quebec & French Business 1-800-355-6776

QUICK FACTS

Date Fund Available: October 2013
Date Fund Created: October 2010

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

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

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	2.24	10.6304	130,882

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

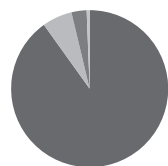
WHAT DOES THE FUND INVEST IN?

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
Total	20.39

Total investments: 464

Investment Segmentation



	% Assets
CANADIAN BONDS & DEBENTURES	90.4
U.S. BONDS	6.2
CASH AND EQUIVALENTS	3.1
GLOBAL BONDS	0.6

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 5 years. Returns are after the MER has been deducted.

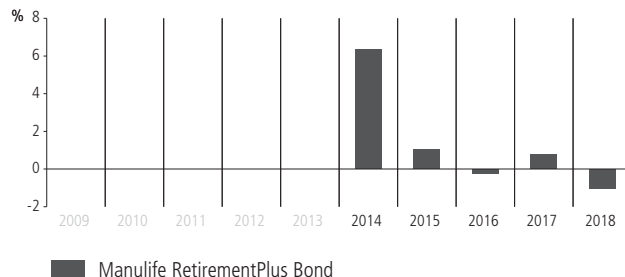
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on October 28, 2013 has \$1,063.00 on December 31, 2018. This works out to an average of 1.19% 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 5 years for a contractholder. In the last 5 years the fund was up in value 3 years and down in value 2 years.



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.

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
Front End Sales Charge	Up to 5% 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 																		
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QUICK FACTS

Date Fund Available: November 2018 **Underlying Fund Manager:** Manulife Asset Management Limited **Total Fund Value:** \$3,939,838
Date Fund Created: November 2014 **Total Units Outstanding:** 389,210 **Portfolio Turnover Rate:** 31.08%

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	2.32	9.9567	78,858

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

WHAT DOES THE FUND INVEST IN?

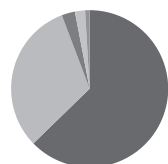
This Segregated Fund, using a Tactical Asset Allocation approach, invests primarily in fixed-income securities of Canadian and foreign issuers. These securities may include federal and provincial government, as well as corporate bonds and debentures. The Fund currently invest most of its assets in units of the Manulife Canadian Unconstrained Bond mutual fund.

Top 10 investments (of the underlying fund)

	%
Gov. of Canada, 2.75%, 12/1/2048	2.63
Ontario (Province of), 2.85%, 6/2/2023	2.18
Canada Housing Trust No.1, 2.55%, 3/15/2025	1.76
Gov. of Canada, 2%, 6/1/2028	1.40
Ontario (Province of), 2.9%, 6/2/2049	1.28
Quebec (Province of), 2.75%, 9/1/2028	1.23
Quebec (Province of), 3.5%, 12/1/2048	1.19
Prime Security Services Borrower LLC, 9.25%, 5/15/2023 144A	1.10
Gov. of Canada, 6/1/2041	1.08
Quebec (Province of), 5.75%, 12/1/2036	0.98
Total	14.82

Total investments: 448

Investment Segmentation



	% Assets
● CANADIAN BONDS & DEBENTURES	63.4
● U.S. BONDS	31.8
● GLOBAL BONDS	2.8
● CASH AND EQUIVALENTS	2.1
● CANADIAN EQUITIES	0.9

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 people seeking income, capital growth and capital preservation. They are also seeking the benefits of a tactical mix of fixed-income instruments. They are comfortable with the risks of investing in global markets.

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.

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HOW RISKY IS IT?

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



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QUICK FACTS

Date Fund Available: October 2013

Underlying Fund Manager: Manulife Asset Management Limited

Total Fund Value: \$117,075,320

Date Fund Created: January 2005

Total Units Outstanding: 7,790,029

Portfolio Turnover Rate: 6.91%

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	2.24	10.8753	235,720

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

WHAT DOES THE FUND INVEST IN?

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

Top 10 investments (of the underlying fund)	%
Federal Home Loan Bank 01/02/2019 DN	1.46
TD Capital Trust IV (FRN), 0.06631%, 6/30/2108	1.26
The Bank of Nova Scotia, 4.5%, 12/16/2025	1.17
Cengage Learning Inc., 6.52963%, 6/7/2023	1.04
Fairfax Financial Holdings Ltd., 4.85%, 4/17/2028 144A	0.99
Morgan Stanley, 3%, 2/7/2024	0.88
Uber Technologies, Inc., 6.28063%, 4/4/2025	0.87
UFC Holdings LLC, 5.56%, 8/18/2023	0.84
SFR Group S.A., 7.375%, 5/1/2026 144A	0.83
Inmarsat Finance PLC, 6.5%, 10/1/2024 144A	0.82
Total	10.16

Total investments: 364

Investment Segmentation

	% Assets
U.S. BONDS	52.4
CANADIAN BONDS & DEBENTURES	36.8
GLOBAL BONDS	6.5
CASH AND EQUIVALENTS	3.8
CANADIAN EQUITIES	2.4
GLOBAL EQUITIES	0.2

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 5 years. Returns are after the MER has been deducted.

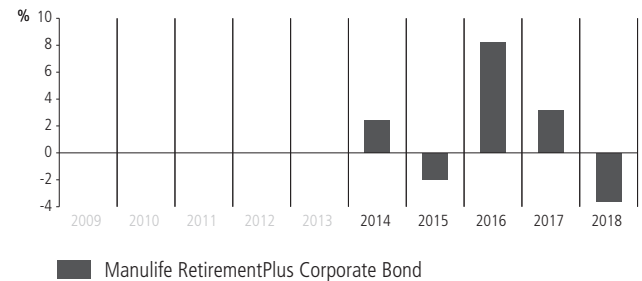
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on October 28, 2013 has \$1,087.50 on December 31, 2018. This works out to an average of 1.63% 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 5 years for a contractholder. In the last 5 years the fund was up in value 3 years and down in value 2 years.



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.

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QUICK FACTS

Date Fund Available: October 2013
Date Fund Created: April 2013

Underlying Fund Manager: Manulife Asset Management Limited
Total Units Outstanding: 37,795,584

Total Fund Value: \$573,367,318
Portfolio Turnover Rate: 4.47%

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	3.00	14.5673	4,929,075

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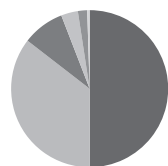
WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Dividend Income mutual fund. The underlying fund invests primarily in Canadian equities.

Top 10 investments (of the underlying fund)	%
Gov. of Canada Treasury Bill, 2/7/2019	7.45
Waste Connections, Inc.	4.12
Roper Technologies, Inc.	4.09
Thermo Fisher Scientific Inc.	4.06
Toronto Dominion Bank	4.02
Canadian Pacific Railway Ltd.	3.21
Amphenol Corporation	3.17
Becton Dickinson & Co., 6.125%	2.86
Brookfield Infrastructure Partners L.P.	2.61
TransUnion	2.60
Total	38.19

Total investments: 124

Investment Segmentation



	% Assets
CANADIAN EQUITIES	50.5
U.S. EQUITIES	35.9
CASH AND EQUIVALENTS	8.7
GLOBAL EQUITIES	3.5
REITS	1.9
CANADIAN BONDS & DEBENTURES	0.5

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 5 years. Returns are after the MER has been deducted.

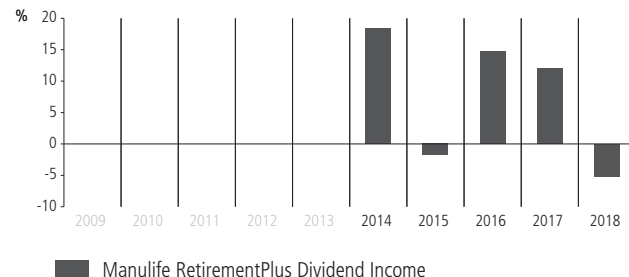
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Average return

A person who invested \$1,000 in the Fund on October 28, 2013 has \$1,456.70 on December 31, 2018. This works out to an average of 7.54% 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 5 years for a contractholder. In the last 5 years the fund was up in value 3 years and down in value 2 years.



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HOW RISKY IS IT?

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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 2013

Underlying Fund Manager: Manulife Asset Management Limited

Total Fund Value: \$48,811,262

Date Fund Created: October 2013

Total Units Outstanding: 5,216,192

Portfolio Turnover Rate: 5.62%

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	2.99	14.1609	720,090

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Dividend Income Plus mutual fund. The underlying fund invests primarily in Canadian equities.

Top 10 investments (of the underlying fund)	%
Constellation Software Inc.	5.01
Alimentation Couche-Tard Inc.	4.77
Canadian National Railway Co.	4.70
Gov. of Canada Treasury Bill, 1/24/2019	4.36
Aritzia Inc.	4.10
Linamar Corp.	3.81
CI Financial Corp	3.52
BlackBerry Limited, 3.75%, 11/13/2020	3.43
CCL Industries Inc.	3.41
Mty Food Group Inc.	3.33
Total	40.44

Total investments: 75

Investment Segmentation

	% Assets
CANADIAN EQUITIES	52.8
U.S. EQUITIES	27.2
GLOBAL EQUITIES	12.4
CASH AND EQUIVALENTS	7.2
CANADIAN BONDS & DEBENTURES	3.4

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 5 years. Returns are after the MER has been deducted.

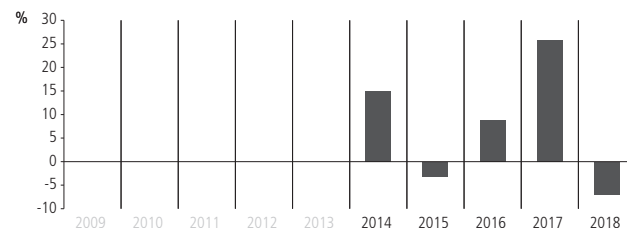
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on October 28, 2013 has \$1,416.10 on December 31, 2018. This works out to an average of 6.95% 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 5 years for a contractholder. In the last 5 years the fund was up in value 3 years and down in value 2 years.



Manulife RetirementPlus Dividend Income Plus 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.

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
Front End Sales Charge	Up to 5% 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 																		
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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.

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 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.
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Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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: May 2019

Fund Manager: Manulife

Total Fund Value: --

Date Fund Created: May 2019

Total Units Outstanding: 525

Portfolio Turnover Rate: --

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	0.00	10.0000	25

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests primarily in Canadian cash and on demand deposit accounts.

This fund did not exist prior to December 2018, so no information is available for the Top 10 Holdings.

This fund did not exist prior to December 2018, so no information is available for the 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 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.

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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. **Manulife is currently waiving the management fee of this fund, at its discretion.** Rather, Manulife is receiving a negotiated fee from Manulife Bank at a level that allows the fund to provide an interest rate comparable to the returns of Canadian money market segregated funds with similar features. This fee arrangement may change or be terminated at any time. **In the event the fee arrangement is terminated, a management fee not exceeding 1.0% may be charged to the fund.** For details about how the guarantees work, see your insurance contract.

Trailing commission

Manulife pays a trailing commission of up to 0.50% 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.

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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 2013

Fund Manager: Manulife

Total Fund Value: \$64,064,653

Date Fund Created: July 2003

Total Units Outstanding: 5,753,500

Portfolio Turnover Rate: --

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	0.00	10.6395	678,708

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests primarily in Canadian cash and cash equivalents.

Top 10 investments	%
Canadian Dollar	99.30
Total	99.30

Total investments: 1

Investment Segmentation

% Assets



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 5 years. Returns are after the MER has been deducted.

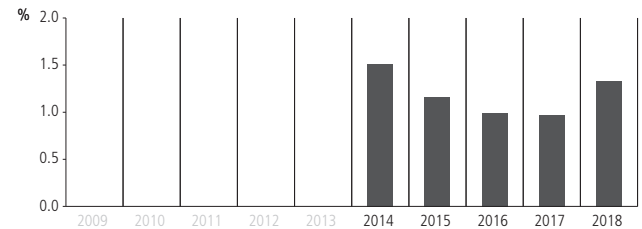
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on October 28, 2013 has \$1,064.00 on December 31, 2018. This works out to an average of 1.21% 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 5 years for a contractholder. In the past 5 years the Fund was up in value.



Manulife RetirementPlus Dollar-Cost Averaging Advantage (capped)

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

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.

HOW RISKY IS IT?

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



WHO IS THIS FUND FOR?

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

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																		
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Trailing commission

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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 2013

Underlying Fund Manager: Manulife Asset Management Limited

Total Fund Value: \$22,008,617

Date Fund Created: April 2011

Total Units Outstanding: 1,894,211

Portfolio Turnover Rate: 18.10%

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	2.31	10.6129	270,963

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Floating Rate Income mutual fund. The underlying fund invests primarily in foreign fixed income investments.

Top 10 investments (of the underlying fund)	%
Station Casinos LLC, 4.81%, 6/8/2023	1.46
Twin River Management Group Inc., 4.5%, 7/10/2020	1.45
Sprint Communications Inc., 4.8125%, 2/3/2024	1.45
GRIACQ TL B 1L U 5.646% 10/01/2025	1.40
McGraw-Hill Global Education Holdings LLC, 6.302%, 5/4/2022	1.37
Cengage Learning Inc., 6.52963%, 6/7/2023	1.33
Tempo Acquisition LLC, 5.302%, 5/1/2024	1.28
Avaya Inc., 6.5295%, 12/13/2024	1.28
Financial & Risk US Holdings Inc, 6.052%, 10/1/2025	1.27
WideOpenWest Finance LLC, 5.5395%, 8/18/2023	1.27
Total	13.55

Total investments: 139

Investment Segmentation

	% Assets
U.S. BONDS	86.0
GLOBAL BONDS	7.6
CANADIAN BONDS & DEBENTURES	4.5
CASH AND EQUIVALENTS	4.4
U.S. EQUITIES	0.9

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 5 years. Returns are after the MER has been deducted.

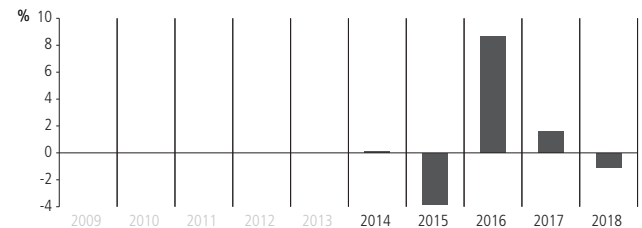
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on October 28, 2013 has \$1,061.30 on December 31, 2018. This works out to an average of 1.16% 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 5 years for a contractholder. In the last 5 years the fund was up in value 3 years and down in value 2 years.



Manulife RetirementPlus Floating Rate Income

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.

1. Sales Charges

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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.

Trailing commission

Manulife pays a trailing commission of up to 0.50% 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 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.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 2013
Date Fund Created: January 2004

Underlying Fund Manager: Manulife Asset Management Limited
Total Units Outstanding: 17,421,693

Total Fund Value: \$291,707,865
Portfolio Turnover Rate: 18.08%

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	2.95	13.3851	217,900

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Fundamental Equity Fund. The underlying fund invests primarily in Canadian equities.

Top 10 investments (of the underlying fund)	%
Royal Bank of Canada	5.32
BCE Inc.	4.92
Toronto Dominion Bank	4.83
Microsoft Corp.	3.94
Canadian Natural Resources Ltd.	3.69
Medtronic plc	3.59
Marsh & McLennan Companies, Inc.	3.52
Suncor Energy Inc.	3.50
CCL Industries Inc.	3.47
Oracle Corp.	3.20
Total	39.97

Total investments: 106

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 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 5 years. Returns are after the MER has been deducted.

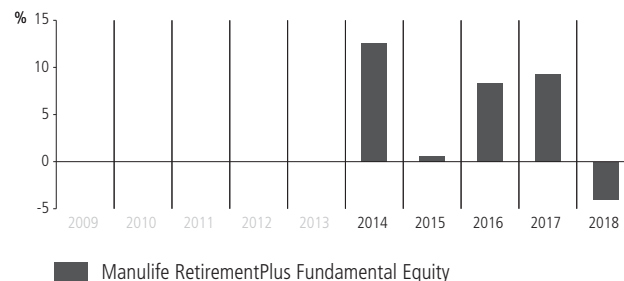
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on October 28, 2013 has \$1,338.50 on December 31, 2018. This works out to an average of 5.80% 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 5 years for a contractholder. In the last 5 years the fund was up in value 4 years and down in value 1 year.



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.

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Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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QUICK FACTS

Date Fund Available: August 2015
Date Fund Created: August 2015

Underlying Fund Manager: Manulife Asset Management Limited
Total Units Outstanding: 39,308,594

Total Fund Value: \$416,615,760
Portfolio Turnover Rate: 11.67%

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	2.88	10.6060	1,037,587

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Fundamental Income mutual fund. The underlying fund invests primarily in a mix of Canadian and/or foreign equities and fixed income.

Top 10 investments (of the underlying fund)	%
Gov. of Canada Treasury Bill, 2/7/2019	3.57
Bank of Nova Scotia	2.71
BCE Inc.	2.60
Royal Bank of Canada	2.55
Canadian Treasury Bill 01/10/2019 Tbill	2.31
Toronto Dominion Bank	2.20
Suncor Energy Inc.	1.94
Canadian Natural Resources Ltd.	1.89
Canadian Imperial Bank of Commerce	1.82
Loblaw Companies Ltd.	1.78
Total	23.38

Total investments: 383

Investment Segmentation

	% Assets
CANADIAN EQUITIES	32.2
CANADIAN BONDS & DEBENTURES	26.7
U.S. EQUITIES	14.0
U.S. BONDS	9.6
GLOBAL EQUITIES	8.4
CASH AND EQUIVALENTS	8.4
GLOBAL BONDS	0.9
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 market.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 3 years. Returns are after the MER has been deducted.

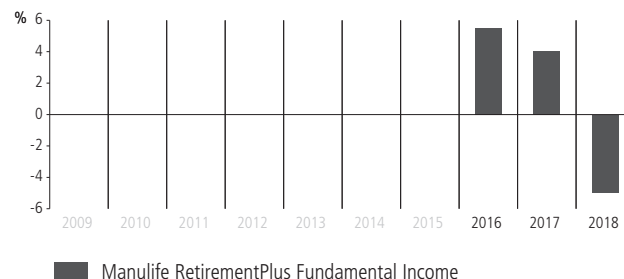
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on August 24, 2015 has \$1,060.60 on December 31, 2018. This works out to an average of 1.77% 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 3 years for a contractholder. In the last 3 years the fund was up in value 2 years and down in value 1 year.



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.

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Trailing commission

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3. Other Fees

Trading Fees 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.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 2013
Date Fund Created: October 2013

Underlying Fund Manager: Manulife Asset Management Limited
Total Units Outstanding: 35,141,405

Total Fund Value: \$470,915,662
Portfolio Turnover Rate: 0.76%

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	2.85	14.3062	3,535,689

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Global Balanced mutual fund. The underlying fund invests in foreign equity and fixed income investments.

Top 10 investments (of the underlying fund)	%
Alphabet Inc.	2.52
JPMorgan Chase & Co.	2.44
Aon PLC	2.23
Gov. of Canada Treasury Bill, 2/7/2019	2.13
Wolters Kluwer N.V. Depositary Receipt	2.11
S&P Global Inc.	2.10
Becton, Dickinson And Company	2.06
L'Air Liquide S.A.	1.96
Visa Inc.	1.86
Gov. of Canada Treasury Bill, 3/21/2019	1.74
Total	21.16

Total investments: 507

Investment Segmentation



	% Assets
GLOBAL EQUITIES	28.4
U.S. EQUITIES	25.7
CANADIAN BONDS & DEBENTURES	16.7
GLOBAL BONDS	10.1
CASH AND EQUIVALENTS	9.8
U.S. BONDS	6.0
CANADIAN EQUITIES	4.2

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 5 years. Returns are after the MER has been deducted.

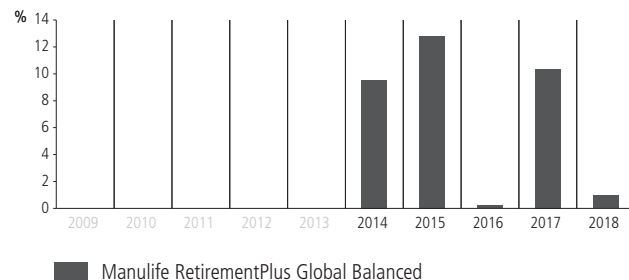
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on October 28, 2013 has \$1,430.60 on December 31, 2018. This works out to an average of 7.17% 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 5 years for a contractholder. In the past 5 years the Fund was up 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.

1. Sales Charges

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FEE	WHAT YOU PAY
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QUICK FACTS

Date Fund Available: September 2014 **Underlying Fund Manager:** Manulife Asset Management Limited **Total Fund Value:** \$51,434,391
Date Fund Created: September 2014 **Total Units Outstanding:** 4,042,891 **Portfolio Turnover Rate:** 15.27%

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	3.21	12.7088	595,415

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

WHAT DOES THE FUND INVEST IN?

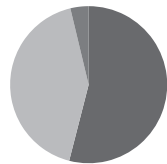
This Segregated Fund invests in the Manulife Global Dividend mutual fund. The underlying fund invests primarily in foreign equities.

Top 10 investments (of the underlying fund)

	%
Nestlé S.A.	4.08
Johnson & Johnson	3.89
Amcor Ltd.	3.77
Microsoft Corp.	3.70
Apple Inc.	3.56
Wells Fargo & Co.	3.33
Heineken N.V.	3.09
Chubb Limited	3.02
Compagnie Générale des Établissements Michelin	2.88
Verizon Communications Inc.	2.82
Total	34.14

Total investments: 48

Investment Segmentation



	% Assets
GLOBAL EQUITIES	54.1
U.S. EQUITIES	42.4
CASH AND EQUIVALENTS	3.8

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 4 years. Returns are after the MER has been deducted.

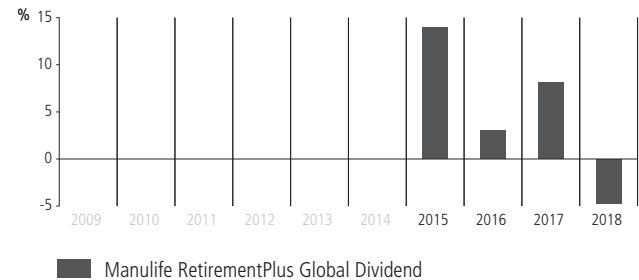
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on September 19, 2014 has \$1,270.90 on December 31, 2018. This works out to an average of 5.76% 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 4 years for a contractholder. In the last 4 years the fund was up in value 3 years and down in value 1 year.



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.

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QUICK FACTS

Date Fund Available: October 2013

Underlying Fund Manager: Manulife Asset Management Limited

Total Fund Value: \$279,439,926

Date Fund Created: October 2013

Total Units Outstanding: 16,616,381

Portfolio Turnover Rate: 0.92%

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	3.30	16.1442	2,888,496

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

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)

	%
JPMorgan Chase & Co.	3.74
Aon PLC	3.59
Alphabet Inc.	3.55
S&P Global Inc.	3.49
Gov. of Canada Treasury Bill, 3/21/2019	3.45
Becton, Dickinson And Company	3.36
Wolters Kluwer N.V. Depositary Receipt	3.21
L'Air Liquide S.A.	3.01
Visa Inc.	2.83
Novartis AG Sponsored ADR	2.44
Total	32.66

Total investments: 77

Investment Segmentation



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 5 years. Returns are after the MER has been deducted.

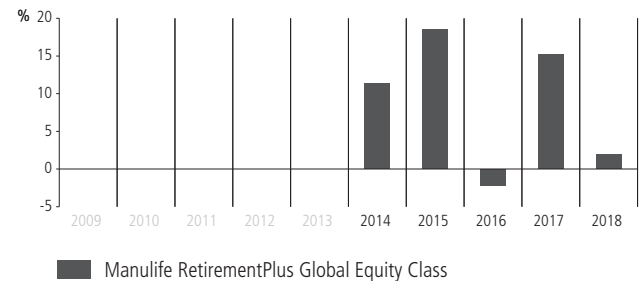
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on October 28, 2013 has \$1,614.40 on December 31, 2018. This works out to an average of 9.70% 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 5 years for a contractholder. In the last 5 years the fund was up in value 4 years and down in value 1 year.



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HOW RISKY IS IT?

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WHO IS THIS FUND FOR?

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QUICK FACTS

Date Fund Available: October 2013
Date Fund Created: October 2013

Underlying Fund Manager: Manulife Asset Management Limited
Total Units Outstanding: 3,466,514

Total Fund Value: \$44,386,693
Portfolio Turnover Rate: 3.83%

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	3.34	12.2781	1,161,653

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

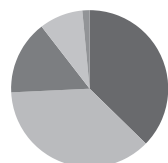
WHAT DOES THE FUND INVEST IN?

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

Top 10 investments (of the underlying fund)	%
American Tower Corporation (REIT) REIT	9.00
Enbridge Inc.	8.60
VINCI SA	6.08
National Grid PLC	6.05
Kinder Morgan, Inc.	4.89
The Williams Companies, Inc.	4.64
Crown Castle International Corp. (REIT) REIT	4.05
Atlantia S.p.A.	3.15
Transurban Group	3.15
Transcanada Corp.	2.84
Total	52.45

Total investments: 39

Investment Segmentation



	% Assets
GLOBAL EQUITIES	37.4
U.S. EQUITIES	37.0
CANADIAN EQUITIES	15.3
REITS	9.0
CASH AND EQUIVALENTS	1.5

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 5 years. Returns are after the MER has been deducted.

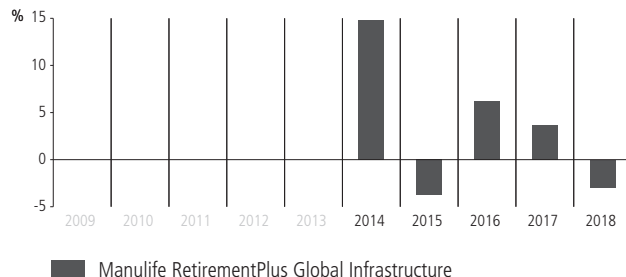
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on October 28, 2013 has \$1,227.80 on December 31, 2018. This works out to an average of 4.05% 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 5 years for a contractholder. In the last 5 years the fund was up in value 3 years and down in value 2 years.



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.

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QUICK FACTS

Date Fund Available: October 2013

Underlying Fund Manager: Manulife Asset Management Limited

Total Fund Value: \$73,038,689

Date Fund Created: October 2013

Total Units Outstanding: 6,879,943

Portfolio Turnover Rate: 10.68%

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	2.86	11.3235	81,234

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Global Managed Volatility Portfolio mutual fund. The underlying fund invests primarily in ETFs to gain exposure to foreign equity and fixed income investments.

Top 10 investments (of the underlying fund)

	%
VanEck Vectors ETF Trust - VanEck Vectors J.P. Morgan EM Local Currency Bond ETF	5.31
SPDR Barclays Capital High Yield	4.60
Suncor Energy Inc.	1.95
Canadian Natural Resources Ltd.	1.85
Vanguard FTSE Europe ETF	1.24
Royal Bank of Canada	1.12
Toronto Dominion Bank	1.02
Vanguard ETF	0.98
Merit Trust 01/02/2019 DN	0.96
Vanguard FTSE Developed Markets ETF	0.89
Total	19.92

Total investments: 21837

Investment Segmentation



	% Assets
U.S. EQUITIES	37.0
CANADIAN EQUITIES	21.0
U.S. BONDS	11.6
GLOBAL EQUITIES	10.9
CANADIAN BONDS & DEBENTURES	10.5
CASH AND EQUIVALENTS	8.3
GLOBAL BONDS	1.2

ARE THERE ANY GUARANTEES?

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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 and bond markets.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 5 years. Returns are after the MER has been deducted.

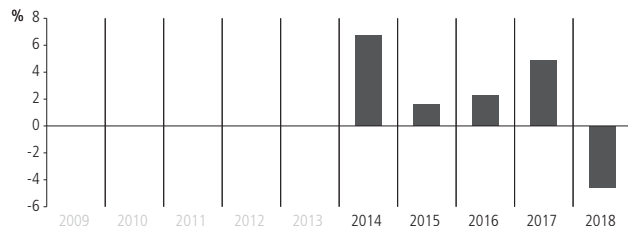
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on October 28, 2013 has \$1,132.40 on December 31, 2018. This works out to an average of 2.43% 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 5 years for a contractholder. In the last 5 years the fund was up in value 4 years and down in value 1 year.



Manulife RetirementPlus Global Managed Volatility

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?

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Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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: September 2014 **Underlying Fund Manager:** Manulife Asset Management Limited **Total Fund Value:** \$92,609,619
Date Fund Created: September 2014 **Total Units Outstanding:** 8,447,482 **Portfolio Turnover Rate:** 11.66%

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	2.73	12.2969	972,913

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Global Strategic Balanced Yield mutual fund. The underlying fund invests primarily in foreign equities and fixed income investments.

Top 10 investments (of the underlying fund)

	%
Nestlé S.A.	2.38
Johnson & Johnson	2.24
Apple Inc.	2.18
Microsoft Corp.	2.13
Amcor Ltd.	2.09
Wells Fargo & Co.	1.93
Heineken N.V.	1.79
Chubb Limited	1.68
Verizon Communications Inc.	1.63
Compagnie Générale des Établissements Michelin	1.62
Total	19.66

Total investments: 321

Investment Segmentation



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 4 years. Returns are after the MER has been deducted.

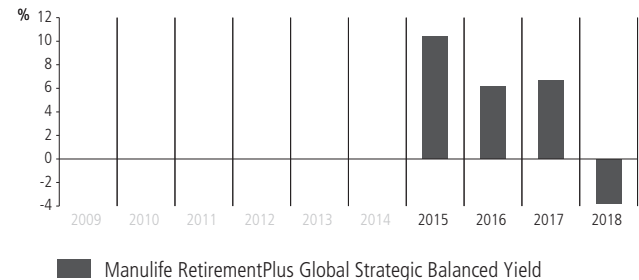
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on September 19, 2014 has \$1,229.70 on December 31, 2018. This works out to an average of 4.95% 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 4 years for a contractholder. In the last 4 years the fund was up in value 3 years and down in value 1 year.



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

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.

HOW RISKY IS IT?

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



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 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 5% 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)	<p>If you sell within:</p> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	5.50	2 years of buying	5.00	3 years of buying	5.00	4 years of buying	4.00	5 years of buying	4.00	6 years of buying	3.00	7 years of buying	2.00	After 7 years	0.00	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <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
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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.

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 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.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 2013
Date Fund Created: October 2013

Fund Manager: Manulife
Total Units Outstanding: 1,498,279

Total Fund Value: \$15,898,765
Portfolio Turnover Rate: 30.04%

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	2.55	10.5885	1,399,161

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

WHAT DOES THE FUND INVEST IN?

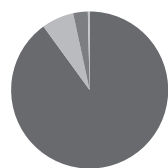
This Segregated Fund directly or indirectly invests in Manulife Retirement Income Fund and may also invest in a replicating portfolio. The underlying funds primarily invest in government and corporate debt securities.

Top 10 investments (of the underlying fund)	%
MAM Ultra Long Duration Fixed Income Fund	45.80
MAM Canadian Core Fixed Income	22.46
MAM Long Duration Fixed Income Fund	22.41
Total	90.67

Total investments: 3

* A replicating portfolio holds cash and derivatives, and is designed to produce a pre-tax return that is approximately equal to the pre-tax return of a direct investment in the underlying fund.

Investment Segmentation



	% Assets
CANADIAN BONDS & DEBENTURES	86.5
CASH AND EQUIVALENTS	6.4
U.S. BONDS	2.9
GLOBAL BONDS	0.4

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 5 years. Returns are after the MER has been deducted.

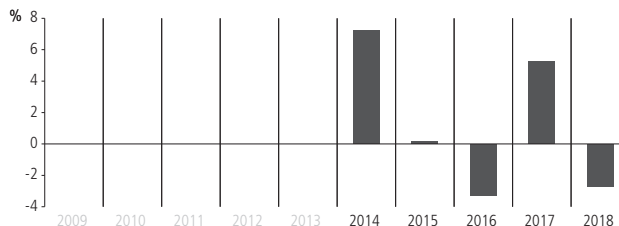
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on October 28, 2013 has \$1,058.90 on December 31, 2018. This works out to an average of 1.11% 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 5 years for a contractholder. In the last 5 years the fund was up in value 3 years and down in value 2 years.



Manulife RetirementPlus Guaranteed Income

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 sales charge option you choose and the Fund category in which you originally purchased units.

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY		HOW IT WORKS																																			
Front End Sales Charge	Not applicable as you paid up to 5% of the amount you invested at the time of Deposit.		<ul style="list-style-type: none"> You paid up to 5% of the amount you invested at the time of purchase prior to Transitioning to the Guaranteed Income Fund. This amount was deducted from the amount you invested. It was paid as a commission. 																																			
Deferred Sales Charge (DSC)	If you originally purchased units of a Money market fund (excluding a Dollar-Cost Averaging Fund)	If you originally purchased units of Bond, Dividend, Asset Allocation, Balanced, Equity funds, and/or a Dollar-Cost Averaging Fund	<ul style="list-style-type: none"> The sales charge you pay depends on the Fund category in which you originally purchase Units The sales charge is deducted FROM the amount you sell You can sell up to 10% of your units each year without paying a sales charge 																																			
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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.

Trailing commission

Manulife pays a trailing commission of up to 0.50% 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.

Transition commission

Manulife pays a Transition commission of up to 1% of the Market Value of any amount transitioned to this Fund.

3. Other Fees

Trading Fees are paid to Manulife.

FEE	WHAT YOU PAY
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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: May 2018

Underlying Fund Manager: Manulife Asset Management Limited

Total Fund Value: \$89,032,174

Date Fund Created: May 2018

Total Units Outstanding: 8,878,333

Portfolio Turnover Rate: --

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	0.98	10.0549	859,482

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

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 Fm 03/18/2019	2.85
Prime Trust 01/10/2019 DN	2.85
Total	35.60

Total investments: 59



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 looking for liquidity.

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 0% 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 																		
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2. Ongoing Fund Expenses

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Trailing commission

Manulife pays a trailing commission of up to 0.10% 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 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.
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Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 2013
Date Fund Created: December 2000

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

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

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	2.85	12.5512	10,479,848

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

WHAT DOES THE FUND INVEST IN?

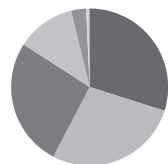
This Segregated Fund invests in the Manulife Monthly High Income mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

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
Total	27.65

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?

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 5 years. Returns are after the MER has been deducted.

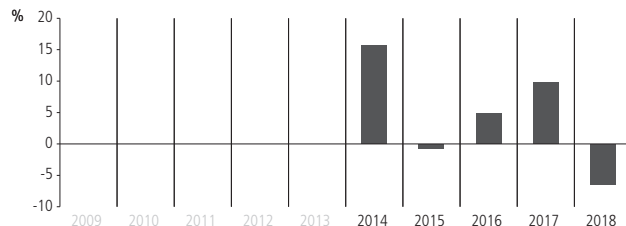
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on October 28, 2013 has \$1,255.10 on December 31, 2018. This works out to an average of 4.49% 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 5 years for a contractholder. In the last 5 years the fund was up in value 3 years and down in value 2 years.



Manulife RetirementPlus Monthly High Income

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.

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
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Trailing commission

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3. Other Fees

Trading Fees 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.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 2013

Underlying Fund Manager: Manulife Asset Management Limited

Total Fund Value: \$556,174,461

Date Fund Created: October 2012

Total Units Outstanding: 36,707,171

Portfolio Turnover Rate: 6.47%

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	2.79	13.0532	5,963,425

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Strategic Balanced Yield mutual fund. The underlying fund invests primarily in foreign equities and foreign fixed income investments.

Top 10 investments (of the underlying fund)

	%
Microsoft Corp.	3.60
Citigroup Inc.	2.72
Lennar Corporation	2.66
Apple Inc.	2.31
Bank of America Corp.	2.25
Allergan plc	1.96
The Goldman Sachs Group, Inc.	1.95
Kinder Morgan, Inc.	1.92
Wells Fargo & Co.	1.66
Amgen Inc.	1.61
Total	22.65

Total investments: 529

Investment Segmentation

	% Assets
U.S. EQUITIES	45.5
U.S. BONDS	26.9
GLOBAL BONDS	14.6
GLOBAL EQUITIES	7.7
CASH AND EQUIVALENTS	4.1
CANADIAN BONDS & DEBENTURES	1.9
CANADIAN EQUITIES	1.7
REITS	1.1

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 5 years. Returns are after the MER has been deducted.

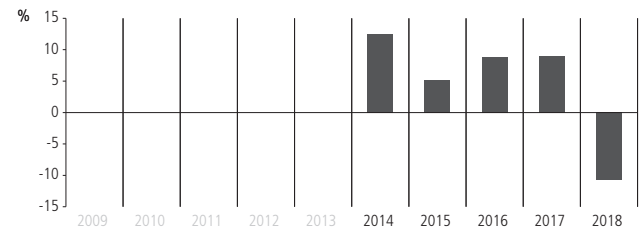
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on October 28, 2013 has \$1,305.30 on December 31, 2018. This works out to an average of 5.28% 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 5 years for a contractholder. In the last 5 years the fund was up in value 4 years and down in value 1 year.



Manulife RetirementPlus Strategic Balanced Yield

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.

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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.

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 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.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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: August 2015
Date Fund Created: August 2015

Underlying Fund Manager: Manulife Asset Management Limited
Total Units Outstanding: 36,376,520

Total Fund Value: \$416,453,263
Portfolio Turnover Rate: 6.45%

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	2.78	11.3691	3,424,501

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Strategic Dividend Bundle mutual fund. The underlying fund invests primarily in securities of the other mutual funds to gain exposure to Canadian and foreign equity and fixed income securities.

Top 10 investments (of the underlying fund)	%
Manulife Dividend Income Fund	40.25
Manulife Strategic Income Fund	30.54
Manulife Dividend Income Plus Fund	19.85
Manulife Global Unconstrained Bond Fund	10.16
Total	100.80

Total investments: 4

Investment Segmentation



	% Assets
CANADIAN EQUITIES	30.9
U.S. EQUITIES	21.3
U.S. BONDS	20.6
GLOBAL BONDS	16.2
CASH AND EQUIVALENTS	6.8
GLOBAL EQUITIES	3.9
CANADIAN BONDS & DEBENTURES	2.4
REITS	0.8

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 3 years. Returns are after the MER has been deducted.

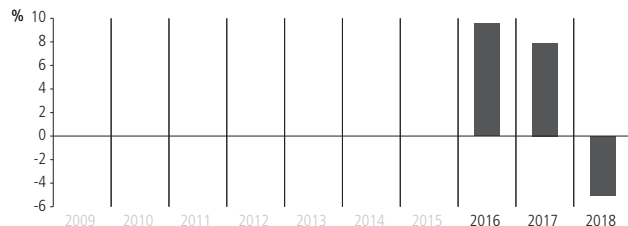
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on August 24, 2015 has \$1,136.90 on December 31, 2018. This works out to an average of 3.90% 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 3 years for a contractholder. In the last 3 years the fund was up in value 2 years and down in value 1 year.



Manulife RetirementPlus Strategic Dividend Bundle

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

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.

HOW RISKY IS IT?

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



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 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 5% 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 																		
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Trailing commission

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Trading Fees 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.
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QUICK FACTS

Date Fund Available: October 2013
Date Fund Created: April 2006

Underlying Fund Manager: Manulife Asset Management Limited
Total Units Outstanding: 43,539,824

Total Fund Value: \$677,474,625
Portfolio Turnover Rate: 5.80%

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	2.61	11.5020	4,308,452

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

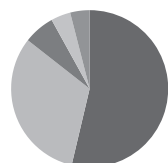
WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Strategic Income mutual fund. The underlying fund invests primarily in foreign fixed income investments.

Top 10 investments (of the underlying fund)	%
Brazil, 10%, 1/1/2023	1.38
Mexico City Airport Trust, 5.5%, 7/31/2047 144A	1.03
Ireland, 3.9%, 3/20/2023	0.93
Ireland, 3.4%, 3/18/2024	0.90
Gov. of Canada, 1.25%, 11/1/2019	0.89
Wachovia Capital Trust III (FRN), 5.8%, 12/31/2049	0.85
Brazil, 10%, 1/1/2021	0.84
Singapore, 3.25%, 9/1/2020	0.64
Swiss Insured Brazil Power Finance S.a r.l., 9.85%, 7/16/2032 144A	0.63
Mexico City Airport Trust, 3.875%, 10/31/2028 144A	0.59
Total	8.68

Total investments: 515

Investment Segmentation



	% Assets
● U.S. BONDS	55.8
● GLOBAL BONDS	33.2
● CASH AND EQUIVALENTS	6.6
● CANADIAN BONDS & DEBENTURES	4.2
● U.S. EQUITIES	4.2

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 5 years. Returns are after the MER has been deducted.

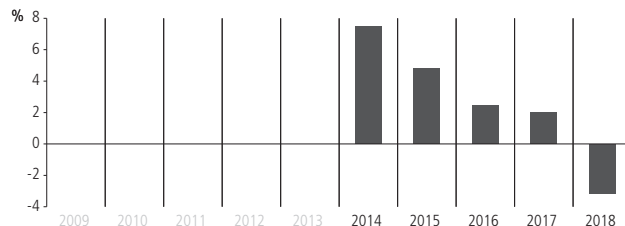
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on October 28, 2013 has \$1,150.20 on December 31, 2018. This works out to an average of 2.74% 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 5 years for a contractholder. In the last 5 years the fund was up in value 4 years and down in value 1 year.



Manulife RetirementPlus Strategic Income

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.

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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.

Trailing commission

Manulife pays a trailing commission of up to 0.50% 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 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.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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: April 2015

Date Fund Created: April 2015

Underlying Fund Manager: Manulife Asset Management Limited

Total Units Outstanding: 342,037

Total Fund Value: \$3,516,733

Portfolio Turnover Rate: 74.26%

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	2.31	10.2449	57,904

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Strategic Investment Grade Global Bond mutual fund. The underlying fund invests primarily in foreign fixed income investments.

Top 10 investments (of the underlying fund)	%
Norway, 3.75%, 5/25/2021	1.44
Singapore, 3.25%, 9/1/2020	1.36
Denmark, 1.75%, 11/15/2025	1.19
Mexico City Airport Trust, 5.5%, 7/31/2047 144A	1.10
Singapore, 2.5%, 6/1/2019	1.09
Philippines, 3.5%, 3/20/2021	1.06
Gov. of Canada, 1.25%, 11/1/2019	1.04
Ireland, 5%, 10/18/2020	0.99
Norway, 4.5%, 5/22/2019	0.90
Wachovia Capital Trust III (FRN), 5.8%, 12/31/2049	0.88
Total	11.05

Total investments: 306

Investment Segmentation

	% Assets
U.S. BONDS	42.6
GLOBAL BONDS	36.7
CASH AND EQUIVALENTS	12.4
CANADIAN BONDS & DEBENTURES	8.1
U.S. EQUITIES	3.3

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 bond market.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 3 years. Returns are after the MER has been deducted.

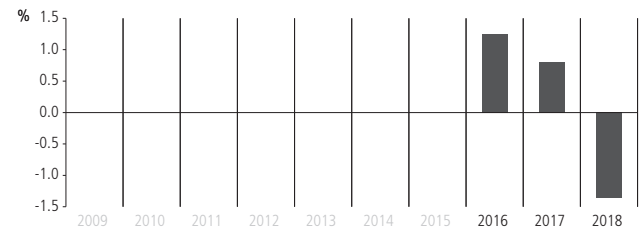
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on April 30, 2015 has \$1,024.50 on December 31, 2018. This works out to an average of 0.66% 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 3 years for a contractholder. In the last 3 years the fund was up in value 2 years and down in value 1 year.



Manulife RetirementPlus Strategic Investment Grade Global Bond

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.

1. Sales Charges

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Trailing commission

Manulife pays a trailing commission of up to 0.50% 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.

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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 2013
Date Fund Created: October 2013

Underlying Fund Manager: Manulife Asset Management Limited
Total Units Outstanding: 17,929,054

Total Fund Value: \$283,441,968
Portfolio Turnover Rate: 7.40%

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	3.19	14.9902	3,297,884

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

WHAT DOES THE FUND INVEST IN?

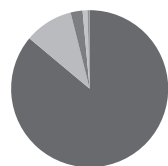
This Segregated Fund invests in the Manulife U.S. All Cap Equity mutual fund. The underlying fund invests in U.S. equity investments.

Top 10 investments (of the underlying fund)

	%
Amazon.com, Inc.	8.39
Alphabet Inc.	5.30
Lennar Corporation	5.27
Facebook, Inc.	5.00
Bank of America Corp.	4.82
Polaris Industries Inc.	4.53
Citigroup Inc.	4.42
Apple Inc.	4.33
The Goldman Sachs Group, Inc.	3.85
Workday, Inc.	3.62
Total	49.54

Total investments: 45

Investment Segmentation



	% Assets
U.S. EQUITIES	89.2
GLOBAL EQUITIES	10.4
REITS	2.6
CANADIAN EQUITIES	1.0
CASH AND EQUIVALENTS	0.5

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 5 years. Returns are after the MER has been deducted.

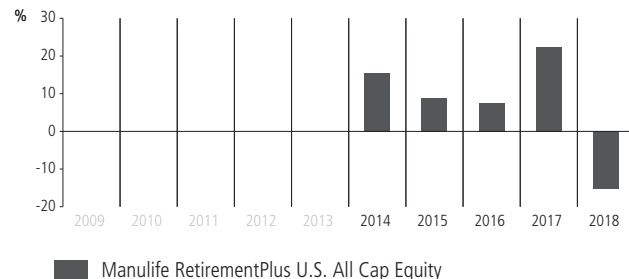
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on October 28, 2013 has \$1,499.00 on December 31, 2018. This works out to an average of 8.14% 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 5 years for a contractholder. In the last 5 years the fund was up in value 4 years and down in value 1 year.



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.

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3. Other Fees

Trading Fees are paid to Manulife.

FEE	WHAT YOU PAY
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Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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: May 2018
Date Fund Created: October 2007

Underlying Fund Manager: Manulife Asset Management Limited
Total Units Outstanding: 25,706,556

Total Fund Value: \$477,699,866
Portfolio Turnover Rate: 15.30%

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	3.14	9.8096	792,583

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

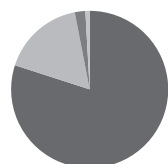
WHAT DOES THE FUND INVEST IN?

The Segregated Fund currently invests most of its assets in units of the Manulife U.S. Dividend Income mutual fund. The underlying fund invests in a mix of U.S. equities. The underlying fund invests either directly or through one or more underlying funds.

Top 10 investments (of the underlying fund)	%
United States Treasury Bill 01/02/2019	8.82
Federal Home Loan Bank 01/02/2019 DN	4.62
U.S Dept. of the Treasury Treasury Bill, 4/4/2019	4.38
Roper Technologies, Inc.	4.16
Visa Inc.	4.13
Waste Connections, Inc.	4.10
Thermo Fisher Scientific Inc.	4.07
Amphenol Corporation	3.54
Becton Dickinson & Co., 6.125%	3.04
Danaher Corporation	2.86
Total	43.74

Total investments: 79

Investment Segmentation



	% Assets
U.S. EQUITIES	81.5
CASH AND EQUIVALENTS	17.3
GLOBAL EQUITIES	2.2
REITS	0.9

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 people seeking potential capital growth and some income. They are comfortable with the risks of investing in U.S. equities.

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 5% 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 																		
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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 2013
Date Fund Created: July 2008

Underlying Fund Manager: Manulife Asset Management Limited
Total Units Outstanding: 12,068,371

Total Fund Value: \$327,390,421
Portfolio Turnover Rate: 6.12%

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	3.24	18.5386	1,547,128

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

WHAT DOES THE FUND INVEST IN?

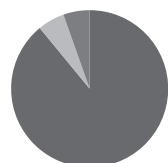
This Segregated Fund invests in the Manulife U.S. Equity mutual fund. The underlying fund invests primarily in foreign equities.

Top 10 investments (of the underlying fund)

	%
Verisk Analytics, Inc.	4.39
United States Treasury Bill 01/24/2019	4.38
Alphabet Inc.	4.30
Marsh & McLennan Companies, Inc.	4.07
Visa Inc.	3.88
Becton, Dickinson And Company	3.74
Comcast Corporation	3.57
CME Group Inc.	3.49
Willis Towers Watson Public Limited Company	2.79
Procter & Gamble Company	2.74
Total	37.36

Total investments: 65

Investment Segmentation



	% Assets
U.S. EQUITIES	89.3
CASH AND EQUIVALENTS	5.6
GLOBAL EQUITIES	5.4

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 5 years. Returns are after the MER has been deducted.

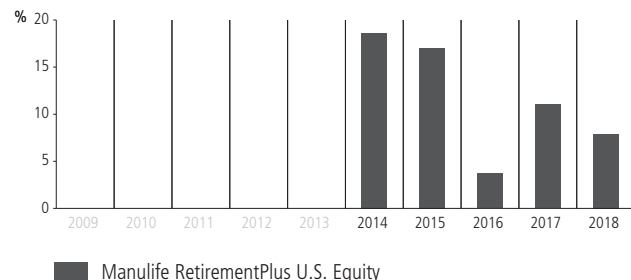
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on October 28, 2013 has \$1,853.90 on December 31, 2018. This works out to an average of 12.67% 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 5 years for a contractholder. In the past 5 years the Fund was up 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.

1. Sales Charges

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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.

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

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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.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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QUICK FACTS

Date Fund Available: April 2014
Date Fund Created: April 2014

Underlying Fund Manager: Manulife Asset Management Limited
Total Units Outstanding: 101,722,782

Total Fund Value: \$1,187,463,978
Portfolio Turnover Rate: 4.93%

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	2.79	12.1710	6,248,143

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

WHAT DOES THE FUND INVEST IN?

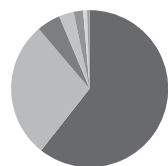
This Segregated Fund invests in the Manulife U.S. Monthly High Income mutual fund. The underlying fund invests in U.S. equity and fixed income investments.

Top 10 investments (of the underlying fund)

	%
Roper Technologies, Inc.	4.08
Thermo Fisher Scientific Inc.	4.02
Waste Connections, Inc.	4.01
Visa Inc.	3.72
Gov. of Canada Treasury Bill, 2/7/2019	3.33
Amphenol Corporation	3.07
Becton Dickinson & Co., 6.125%	2.91
TransUnion	2.63
DTE Energy Company, 6.5%	2.44
Danaher Corporation	2.43
Total	32.64

Total investments: 785

Investment Segmentation



	% Assets
U.S. EQUITIES	62.5
U.S. BONDS	29.1
CASH AND EQUIVALENTS	5.0
GLOBAL BONDS	3.2
GLOBAL EQUITIES	2.0
REITS	0.8
CANADIAN BONDS & DEBENTURES	0.5

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 4 years. Returns are after the MER has been deducted.

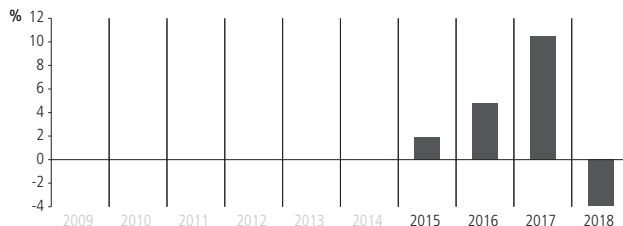
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on April 7, 2014 has \$1,217.10 on December 31, 2018. This works out to an average of 4.24% 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 4 years for a contractholder. In the last 4 years the fund was up in value 3 years and down in value 1 year.



Manulife RetirementPlus U.S. Monthly High Income

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.

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QUICK FACTS

Date Fund Available: October 2013

Underlying Fund Manager: Manulife Asset Management Limited

Total Fund Value: \$11,534,854

Date Fund Created: October 2013

Total Units Outstanding: 918,556

Portfolio Turnover Rate: 47.58%

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	2.50	12.1990	147,879

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

WHAT DOES THE FUND INVEST IN?

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

Top 10 investments (of the underlying fund)

	%
CCO Holdings LLC, 5.125%, 5/1/2027	1.51
CSI Compressco LP, 7.25%, 8/15/2022	1.11
Coinstar Funding Llc, 5.216%, 4/25/2047	1.01
Expedia Group, Inc., 3.8%, 2/15/2028	1.00
Crown Castle International Corp. (REIT) REIT, 6.875%	0.95
BBCMS 2018-Tall Mortgage Trust, 4.214%, 3/16/2037 144A	0.95
Teck Resources Ltd., 6.25%, 7/15/2041	0.95
Bausch Health Companies Inc., 5.875%, 5/15/2023	0.89
Wyndham Destinations Inc., 5.1%, 10/1/2025	0.88
Eldorado Resorts Inc., 7%, 8/1/2023	0.84
Total	10.09

Total investments: 223

Investment Segmentation

	% Assets
U.S. BONDS	84.9
GLOBAL BONDS	9.2
CANADIAN BONDS & DEBENTURES	4.9
CASH AND EQUIVALENTS	2.6
U.S. EQUITIES	1.7
GLOBAL EQUITIES	0.2

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 5 years. Returns are after the MER has been deducted.

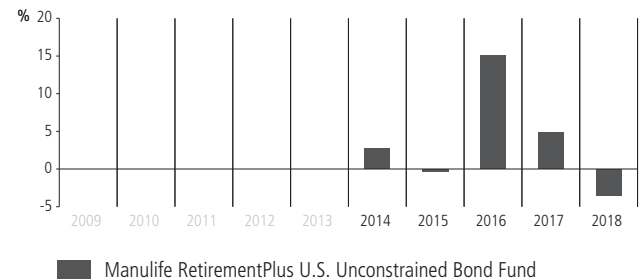
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on October 28, 2013 has \$1,219.90 on December 31, 2018. This works out to an average of 3.92% 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 5 years for a contractholder. In the last 5 years the fund was up in value 3 years and down in value 2 years.



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?

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QUICK FACTS

Date Fund Available: October 2013
Date Fund Created: October 2013

Underlying Fund Manager: Manulife Asset Management Limited
Total Units Outstanding: 4,016,290

Total Fund Value: \$48,843,157
Portfolio Turnover Rate: 8.38%

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	2.82	11.3206	348,357

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

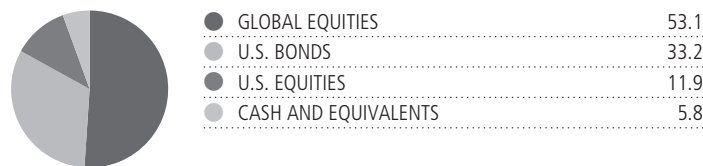
WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Value Balanced mutual fund. The underlying fund invests primarily in foreign equity and fixed income investments.

Top 10 investments (of the underlying fund)	%
U.S Dept. of the Treasury, 2.25%, 2/29/2020	33.22
Merit Trust 01/02/2019 DN	4.82
Patners Group Holding AG	2.12
Crest Nicholson Holdings plc	2.03
Betsson AB	1.92
CarSales.Com Ltd.	1.77
Comcast Corporation	1.67
Jones Lang LaSalle Incorporated	1.52
Fastenal Company	1.49
Mastercard Incorporated	1.43
Total	52.00

Total investments: 111

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 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 5 years. Returns are after the MER has been deducted.

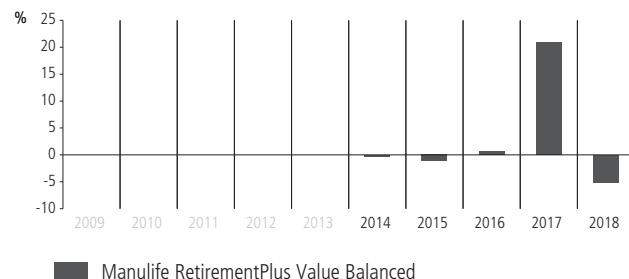
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on October 28, 2013 has \$1,132.10 on December 31, 2018. This works out to an average of 2.43% 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 5 years for a contractholder. In the last 5 years the fund was up in value 2 years and down in value 3 years.



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?

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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 2013

Underlying Fund Manager: Manulife Asset Management Limited

Total Fund Value: \$156,533,798

Date Fund Created: October 2013

Total Units Outstanding: 11,895,920

Portfolio Turnover Rate: 4.96%

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	3.27	13.8657	2,031,069

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

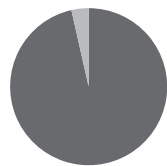
WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife World Investment mutual fund. The underlying fund invests primarily in foreign equities.

Top 10 investments (of the underlying fund)	%
Aon PLC	4.92
Intertek Group PLC	3.79
Wolters Kluwer N.V. Depositary Receipt	3.72
L'Air Liquide S.A.	3.50
Seven & i Holdings Co., Ltd.	3.37
Halma PLC	2.77
Croda International PLC	2.73
ASSA ABLOY AB (publ)	2.69
RELX PLC	2.61
Sika AG	2.49
Total	32.57

Total investments: 60

Investment Segmentation



	% Assets
● GLOBAL EQUITIES	96.2
● CASH AND EQUIVALENTS	3.5

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 5 years. Returns are after the MER has been deducted.

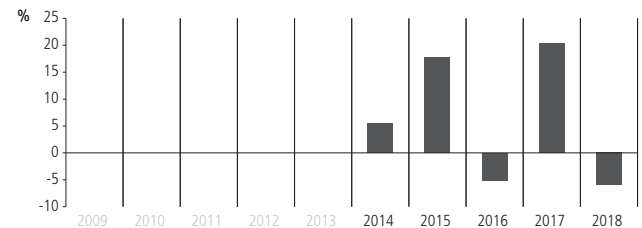
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on October 28, 2013 has \$1,386.60 on December 31, 2018. This works out to an average of 6.52% 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 5 years for a contractholder. In the last 5 years the fund was up in value 3 years and down in value 2 years.



Manulife RetirementPlus World Investment

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.

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
Front End Sales Charge	Up to 5% 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 																		
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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.

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 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.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 2013

Underlying Fund Manager: Manulife Asset Management Limited

Total Fund Value: \$200,138,808

Date Fund Created: October 2010

Total Units Outstanding: 14,873,064

Portfolio Turnover Rate: 7.99%

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	2.75	11.4309	2,512,187

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Yield Opportunities mutual fund. The underlying fund invests primarily in Canadian and/or global equities and fixed income investments.

Top 10 investments (of the underlying fund)

	%
Gov. of Canada, 3.5%, 12/1/2045	1.81
Prime Security Services Borrower LLC, 9.25%, 5/15/2023 144A	1.03
Federal Home Loan Bank 01/02/2019 DN	0.91
Kraft Heinz Foods Company, 7.125%, 8/1/2039 144A	0.91
U.S Dept. of the Treasury, 3%, 5/15/2047	0.89
BWAY Corp., 5.65806%, 4/3/2024	0.78
Exor N.V.	0.74
American Tower Corporation (REIT) REIT	0.72
Brookfield Property Partners L.P.	0.72
The Charles Schwab Corporation	0.72
Total	9.23

Total investments: 446

Investment Segmentation

	% Assets
U.S. BONDS	47.6
CANADIAN BONDS & DEBENTURES	22.5
CANADIAN EQUITIES	9.1
U.S. EQUITIES	8.6
GLOBAL BONDS	5.8
GLOBAL EQUITIES	5.6
CASH AND EQUIVALENTS	2.8
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 5 years. Returns are after the MER has been deducted.

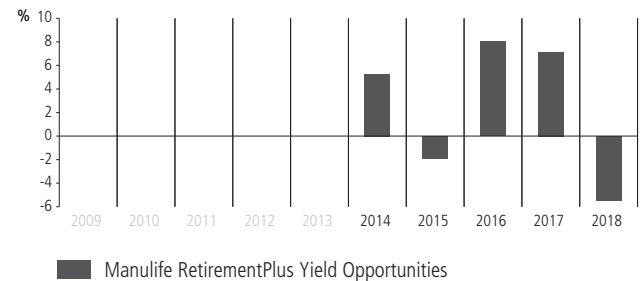
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on October 28, 2013 has \$1,143.10 on December 31, 2018. This works out to an average of 2.62% 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 5 years for a contractholder. In the last 5 years the fund was up in value 3 years and down in value 2 years.



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.

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SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
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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.

Trailing commission

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3. Other Fees

Trading Fees 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.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 2013

Underlying Fund Manager: 1832 Asset Management L.P.

Total Fund Value: \$12,210,809

Date Fund Created: October 2012

Total Units Outstanding: 997,684

Portfolio Turnover Rate: 18.85%

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	2.98	11.6530	224,362

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

WHAT DOES THE FUND INVEST IN?

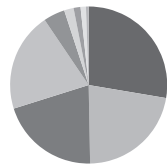
This Segregated Fund invests in the Dynamic Strategic Yield mutual fund. The underlying fund invests primarily in Canadian equities and fixed income investments.

Top 10 investments (of the underlying fund)

	%
Gov. of Canada, 0.0225%, 6/1/2029	2.48
U.S Dept. of the Treasury, 2.49%, 5/9/2019	2.16
U.S Dept. of the Treasury, 2.32%, 2/7/2019	2.16
Cash Equivalents 2019-01-10, 2.21%	1.93
Gov. of Canada, 2%, 6/1/2028	1.67
BCE Inc.	1.65
Comcast Corporation	1.62
Johnson & Johnson	1.57
Royal Bank of Canada, 2.13%, 2/19/2019	1.54
Fortis Inc.	1.53
Total	18.31

Total investments: 568

Investment Segmentation



	% Assets
CASH AND EQUIVALENTS	28.2
CANADIAN BONDS & DEBENTURES	22.5
U.S. EQUITIES	20.9
CANADIAN EQUITIES	20.8
U.S. BONDS	4.5
GLOBAL BONDS	2.0
GLOBAL EQUITIES	1.5
REITS	1.1
MUTUAL FUNDS	0.6

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 5 years. Returns are after the MER has been deducted.

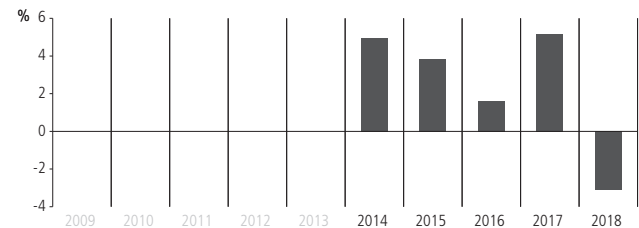
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on October 28, 2013 has \$1,165.30 on December 31, 2018. This works out to an average of 3.00% 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 5 years for a contractholder. In the last 5 years the fund was up in value 4 years and down in value 1 year.



Manulife RetirementPlus Dynamic Strategic Yield

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.

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QUICK FACTS

Date Fund Available: October 2013

Underlying Fund Manager: CI Investments Inc.

Total Fund Value: \$33,811,604

Date Fund Created: October 2012

Total Units Outstanding: 2,559,841

Portfolio Turnover Rate: 6.87%

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	2.97	11.7484	672,881

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

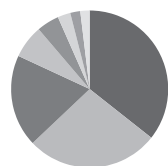
WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the CI Cambridge Asset Allocation Corporate Class mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)	%
CSX Corporation	2.80
Canada Housing Trust No.1, 1.15%, 12/15/2021	2.71
Bank of Montreal, 3.19%, 3/1/2028	2.39
Tourmaline Oil Corp.	2.28
Keyera Corp.	2.26
Linde plc	2.18
Jacobs Engineering Group Inc.	2.07
CI Cambridge Canadian Long Term Bond Pool	2.06
George Weston Limited	2.06
Emera Incorporated	1.96
Total	22.75

Total investments: 157

Investment Segmentation



	% Assets
CANADIAN BONDS & DEBENTURES	35.7
CANADIAN EQUITIES	27.3
U.S. EQUITIES	19.0
GLOBAL EQUITIES	6.9
CASH AND EQUIVALENTS	4.6
U.S. BONDS	2.6
MUTUAL FUNDS	2.1
GLOBAL BONDS	1.9

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 5 years. Returns are after the MER has been deducted.

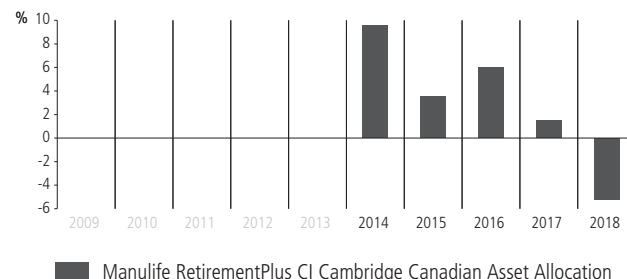
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on October 28, 2013 has \$1,174.80 on December 31, 2018. This works out to an average of 3.16% 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 5 years for a contractholder. In the last 5 years the fund was up in value 4 years and down in value 1 year.



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.



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QUICK FACTS

Date Fund Available: October 2013

Underlying Fund Manager: CI Investments Inc.

Total Fund Value: \$39,874,778

Date Fund Created: April 2010

Total Units Outstanding: 2,425,782

Portfolio Turnover Rate: 9.54%

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	3.33	12.5950	529,744

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

WHAT DOES THE FUND INVEST IN?

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

Top 10 investments (of the underlying fund)	%
Athene Holding Ltd.	5.70
Choe Global Markets, Inc.	5.52
Anthem, Inc.	5.41
Melrose Industries PLC	5.27
Linde plc	5.00
CSX Corporation	4.93
Activision Blizzard, Inc.	4.56
Alphabet Inc.	4.40
Gilead Sciences, Inc.	4.04
Facebook, Inc.	3.89
Total	48.73

Total investments: 31

Investment Segmentation



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 5 years. Returns are after the MER has been deducted.

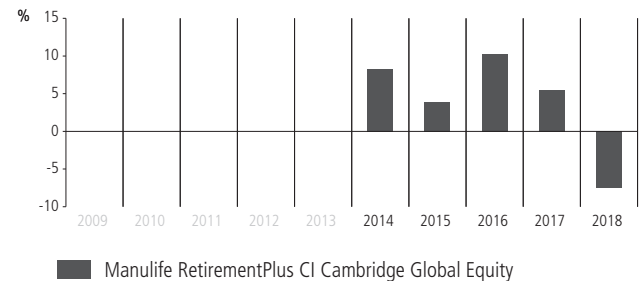
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on October 28, 2013 has \$1,259.50 on December 31, 2018. This works out to an average of 4.56% 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 5 years for a contractholder. In the last 5 years the fund was up in value 4 years and down in value 1 year.



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ARE THERE ANY GUARANTEES?

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HOW RISKY IS IT?

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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.

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QUICK FACTS

Date Fund Available: October 2013
Date Fund Created: January 1998

Underlying Fund Manager: CI Investments Inc.
Total Units Outstanding: 4,626,652

Total Fund Value: \$80,337,789
Portfolio Turnover Rate: 2.40%

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	3.19	9.5521	100,196

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

WHAT DOES THE FUND INVEST IN?

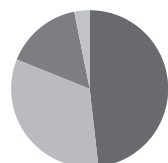
This Segregated Fund invests in the CI Harbour mutual fund. The underlying fund invests primarily in Canadian equities.

Top 10 investments (of the underlying fund)

	%
Gov. of Canada Treasury Bill, 7/25/2019	6.75
Toronto Dominion Bank	5.06
Royal Bank of Canada	5.05
Gov. of Canada Treasury Bill, 1/24/2019	4.59
Bank of Nova Scotia	3.98
Brookfield Asset Management Inc.	3.55
Thomson Reuters Corporation	3.50
Pembina Pipeline Corporation	3.39
Gov. of Canada Treasury Bill, 6/27/2019	3.18
TMX Group Limited	2.80
Total	41.85

Total investments: 39

Investment Segmentation



	% Assets
CANADIAN EQUITIES	48.4
CASH AND EQUIVALENTS	33.0
U.S. EQUITIES	15.8
GLOBAL EQUITIES	3.2

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 5 years. Returns are after the MER has been deducted.

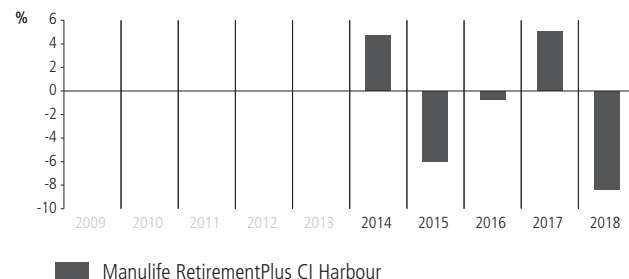
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on October 28, 2013 has \$955.20 on December 31, 2018. This works out to an average of -0.88% 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 5 years for a contractholder. In the last 5 years the fund was up in value 2 years and down in value 3 years.



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?

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QUICK FACTS

Date Fund Available: October 2013

Underlying Fund Manager: CI Investments Inc.

Total Fund Value: \$4,183,508

Date Fund Created: October 2013

Total Units Outstanding: 367,439

Portfolio Turnover Rate: 18.95%

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	3.00	11.3819	364,959

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the CI Signature Canadian Balanced mutual fund. The underlying fund invests primarily in Canadian equities and fixed income investments.

Top 10 investments (of the underlying fund)	%
Gov. of Canada, 1.5%, 6/1/2026	9.89
Bank of Nova Scotia	3.86
Manulife Financial Corp.	3.73
Canadian Natural Resources Ltd.	2.29
Sony Corporation	2.02
Ontario (Province of), 2.9%, 6/2/2028	1.89
Suncor Energy Inc.	1.82
Canadian Imperial Bank of Commerce	1.50
Samsung Electronics Co., Ltd.	1.41
Ontario (Province of), 2.6%, 6/2/2025	1.41
Total	29.81

Total investments: 342

Investment Segmentation

	% Assets
CANADIAN BONDS & DEBENTURES	35.3
CANADIAN EQUITIES	31.6
GLOBAL EQUITIES	13.7
U.S. EQUITIES	13.4
CASH AND EQUIVALENTS	5.1
U.S. BONDS	0.9
GLOBAL BONDS	0.4

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 5 years. Returns are after the MER has been deducted.

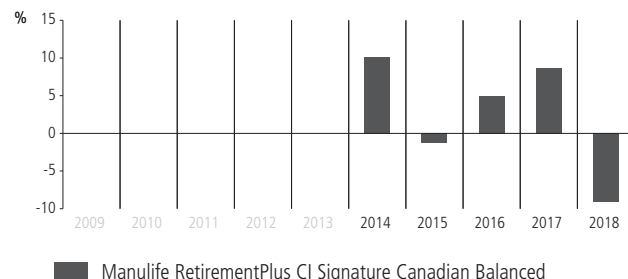
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Average return

A person who invested \$1,000 in the Fund on October 28, 2013 has \$1,138.20 on December 31, 2018. This works out to an average of 2.53% per year.

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

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QUICK FACTS

Date Fund Available: October 2013

Underlying Fund Manager: CI Investments Inc.

Total Fund Value: \$499,347,417

Date Fund Created: October 2006

Total Units Outstanding: 32,322,589

Portfolio Turnover Rate: 7.65%

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	2.97	11.5840	961,843

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

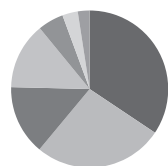
WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the CI Signature Income & Growth mutual fund. The underlying fund invests primarily in foreign and Canadian equities and fixed income investments.

Top 10 investments (of the underlying fund)	%
Gov. of Canada, 1.5%, 6/1/2026	6.20
Bank of Nova Scotia	3.90
Manulife Financial Corp.	3.77
Canadian Natural Resources Ltd.	2.32
Sony Corporation	2.04
Suncor Energy Inc.	1.84
Canadian Imperial Bank of Commerce	1.51
Teck Resources Limited	1.33
Samsung Electronics Co., Ltd.	1.31
Ontario (Province of), 2.9%, 6/2/2028	1.29
Total	25.52

Total investments: 705

Investment Segmentation



	% Assets
CANADIAN EQUITIES	34.4
CANADIAN BONDS & DEBENTURES	26.7
U.S. EQUITIES	14.4
GLOBAL EQUITIES	13.7
U.S. BONDS	5.3
CASH AND EQUIVALENTS	3.2
GLOBAL BONDS	2.4

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 5 years. Returns are after the MER has been deducted.

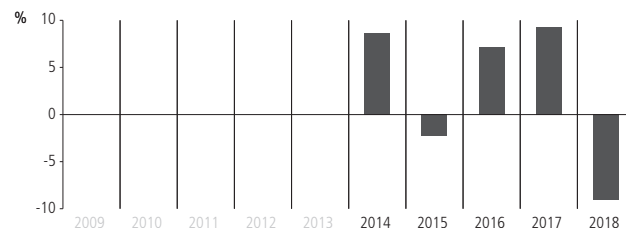
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on October 28, 2013 has \$1,158.40 on December 31, 2018. This works out to an average of 2.88% 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 5 years for a contractholder. In the last 5 years the fund was up in value 3 years and down in value 2 years.



Manulife RetirementPlus CI Signature Income & Growth

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.

1. Sales Charges

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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.

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Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 2013
Date Fund Created: January 1997

Underlying Fund Manager: Fidelity Investments Canada ULC
Total Units Outstanding: 9,429,098

Total Fund Value: \$123,319,220
Portfolio Turnover Rate: 4.55%

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	2.51	10.5832	182,670

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

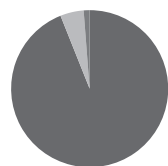
WHAT DOES THE FUND INVEST IN?

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

Top 10 investments (of the underlying fund)	%
Ontario (Province of)	10.84
Gov. of Canada	7.27
Province of Quebec MTN	5.81
Alberta (Province of)	3.21
Royal Bank of Canada	2.49
Toronto Dominion Bank	2.22
Bank of Nova Scotia	2.15
Canada Housing Trust No. 1	1.89
Institutional Mortgage Securities Canada	1.63
Province of British Columbia	1.62
Total	39.14

Total investments: 478

Investment Segmentation



	% Assets
● CANADIAN BONDS & DEBENTURES	94.0
● GLOBAL BONDS	4.8
● CASH AND EQUIVALENTS	1.2

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 5 years. Returns are after the MER has been deducted.

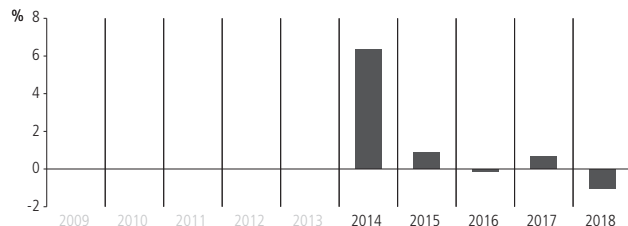
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on October 28, 2013 has \$1,058.30 on December 31, 2018. This works out to an average of 1.10% 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 5 years for a contractholder. In the last 5 years the fund was up in value 3 years and down in value 2 years.



Manulife RetirementPlus Fidelity Canadian Bond

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.

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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.

Trailing commission

Manulife pays a trailing commission of up to 0.50% 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 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.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 2013

Underlying Fund Manager: Fidelity Investments Canada ULC

Total Fund Value: \$101,821,406

Date Fund Created: July 2008

Total Units Outstanding: 7,522,982

Portfolio Turnover Rate: 5.67%

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	3.25	11.9550	446,315

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

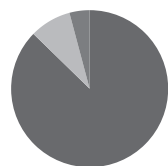
WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Fidelity Canadian Disciplined Equity mutual fund. The underlying fund invests primarily in Canadian equities.

Top 10 investments (of the underlying fund)	%
Royal Bank of Canada	8.23
Toronto Dominion Bank	7.68
Enbridge	5.36
Canadian National Railway Co.	4.54
Suncor Energy	4.40
Fidelity Canadian Money Market Investment Trust	4.05
Canadian Natural Resources Ltd.	3.34
BCE Inc.	3.29
Brookfield Asset Management	3.22
Alimentation Couche-Tard	3.03
Total	47.15

Total investments: 62

Investment Segmentation



	% Assets
CANADIAN EQUITIES	87.3
GLOBAL EQUITIES	8.6
CASH AND EQUIVALENTS	4.2

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 5 years. Returns are after the MER has been deducted.

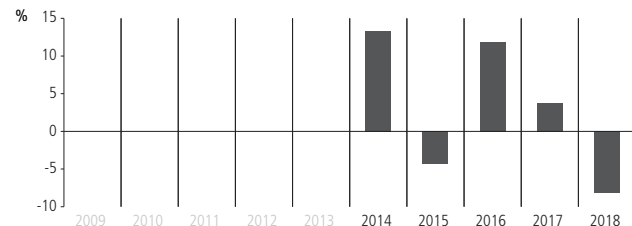
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on October 28, 2013 has \$1,195.50 on December 31, 2018. This works out to an average of 3.51% 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 5 years for a contractholder. In the last 5 years the fund was up in value 3 years and down in value 2 years.



Manulife RetirementPlus Fidelity Canadian Disciplined Equity

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

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.

HOW RISKY IS IT?

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



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 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

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QUICK FACTS

Date Fund Available: October 2013
Date Fund Created: October 2006

Underlying Fund Manager: Fidelity Investments Canada ULC
Total Units Outstanding: 56,978,203

Total Fund Value: \$923,409,026
Portfolio Turnover Rate: 3.85%

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	3.11	11.2540	1,566,887

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

WHAT DOES THE FUND INVEST IN?

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

Top 10 investments (of the underlying fund)	%
Fidelity Canadian Bond Fund	25.86
Fidelity Dividend Plus Fund	12.60
Fidelity American High Yield Fund	10.19
Fidelity Canadian Money Market Investment Trust	5.52
Fidelity Emerging Markets Debt Investment Trust	5.19
Fidelity Convertible Securities Investment Trust	3.85
Cash & Cash Equivalents	3.29
Chicago Mercantile Exchange (S&P 500 Futures)	2.77
Montreal Exchange (S&P/TSX Futures)	2.77
SPDR Gold Trust ETF	2.52
Total	74.55

Total investments: 2346

Investment Segmentation



	% Assets
CANADIAN BONDS & DEBENTURES	30.4
CANADIAN EQUITIES	28.1
GLOBAL EQUITIES	12.0
GLOBAL BONDS	11.1
U.S. BONDS	9.7
CASH AND EQUIVALENTS	8.9

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 5 years. Returns are after the MER has been deducted.

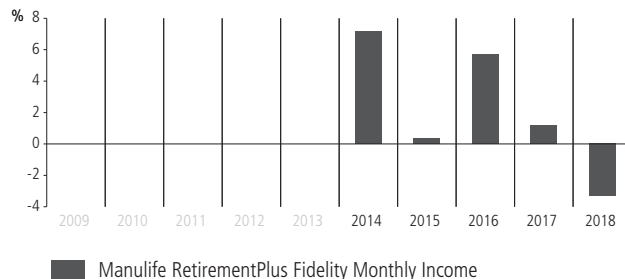
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on October 28, 2013 has \$1,125.40 on December 31, 2018. This works out to an average of 2.31% 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 5 years for a contractholder. In the last 5 years the fund was up in value 4 years and down in value 1 year.



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.

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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.

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FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
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Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 2013
Date Fund Created: January 1997

Underlying Fund Manager: Fidelity Investments Canada ULC
Total Units Outstanding: 11,151,445

Total Fund Value: \$247,113,563
Portfolio Turnover Rate: 6.11%

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	3.23	12.0142	818,454

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

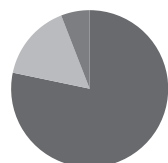
WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Fidelity True North mutual fund. The underlying fund invests primarily in Canadian equities.

Top 10 investments (of the underlying fund)	%
Fidelity Canadian Money Market Investment Trust	15.83
Toronto Dominion Bank	6.19
Alimentation Couche-Tard	4.19
Royal Bank of Canada	4.08
Canadian National Railway Co.	3.92
Metro	3.85
Suncor Energy	3.42
Enbridge	3.27
Rogers Communications	3.21
CGI Group	3.20
Total	51.17

Total investments: 103

Investment Segmentation



	% Assets
● CANADIAN EQUITIES	78.1
● CASH AND EQUIVALENTS	15.8
● GLOBAL EQUITIES	5.9

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 5 years. Returns are after the MER has been deducted.

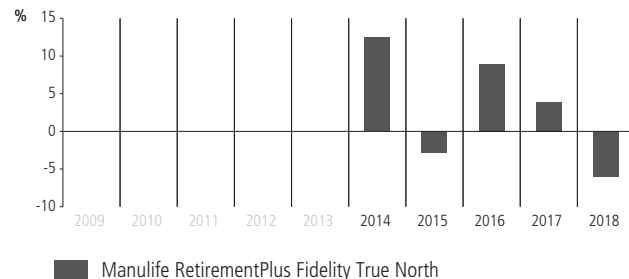
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on October 28, 2013 has \$1,201.40 on December 31, 2018. This works out to an average of 3.61% 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 5 years for a contractholder. In the last 5 years the fund was up in value 3 years and down in value 2 years.



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.

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Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 2013
Date Fund Created: October 2013

Underlying Fund Manager: TD Asset Management Inc.
Total Units Outstanding: 441,258

Total Fund Value: \$5,202,963
Portfolio Turnover Rate: 7.76%

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	3.24	11.7811	432,500

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

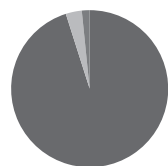
WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the TD Dividend Growth mutual fund. The underlying fund invests primarily in Canadian equity.

Top 10 investments (of the underlying fund)	%
Royal Bank of Canada	9.23
Toronto Dominion Bank	9.02
Canadian Imperial Bank of Commerce	6.72
Bank of Montreal	6.52
Bank of Nova Scotia	6.42
Canadian National Railway Co.	5.72
Enbridge Inc.	5.72
Suncor Energy Inc.	4.11
Transcanada Corp.	3.11
Manulife Financial Corp.	2.71
Total	59.26

Total investments: 75

Investment Segmentation



	% Assets
● CANADIAN EQUITIES	94.9
● U.S. EQUITIES	3.3
● CASH AND EQUIVALENTS	1.6

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 who is 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 5 years. Returns are after the MER has been deducted.

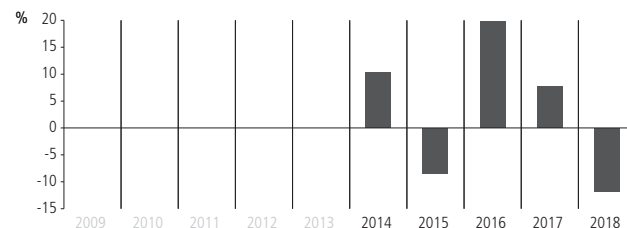
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on October 28, 2013 has \$1,178.10 on December 31, 2018. This works out to an average of 3.22% 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 5 years for a contractholder. In the last 5 years the fund was up in value 3 years and down in value 2 years.



Manulife RetirementPlus TD Dividend Growth

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.

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FEE	WHAT YOU PAY
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QUICK FACTS

Date Fund Available: October 2013

Underlying Fund Manager: TD Asset Management Inc.

Total Fund Value: \$617,099,247

Date Fund Created: July 2008

Total Units Outstanding: 39,985,687

Portfolio Turnover Rate: 3.51%

MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
25,000	3.05	11.8368	1,132,867

If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

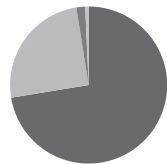
WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the TD Dividend Income mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)	%
Royal Bank of Canada	7.83
Toronto Dominion Bank	7.73
Bank of Montreal	6.42
Canadian Imperial Bank of Commerce	5.72
Bank of Nova Scotia	5.32
Brookfield Asset Management Inc.	4.31
Enbridge Inc.	4.21
Canadian National Railway Co.	3.21
Transcanada Corp.	2.61
Suncor Energy Inc.	2.51
Total	49.86

Total investments: 455

Investment Segmentation



	% Assets
● CANADIAN EQUITIES	72.2
● CANADIAN BONDS & DEBENTURES	25.0
● U.S. EQUITIES	1.8
● CASH AND EQUIVALENTS	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 5 years. Returns are after the MER has been deducted.

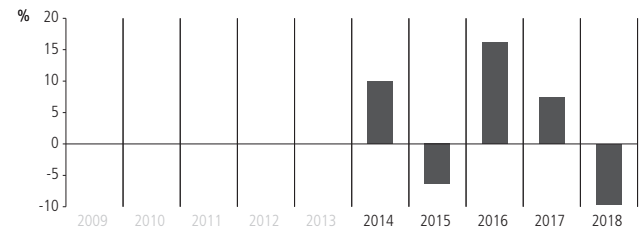
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund on October 28, 2013 has \$1,183.70 on December 31, 2018. This works out to an average of 3.31% 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 5 years for a contractholder. In the last 5 years the fund was up in value 3 years and down in value 2 years.



Manulife RetirementPlus TD Dividend Income

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?

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Information specific to Elite and F-class

ELITE FUNDS

This section shows the available Elite Funds. For additional fund information, please see the corresponding page within this Fund Facts booklet. The following Elite Funds are available under the Front-end, Back-end and Low-load sales charge options.

WHAT YOU PAY			HOW IT WORKS	
Front-end Sales Charge option: ■ Up to 3% of the amount you invest These are separate fees in addition to the MER		Back-end and Low-load Sales Charge options: ■ See the corresponding page within this Fund Facts Booklet	■ The Elite Sales Charge has a lower MER and has a minimum investment amount of \$1 million dollars	
FUND NAME	PAGE #	MER (%)	NET ASSET VALUE PER UNITS (\$)	UNITS OUTSTANDING
Manulife RetirementPlus Bond	12	1.63	10.7407	3,596
Manulife RetirementPlus Canadian Unconstrained Bond	14	1.82	9.9640	25
Manulife RetirementPlus Corporate Bond	16	1.75	11.1868	504
Manulife RetirementPlus Dividend Income	18	2.16	15.0843	13,254
Manulife RetirementPlus Dividend Income Plus Fund	20	2.15	14.6853	41,627
Manulife RetirementPlus Dollar Cost Averaging Program	22	-	-	-
Manulife RetirementPlus Dollar-Cost Averaging Advantage (capped)	24	-	-	-
Manulife RetirementPlus Floating Rate Income	26	1.80	10.9523	46,775
Manulife RetirementPlus Fundamental Equity	28	2.16	13.8539	1,031
Manulife RetirementPlus Fundamental Income	30	2.20	10.8535	24,748
Manulife RetirementPlus Global Balanced	32	2.13	14.8323	198,494
Manulife RetirementPlus Global Dividend	34	2.37	13.1396	2,351
Manulife RetirementPlus Global Equity Class	36	2.61	16.7226	74,389
Manulife RetirementPlus Global Infrastructure	38	2.54	12.7573	14,022
Manulife RetirementPlus Global Managed Volatility	40	2.20	11.6909	13,967
Manulife RetirementPlus Global Strategic Balanced Yield	42	2.09	12.7384	25
Manulife RetirementPlus Guaranteed Income	44	2.05	10.8850	86,760
Manulife RetirementPlus Money Market	46	-	-	-
Manulife RetirementPlus Monthly High Income	48	2.10	13.0507	350,494
Manulife RetirementPlus Strategic Balanced Yield	50	2.04	13.5948	236,054
Manulife RetirementPlus Strategic Dividend Bundle	52	1.91	11.7010	62,597
Manulife RetirementPlus Strategic Income	54	2.05	11.8575	120,207
Manulife RetirementPlus Strategic Investment Grade Global Bond	56	1.84	10.5672	25
Manulife RetirementPlus U.S. All Cap Equity	58	2.34	15.6300	72,935
Manulife RetirementPlus U.S. Dividend Income	60	2.26	9.8648	15,222
Manulife RetirementPlus U.S. Equity	62	2.39	19.2956	18,901
Manulife RetirementPlus U.S. Monthly High Income	64	2.04	12.6169	60,991
Manulife RetirementPlus U.S. Unconstrained Bond Fund	66	2.06	12.4895	7,707
Manulife RetirementPlus Value Balanced	68	2.15	11.7315	62,099
Manulife RetirementPlus World Investment	70	2.57	14.3690	45,114
Manulife RetirementPlus Yield Opportunities	72	2.06	11.8502	55,458
Manulife RetirementPlus Dynamic Strategic Yield	74	2.15	12.1310	41,173
Manulife RetirementPlus CI Cambridge Canadian Asset Allocation	76	2.18	12.1431	20,480
Manulife RetirementPlus CI Cambridge Global Equity	78	2.49	13.0364	1,090
Manulife RetirementPlus CI Harbour	80	2.46	9.9262	58,126
Manulife RetirementPlus CI Signature Canadian Balanced	82	2.32	11.7636	25
Manulife RetirementPlus CI Signature Income & Growth	84	2.33	11.9639	32,517
Manulife RetirementPlus Fidelity Canadian Bond	86	2.00	10.8968	4,282
Manulife RetirementPlus Fidelity Canadian Disciplined Equity	88	2.62	12.3821	1,575
Manulife RetirementPlus Fidelity Monthly Income	90	2.43	11.6454	22,853
Manulife RetirementPlus Fidelity True North	92	2.57	12.4366	28,401
Manulife RetirementPlus TD Dividend Growth	94	2.57	12.2557	5,975
Manulife RetirementPlus TD Dividend Income	96	2.40	12.2260	178

F-CLASS

This section shows the available F-Class Funds. For additional fund information, please see the corresponding page within this Fund Facts booklet.

WHAT YOU PAY			HOW IT WORKS	
<ul style="list-style-type: none"> ■ Sales charges are generally negotiated between you and your dealer ■ Collection of these fees will occur within the dealer account and not from the contract <p>These are separate fees in addition to the MER</p>			<ul style="list-style-type: none"> ■ Funds in an F-Class Sales Charge Option are available for investors who have fee-based or wrap accounts with their dealer 	
FUND NAME	PAGE #	MER (%)	NET ASSET VALUE PER UNITS (\$)	UNITS OUTSTANDING
Manulife RetirementPlus Bond	12	1.54	10.8716	25
Manulife RetirementPlus Canadian Unconstrained Bond	14	1.62	9.9640	25
Manulife RetirementPlus Corporate Bond	16	1.54	11.3220	25
Manulife RetirementPlus Dividend Income	18	2.00	15.3360	4,507
Manulife RetirementPlus Dividend Income Plus Fund	20	2.00	14.9416	25
Manulife RetirementPlus Dollar Cost Averaging Program	22	0.00	10.0000	25
Manulife RetirementPlus Dollar-Cost Averaging Advantage (capped)	24	0.00	10.7024	25
Manulife RetirementPlus Floating Rate Income	26	1.59	10.9632	25
Manulife RetirementPlus Fundamental Equity	28	2.00	14.0644	25
Manulife RetirementPlus Fundamental Income	30	1.90	10.9260	25
Manulife RetirementPlus Global Balanced	32	1.85	15.0349	5,881
Manulife RetirementPlus Global Dividend	34	2.25	13.2896	25
Manulife RetirementPlus Global Equity Class	36	2.32	17.0303	7,827
Manulife RetirementPlus Global Infrastructure	38	2.36	12.8909	1,776
Manulife RetirementPlus Global Managed Volatility	40	1.90	11.7420	25
Manulife RetirementPlus Global Strategic Balanced Yield	42	1.79	12.8603	7,689
Manulife RetirementPlus Guaranteed Income	44	1.85	11.2791	12,357
Manulife RetirementPlus Money Market	46	1.06	10.0499	349
Manulife RetirementPlus Monthly High Income	48	1.85	13.1914	10,947
Manulife RetirementPlus Strategic Balanced Yield	50	1.80	13.7498	21,672
Manulife RetirementPlus Strategic Dividend Bundle	52	1.79	11.7515	10,520
Manulife RetirementPlus Strategic Income	54	1.90	11.9297	7,869
Manulife RetirementPlus Strategic Investment Grade Global Bond	56	1.69	10.5808	25
Manulife RetirementPlus U.S. All Cap Equity	58	2.20	15.7458	10,096
Manulife RetirementPlus U.S. Dividend Income	60	2.21	9.8512	25
Manulife RetirementPlus U.S. Equity	62	2.26	19.5916	25
Manulife RetirementPlus U.S. Monthly High Income	64	1.80	12.6856	24,784
Manulife RetirementPlus U.S. Unconstrained Bond Fund	66	1.86	12.5064	25
Manulife RetirementPlus Value Balanced	68	1.85	11.7980	25
Manulife RetirementPlus World Investment	70	2.16	14.5414	1,565
Manulife RetirementPlus Yield Opportunities	72	1.75	12.0760	25
Manulife RetirementPlus Dynamic Strategic Yield	74	2.00	12.1721	5,899
Manulife RetirementPlus CI Cambridge Canadian Asset Allocation	76	2.00	12.3472	2,331
Manulife RetirementPlus CI Cambridge Global Equity	78	2.36	13.2102	4,667
Manulife RetirementPlus CI Harbour	80	2.16	10.0108	25
Manulife RetirementPlus CI Signature Canadian Balanced	82	1.86	11.9292	2,454
Manulife RetirementPlus CI Signature Income & Growth	84	2.00	12.1129	5,786
Manulife RetirementPlus Fidelity Canadian Bond	86	1.80	10.8516	25
Manulife RetirementPlus Fidelity Canadian Disciplined Equity	88	2.32	12.5920	25
Manulife RetirementPlus Fidelity Monthly Income	90	1.97	11.8374	24,615
Manulife RetirementPlus Fidelity True North	92	2.26	12.6309	25
Manulife RetirementPlus TD Dividend Growth	94	2.26	12.3661	2,781
Manulife RetirementPlus TD Dividend Income	96	2.06	12.3848	25

Fund Highlights

At December 31, 2018

FUND NAME	Standard Mgmt Fee (%)	Standard MER (%)	Elite Mgmt Fee (%)	Elite MER (%)	F-Class Mgmt Fee (%)	F-Class MER (%)
Manulife RetirementPlus Bond	1.32	2.24	0.86	1.63	0.68	1.54
Manulife RetirementPlus Canadian Unconstrained Bond	1.40	2.32	0.95	1.82	0.76	1.62
Manulife RetirementPlus Corporate Bond	1.32	2.24	0.86	1.75	0.68	1.54
Manulife RetirementPlus Dividend Income	1.55	3.00	0.91	2.16	0.64	2.00
Manulife RetirementPlus Dividend Income Plus Fund	1.55	2.99	0.91	2.15	0.64	2.00
Manulife RetirementPlus Dollar Cost Averaging Program	0.00	0.00	-	-	0.00	0.00
Manulife RetirementPlus Dollar-Cost Averaging Advantage	0.00	0.00	-	-	0.00	0.00
Manulife RetirementPlus Floating Rate Income	1.36	2.31	0.91	1.80	0.73	1.59
Manulife RetirementPlus Fundamental Equity	1.55	2.95	0.91	2.16	0.64	2.00
Manulife RetirementPlus Fundamental Income	1.90	2.88	1.27	2.20	1.00	1.90
Manulife RetirementPlus Global Balanced	1.64	2.85	1.00	2.13	0.73	1.85
Manulife RetirementPlus Global Dividend	2.26	3.21	1.63	2.37	1.36	2.25
Manulife RetirementPlus Global Equity Class	1.82	3.30	1.18	2.61	0.91	2.32
Manulife RetirementPlus Global Infrastructure	1.86	3.34	1.23	2.54	0.95	2.36
Manulife RetirementPlus Global Managed Volatility	1.68	2.86	1.05	2.20	0.77	1.90
Manulife RetirementPlus Global Strategic Balanced Yield	1.86	2.73	1.22	2.09	0.95	1.79
Manulife RetirementPlus Guaranteed Income	1.23	2.55	0.77	2.05	0.59	1.85
Manulife RetirementPlus Money Market	0.68	0.98	-	-	0.68	1.06
Manulife RetirementPlus Monthly High Income	1.64	2.85	1.00	2.10	0.73	1.85
Manulife RetirementPlus Strategic Balanced Yield	1.59	2.79	0.95	2.04	0.68	1.80
Manulife RetirementPlus Strategic Dividend Bundle	1.81	2.78	1.13	1.91	0.90	1.79
Manulife RetirementPlus Strategic Income	1.64	2.61	1.18	2.05	1.00	1.90
Manulife RetirementPlus Strategic Investment Grade Global Bond	1.45	2.31	1.00	1.84	0.86	1.69
Manulife RetirementPlus U.S. All Cap Equity	1.73	3.19	1.09	2.34	0.82	2.20
Manulife RetirementPlus U.S. Dividend Income	2.20	3.14	1.50	2.26	1.23	2.21
Manulife RetirementPlus U.S. Equity	1.77	3.24	1.14	2.39	0.86	2.26
Manulife RetirementPlus U.S. Monthly High Income	1.82	2.79	1.18	2.04	0.91	1.80
Manulife RetirementPlus U.S. Unconstrained Bond Fund	1.59	2.50	1.14	2.06	0.95	1.86
Manulife RetirementPlus Value Balanced	1.64	2.82	1.00	2.15	0.73	1.85
Manulife RetirementPlus World Investment	1.82	3.27	1.18	2.57	0.91	2.16
Manulife RetirementPlus Yield Opportunities	1.55	2.75	0.91	2.06	0.64	1.75
Manulife RetirementPlus Dynamic Strategic Yield	1.77	2.98	1.14	2.15	0.86	2.00
Manulife RetirementPlus CI Cambridge Canadian Asset Allocation	1.77	2.97	1.14	2.18	0.86	2.00
Manulife RetirementPlus CI Cambridge Global Equity	1.86	3.33	1.23	2.49	0.95	2.36
Manulife RetirementPlus CI Harbour	1.68	3.19	1.05	2.46	0.77	2.16
Manulife RetirementPlus CI Signature Canadian Balanced	1.77	3.00	1.14	2.32	0.86	1.86

FUND NAME	Standard Mgmt Fee (%)	Standard MER (%)	Elite Mgmt Fee (%)	Elite MER (%)	F-Class Mgmt Fee (%)	F-Class MER (%)
Manulife RetirementPlus CI Signature Income & Growth	1.77	2.97	1.14	2.33	0.86	2.00
Manulife RetirementPlus Fidelity Canadian Bond	1.55	2.51	1.09	2.00	0.91	1.80
Manulife RetirementPlus Fidelity Canadian Disciplined Equity	1.82	3.25	1.18	2.62	0.91	2.32
Manulife RetirementPlus Fidelity Monthly Income	1.86	3.11	1.23	2.43	0.95	1.97
Manulife RetirementPlus Fidelity True North	1.77	3.23	1.14	2.57	0.86	2.26
Manulife RetirementPlus TD Dividend Growth	1.77	3.24	1.14	2.57	0.86	2.26
Manulife RetirementPlus TD Dividend Income	1.82	3.05	1.18	2.40	0.91	2.06

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.

Manulife RetirementPlus Bond

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.

Manulife RetirementPlus Canadian Unconstrained Bond

Objective

The Fund seeks to generate income with an emphasis on capital preservation. The Fund invests primarily in a diversified portfolio of Canadian fixed income securities. The Fund may also invest in fixed income securities of other countries.

Strategy

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

Manulife RetirementPlus Corporate Bond

Objective

The Fund seeks to obtain long-term returns and a steady flow of income. The Fund invests primarily in a diversified portfolio of Canadian and U.S. investment grade corporate and high yield bonds.

Strategy

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

Manulife RetirementPlus Dividend Income

Objective

This Canadian Equity Fund seeks to provide a combination of income and long-term capital appreciation. The Fund will invest in a diversified portfolio, of which the equity portion will be comprised of mainly Canadian dividend paying common and preferred equity securities. The Fund may also invest in real estate investment trusts ("REITs") and royalty trusts. A portion of the Fund's assets may also be held in foreign securities.

Strategy

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

Manulife RetirementPlus Dividend Income Plus Fund

Objective

This Canadian Equity Fund seeks to obtain capital appreciation, preservation and dividend income. The Fund will invest in a diversified portfolio, of which the equity portion will be comprised of mainly Canadian and U.S. equity securities. A portion of the Fund's assets may also be held in securities outside of North America.

Strategy

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

Manulife RetirementPlus Dollar Cost Averaging Program

Objective

To provide investors with interest income by generally holding all of its portfolio assets on deposit in a demand deposit (cashable) account with an administered interest rate at its affiliate, Manulife Bank of Canada.

Strategy

Upon request, the strategy for this fund is available through the Investment Policy Statement (IPS).

Manulife RetirementPlus Dollar-Cost Averaging Advantage (capped)

Objective

The investment objective of the Fund is to provide investors with interest income by investing in high interest cash accounts. The Fund is expected to provide a gross investment return equivalent to the return of the Manulife Bank Advantage Account.

Strategy

To provide investors with interest income by investing in high interest cash accounts. The Fund is expected to provide a gross investment return equivalent to the return of the Manulife Bank Advantage Account.

Manulife RetirementPlus Floating Rate Income

Objective

This Fixed Income Fund aims to generate income by investing primarily in a combination of income-producing floating rate loans and other floating rate debt securities of domestic and foreign issuers. The Fund may also purchase fixed income debt instruments and money market securities of domestic and foreign issuers.

Strategy

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

OBJECTIVE AND STRATEGY

Manulife RetirementPlus Fundamental Equity

Objective

The Fund seeks to obtain long-term capital appreciation by investing primarily in Canadian equity securities.

Strategy

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

Manulife RetirementPlus Fundamental Income

Objective

This Balanced Fund aims to provide a regular flow of monthly revenue. The Fund invests primarily in equities and fixed income investments. These securities can be Canadian or foreign.

Strategy

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

Manulife RetirementPlus Global Balanced

Objective

The Fund seeks to provide a combination of income and capital appreciation by investing primarily in a global diversified portfolio of equity and fixed income securities.

Strategy

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

Manulife RetirementPlus Global Dividend

Objective

The Fund seeks long-term capital appreciation by investing primarily in a diversified portfolio of dividend paying global equity securities.

Strategy

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

Manulife RetirementPlus Global Equity Class

Objective

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.

Strategy

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

Manulife RetirementPlus Global Infrastructure

Objective

This Global Equity Fund seeks to achieve long-term capital appreciation by investing primarily in the securities of companies believed to be well-financed and well-managed in infrastructure and related industries and priced below their intrinsic values.

Strategy

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

Manulife RetirementPlus Global Managed Volatility

Objective

This Fund seeks a balance between income and long-term capital growth while seeking to manage overall portfolio volatility.

Strategy

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

Manulife RetirementPlus Global Strategic Balanced Yield

Objective

The Fund seeks to provide a combination of income and capital appreciation by investing primarily in a diversified portfolio of global dividend paying equity securities and fixed income securities.

Strategy

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

Manulife RetirementPlus Guaranteed Income

Objective

This fund seeks to preserve capital and provide sustainable income.

Strategy

This fund will invest in units of multiple underlying funds.

Manulife RetirementPlus Money Market

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.

Manulife RetirementPlus Monthly High Income

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.

OBJECTIVE AND STRATEGY

Manulife RetirementPlus Strategic Balanced Yield

Objective

The Fund seeks to provide a combination of income and capital appreciation by investing primarily in a diversified portfolio of dividend paying equity securities and fixed income securities.

Strategy

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

Manulife RetirementPlus Strategic Dividend Bundle

Objective

This Balanced Fund seeks to provide a combination of income and capital appreciation. The Fund seeks to accomplish its objective by investing primarily in securities of other mutual funds to gain exposure to Canadian and foreign equity and fixed income securities.

Strategy

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

Manulife RetirementPlus Strategic Income

Objective

This Fixed Income Fund aims to generate income with an emphasis on capital preservation. This Fund invests primarily in government and corporate debt securities from developed and emerging markets. It also invests in U.S. government and agency securities and high yield bonds. The Fund may also invest in preferred shares and other types of debt securities.

Strategy

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

Manulife RetirementPlus Strategic Investment Grade Global Bond

Objective

The Fund seeks to provide income with an emphasis on capital preservation by investing primarily in investment-grade government and corporate debt securities from developed and emerging markets globally.

Strategy

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

Manulife RetirementPlus U.S. All Cap Equity

Objective

The Fund seeks to provide long-term capital appreciation by investing primarily in equity securities of U.S. companies of all sizes.

Strategy

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

Manulife RetirementPlus U.S. Dividend Income

Objective

The Fund seeks to achieve a combination of capital growth and income. The Fund invests primarily in a diversified portfolio of U.S. equity and equity-type securities and other income producing investments.

Strategy

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

Manulife RetirementPlus U.S. Equity

Objective

The Fund aims to obtain long-term capital growth. The Fund seeks to provide above-average long-term rates of return by investing in common shares of U.S. companies. The Fund may also invest in treasury bills or short-term investments, not exceeding three years to maturity, from time to time.

Strategy

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

Manulife RetirementPlus U.S. Monthly High Income

Objective

This Balanced Fund seeks to provide a combination of income and capital appreciation by investing primarily in a diversified portfolio of U.S. dividend paying and other equity securities as well as fixed income securities.

Strategy

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

Manulife RetirementPlus U.S. Unconstrained Bond Fund

Objective

The Fund seeks to provide long-term total return consisting of income and the potential for capital appreciation by investing primarily in a portfolio of U.S. investment grade and high yield debt securities.

Strategy

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

Manulife RetirementPlus Value Balanced

Objective

The Fund seeks to provide long-term total return by investing primarily in a diversified portfolio of Canadian and foreign equity, fixed income and money market securities.

Strategy

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

OBJECTIVE AND STRATEGY

Manulife RetirementPlus World Investment

Objective

The Fund seeks to provide long-term growth and capital gains to provide diversification of risk by investing primarily in equities of companies located outside of Canada and the United States.

Strategy

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

Manulife RetirementPlus Yield Opportunities

Objective

This Balanced Fund's primary objective is to generate income and its secondary objective is long term capital appreciation. The Fund will seek to achieve its objective by investing directly in a diversified portfolio primarily consisting of Canadian and/or global fixed income and/or equity securities. The Fund may also indirectly invest in such securities through investments in other investment funds.

Strategy

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

Manulife RetirementPlus Dynamic Strategic Yield

Objective

Dynamic Strategic Yield Fund seeks to achieve high income and long-term capital growth by investing in a diversified portfolio of fixed income and income-oriented equity securities.

Strategy

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

Manulife RetirementPlus CI Cambridge Canadian Asset Allocation

Objective

This fund's objective is to achieve a superior total investment return by investing, directly or indirectly, in a combination of primarily Canadian equity and fixed income securities. Indirect investments may include convertible securities, derivatives, equity-related securities and securities of other mutual funds.

Strategy

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

Manulife RetirementPlus CI Cambridge Global Equity

This fund's objective is to achieve long-term capital growth by investing, directly or indirectly, primarily in equity securities of companies located anywhere in the world. Indirect investments may include convertible securities, derivatives, equity-related securities and securities of other mutual funds.

Strategy

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

Manulife RetirementPlus CI Harbour

Objective

This fund's objective is to obtain maximum long-term capital growth. It invests primarily in equity and equity-related securities of high-quality, large and mid-capitalization Canadian companies that the portfolio advisor believes have good potential for future growth.

Strategy

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

Manulife RetirementPlus CI Signature Canadian Balanced

Objective

"This fund's objective is to achieve an attractive total return, consisting of income and capital gains. It invests primarily in a mix of Canadian equity and equity-related securities and fixed income securities. The fund is not limited to how much it invests or keeps invested in each asset class. The mix may vary according to market conditions."

Strategy

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

Manulife RetirementPlus CI Signature Income & Growth

Objective

The fund seeks to provide a steady flow of current income while preserving capital by investing in a diversified portfolio of securities composed mainly of equity, equity-related and fixed income securities of Canadian issuers. The fund may also invest in foreign securities.

Strategy

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

Manulife RetirementPlus Fidelity Canadian Bond

Objective

The Fund aims to provide a steady flow of income. It invests primarily in Canadian fixed income securities.

Strategy

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

Manulife RetirementPlus Fidelity Canadian Disciplined Equity

Objective

The fund aims to achieve long term capital growth. It invests primarily in equity securities of Canadian companies.

Strategy

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

OBJECTIVE AND STRATEGY

Manulife RetirementPlus Fidelity Monthly Income

Objective

"The Fund aims to achieve a combination of a steady flow of income and the potential for capital gains. It invests primarily in a mix of Canadian equity securities, Canadian fixed income securities, U.S. commercial mortgage-backed securities, and U.S. higher yielding, lower quality fixed income securities, preferred stocks and convertible securities. The Fund can invest in these securities either directly or indirectly through investments in underlying funds."

Strategy

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

Manulife RetirementPlus Fidelity True North

Objective

The Fund aims to achieve long-term capital growth. It invests primarily in equity securities of Canadian companies.

Strategy

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

Manulife RetirementPlus TD Dividend Growth

Objective

The fundamental investment objective is to provide a high level of after-tax income and steady growth by investing primarily in high-quality, high-yield equity securities and other income producing instruments of Canadian issuers.

Strategy

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

Manulife RetirementPlus TD Dividend Income

Objective

The fundamental investment objective is to seek to provide income with capital appreciation as a secondary objective, by investing primarily in income-producing securities.

Strategy

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

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



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