

GIF Select

MANULIFE GUARANTEED INVESTMENT FUNDS SELECT (GIF SELECT)

Fund Facts

(Applicable to all Series)

Effective May 27, 2019

Performance as at December 31, 2018

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series, unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series.

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

Manulife Certificate

The Manufacturers Life Insurance Company (“Manulife”) is the issuer of the Manulife Guaranteed Investment Funds Select 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 investment funds. Copies of the simplified prospectus, annual information form, financial highlights and audited financial statements of the underlying investments are available upon request.

A description of the key features of the individual variable insurance contract is contained in the Information Folder and Contract*. The Information Folder provides brief and plain disclosure of all material facts relating to the Manulife Guaranteed Investment Funds Select contract.

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

*Includes Guaranteed Investment Funds Select Base Information Folder and Contract, IncomePlus Series Information Folder and Contract, and EstatePlus Series Information Folder and Contract, as applicable.

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Elite Funds

F-Class Funds

Fund Highlights

Objective and Strategy

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.

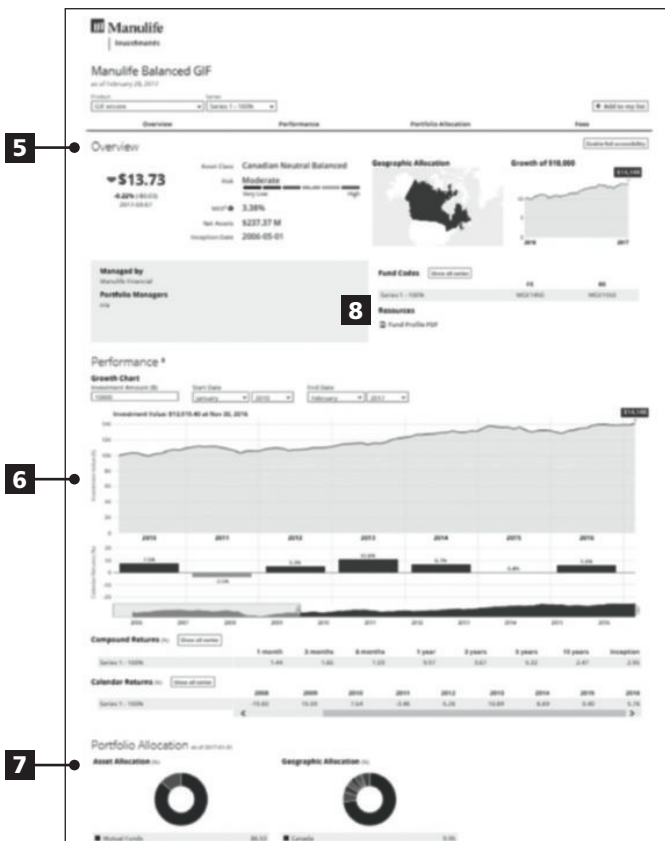
HOW TO FIND THE "RATES & FUND PERFORMANCE" TOOL

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 GIF Select fund sheet

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

2 DATE FUND AVAILABLE: This is the date on which the Fund was first made available in the GIF Select 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 GUARANTEE OPTIONS: These are the guarantee options that are available with the Fund.

9 MINIMUM INVESTMENT: This is the minimum initial deposit amount required.

10 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.

11 UNITS OUTSTANDING: This is the total number of units outstanding for the Guarantee Option.

12 FUND FEE RATE: This is applicable to all funds in the IncomePlus and EstatePlus Series and is used in calculating the IncomePlus and EstatePlus fees. Each IncomePlus and EstatePlus fund falls within one of the Fund Fee Rate levels depending on the volatility of the fund. The greater the volatility of the Fund, the higher the level and the applicable Fund Fee Rate.

13 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.

14 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 Dividend GIF Select" the Fund invests in units of the "Manulife Dividend 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

15 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.

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

17 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.

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

19 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

Fund Facts — GIF Select
The Manufacturers Life Insurance Company
MANULIFE BOND GIF SELECT
Performance as at December 31, 2018

2 QUICK FACTS
Date Fund Available: October 2010
Date Fund Created: October 2010

3 GUARANTEE OPTION

InvestmentPlus	Investment (\$)	MER (%)	Fund Fee Rate (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.11	—	11,186.3	1,522,479
IncomePlus	25,000	—	0.55	—	109,812
EstatesPlus	10,000	—	0.25	—	441,325

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.

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%

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14 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.

17 HOW HAS THE FUND PERFORMED?
This section tells you how the Fund has performed over the past 8 years for a contraholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return
A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 18, 2010 has \$1,118.70 on December 31, 2018. This works out to an average of 1.38% 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 8 years for a contraholder who chose the InvestmentPlus Series. In the last 8 years the fund was up in value 5 years and down in value 3 years.

15

18 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.

16 WHO IS THIS FUND FOR?
This fund may be right for a person seeking interest income with an emphasis on capital preservation.

10 INVESTMENT SEGMENTATION

Investment Segment	% Assets
CANADIAN BONDS & DEBENTURES	90.4
U.S. BONDS	0.2
CASH AND EQUIVALENTS	3.1
GLOBAL BONDS	0.6

MANULIFE BOND GIF SELECT

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

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS
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> <ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRSP 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
Low Load Sales Charge	<p>If you sell within:</p> <ul style="list-style-type: none"> 1 year of buying: 2.50 2 years of buying: 2.00 3 years of buying: 1.50 After 3 years: 0.00 	<ul style="list-style-type: none"> When you invest, Manulife pays a commission of 1.0%. Any sales charge you pay goes to Manulife.
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.

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. Additional fees will apply to the IncomePlus and EstatesPlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 1. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.11	—
IncomePlus	2.12	0.55
EstatesPlus	2.11	0.25

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

Fee	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWR Benefit Base that is below the initial deposit minimum. It is also applied to EstatesPlus with a Death Benefit Guarantee that is below the initial deposit minimum.

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.

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 of the underlying investments directly affect those investments 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 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 GIF Select contract. 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 Financial

500 King Street North

Waterloo ON 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 2009
Date Fund Created: September 1986

Fund Manager: Manulife
Total Units Outstanding: 10,751,502

Total Fund Value: \$213,224,290
Portfolio Turnover Rate: 13.22%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.53	--	14.7534	1,311,377
IncomePlus	25,000	2.66	0.85	12.7387	190,088
EstatePlus	10,000	2.63	0.45	14.6965	467,179

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 equities and Canadian fixed income investments.

Top 10 investments	%
MAM Canadian Core Fixed Income	46.92
Manulife Dividend Income Fund	9.84
Franklin Bissett Canadian Equity Fund	9.37
Manulife Core Canadian Equity Fund	8.90
MAM U.S. Large Cap Core Pooled Fund	7.39
Manulife U.S. Unconstrained Bond Fund	5.15
National Bank Canadian All Cap Equity Fund	4.56
National Bank <i>SmartData</i> International Equity Fund	3.27
Manulife International Equity Fund	3.06
Total	98.45

Total investments: 9

Investment Segmentation

	% Assets
● CANADIAN BONDS & DEBENTURES	42.0
● CANADIAN EQUITIES	26.1
● U.S. EQUITIES	10.1
● U.S. BONDS	8.4
● GLOBAL EQUITIES	8.3
● CASH AND EQUIVALENTS	2.2
● GLOBAL BONDS	0.9
● REITS	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 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

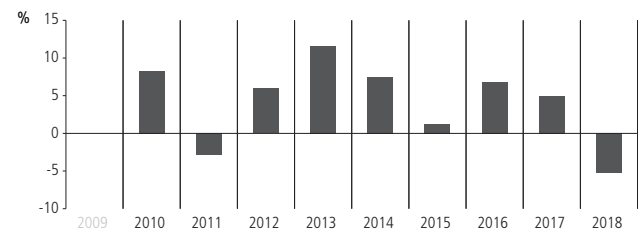
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 5, 2009 has \$1,475.30 on December 31, 2018. This works out to an average of 4.30% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 7 years and down in value 2 years.



■ Manulife Balanced GIF Select (Multi-Manager)

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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

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

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.53	--
IncomePlus	2.66	0.85
EstatePlus	2.63	0.45

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

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 2009
Date Fund Created: January 2005

Fund Manager: Manulife
Total Units Outstanding: 23,341,699

Total Fund Value: \$369,212,584
Portfolio Turnover Rate: 26.53%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.42	--	15.6601	2,427,244
IncomePlus	25,000	2.41	0.85	12.9395	155,066
EstatePlus	10,000	2.42	0.45	15.6601	1,037,078

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

Top 10 investments	%
Manulife Corporate Bond Fund	12.63
Manulife Strategic Income Fund	12.18
Manulife Canadian Unconstrained Bond Fund	9.61
Manulife U.S. All Cap Equity Fund	8.71
Manulife International Value Equity Fund	8.18
Manulife World Investment Class	8.18
Manulife Fundamental Equity Fund	7.77
Manulife Canadian Universe Bond Fund	7.54
Manulife Fundamental Dividend Fund	5.58
Manulife Covered Call U.S. Equity Fund	4.61
Total	84.99

Total investments: 15

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 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

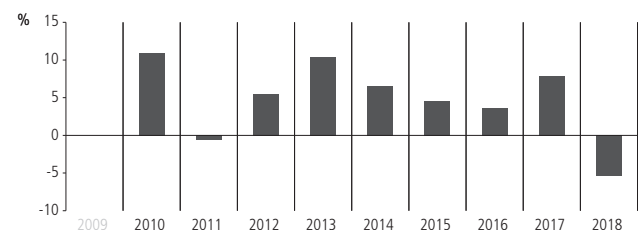
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 2, 2009 has \$1,566.00 on December 31, 2018. This works out to an average of 4.97% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 7 years and down in value 2 years.



Manulife Balanced Income Portfolio GIF Select

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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

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

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.42	--
IncomePlus	2.41	0.85
EstatePlus	2.42	0.45

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

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 2017
Date Fund Created: May 2017

Underlying Fund Manager: Manulife Asset Management Limited
Total Units Outstanding: 10,781,935

Total Fund Value: \$104,181,486
Portfolio Turnover Rate: 6.47%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.70	--	9.6624	10,089,674

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 Balanced Portfolio mutual fund. The underlying fund invests primarily in securities of funds and/or ETFs which in turn invest in domestic and global equity securities and/or domestic and global fixed income securities.

Top 10 investments (of the underlying fund)	%
Manulife Strategic Income Fund	10.56
Manulife Dividend Income Fund	9.96
Manulife Bond Fund	8.76
Manulife Canadian Unconstrained Bond Fund	8.03
Manulife World Investment Fund	7.61
Manulife Fundamental Equity Fund	7.45
Manulife Global Unconstrained Bond Fund	7.03
Manulife Global Infrastructure Fund	5.14
Manulife U.S. Unconstrained Bond Fund	4.99
Manulife U.S. All Cap Equity Fund	4.67
Total	74.20

Total investments: 22

Investment Segmentation

	% Assets
GLOBAL EQUITIES	21.9
U.S. EQUITIES	18.7
U.S. BONDS	15.7
CANADIAN BONDS & DEBENTURES	15.5
CANADIAN EQUITIES	14.2
GLOBAL BONDS	10.6
CASH AND EQUIVALENTS	4.2
REITS	1.0

ARE THERE ANY GUARANTEES?

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

WHO IS THIS FUND FOR?

This fund may be right for people seeking a combination of growth and some income through a diversified portfolio of Canadian and global equity and fixed income securities. They prefer a low to medium level of investment risk.

HOW HAS THE FUND PERFORMED?

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

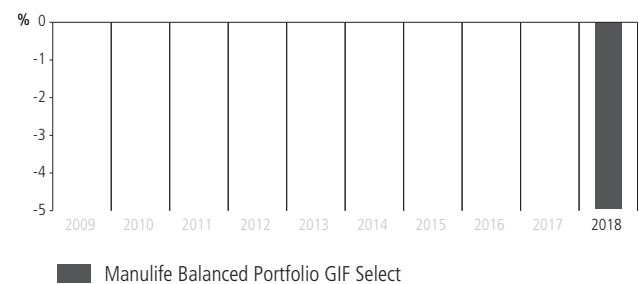
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on May 19, 2017 has \$966.20 on December 31, 2018. This works out to an average of -2.10% per year.

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

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



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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

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

1. Sales Charges

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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.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.70	--

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

QUICK FACTS

Date Fund Available: October 2010
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%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.11	--	11.1865	1,522,479
IncomePlus	25,000	2.12	0.55	10.5299	109,812
EstatePlus	10,000	2.11	0.25	11.1865	441,325

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.

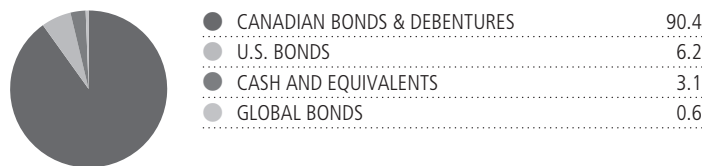
WHAT DOES THE FUND INVEST IN?

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



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 8 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

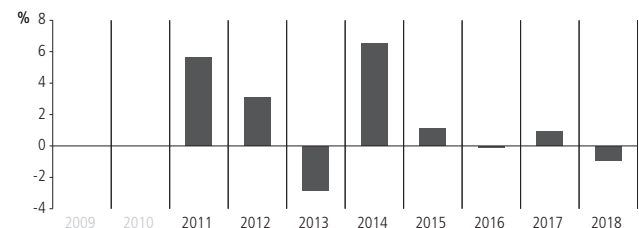
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 18, 2010 has \$1,118.70 on December 31, 2018. This works out to an average of 1.38% 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 8 years for a contractholder who chose the InvestmentPlus Series. In the last 8 years the fund was up in value 5 years and down in value 3 years.



Manulife Bond GIF Select

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.



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 MUCH DOES IT COST?

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

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS
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)	If you sell within: 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	When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	When you invest, Manulife pays a commission of 1.0%. Any sales charge you pay goes to Manulife.
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.

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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 1. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.11	--
IncomePlus	2.12	0.55
EstatePlus	2.11	0.25

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

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 2010

Underlying Fund Manager: Manulife Asset Management Limited

Total Fund Value: \$239,548,153

Date Fund Created: October 2010

Total Units Outstanding: 14,385,309

Portfolio Turnover Rate: 6.46%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.55	--	16.8023	1,011,351
IncomePlus	25,000	2.63	0.85	14.5272	92,518
EstatePlus	10,000	2.65	0.45	16.7327	279,649

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 Canadian Balanced mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)	%
Gov. of Canada Treasury Bill, 3/21/2019	3.01
Royal Bank of Canada	2.08
Brookfield Asset Management Inc.	1.79
Gov. of Canada, 2.75%, 6/1/2022	1.74
Toronto Dominion Bank	1.70
Telus Corp.	1.65
Canadian Pacific Railway Ltd.	1.63
Constellation Software Inc.	1.33
Bank of Nova Scotia	1.29
Canada Housing Trust No.1, 1.25%, 6/15/2021	1.27
Total	17.49

Total investments: 266

Investment Segmentation

	% Assets
CANADIAN EQUITIES	34.5
CANADIAN BONDS & DEBENTURES	33.8
GLOBAL EQUITIES	17.7
U.S. EQUITIES	8.8
CASH AND EQUIVALENTS	5.1
U.S. BONDS	0.3

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 equity and bond markets.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 8 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

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

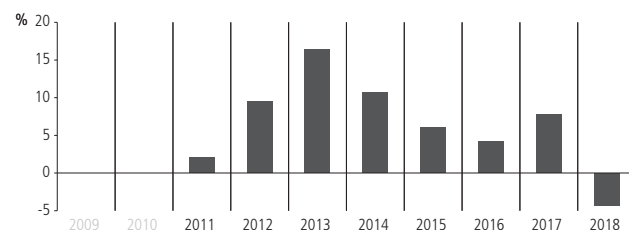
Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 18, 2010 has \$1,680.20 on December 31, 2018. This works out to an average of 6.53% 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 8 years for a contractholder who chose the InvestmentPlus Series. In the last 8 years the fund was up in value 7 years and down in value 1 year.



Manulife Canadian Balanced GIF Select

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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

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

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS
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)	If you sell within: 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	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	When you invest, Manulife pays a commission of 2.0%. Any sales charge you pay goes to Manulife.
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.

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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.55	--
IncomePlus	2.63	0.85
EstatePlus	2.65	0.45

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

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 2009

Underlying Fund Manager: Manulife Asset Management Limited

Total Fund Value: \$98,006,916

Date Fund Created: July 2008

Total Units Outstanding: 5,311,338

Portfolio Turnover Rate: 5.14%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.90	--	19.9603	1,213,986

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.

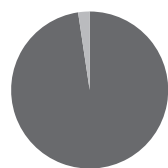
WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Canadian Investment Class mutual fund. The underlying fund invests primarily in Canadian equities.

Top 10 investments (of the underlying fund)	%
Royal Bank of Canada	5.30
Toronto Dominion Bank	5.02
Canadian Pacific Railway Ltd.	4.83
Brookfield Asset Management Inc.	4.48
Telus Corp.	4.40
Bank of Nova Scotia	3.81
Bank of Montreal	3.51
Canadian Natural Resources Ltd.	3.26
Rogers Communications Inc.	3.23
Suncor Energy Inc.	3.19
Total	41.04

Total investments: 43

Investment Segmentation



	% Assets
● CANADIAN EQUITIES	97.6
● CASH AND EQUIVALENTS	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 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 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

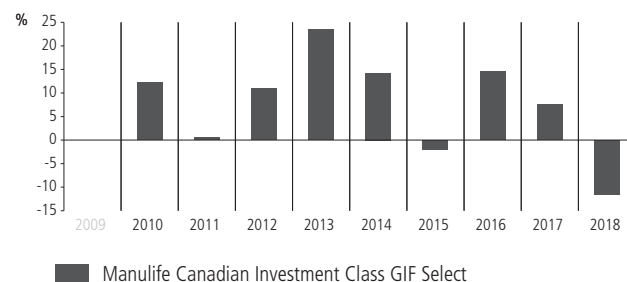
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 2, 2009 has \$1,996.00 on December 31, 2018. This works out to an average of 7.76% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 7 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. The ongoing fees and expenses are different for each guarantee option.

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
	%																			
1 year of buying	5.50																			
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3 years of buying	5.00																			
4 years of buying	4.00																			
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Low Load Sales Charge	<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>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	2.50	2 years of buying	2.00	3 years of buying	1.50	After 3 years	0.00	<p>When you invest, Manulife pays a commission of 2.0%. Any sales charge you pay goes to Manulife.</p>								
	%																			
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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.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.90	--

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

QUICK FACTS

Date Fund Available: October 2009
Date Fund Created: July 2008

Fund Manager: Manulife
Total Units Outstanding: 20,046,630

Total Fund Value: \$304,973,602
Portfolio Turnover Rate: 6.38%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.91	--	16.0691	1,327,984
IncomePlus	25,000	2.93	0.85	13.2241	518,186
EstatePlus	10,000	2.91	0.45	16.0691	1,472,006

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 several different CI mutual funds. The underlying funds invest primarily in foreign equities and Canadian fixed income investments.

Top 10 investments

CI Signature Canadian Bond Fund	47.77
CI Cambridge Canadian Equity Corporate Class	26.26
CI Cambridge Global Equity Corporate Class	26.25
Total	100.28

Total investments: 3

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 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

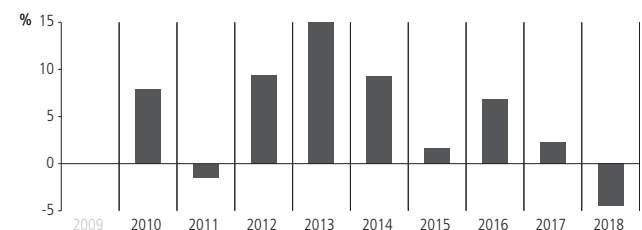
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 2, 2009 has \$1,606.90 on December 31, 2018. This works out to an average of 5.26% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 7 years and down in value 2 years.



Manulife CI Cambridge Bundle GIF Select

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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

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

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS
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)	If you sell within: % 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	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund
Low Load Sales Charge	If you sell within: % 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	When you invest, Manulife pays a commission of 2.0%. Any sales charge you pay goes to Manulife.
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.

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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.91	--
IncomePlus	2.93	0.85
EstatePlus	2.91	0.45

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

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 2017
Date Fund Created: May 2017

Underlying Fund Manager: Manulife Asset Management Limited
Total Units Outstanding: 4,311,445

Total Fund Value: \$42,383,936
Portfolio Turnover Rate: 26.99%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.23	--	9.8164	3,624,362

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 Manulife Conservative Portfolio mutual fund. The underlying fund invests primarily in securities of funds and/or ETFs which in turn invest in domestic and global equity securities and/or domestic and global fixed income securities.

Top 10 investments (of the underlying fund)

	%
Manulife Bond Fund	28.09
Manulife Strategic Income Fund	16.96
Manulife Global Unconstrained Bond Fund	10.70
Manulife U.S. Unconstrained Bond Fund	7.97
Manulife Dividend Income Fund	7.93
Manulife Canadian Unconstrained Bond Fund	7.47
Manulife Global Equity Class	5.31
Manulife Global Dividend Fund	4.26
Vanguard Emerging Markets Government Bond Id Fund	4.23
Manulife Multifactor Canadian Large Cap	2.38
Total	95.30

Total investments: 15

Investment Segmentation



	% Assets
● CANADIAN BONDS & DEBENTURES	32.8
● U.S. BONDS	24.1
● GLOBAL BONDS	17.3
● U.S. EQUITIES	7.7
● CANADIAN EQUITIES	7.7
● CASH AND EQUIVALENTS	6.4
● GLOBAL EQUITIES	6.1

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 people seeking capital preservation with a secondary emphasis on generating income and who prefer a low level of investment risk.

HOW HAS THE FUND PERFORMED?

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

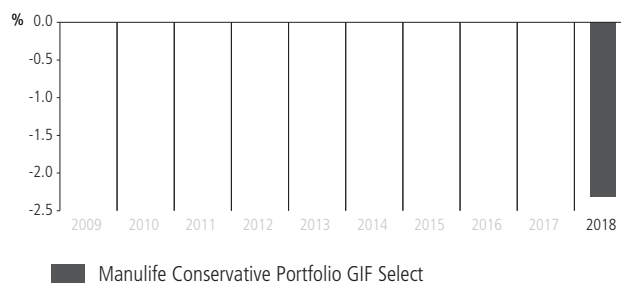
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on May 19, 2017 has \$981.60 on December 31, 2018. This works out to an average of -1.14% per year.

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

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



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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

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

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
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.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.23	--

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

QUICK FACTS

Date Fund Available: October 2009
Date Fund Created: January 2005

Underlying Fund Manager: Manulife Asset Management Limited
Total Units Outstanding: 7,790,029

Total Fund Value: \$117,075,320
Portfolio Turnover Rate: 6.91%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.13	--	14.0612	2,284,297

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 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

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

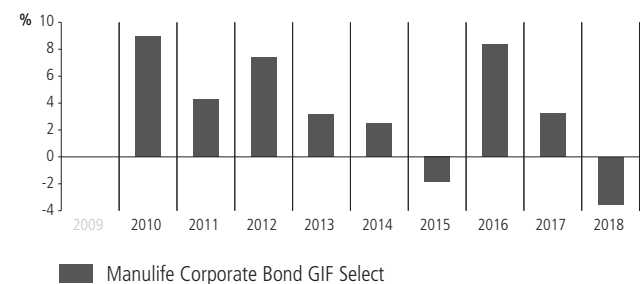
Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 5, 2009 has \$1,406.10 on December 31, 2018. This works out to an average of 3.76% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 7 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. The ongoing fees and expenses are different for each guarantee option.

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.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.13	--

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

QUICK FACTS

Date Fund Available: October 2009
Date Fund Created: July 2008

Underlying Fund Manager: Manulife Asset Management Limited
Total Units Outstanding: 39,831,469

Total Fund Value: \$739,917,304
Portfolio Turnover Rate: 7.52%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.63	--	18.7969	2,123,186
IncomePlus	25,000	2.70	1.15	15.3182	252,590
EstatePlus	10,000	2.73	0.55	18.7153	498,611

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 Diversified Investment mutual fund. The underlying fund invests primarily in foreign equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

	%
Gov. of Canada Treasury Bill, 2/21/2019	2.39
Canadian Treasury Bill 01/10/2019 Tbill	2.20
Gov. of Canada, 1%, 6/1/2027	2.08
Gov. of Canada, 4%, 6/1/2041	1.30
Canada Housing Trust No.1, 1.25%, 6/15/2021	1.26
Ontario (Province of), 3.45%, 6/2/2045	1.15
British Columbia (Province of), 3.3%, 12/18/2023	1.06
Gov. of Canada Treasury Bill, 1/24/2019	1.00
Gov. of Canada, 3.5%, 12/1/2045	0.99
Canada Housing Trust No.1, 2.25%, 12/15/2025	0.98
Total	14.42

Total investments: 397

Investment Segmentation

	% Assets
● CANADIAN BONDS & DEBENTURES	34.0
● GLOBAL EQUITIES	25.0
● U.S. EQUITIES	17.9
● CANADIAN EQUITIES	15.9
● CASH AND EQUIVALENTS	6.9
● U.S. BONDS	0.3

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 equity and bond markets.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

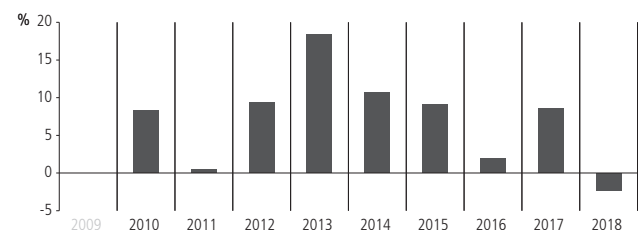
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 2, 2009 has \$1,879.70 on December 31, 2018. This works out to an average of 7.06% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 8 years and down in value 1 year.



■ Manulife Diversified Investment GIF Select

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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

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

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.63	--
IncomePlus	2.70	1.15
EstatePlus	2.73	0.55

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

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: 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%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.76	--	15.3316	24,742,321

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 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 for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

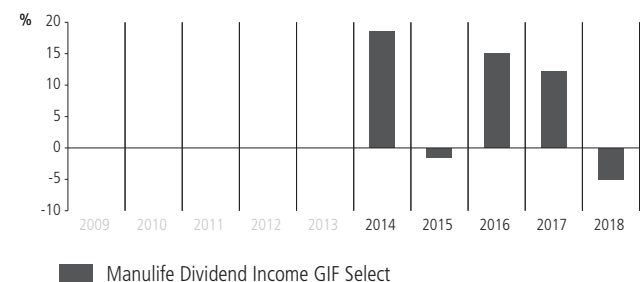
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 7, 2013 has \$1,533.20 on December 31, 2018. This works out to an average of 8.51% 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 who chose the InvestmentPlus Series. 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. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

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No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.																		

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.76	--

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

QUICK FACTS

Date Fund Available: June 2018
Date Fund Created: October 2013

Underlying Fund Manager: Manulife Asset Management Limited
Total Units Outstanding: 5,216,192

Total Fund Value: \$48,811,262
Portfolio Turnover Rate: 5.62%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.79	--	8.5314	3,366,921

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



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 HAS THE FUND PERFORMED?

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

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

Average return

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.



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. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
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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.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.79	--

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

QUICK FACTS

Date Fund Available: May 2019

Fund Manager: Manulife

Total Fund Value: --

Date Fund Created: May 2019

Total Units Outstanding: 1,100

Portfolio Turnover Rate: --

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	0.00	--	10.0000	25
IncomePlus	25,000	0.00	0.55	10.0000	25
EstatePlus	10,000	0.00	0.25	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 for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

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

Average return

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. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 1. 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.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	0.00	--
IncomePlus	0.00	0.55
EstatePlus	0.00	0.25

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

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 2009
Date Fund Created: July 2003

Fund Manager: Manulife
Total Units Outstanding: 5,753,500

Total Fund Value: \$64,064,653
Portfolio Turnover Rate: --

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	0.00	--	11.3093	4,186,285
IncomePlus	25,000	0.00	0.55	10.7716	4,361
EstatePlus	10,000	0.00	0.25	11.3093	42,116

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



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 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

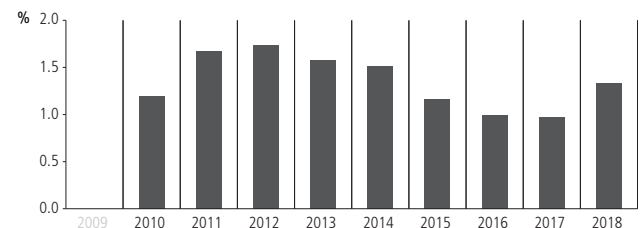
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 5, 2009 has \$1,130.90 on December 31, 2018. This works out to an average of 1.34% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the past 9 years the Fund was up in value.



Manulife Dollar-Cost Averaging Advantage GIF Select (capped)

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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

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

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS
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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Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	0.00	--
IncomePlus	0.00	0.55
EstatePlus	0.00	0.25

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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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 2009
Date Fund Created: October 2009

Fund Manager: Manulife
Total Units Outstanding: 3,638,005

Total Fund Value: \$44,959,016
Portfolio Turnover Rate: 0.88%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.88	--	12.5024	414,501
IncomePlus	25,000	2.89	0.85	11.8631	71,301
EstatePlus	10,000	2.88	0.45	12.5024	168,760

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?

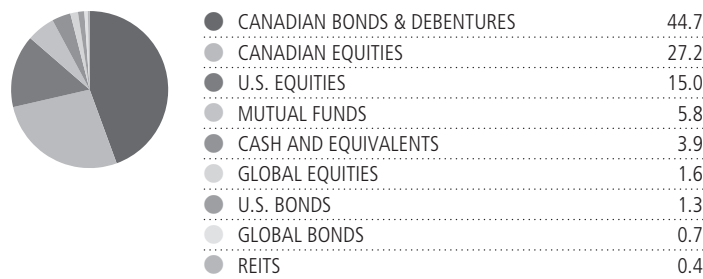
This Segregated Fund invests in several Dynamic mutual funds. The underlying funds invest primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments

Dynamic Canadian Bond Fund	47.45
Dynamic Dividend Fund	27.91
Dynamic Power Canadian Growth Fund	24.89
Total	100.25

Total investments: 3

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 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

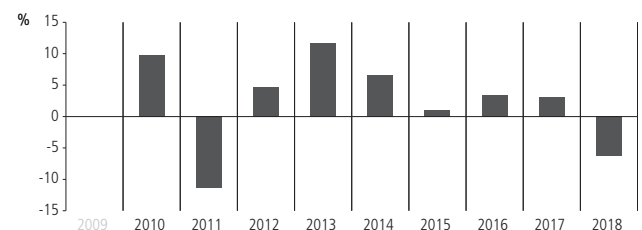
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 2, 2009 has \$1,250.20 on December 31, 2018. This works out to an average of 2.44% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 7 years and down in value 2 years.



Manulife Dynamic Bundle GIF Select

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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

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

1. Sales Charges

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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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.88	--
IncomePlus	2.89	0.85
EstatePlus	2.88	0.45

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

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

Underlying Fund Manager: Manulife Asset Management Limited

Total Fund Value: --

Date Fund Created: May 2019

Total Units Outstanding: 300

Portfolio Turnover Rate: --

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.90	--	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 in the Manulife EAFE Equity mutual fund. The underlying fund invests primarily in equity securities of companies operating in world markets, whose head offices are located outside North America.

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 current income and capital appreciation. They are comfortable with a medium level of investment risk.

HOW HAS THE FUND PERFORMED?

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

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

Average return

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. The ongoing fees and expenses are different for each guarantee option.

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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.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.90	--

Trailing commission

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3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

QUICK FACTS

Date Fund Available: October 2009

Fund Manager: Manulife

Total Fund Value: \$216,904,230

Date Fund Created: July 2008

Total Units Outstanding: 14,287,811

Portfolio Turnover Rate: 12.76%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.91	--	16.1969	591,793
IncomePlus	25,000	2.96	1.15	14.2581	271,153
EstatePlus	10,000	2.91	0.55	16.1969	316,697

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.

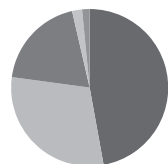
WHAT DOES THE FUND INVEST IN?

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

Top 10 investments	%
Fidelity Global Disciplined Equity® Fund	48.30
Fidelity Canadian Bond Fund	32.01
Fidelity Canadian Disciplined Equity Fund	20.01
Total	100.32

Total investments: 3

Investment Segmentation



	% Assets
● GLOBAL EQUITIES	47.3
● CANADIAN BONDS & DEBENTURES	30.1
● CANADIAN EQUITIES	19.3
● CASH AND EQUIVALENTS	2.1
● GLOBAL BONDS	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 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 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

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

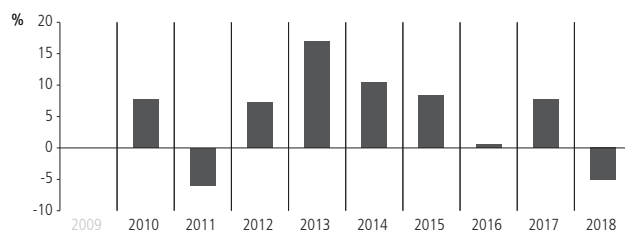
Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 2, 2009 has \$1,619.70 on December 31, 2018. This works out to an average of 5.35% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 7 years and down in value 2 years.



■ Manulife Fidelity Disciplined Equity Bundle GIF Select

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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

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

1. Sales Charges

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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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.91	--
IncomePlus	2.96	1.15
EstatePlus	2.91	0.55

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

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 2011 **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%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.06	--	11.8074	1,475,335

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.

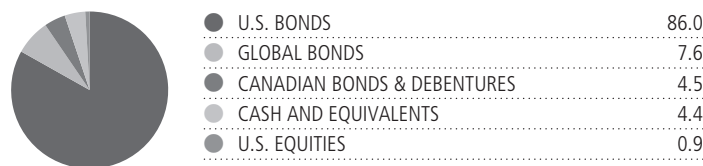
WHAT DOES THE FUND INVEST IN?

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



ARE THERE ANY GUARANTEES?

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

WHO IS THIS FUND FOR?

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

HOW HAS THE FUND PERFORMED?

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

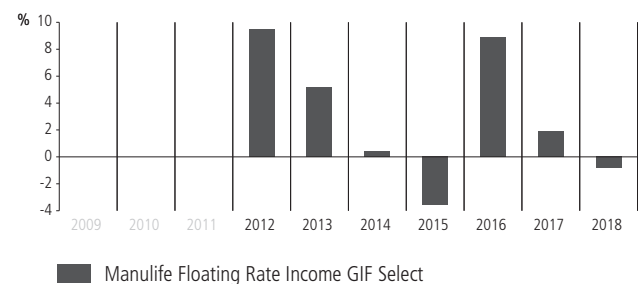
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on April 29, 2011 has \$1,180.70 on December 31, 2018. This works out to an average of 2.19% 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 7 years for a contractholder who chose the InvestmentPlus Series. In the last 7 years the fund was up in value 5 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. The ongoing fees and expenses are different for each guarantee option.

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Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.06	--

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

QUICK FACTS

Date Fund Available: October 2009

Fund Manager: Manulife

Total Fund Value: \$21,849,305

Date Fund Created: October 2009

Total Units Outstanding: 1,687,955

Portfolio Turnover Rate: 29.34%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.90	--	13.2529	258,311
IncomePlus	25,000	2.95	1.15	11.5906	133,700
EstatePlus	10,000	2.90	0.55	13.2529	99,226

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

Top 10 investments	%
Manulife Global Franchise Fund	47.35
Manulife Bond Fund	33.43
Manulife Dividend Income Plus Fund	19.49
Total	100.26

Total investments: 3

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 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

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

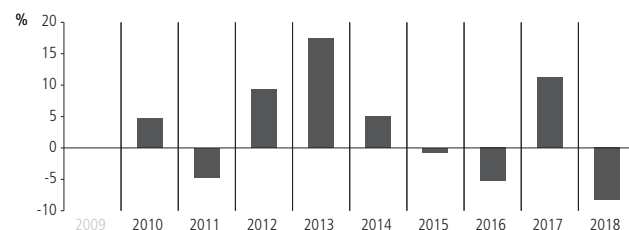
Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 2, 2009 has \$1,325.30 on December 31, 2018. This works out to an average of 3.09% per year.

Year-by-year returns

Any values close to zero may not be visible.

This chart shows how the Fund has performed in each of the past 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 5 years and down in value 4 years.



■ Manulife Focused Bundle GIF Select

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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

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

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS
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)	If you sell within: 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	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	When you invest, Manulife pays a commission of 2.0%. Any sales charge you pay goes to Manulife.
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.

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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.90	--
IncomePlus	2.95	1.15
EstatePlus	2.90	0.55

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

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
Date Fund Created: October 2007

Underlying Fund Manager: Manulife Asset Management Limited
Total Units Outstanding: 19,347,911

Total Fund Value: \$299,430,097
Portfolio Turnover Rate: 6.23%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.75	--	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.

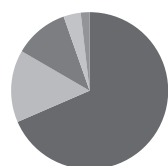
WHAT DOES THE FUND INVEST IN?

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

Top 10 investments (of the underlying fund)	%
Bank of Nova Scotia	6.19
Toronto Dominion Bank	5.88
Royal Bank of Canada	5.22
BCE Inc.	4.74
Enbridge Inc.	3.62
Canadian Imperial Bank of Commerce	3.30
Loblaw Companies Ltd.	2.65
Microsoft Corp.	2.60
Brookfield Infrastructure Partners L.P.	2.37
Oracle Corp.	2.30
Total	38.87

Total investments: 53

Investment Segmentation



	% Assets
● CANADIAN EQUITIES	68.9
● U.S. EQUITIES	15.0
● GLOBAL EQUITIES	11.3
● CASH AND EQUIVALENTS	3.6
● REITS	1.8

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.

HOW HAS THE FUND PERFORMED?

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

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

Average return

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.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential capital growth and income. They are comfortable with the risks of investing in equities.

HOW MUCH DOES IT COST?

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

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
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No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.																		

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.75	--

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

QUICK FACTS

Date Fund Available: October 2009 **Underlying Fund Manager:** Manulife Asset Management Limited **Total Fund Value:** \$291,707,865
Date Fund Created: January 2004 **Total Units Outstanding:** 17,421,693 **Portfolio Turnover Rate:** 18.08%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.69	--	17.1093	3,260,679

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 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

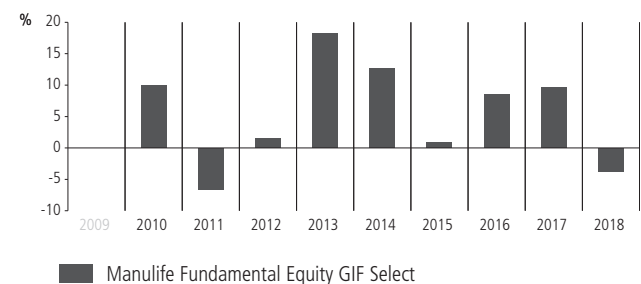
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 5, 2009 has \$1,710.90 on December 31, 2018. This works out to an average of 5.99% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 7 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. The ongoing fees and expenses are different for each guarantee option.

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.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.69	--

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

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%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.65	--	10.6928	5,488,667
IncomePlus	25,000	2.64	1.15	10.7019	882,950
EstatePlus	10,000	2.65	0.55	10.6928	1,577,600

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



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 for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

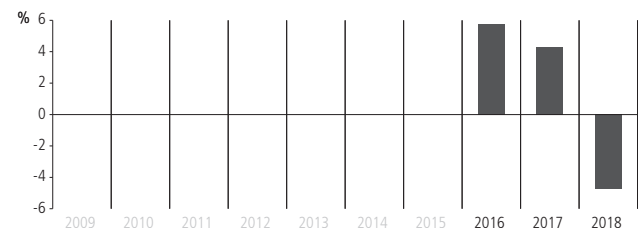
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on August 24, 2015 has \$1,069.30 on December 31, 2018. This works out to an average of 2.02% 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 who chose the InvestmentPlus Series. In the last 3 years the fund was up in value 2 years and down in value 1 year.



Manulife Fundamental Income GIF Select

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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

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

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
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No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.																		

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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.65	--
IncomePlus	2.64	1.15
EstatePlus	2.65	0.55

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

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 2010

Underlying Fund Manager: Manulife Asset Management Limited

Total Fund Value: \$7,217,050

Date Fund Created: October 2010

Total Units Outstanding: 598,126

Portfolio Turnover Rate: 3.72%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.95	--	12.3454	261,247

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.

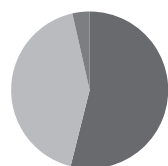
WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Global All-Cap Focused mutual fund. The underlying fund invests primarily in foreign equities.

Top 10 investments (of the underlying fund)	%
Nestlé S.A.	3.93
Johnson & Johnson	3.90
Microsoft Corp.	3.75
Amcor Ltd.	3.68
Apple Inc.	3.63
Wells Fargo & Co.	3.42
Heineken N.V.	3.16
Compagnie Générale des Établissements Michelin	2.95
Chubb Limited	2.91
Koninklijke Philips N.V.	2.82
Total	34.14

Total investments: 48

Investment Segmentation



	% Assets
● GLOBAL EQUITIES	54.1
● U.S. EQUITIES	42.7
● 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 8 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

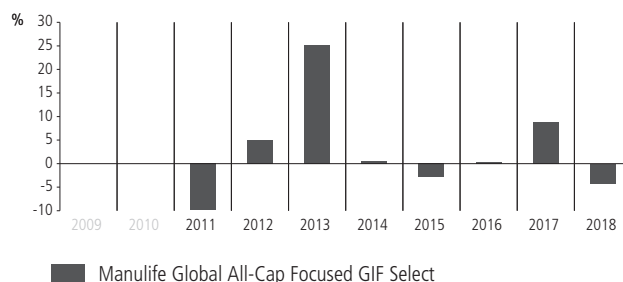
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 18, 2010 has \$1,234.50 on December 31, 2018. This works out to an average of 2.60% 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 8 years for a contractholder who chose the InvestmentPlus Series. In the last 8 years the fund was up in value 5 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?

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

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
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.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.95	--

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

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%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.65	--	14.8019	17,812,470

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. Depository 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 for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

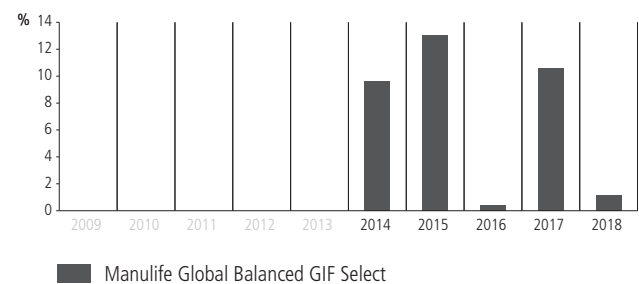
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 7, 2013 has \$1,480.20 on December 31, 2018. This works out to an average of 7.78% 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 who chose the InvestmentPlus Series. 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. The ongoing fees and expenses are different for each guarantee option.

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.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.65	--

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

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%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	3.06	--	12.7913	2,536,168

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.

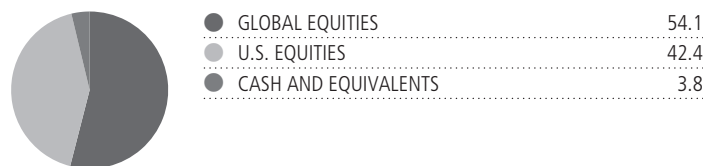
WHAT DOES THE FUND INVEST IN?

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



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 for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

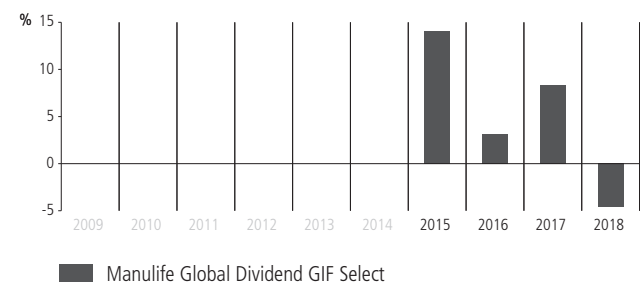
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on September 19, 2014 has \$1,279.10 on December 31, 2018. This works out to an average of 5.92% 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 4 years for a contractholder who chose the InvestmentPlus Series. 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. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

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.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	3.06	--

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

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: 16,615,801

Portfolio Turnover Rate: 0.92%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	3.07	--	17.1476	12,955,164

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. Depository 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



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 for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

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

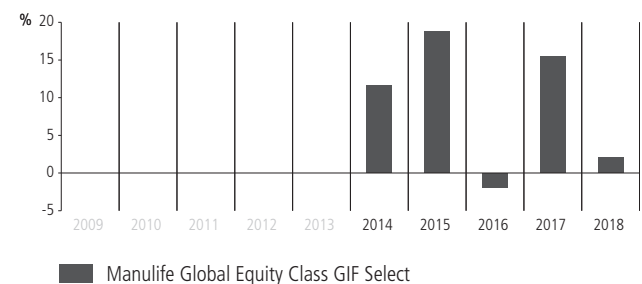
Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 7, 2013 has \$1,714.80 on December 31, 2018. This works out to an average of 10.86% 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 who chose the InvestmentPlus Series. 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. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

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.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	3.07	--

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

QUICK FACTS

Date Fund Available: April 2010
Date Fund Created: April 2010

Underlying Fund Manager: Manulife Asset Management Limited
Total Units Outstanding: 252,328

Total Fund Value: \$2,857,947
Portfolio Turnover Rate: 37.02%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	3.03	--	11.3089	220,569

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.

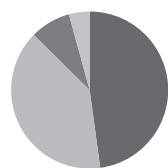
WHAT DOES THE FUND INVEST IN?

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

Top 10 investments (of the underlying fund)	%
Heineken Holding N.V.	7.76
eBay Inc.	7.64
Danone SA	5.49
Reckitt Benckiser Group plc	5.24
Formula One Group	5.11
Nestlé S.A.	4.98
Anheuser-Busch	4.96
American Tower Corporation (REIT) REIT	4.42
Amazon.com, Inc.	4.23
Compagnie Financière Richemont SA	4.11
Total	53.93

Total investments: 27

Investment Segmentation



	% Assets
GLOBAL EQUITIES	49.6
U.S. EQUITIES	41.0
CASH AND EQUIVALENTS	8.6
REITS	4.4

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 8 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

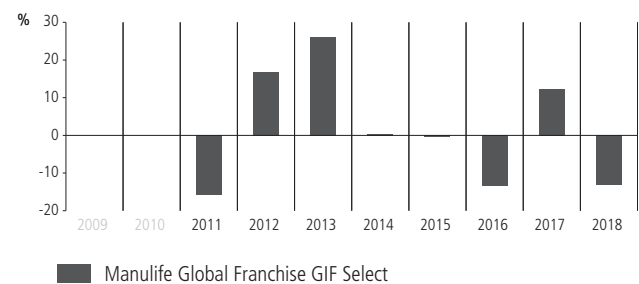
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on April 30, 2010 has \$1,130.90 on December 31, 2018. This works out to an average of 1.43% 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 8 years for a contractholder who chose the InvestmentPlus Series. In the last 8 years the fund was up in value 4 years and down in value 4 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. The ongoing fees and expenses are different for each guarantee option.

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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.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	3.03	--

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

QUICK FACTS

Date Fund Available: October 2013

Underlying Fund Manager: Manulife Asset Management Limited

Total Fund Value: \$44,386,693

Date Fund Created: October 2013

Total Units Outstanding: 3,466,514

Portfolio Turnover Rate: 3.83%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	3.25	--	13.0650	2,267,422

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



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 for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

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

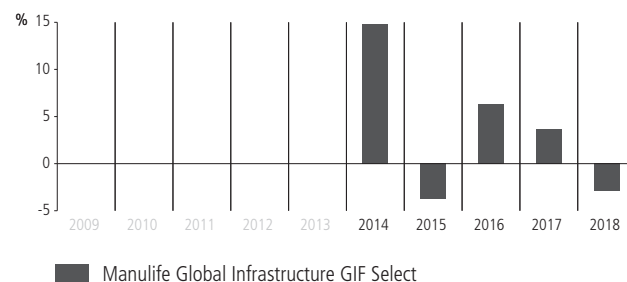
Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 7, 2013 has \$1,306.50 on December 31, 2018. This works out to an average of 5.24% 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 5 years for a contractholder who chose the InvestmentPlus Series. 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. The ongoing fees and expenses are different for each guarantee option.

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2. Ongoing Fund Expenses

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Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	3.25	--

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

QUICK FACTS

Date Fund Available: September 2014 **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%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.59	--	10.6549	97,360
IncomePlus	25,000	2.55	0.85	10.6261	43,357
EstatePlus	10,000	2.59	0.45	10.6549	91,665

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



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 and bond markets.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 4 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

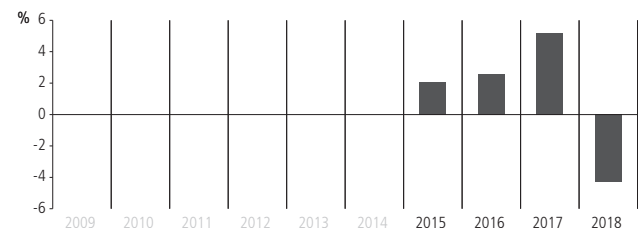
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on September 19, 2014 has \$1,065.50 on December 31, 2018. This works out to an average of 1.49% 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 4 years for a contractholder who chose the InvestmentPlus Series. In the last 4 years the fund was up in value 3 years and down in value 1 year.



Manulife Global Managed Volatility GIF Select

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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

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

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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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.59	--
IncomePlus	2.55	0.85
EstatePlus	2.59	0.45

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

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 2009

Underlying Fund Manager: Manulife Asset Management Limited

Total Fund Value: \$51,996,600

Date Fund Created: July 2008

Total Units Outstanding: 1,521,428

Portfolio Turnover Rate: 13.14%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	3.03	--	33.8500	1,349,149

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 Small Cap mutual fund. The underlying fund invests primarily in foreign equities.

Top 10 investments (of the underlying fund)	%
Jardine Lloyd Thompson Group plc	4.93
Softcat plc	4.04
MYOB Group Limited	3.72
Bechtle AG	3.24
Diploma PLC	3.21
Bravida Holding AB (publ)	3.11
Gov. of Canada Treasury Bill, 1/24/2019	3.03
Cembra Money Bank AG	2.85
Ascential plc	2.80
Tsuruha Holdings Inc.	2.79
Total	33.71

Total investments: 73

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 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

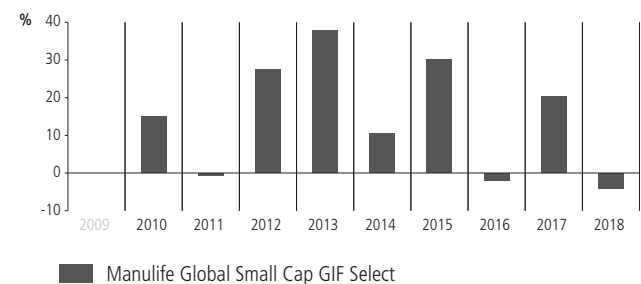
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 5, 2009 has \$3,385.00 on December 31, 2018. This works out to an average of 14.11% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 6 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?

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

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
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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.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	3.03	--

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

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%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.65	--	12.3316	3,004,093

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.

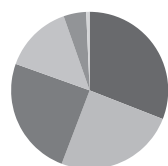
WHAT DOES THE FUND INVEST IN?

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



	% Assets
GLOBAL EQUITIES	31.4
GLOBAL BONDS	25.2
U.S. EQUITIES	25.0
U.S. BONDS	14.4
CASH AND EQUIVALENTS	4.7
CANADIAN BONDS & DEBENTURES	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 4 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

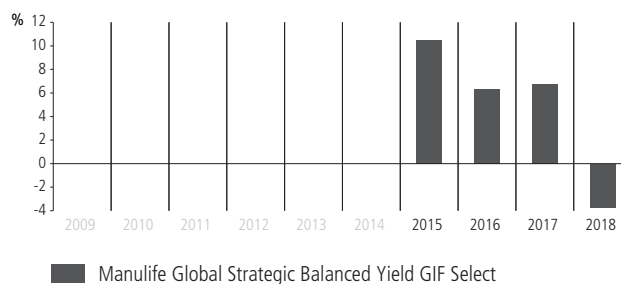
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on September 19, 2014 has \$1,233.20 on December 31, 2018. This works out to an average of 5.02% 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 who chose the InvestmentPlus Series. 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. The ongoing fees and expenses are different for each guarantee option.

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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.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.65	--

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

QUICK FACTS

Date Fund Available: November 2018

Underlying Fund Manager: Manulife Asset Management Limited

Total Fund Value: \$32,577

Date Fund Created: November 2018

Total Units Outstanding: 3,407

Portfolio Turnover Rate: --

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	3.05	--	10.0786	3,132

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.

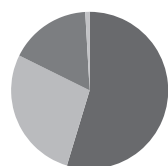
WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Global Thematic Opportunities mutual fund. The underlying fund invests mainly in equities of companies that benefit from global long-term market themes.

Top 10 investments (of the underlying fund)	%
Visa Inc.	4.40
Thermo Fisher Scientific Inc.	3.49
Apple Inc.	3.35
Unitedhealth Group	3.24
Kering SA	3.16
Xylem Inc.	2.85
Roche Holding AG	2.85
Fidelity National Information Services, Inc.	2.79
Cigna Corporation	2.77
Synopsys, Inc.	2.67
Total	31.57

Total investments: 56

Investment Segmentation



	% Assets
● U.S. EQUITIES	60.2
● GLOBAL EQUITIES	30.4
● CASH AND EQUIVALENTS	18.5
● CANADIAN EQUITIES	1.0

ARE THERE ANY GUARANTEES?

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

HOW HAS THE FUND PERFORMED?

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

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

Average return

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.



WHO IS THIS FUND FOR?

This fund may be right for a person seeking long term growth through capital appreciation and who are interested in diversifying globally in developed and emerging countries.

HOW MUCH DOES IT COST?

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

1. Sales Charges

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

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	3.05	--

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

QUICK FACTS

Date Fund Available: May 2019

Underlying Fund Manager: Manulife Asset Management Limited

Total Fund Value: --

Date Fund Created: May 2019

Total Units Outstanding: 300

Portfolio Turnover Rate: --

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.15	--	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 in the Manulife Canadian Unconstrained Bond mutual fund. The underlying fund invests primarily in a diversified portfolio of Canadian fixed income securities and may also invest in fixed income securities of other countries.

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 income, diversification and return potential by investing in fixed income securities. They are comfortable with a low level of investment risk.

HOW HAS THE FUND PERFORMED?

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

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

Average return

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. The ongoing fees and expenses are different for each guarantee option.

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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No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.																		

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.15	--

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

QUICK FACTS

Date Fund Available: October 2009 **Underlying Fund Manager:** Manulife Asset Management Limited **Total Fund Value:** \$50,479,035
Date Fund Created: July 2002 **Total Units Outstanding:** 3,131,649 **Portfolio Turnover Rate:** 8.18%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.91	--	13.7734	1,672,362

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.

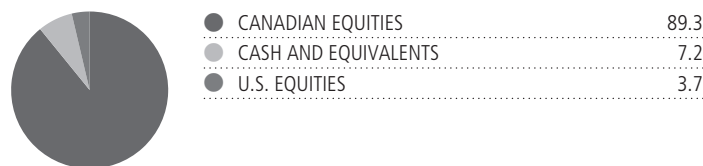
WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Growth Opportunities mutual fund. The underlying fund invests primarily in Canadian equities.

Top 10 investments (of the underlying fund)	%
Merit Trust 01/02/2019 DN	3.54
Kirkland Lake Gold Ltd.	3.51
Federal Home Loan Bank 01/02/2019 DN	3.28
Algonquin Power & Utilities Corp.	3.06
Parex Resources Inc.	2.86
WPT Industrial REIT	2.83
The Descartes Systems Group Inc	2.60
Tricon Capital Group Inc.	2.58
Chemtrade Logistics Income Fund	2.40
Park Lawn Corporation	2.36
Total	29.01

Total investments: 61

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 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

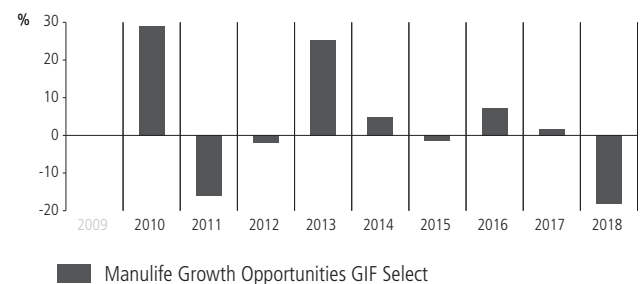
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 5, 2009 has \$1,377.30 on December 31, 2018. This works out to an average of 3.53% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 5 years and down in value 4 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. The ongoing fees and expenses are different for each guarantee option.

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.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.91	--

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

QUICK FACTS

Date Fund Available: May 2017

Underlying Fund Manager: Manulife Asset Management Limited

Total Fund Value: \$56,922,268

Date Fund Created: May 2017

Total Units Outstanding: 5,953,518

Portfolio Turnover Rate: 18.46%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.75	--	9.5604	5,737,956

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.

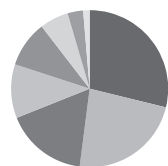
WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Manulife Growth Portfolio mutual fund. The underlying fund invests primarily in securities of funds and/or ETFs which in turn invest in domestic and global equity securities and/or domestic and global fixed income securities.

Top 10 investments (of the underlying fund)	%
Manulife Dividend Income Fund	11.77
Manulife World Investment Fund	10.25
Manulife Fundamental Equity Fund	8.04
Manulife U.S. All Cap Equity Fund	6.33
Manulife Global Dividend Fund	6.11
Manulife Canadian Unconstrained Bond Fund	6.05
Manulife Bond Fund	5.56
Manulife Emerging Markets Fund	5.17
Manulife Global Infrastructure Fund	5.11
Manulife Strategic Income Fund	5.06
Total	69.44

Total investments: 23

Investment Segmentation



	% Assets
GLOBAL EQUITIES	29.2
U.S. EQUITIES	23.5
CANADIAN EQUITIES	17.1
CANADIAN BONDS & DEBENTURES	11.2
U.S. BONDS	9.6
GLOBAL BONDS	6.0
CASH AND EQUIVALENTS	3.2
REITS	1.4

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 people seeking long-term growth potential with a greater emphasis on the equity portion of their portfolio through a diversified portfolio of Canadian and global equity and fixed income securities.

HOW HAS THE FUND PERFORMED?

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

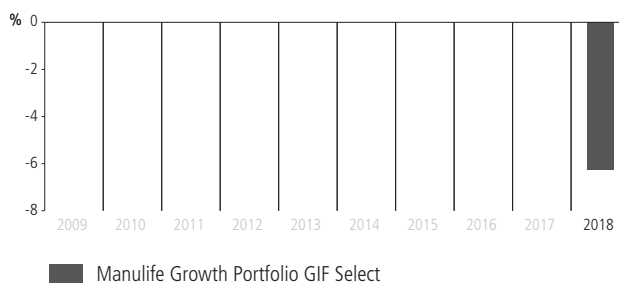
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on May 19, 2017 has \$956.00 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 the past year for a contractholder who chose the InvestmentPlus Series. In the past year the Fund was down in value.



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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

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

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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.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.75	--

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

QUICK FACTS

Date Fund Available: October 2009
Date Fund Created: October 2006

Fund Manager: Manulife
Total Units Outstanding: 45,282,860

Total Fund Value: \$520,113,879
Portfolio Turnover Rate: --

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	0.00	--	11.0527	20,365,990
IncomePlus	25,000	0.00	0.55	10.5730	140,064
EstatePlus	10,000	0.00	0.25	11.0527	747,146

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	99.89
Total	99.89

Total investments: 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 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 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

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

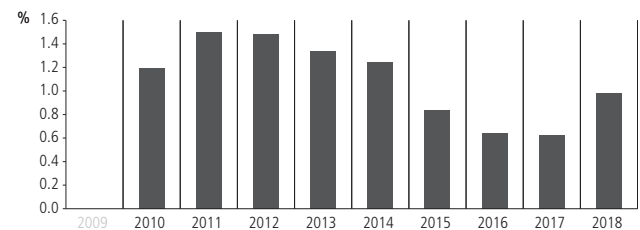
Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 2, 2009 has \$1,105.30 on December 31, 2018. This works out to an average of 1.09% per year.

Year-by-year returns

Any values close to zero may not be visible.

This chart shows how the Fund has performed in each of the past 9 years for a contractholder who chose the InvestmentPlus Series. In the past 9 years the Fund was up in value.



■ Manulife High Interest Savings GIF Select

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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

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

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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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 1. 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.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	0.00	--
IncomePlus	0.00	0.55
EstatePlus	0.00	0.25

Trailing commission

Manulife pays a trailing commission of up to 0.25% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

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 2017
Date Fund Created: May 2017

Underlying Fund Manager: Manulife Asset Management Limited
Total Units Outstanding: 5,396,397

Total Fund Value: \$52,347,616
Portfolio Turnover Rate: 5.27%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.53	--	9.6990	5,195,264

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 Moderate Portfolio mutual fund. The underlying fund invests primarily in securities of funds and/or ETFs which in turn invest in domestic and global equity securities and/or domestic and global fixed income securities.

Top 10 investments (of the underlying fund)	%
Manulife Bond Fund	15.74
Manulife Strategic Income Fund	14.94
Manulife Canadian Unconstrained Bond Fund	10.76
Manulife Global Unconstrained Bond Fund	9.45
Manulife U.S. Unconstrained Bond Fund	6.88
Manulife Dividend Income Fund	6.66
Manulife World Investment Fund	6.42
Manulife Fundamental Equity Fund	5.69
Manulife U.S. All Cap Equity Fund	4.20
Vanguard Emerging Markets Government Bond Id Fund	3.79
Total	84.53

Total investments: 20

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 people seeking long-term growth consistent with capital preservation and are looking for a greater emphasis on the fixed income portion of their portfolio.

HOW HAS THE FUND PERFORMED?

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

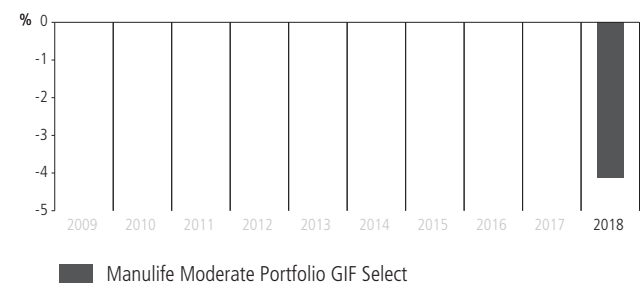
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on May 19, 2017 has \$969.90 on December 31, 2018. This works out to an average of -1.87% per year.

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

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



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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

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

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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.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.53	--

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

QUICK FACTS

Date Fund Available: October 2009
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%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.61	--	17.4868	53,671,305
IncomePlus	25,000	2.59	1.15	14.3294	3,606,051
EstatePlus	10,000	2.61	0.55	17.4868	7,978,248

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



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 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

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

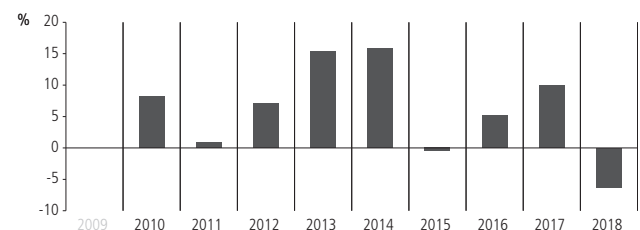
Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 2, 2009 has \$1,748.70 on December 31, 2018. This works out to an average of 6.23% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 7 years and down in value 2 years.



Manulife Monthly High Income GIF Select

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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

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

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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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.61	--
IncomePlus	2.59	1.15
EstatePlus	2.61	0.55

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

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 2016

Fund Manager: Manulife

Total Fund Value: \$71,593,759

Date Fund Created: October 2016

Total Units Outstanding: 6,514,508

Portfolio Turnover Rate: 13.76%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.87	--	10.9923	368,466
IncomePlus	25,000	2.90	1.15	10.9844	164,393
EstatePlus	10,000	2.87	0.55	10.9923	236,035

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 several different National Bank mutual funds. The underlying funds invest primarily in foreign equities and Canadian fixed income investments.

Top 10 investments	%
National Bank Global Equity Fund	50.78
Moody's Corp.	
Keyence Corp.	
MasterCard Inc., Class A	
Johnson & Johnson	
Becton Dickinson and Co.	
Unilever NV, GDR	
Diageo PLC	
MSCI Inc.	
Sherwin-Williams Co./The	
TJX Companies Inc.	
National Bank Bond Fund	31.11
National Bank Canadian All Cap Equity Fund	18.36
Total	100.25

Total investments: 3

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 2 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

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

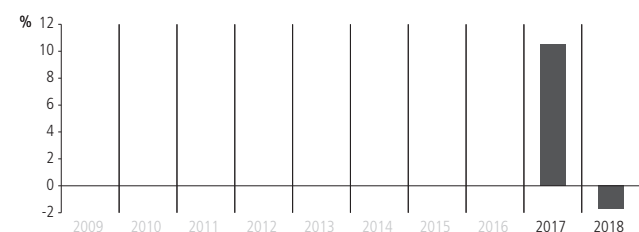
Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 14, 2016 has \$1,099.20 on December 31, 2018. This works out to an average of 4.37% 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 2 years for a contractholder who chose the InvestmentPlus Series. In the last 2 years the fund was up in value 1 year and down in value 1 year.



Manulife National Bank Bundle GIF Select

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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

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

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2 years of buying	2.00																			
3 years of buying	1.50																			
After 3 years	0.00																			
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.																		

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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.87	--
IncomePlus	2.90	1.15
EstatePlus	2.87	0.55

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

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 2009

Fund Manager: Manulife

Total Fund Value: \$268,984,482

Date Fund Created: July 2008

Total Units Outstanding: 18,164,226

Portfolio Turnover Rate: 36.19%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.79	--	15.2437	938,266
IncomePlus	25,000	2.79	1.15	13.8380	311,465
EstatePlus	10,000	2.79	0.55	15.2437	353,365

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 several different Manulife mutual funds. The underlying funds invest primarily in foreign equities and Canadian fixed income investments.

Top 10 investments	%
Manulife Global Dividend Fund	50.43
Nestlé S.A.	
Johnson & Johnson	
Amcor Ltd.	
Microsoft Corp.	
Apple Inc.	
Wells Fargo & Co.	
Heineken N.V.	
Chubb Limited	
Compagnie Générale des Établissements Michelin	
Verizon Communications Inc.	
Manulife Fundamental Equity Fund	19.57
Manulife Strategic Income Fund	15.26
Manulife Corporate Bond Fund	15.00
Total	100.27

Total investments: 4

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 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

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

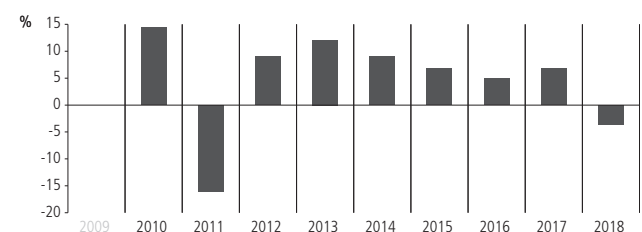
Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 2, 2009 has \$1,524.40 on December 31, 2018. This works out to an average of 4.67% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 7 years and down in value 2 years.



Manulife Opportunities Bundle GIF Select

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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

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

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS
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)	If you sell within: 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	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	When you invest, Manulife pays a commission of 2.0%. Any sales charge you pay goes to Manulife.
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.

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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.79	--
IncomePlus	2.79	1.15
EstatePlus	2.79	0.55

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

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 2009 **Underlying Fund Manager:** Manulife Asset Management Limited **Total Fund Value:** \$780,460,879
Date Fund Created: October 2006 **Total Units Outstanding:** 52,595,862 **Portfolio Turnover Rate:** 7.47%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.68	--	15.3256	5,889,224
IncomePlus	25,000	2.69	0.85	13.3288	355,731
EstatePlus	10,000	2.68	0.45	15.3256	1,439,953

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 Simplicity Balanced Portfolio mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

	%
Manulife Bond Fund	16.51
Manulife Corporate Bond Fund	10.02
Manulife Strategic Income Fund	9.50
Manulife U.S. All Cap Equity Fund	6.97
Manulife International Value Equity Fund	6.39
Manulife World Investment Class	6.34
Manulife Canadian Unconstrained Bond Fund	5.00
Manulife Canadian Universe Bond Fund	4.99
Manulife Emerging Markets Fund	4.49
Manulife Canadian Investment Fund	4.36
Total	74.57

Total investments: 21

Investment Segmentation



	% Assets
● CANADIAN BONDS & DEBENTURES	26.7
● GLOBAL EQUITIES	23.2
● U.S. EQUITIES	18.7
● U.S. BONDS	13.4
● CANADIAN EQUITIES	10.6
● CASH AND EQUIVALENTS	4.1
● GLOBAL BONDS	4.1
● REITS	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 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

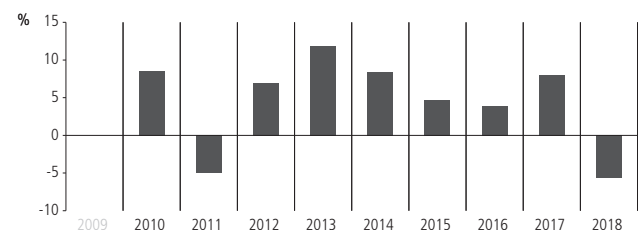
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 2, 2009 has \$1,532.60 on December 31, 2018. This works out to an average of 4.73% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 7 years and down in value 2 years.



■ Manulife Simplicity Balanced Portfolio GIF Select

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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

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

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.68	--
IncomePlus	2.69	0.85
EstatePlus	2.68	0.45

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

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 2009
Date Fund Created: October 2006

Underlying Fund Manager: Manulife Asset Management Limited
Total Units Outstanding: 24,319,875

Total Fund Value: \$329,378,589
Portfolio Turnover Rate: 11.03%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.21	--	13.3520	8,715,702
IncomePlus	25,000	2.23	0.75	11.6193	243,826
EstatePlus	10,000	2.21	0.35	13.3520	1,705,525

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 Simplicity Conservative Portfolio mutual fund. The underlying fund invests primarily in Canadian fixed income and money market funds.

Top 10 investments (of the underlying fund)

	%
Manulife Bond Fund	41.82
Manulife Canadian Universe Bond Fund	12.08
Manulife Strategic Income Fund	10.02
Manulife Corporate Bond Fund	9.00
Manulife Canadian Unconstrained Bond Fund	8.08
Manulife Canadian Investment Fund	2.06
Manulife World Investment Fund	2.03
Manulife U.S. All Cap Equity Fund	1.89
Manulife Fundamental Equity Fund	1.68
Manulife Emerging Markets Fund	1.48
Total	90.13

Total investments: 21

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 bond markets.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

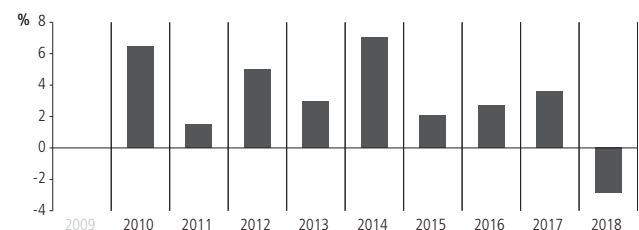
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 2, 2009 has \$1,335.20 on December 31, 2018. This works out to an average of 3.18% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 8 years and down in value 1 year.



Manulife Simplicity Conservative Portfolio GIF Select

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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

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

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 2. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.21	--
IncomePlus	2.23	0.75
EstatePlus	2.21	0.35

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

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 2009

Underlying Fund Manager: Manulife Asset Management Limited

Total Fund Value: \$601,841,998

Date Fund Created: April 2007

Total Units Outstanding: 39,648,990

Portfolio Turnover Rate: 8.38%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.82	--	16.3343	3,824,907
IncomePlus	25,000	2.82	1.15	13.8279	551,035
EstatePlus	10,000	2.82	0.55	16.3343	2,337,660

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 Simplicity Global Balanced Portfolio mutual fund. The underlying fund invests primarily in foreign equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

	%
Manulife Bond Fund	13.05
Manulife Corporate Bond Fund	10.30
Manulife U.S. All Cap Equity Fund	9.06
Manulife Strategic Income Fund	9.03
Manulife World Investment Class	6.65
Manulife Canadian Unconstrained Bond Fund	6.04
Manulife International Value Equity Fund	6.03
Manulife Global Unconstrained Bond Fund	5.25
Manulife Emerging Markets Fund	5.03
Manulife World Investment Fund	4.88
Total	75.33

Total investments: 21

Investment Segmentation

	% Assets
GLOBAL EQUITIES	28.2
CANADIAN BONDS & DEBENTURES	19.9
U.S. EQUITIES	17.8
U.S. BONDS	15.0
CANADIAN EQUITIES	8.5
GLOBAL BONDS	7.1
CASH AND EQUIVALENTS	4.6
REITS	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 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 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

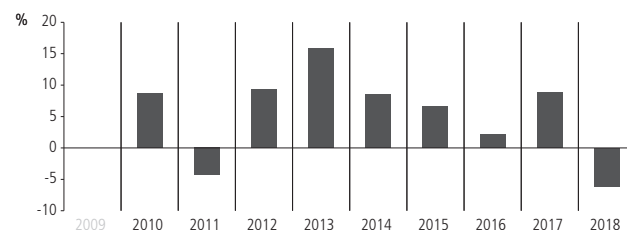
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 2, 2009 has \$1,633.40 on December 31, 2018. This works out to an average of 5.45% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 7 years and down in value 2 years.



Manulife Simplicity Global Balanced Portfolio GIF Select

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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

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

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
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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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.82	--
IncomePlus	2.82	1.15
EstatePlus	2.82	0.55

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

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 2009

Underlying Fund Manager: Manulife Asset Management Limited

Total Fund Value: \$777,834,132

Date Fund Created: October 2006

Total Units Outstanding: 52,921,856

Portfolio Turnover Rate: 9.61%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.76	--	16.1616	3,084,046
IncomePlus	25,000	2.74	1.15	14.1415	324,355
EstatePlus	10,000	2.76	0.55	16.1616	672,598

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 Simplicity Growth Portfolio mutual fund. The underlying fund invests primarily in foreign equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

	%
Manulife U.S. All Cap Equity Fund	9.48
Manulife Strategic Income Fund	9.44
Manulife World Investment Class	8.13
Manulife Emerging Markets Fund	8.03
Manulife International Value Equity Fund	6.79
Manulife Corporate Bond Fund	6.22
Manulife Covered Call U.S. Equity Fund	5.97
Manulife Bond Fund	5.93
Manulife Canadian Investment Fund	5.11
Manulife Dividend Income Fund	4.95
Total	70.06

Total investments: 20

Investment Segmentation

	% Assets
GLOBAL EQUITIES	30.9
U.S. EQUITIES	25.5
CANADIAN EQUITIES	16.5
CANADIAN BONDS & DEBENTURES	10.2
U.S. BONDS	9.9
CASH AND EQUIVALENTS	4.0
GLOBAL BONDS	3.7
REITS	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 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

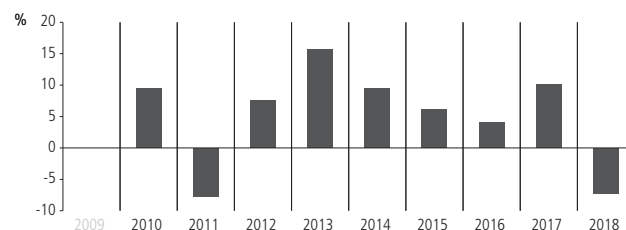
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 2, 2009 has \$1,616.20 on December 31, 2018. This works out to an average of 5.33% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 7 years and down in value 2 years.



Manulife Simplicity Growth Portfolio GIF Select

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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

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

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS
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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Low Load Sales Charge	If you sell within: % 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	When you invest, Manulife pays a commission of 2.0%. Any sales charge you pay goes to Manulife.
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.

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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.76	--
IncomePlus	2.74	1.15
EstatePlus	2.76	0.55

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

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 2009

Underlying Fund Manager: Manulife Asset Management Limited

Total Fund Value: \$238,228,294

Date Fund Created: October 2006

Total Units Outstanding: 16,551,490

Portfolio Turnover Rate: 8.52%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.35	--	14.4531	2,611,209
IncomePlus	25,000	2.38	0.75	12.5351	122,395
EstatePlus	10,000	2.35	0.35	14.4531	1,259,842

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 Simplicity Moderate Portfolio mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

	%
Manulife Bond Fund	25.53
Manulife Corporate Bond Fund	10.29
Manulife Strategic Income Fund	10.10
Manulife Canadian Universe Bond Fund	8.08
Manulife Canadian Unconstrained Bond Fund	6.33
Manulife World Investment Class	4.90
Manulife Canadian Investment Fund	4.08
Manulife U.S. All Cap Equity Fund	3.80
Manulife Fundamental Equity Fund	3.35
Manulife Dividend Income Fund	3.34
Total	79.81

Total investments: 21

Investment Segmentation



	% Assets
CANADIAN BONDS & DEBENTURES	38.6
U.S. BONDS	15.1
GLOBAL EQUITIES	15.0
CANADIAN EQUITIES	12.4
U.S. EQUITIES	11.3
GLOBAL BONDS	4.4
CASH AND EQUIVALENTS	4.1
REITS	0.3

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 equity and bond markets.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

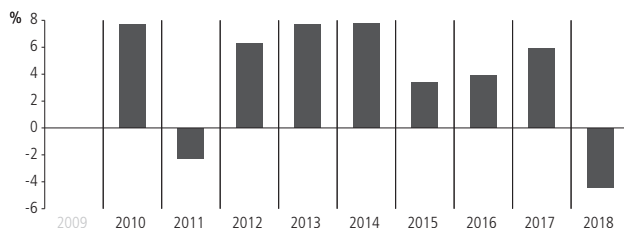
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 2, 2009 has \$1,445.30 on December 31, 2018. This works out to an average of 4.06% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 7 years and down in value 2 years.



Manulife Simplicity Moderate Portfolio GIF Select

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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

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

1. Sales Charges

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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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 2. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.35	--
IncomePlus	2.38	0.75
EstatePlus	2.35	0.35

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	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

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 2012

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%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.58	--	15.6583	26,231,808

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



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 6 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

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

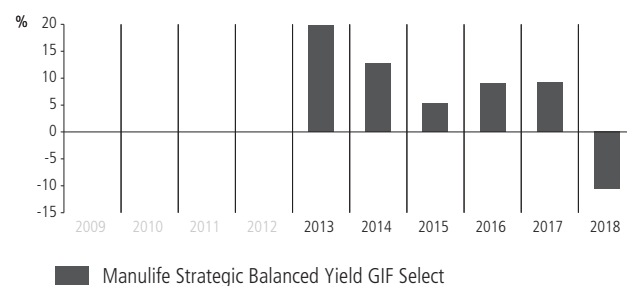
Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 31, 2012 has \$1,565.80 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 6 years for a contractholder who chose the InvestmentPlus Series. In the last 6 years the fund was up in value 5 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. The ongoing fees and expenses are different for each guarantee option.

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Low Load Sales Charge	<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>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	2.50	2 years of buying	2.00	3 years of buying	1.50	After 3 years	0.00	<p>When you invest, Manulife pays a commission of 2.0%. Any sales charge you pay goes to Manulife.</p>								
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After 3 years	0.00																			
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.																		

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.58	--

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

QUICK FACTS

Date Fund Available: August 2015

Underlying Fund Manager: Manulife Asset Management Limited

Total Fund Value: \$416,453,263

Date Fund Created: August 2015

Total Units Outstanding: 36,376,520

Portfolio Turnover Rate: 6.45%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.58	--	11.4455	30,292,844

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



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 3 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

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

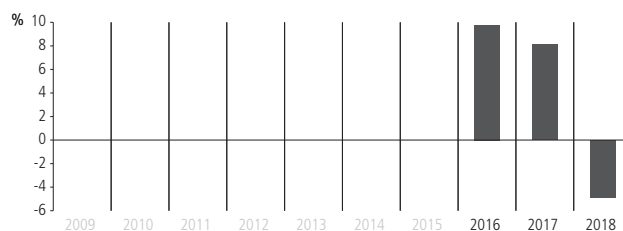
Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on August 24, 2015 has \$1,144.60 on December 31, 2018. This works out to an average of 4.11% 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 3 years for a contractholder who chose the InvestmentPlus Series. In the last 3 years the fund was up in value 2 years and down in value 1 year.



■ Manulife Strategic Dividend Bundle GIF Select

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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

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

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS
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)	If you sell within: 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	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	When you invest, Manulife pays a commission of 2.0%. Any sales charge you pay goes to Manulife.
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.58	--

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

QUICK FACTS

Date Fund Available: October 2009
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%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.24	--	14.8717	23,390,030

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 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

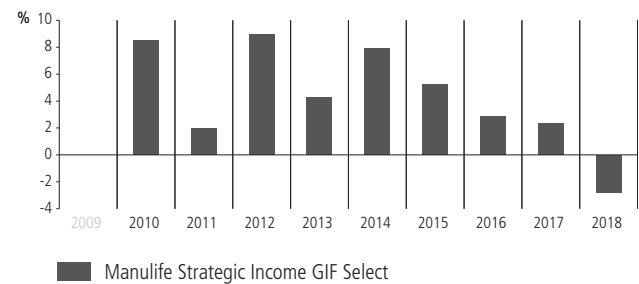
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 5, 2009 has \$1,487.20 on December 31, 2018. This works out to an average of 4.39% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 8 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. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

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.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.24	--

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

QUICK FACTS

Date Fund Available: April 2015

Underlying Fund Manager: Manulife Asset Management Limited

Total Fund Value: \$3,516,733

Date Fund Created: April 2015

Total Units Outstanding: 342,037

Portfolio Turnover Rate: 74.26%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.20	--	10.2807	271,159

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



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 for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

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

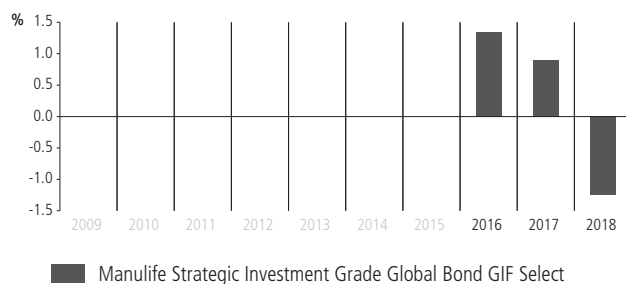
Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on April 30, 2015 has \$1,028.10 on December 31, 2018. This works out to an average of 0.76% 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 3 years for a contractholder who chose the InvestmentPlus Series. 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. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
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No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.																		

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.20	--

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

QUICK FACTS

Date Fund Available: October 2009

Underlying Fund Manager: Manulife Asset Management Limited

Total Fund Value: \$27,283,519

Date Fund Created: January 2002

Total Units Outstanding: 1,217,469

Portfolio Turnover Rate: 8.40%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	3.02	--	22.7049	679,107

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 Tax-Managed Growth mutual fund. The underlying fund invests primarily in foreign equities.

Top 10 investments (of the underlying fund)	%
Gov. of Canada Treasury Bill, 3/21/2019	1.94
Aon PLC	1.77
Alphabet Inc.	1.41
Marsh & McLennan Companies, Inc.	1.39
Intertek Group PLC	1.38
Verisk Analytics, Inc.	1.37
Visa Inc.	1.35
Wolters Kluwer N.V. Depositary Receipt	1.34
L'Air Liquide S.A.	1.31
Seven & i Holdings Co., Ltd.	1.29
Total	14.55

Total investments: 287

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 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

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

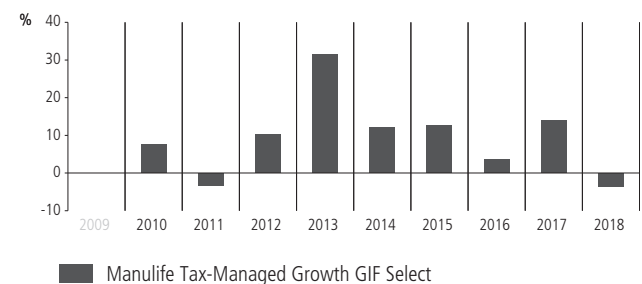
Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 2, 2009 has \$2,270.50 on December 31, 2018. This works out to an average of 9.27% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 7 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. The ongoing fees and expenses are different for each guarantee option.

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.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	3.02	--

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

QUICK FACTS

Date Fund Available: October 2013 **Underlying Fund Manager:** Manulife Asset Management Limited **Total Fund Value:** \$283,441,968
Date Fund Created: October 2013 **Total Units Outstanding:** 17,929,054 **Portfolio Turnover Rate:** 7.40%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.91	--	16.0497	13,840,041

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



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 for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

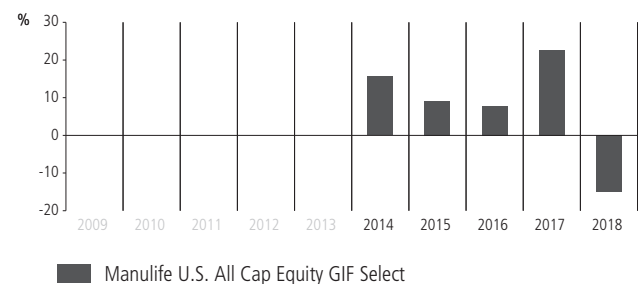
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 7, 2013 has \$1,605.00 on December 31, 2018. This works out to an average of 9.46% 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 who chose the InvestmentPlus Series. 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. The ongoing fees and expenses are different for each guarantee option.

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)	If you sell within: 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	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
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No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.91	--

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

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%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.85	--	9.8280	6,448,033

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.

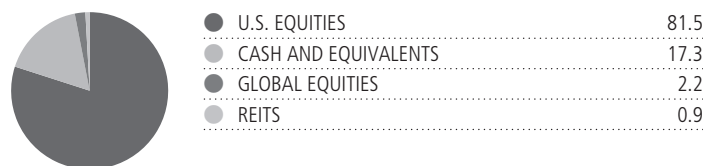
WHAT DOES THE FUND INVEST IN?

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



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 HAS THE FUND PERFORMED?

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

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

Average return

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.



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 MUCH DOES IT COST?

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

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
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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.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.85	--

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

QUICK FACTS

Date Fund Available: October 2009
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%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.97	--	29.7667	7,223,679

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.

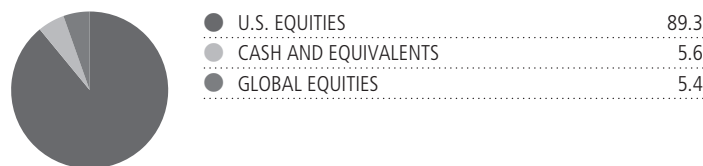
WHAT DOES THE FUND INVEST IN?

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



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 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

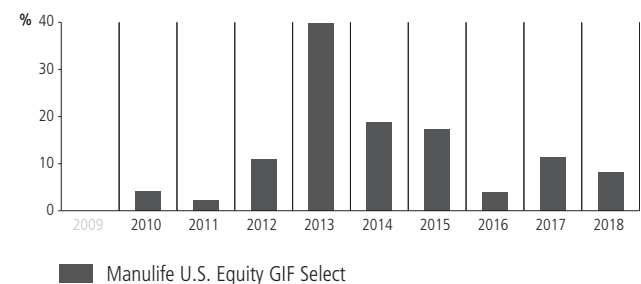
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 2, 2009 has \$2,976.70 on December 31, 2018. This works out to an average of 12.52% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the past 9 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. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
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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.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.97	--

Trailing commission

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3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

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%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.64	--	12.2548	33,142,394
IncomePlus	25,000	2.63	1.15	11.6329	781,269
EstatePlus	10,000	2.64	0.55	11.6337	2,072,792

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 for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

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

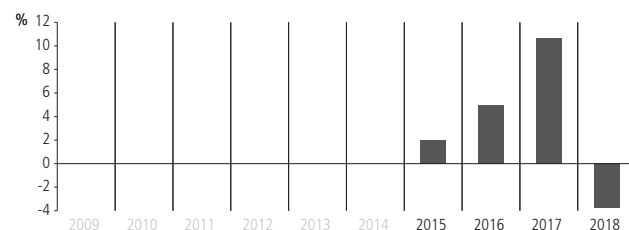
Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on April 7, 2014 has \$1,225.50 on December 31, 2018. This works out to an average of 4.39% 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 who chose the InvestmentPlus Series. In the last 4 years the fund was up in value 3 years and down in value 1 year.



Manulife U.S. Monthly High Income GIF Select

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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

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

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
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)	<table border="1"> <thead> <tr> <th>If you sell within:</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>	If you sell within:	%	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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.64	--
IncomePlus	2.63	1.15
EstatePlus	2.64	0.55

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

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:** \$11,534,854
Date Fund Created: October 2013 **Total Units Outstanding:** 918,556 **Portfolio Turnover Rate:** 47.58%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.25	--	12.6128	739,528

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 for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

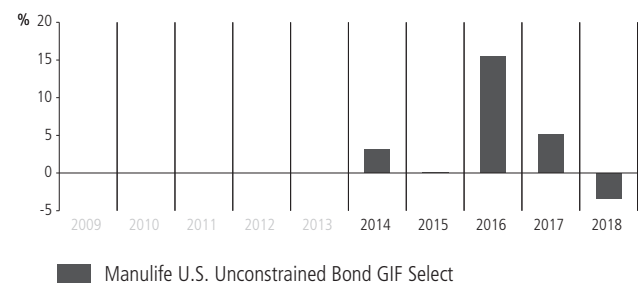
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 7, 2013 has \$1,261.30 on December 31, 2018. This works out to an average of 4.54% 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 who chose the InvestmentPlus Series. 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. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

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.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.25	--

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

QUICK FACTS

Date Fund Available: October 2013 **Underlying Fund Manager:** Manulife Asset Management Limited **Total Fund Value:** \$48,843,157
Date Fund Created: October 2013 **Total Units Outstanding:** 4,016,290 **Portfolio Turnover Rate:** 8.38%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.48	--	12.2327	3,505,998

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.

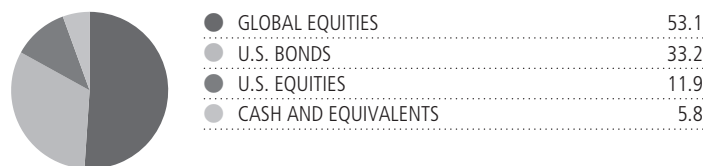
WHAT DOES THE FUND INVEST IN?

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 for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

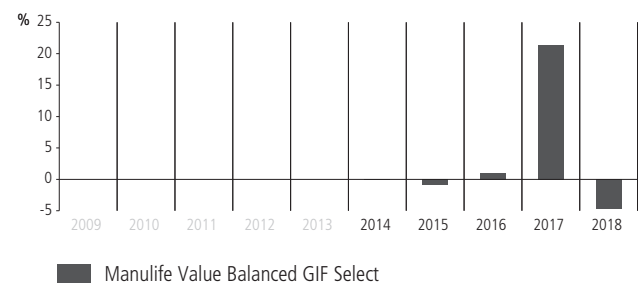
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 7, 2013 has \$1,223.30 on December 31, 2018. This works out to an average of 3.93% 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 who chose the InvestmentPlus Series. 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?

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

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2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.48	--

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.

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 2009

Underlying Fund Manager: Manulife Asset Management Limited

Total Fund Value: \$67,881,614

Date Fund Created: July 2008

Total Units Outstanding: 3,693,266

Portfolio Turnover Rate: 0.65%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	3.04	--	19.9615	1,247,950

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.

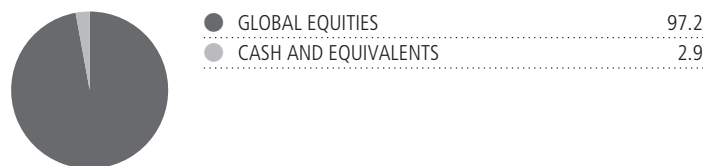
WHAT DOES THE FUND INVEST IN?

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

Top 10 investments (of the underlying fund)	%
Aon PLC	4.98
Intertek Group PLC	3.83
Wolters Kluwer N.V. Depositary Receipt	3.76
L'Air Liquide S.A.	3.54
Seven & i Holdings Co., Ltd.	3.41
Halma PLC	2.76
ASSA ABLOY AB (publ)	2.73
Croda International PLC	2.72
RELX PLC	2.65
Sika AG	2.52
Total	32.91

Total investments: 60

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 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

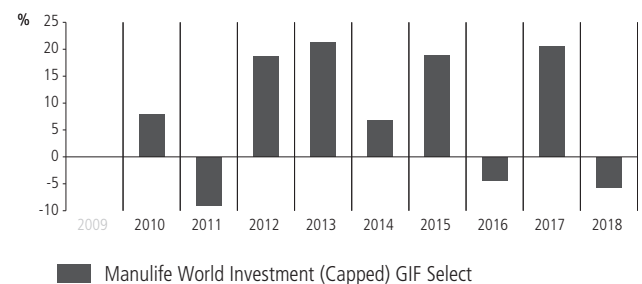
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 5, 2009 has \$1,996.20 on December 31, 2018. This works out to an average of 7.77% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 6 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?

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

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2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	3.04	--

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

QUICK FACTS

Date Fund Available: September 2014

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%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	3.05	--	12.9993	9,149,153

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.

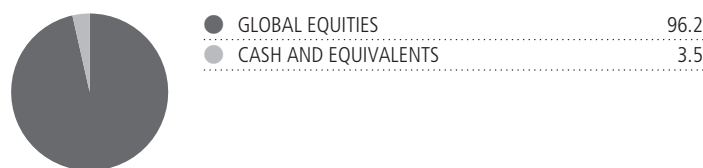
WHAT DOES THE FUND INVEST IN?

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



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 for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

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

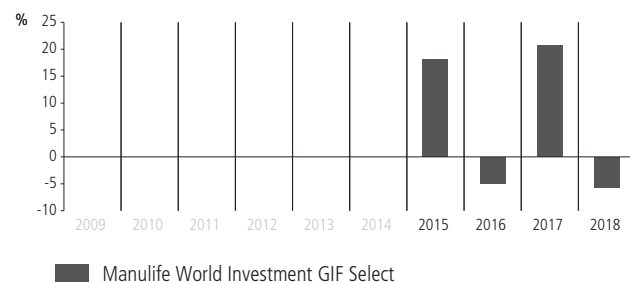
Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on September 19, 2014 has \$1,299.90 on December 31, 2018. This works out to an average of 6.32% 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 who chose the InvestmentPlus Series. In the last 4 years the fund was up in value 2 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. The ongoing fees and expenses are different for each guarantee option.

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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.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	3.05	--

Trailing commission

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3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

QUICK FACTS

Date Fund Available: October 2010 **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%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.44	--	13.8502	11,314,483

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



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 8 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

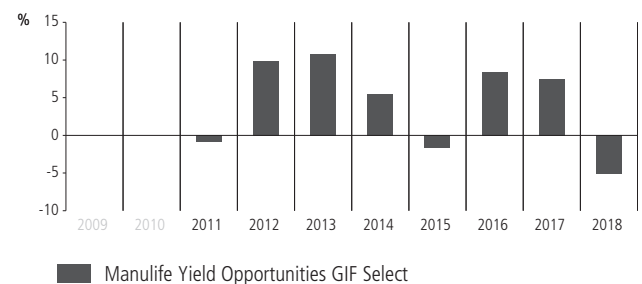
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 18, 2010 has \$1,385.00 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 8 years for a contractholder who chose the InvestmentPlus Series. In the last 8 years the fund was up in value 5 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?

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

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2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.44	--

Trailing commission

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3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

QUICK FACTS

Date Fund Available: October 2009
Date Fund Created: November 2008

Underlying Fund Manager: 1832 Asset Management L.P.
Total Units Outstanding: 13,671,194

Total Fund Value: \$179,940,259
Portfolio Turnover Rate: 3.33%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.89	--	11.9102	988,898
EstatePlus	10,000	2.89	0.55	11.9102	211,882

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 Dynamic Power Balanced mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

	%
Dynamic Power American Growth Class	12.52
Gov. of Canada Treasury Bill, 1.9%, 5/2/2019	5.05
Gov. of Canada Treasury Bill, 1.72%, 2/21/2019	5.02
Royal Bank of Canada	3.23
Gov. of Canada, 1%, 6/1/2027	3.03
Bank of Nova Scotia (The)	2.31
Ontario (Province of), 6.5%, 3/8/2029	2.08
Manulife Financial Corp.	1.82
IQVIA Holdings Inc.	1.82
Toronto Dominion Bank	1.76
Total	38.65

Total investments: 168

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 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

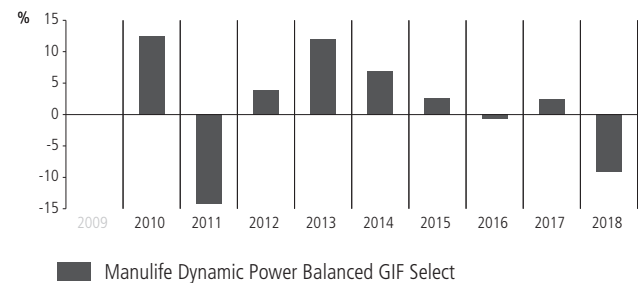
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 2, 2009 has \$1,191.00 on December 31, 2018. This works out to an average of 1.91% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 6 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?

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

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
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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. Additional fees will apply to the EstatePlus guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.89	--
EstatePlus	2.89	0.55

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

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 2012

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%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.82	--	12.4194	677,777

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.

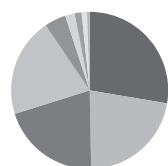
WHAT DOES THE FUND INVEST IN?

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 6 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

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

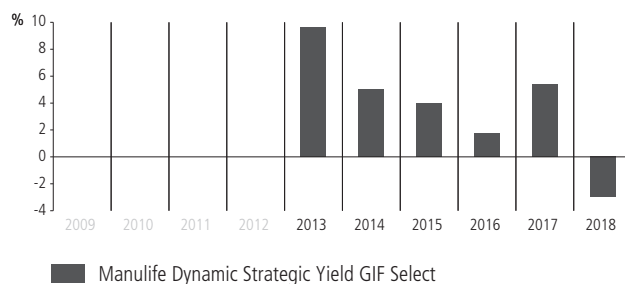
Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 31, 2012 has \$1,241.90 on December 31, 2018. This works out to an average of 3.58% 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 6 years for a contractholder who chose the InvestmentPlus Series. In the last 6 years the fund was up in value 5 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. The ongoing fees and expenses are different for each guarantee option.

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)	<table border="1"> <thead> <tr> <th>If you sell within:</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>	If you sell within:	%	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
If you sell within:	%																			
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No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.																		

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.82	--

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

QUICK FACTS

Date Fund Available: October 2009
Date Fund Created: November 2008

Underlying Fund Manager: 1832 Asset Management L.P.
Total Units Outstanding: 10,969,592

Total Fund Value: \$164,238,956
Portfolio Turnover Rate: 4.83%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.90	--	13.1596	740,281
EstatePlus	10,000	2.90	0.65	13.1596	136,484

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?

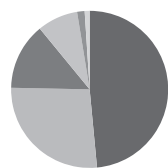
This Segregated Fund invests in the Dynamic Value Balanced mutual fund. The underlying fund invests primarily in foreign equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

	%
Gov. of Canada, 1%, 6/1/2027	5.51
Gov. of Canada, 1%, 9/1/2022	4.81
Quebec (Province of), 2.75%, 9/1/2025	4.08
Ontario (Province of), 2.6%, 6/2/2025	3.35
Royal Bank of Canada	3.31
Toronto Dominion Bank	3.21
Canadian National Railway Co.	2.46
Intact Financial Corp.	2.41
Shaw Communications Inc., Class "B"	2.31
BCE Inc.	2.20
Total	33.66

Total investments: 93

Investment Segmentation



	% Assets
● CANADIAN EQUITIES	48.7
● CANADIAN BONDS & DEBENTURES	26.9
● U.S. EQUITIES	13.8
● CASH AND EQUIVALENTS	8.4
● U.S. BONDS	1.6
● GLOBAL BONDS	1.0

ARE THERE ANY GUARANTEES?

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

WHO IS THIS FUND FOR?

This fund may be right for a person seeking 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 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

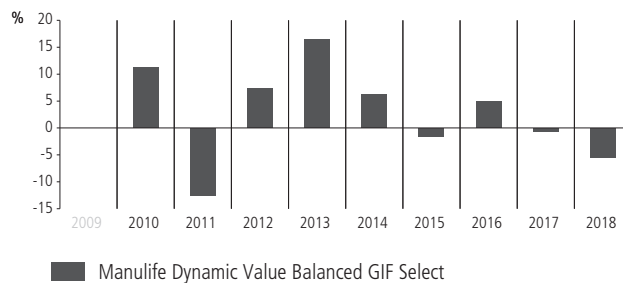
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 2, 2009 has \$1,316.00 on December 31, 2018. This works out to an average of 3.01% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 5 years and down in value 4 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. The ongoing fees and expenses are different for each guarantee option.

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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No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.																		

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. Additional fees will apply to the EstatePlus guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 5. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.90	--
EstatePlus	2.90	0.65

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

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 2012

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%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.82	--	13.7013	1,641,517

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.

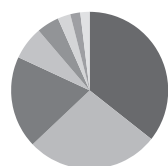
WHAT DOES THE FUND INVEST IN?

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 6 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

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

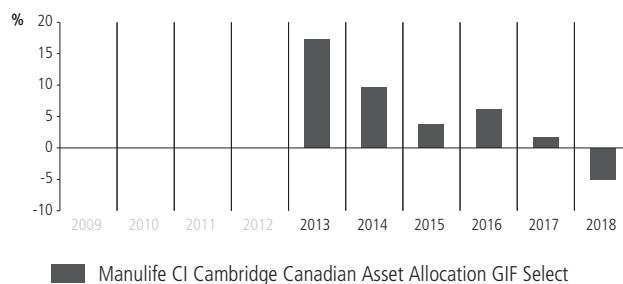
Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 31, 2012 has \$1,370.10 on December 31, 2018. This works out to an average of 5.24% 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 6 years for a contractholder who chose the InvestmentPlus Series. In the last 6 years the fund was up in value 5 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. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

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No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.																		

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.82	--

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

QUICK FACTS

Date Fund Available: April 2010
Date Fund Created: April 2010

Underlying Fund Manager: CI Investments Inc.
Total Units Outstanding: 2,425,782

Total Fund Value: \$39,874,778
Portfolio Turnover Rate: 9.54%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	3.19	--	17.7874	1,230,111

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.

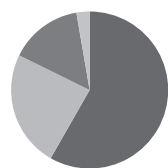
WHAT DOES THE FUND INVEST IN?

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



	% Assets
U.S. EQUITIES	58.4
GLOBAL EQUITIES	24.1
CASH AND EQUIVALENTS	15.0
CANADIAN EQUITIES	2.7

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 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 8 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

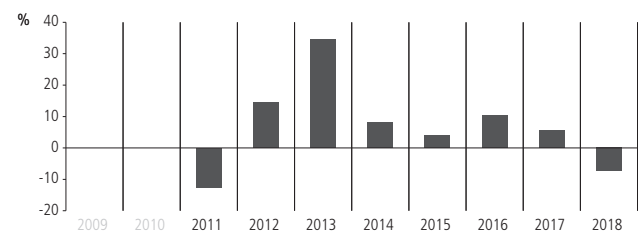
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on April 30, 2010 has \$1,778.70 on December 31, 2018. This works out to an average of 6.87% 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 8 years for a contractholder who chose the InvestmentPlus Series. In the last 8 years the fund was up in value 6 years and down in value 2 years.



Manulife CI Cambridge Global Equity GIF Select

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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

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

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS
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)	If you sell within: 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	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	When you invest, Manulife pays a commission of 2.0%. Any sales charge you pay goes to Manulife.
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	3.19	--

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

QUICK FACTS

Date Fund Available: October 2009

Underlying Fund Manager: CI Investments Inc.

Total Fund Value: \$80,337,789

Date Fund Created: January 1998

Total Units Outstanding: 4,626,652

Portfolio Turnover Rate: 2.40%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	3.10	--	11.7368	880,580

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



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 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

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

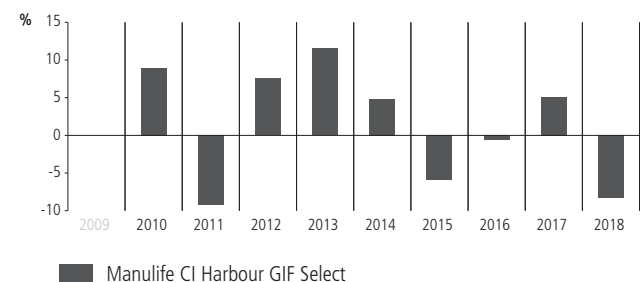
Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 2, 2009 has \$1,173.70 on December 31, 2018. This works out to an average of 1.75% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 5 years and down in value 4 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. The ongoing fees and expenses are different for each guarantee option.

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.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	3.10	--

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

QUICK FACTS

Date Fund Available: October 2009
Date Fund Created: January 1998

Underlying Fund Manager: CI Investments Inc.
Total Units Outstanding: 55,156,201

Total Fund Value: \$698,755,001
Portfolio Turnover Rate: 4.87%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.83	--	11.7286	1,801,244
EstatePlus	10,000	2.83	0.65	11.7286	480,302

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 Growth and Income mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

	%
Gov. of Canada RR, 4.25%, 12/1/2021	4.11
Gov. of Canada, 2.75%, 12/1/2048	3.24
Sony Corporation	2.93
Fairfax India Holdings Corporation	2.67
Agnico Eagle Mines Limited	2.52
Royal Bank of Canada	2.16
Boralex Inc.	1.96
NexGen Energy Ltd.	1.95
PrairieSky Royalty Ltd.	1.87
Toronto Dominion Bank	1.80
Total	25.20

Total investments: 148

Investment Segmentation

	% Assets
● CANADIAN EQUITIES	41.9
● CANADIAN BONDS & DEBENTURES	28.8
● U.S. EQUITIES	10.6
● GLOBAL EQUITIES	8.7
● CASH AND EQUIVALENTS	6.8
● U.S. BONDS	2.5
● GLOBAL BONDS	0.8

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 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 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

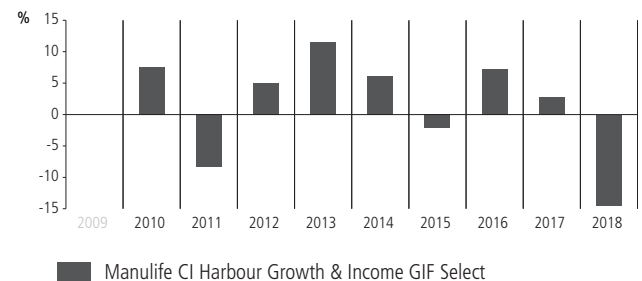
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 2, 2009 has \$1,172.90 on December 31, 2018. This works out to an average of 1.74% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 6 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?

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

1. Sales Charges

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No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.																		

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. Additional fees will apply to the EstatePlus guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 5. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.83	--
EstatePlus	2.83	0.65

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

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 2009
Date Fund Created: October 2006

Underlying Fund Manager: CI Investments Inc.
Total Units Outstanding: 32,322,589

Total Fund Value: \$499,347,417
Portfolio Turnover Rate: 7.65%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.82	--	15.6992	3,834,356
EstatePlus	10,000	2.82	0.65	15.6992	581,885

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



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 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

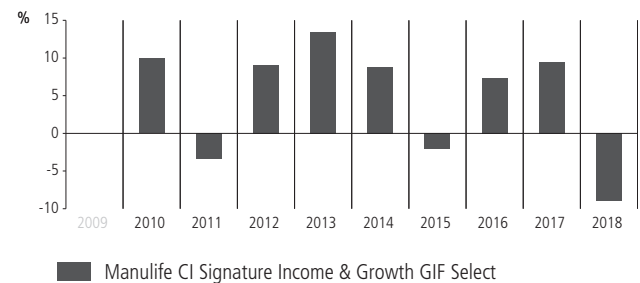
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 2, 2009 has \$1,569.90 on December 31, 2018. This works out to an average of 5.00% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 6 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?

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

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS
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)	If you sell within: 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	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	When you invest, Manulife pays a commission of 2.0%. Any sales charge you pay goes to Manulife.
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.

2. Ongoing Fund Expenses

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Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.82	--
EstatePlus	2.82	0.65

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

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 2009 **Underlying Fund Manager:** CIBC Global Asset Management Inc. **Total Fund Value:** \$70,361,142
Date Fund Created: June 2008 **Total Units Outstanding:** 5,716,872 **Portfolio Turnover Rate:** 6.23%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.84	--	12.9302	853,519
IncomePlus	25,000	2.85	1.15	11.1976	61,629
EstatePlus	10,000	2.84	0.55	12.9302	225,827

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 CIBC Monthly 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	2.95
Toronto Dominion Bank	2.40
Enbridge Inc.	1.93
Canadian Imperial Bank of Commerce	1.70
British Columbia (Province of), 4.95%, 6/18/2040	1.65
Bank of Montreal	1.57
Transcanada Corp.	1.38
Suncor Energy Inc.	1.33
Gov. of Canada, 2.75%, 12/1/2048	1.28
Bank of Nova Scotia	1.26
Total	17.45

Total investments: 575

Investment Segmentation

	% Assets
● CANADIAN BONDS & DEBENTURES	34.1
● CANADIAN EQUITIES	31.6
● U.S. EQUITIES	14.0
● GLOBAL EQUITIES	6.7
● U.S. BONDS	6.0
● CASH AND EQUIVALENTS	3.0
● REITS	2.8
● GLOBAL BONDS	2.1

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 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

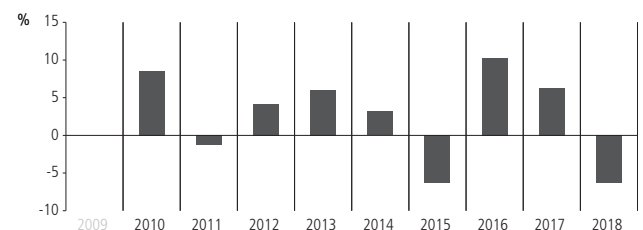
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 2, 2009 has \$1,293.00 on December 31, 2018. This works out to an average of 2.82% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 6 years and down in value 3 years.



Manulife CIBC Monthly Income GIF Select

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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

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

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
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)	<table border="1"> <thead> <tr> <th>If you sell within:</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>	If you sell within:	%	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
If you sell within:	%																			
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After 3 years	0.00																			
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.																		

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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.84	--
IncomePlus	2.85	1.15
EstatePlus	2.84	0.55

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

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 2009

Underlying Fund Manager: Fidelity Investments Canada ULC

Total Fund Value: \$48,735,628

Date Fund Created: July 2008

Total Units Outstanding: 2,112,152

Portfolio Turnover Rate: 11.25%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	3.14	--	24.4215	1,535,094

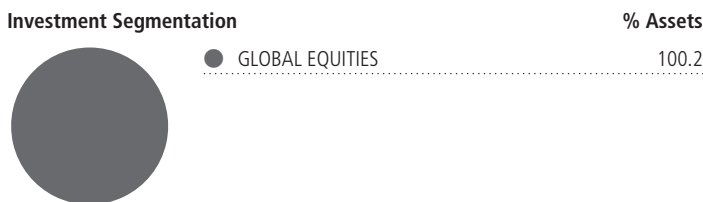
If you invest more than \$1 million dollars, some of the fees you need to pay may be lowered. There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

WHAT DOES THE FUND INVEST IN?

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

Top 10 investments (of the underlying fund)	%
Microsoft Corp.	5.30
Alphabet	3.42
Amazon.com Inc.	3.38
Unitedhealth Group	3.32
Apple Inc.	3.18
Fidelity U.S. Money Market Investment Trust	2.37
Danaher Corp.	2.35
Visa	2.33
Becton Dickinson	2.11
Entergy Corp New	1.76
Total	29.55

Total investments: 98



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 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

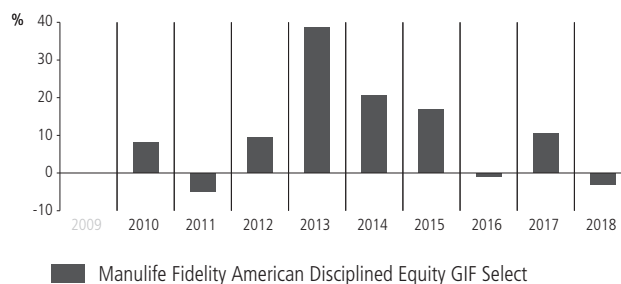
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 5, 2009 has \$2,442.20 on December 31, 2018. This works out to an average of 10.15% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 6 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?

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

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
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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No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.																		

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	3.14	--

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

QUICK FACTS

Date Fund Available: October 2009

Underlying Fund Manager: Fidelity Investments Canada ULC

Total Fund Value: \$1,016,749,380

Date Fund Created: January 1997

Total Units Outstanding: 66,340,470

Portfolio Turnover Rate: 5.35%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.84	--	13.6005	3,702,414
EstatePlus	10,000	2.84	0.65	13.6005	734,530

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?

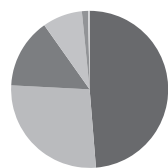
This Segregated Fund invests in the Fidelity Canadian Asset Allocation mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

	%
Fidelity Canadian Money Market Investment Trust	7.44
Royal Bank of Canada	3.77
Enbridge	3.58
Toronto Dominion Bank	3.56
Fidelity Emerging Markets Equity Investment Trust	2.98
Suncor Energy	2.69
Fidelity Canadian Real Return Bond Index Investment Trust	2.27
Metro	2.18
Ontario (Province of)	2.14
iShares Core S&P 500 ETF	2.13
Total	32.73

Total investments: 1428

Investment Segmentation



	% Assets
● CANADIAN EQUITIES	48.7
● CANADIAN BONDS & DEBENTURES	27.1
● GLOBAL EQUITIES	14.4
● CASH AND EQUIVALENTS	8.2
● GLOBAL BONDS	1.3
● U.S. BONDS	0.3

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 equity and bond markets.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

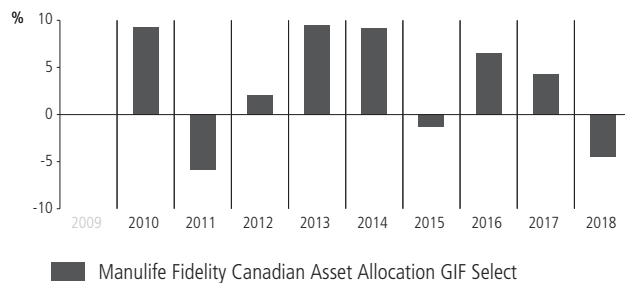
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 2, 2009 has \$1,360.10 on December 31, 2018. This works out to an average of 3.38% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 6 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?

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

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS
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)	If you sell within: 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	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	When you invest, Manulife pays a commission of 2.0%. Any sales charge you pay goes to Manulife.
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.

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. Additional fees will apply to the EstatePlus guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 5. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.84	--
EstatePlus	2.84	0.65

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

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 2009

Underlying Fund Manager: Fidelity Investments Canada ULC

Total Fund Value: \$584,290,688

Date Fund Created: July 2008

Total Units Outstanding: 37,392,194

Portfolio Turnover Rate: 4.86%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.80	--	15.9473	4,287,150
IncomePlus	25,000	2.77	0.85	13.2335	593,021
EstatePlus	10,000	2.80	0.45	15.9473	1,694,691

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 Balanced mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

	%
Ontario (Province of)	5.14
Gov. of Canada	3.82
Toronto Dominion Bank	3.59
Royal Bank of Canada	3.45
Fidelity Canadian Money Market Investment Trust	3.16
Canadian Pacific Railway Ltd.	2.88
Suncor Energy	2.81
Canada Housing Trust No. 1	2.78
Enbridge	2.45
Province of Quebec MTN	2.42
Total	32.49

Total investments: 920

Investment Segmentation



	% Assets
CANADIAN EQUITIES	41.2
CANADIAN BONDS & DEBENTURES	41.2
GLOBAL EQUITIES	5.8
U.S. BONDS	4.9
CASH AND EQUIVALENTS	3.9
GLOBAL BONDS	3.1

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 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

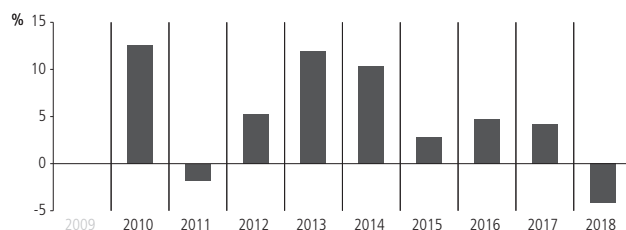
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 2, 2009 has \$1,594.70 on December 31, 2018. This works out to an average of 5.18% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 7 years and down in value 2 years.



Manulife Fidelity Canadian Balanced GIF Select

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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

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

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS
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)	If you sell within: 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	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	When you invest, Manulife pays a commission of 2.0%. Any sales charge you pay goes to Manulife.
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.

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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.80	--
IncomePlus	2.77	0.85
EstatePlus	2.80	0.45

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

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 2009

Underlying Fund Manager: Fidelity Investments Canada ULC

Total Fund Value: \$123,319,220

Date Fund Created: January 1997

Total Units Outstanding: 9,429,098

Portfolio Turnover Rate: 4.55%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.30	--	11.9813	1,393,088
IncomePlus	25,000	2.32	0.55	10.5156	53,461
EstatePlus	10,000	2.30	0.25	11.9813	359,749

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?

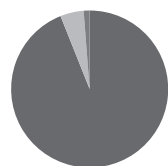
This Segregated Fund invests in the Fidelity Canadian Bond mutual fund. The underlying fund invests primarily in Canadian fixed income investments.

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

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

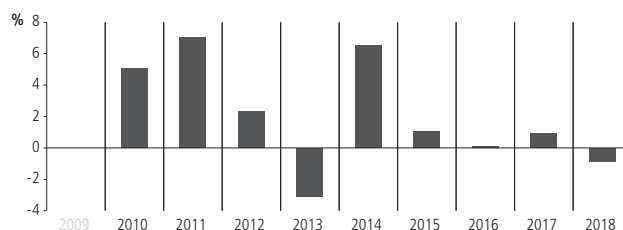
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 2, 2009 has \$1,198.10 on December 31, 2018. This works out to an average of 1.97% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 7 years and down in value 2 years.



Manulife Fidelity Canadian Bond GIF Select

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. The ongoing fees and expenses are different for each guarantee option.

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 2.5%. 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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No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.																		

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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 1. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.30	--
IncomePlus	2.32	0.55
EstatePlus	2.30	0.25

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

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 2009

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%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	3.06	--	15.5129	1,156,001

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.

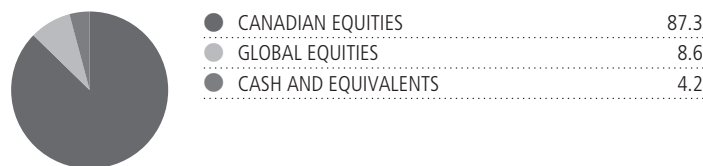
WHAT DOES THE FUND INVEST IN?

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



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 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

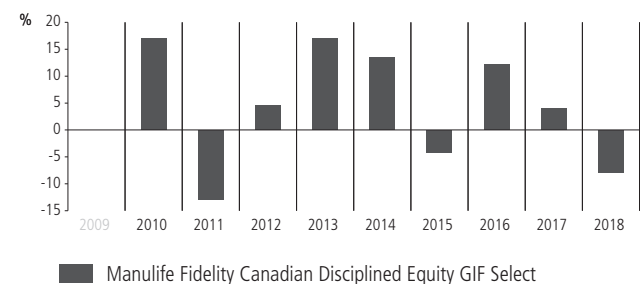
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 5, 2009 has \$1,551.30 on December 31, 2018. This works out to an average of 4.87% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 6 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?

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

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
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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3 years of buying	1.50																			
After 3 years	0.00																			
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.																		

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	3.06	--

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

QUICK FACTS

Date Fund Available: October 2009
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%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.77	--	16.5322	9,686,502
IncomePlus	25,000	2.77	1.15	12.4615	935,827
EstatePlus	10,000	2.77	0.55	16.5322	2,747,087

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 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

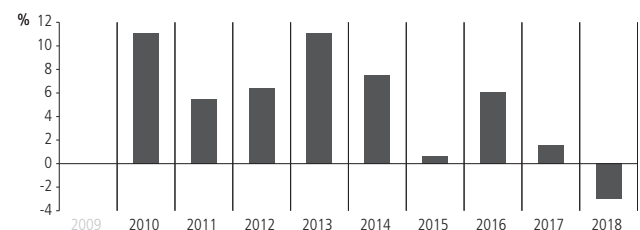
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 2, 2009 has \$1,653.20 on December 31, 2018. This works out to an average of 5.59% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 8 years and down in value 1 year.



Manulife Fidelity Monthly Income GIF Select

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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

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

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS
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)	If you sell within: % 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	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund
Low Load Sales Charge	If you sell within: % 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	When you invest, Manulife pays a commission of 2.0%. Any sales charge you pay goes to Manulife.
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.

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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.77	--
IncomePlus	2.77	1.15
EstatePlus	2.77	0.55

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

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 2009
Date Fund Created: January 2004

Underlying Fund Manager: Fidelity Investments Canada ULC
Total Units Outstanding: 8,875,819

Total Fund Value: \$173,544,796
Portfolio Turnover Rate: 5.89%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	3.19	--	21.1900	2,710,432

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.

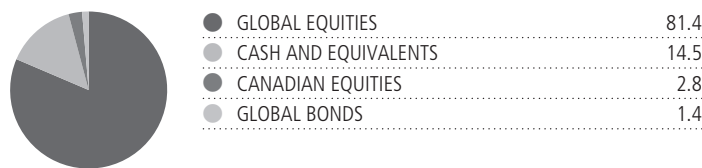
WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Fidelity NorthStar mutual fund. The underlying fund invests primarily in foreign equities.

Top 10 investments (of the underlying fund)	%
Cash & Cash Equivalents	8.66
Fidelity U.S. Money Market Investment Trust	5.42
SPDR Gold Trust ETF	5.04
Anthem, Inc.	3.69
Imperial Brands	3.66
Ottogi	3.43
Gilead Sciences	1.91
Esterline Technologies Corp	1.77
WPP	1.75
Hyundai Mobis Co., Ltd.	1.56
Total	36.88

Total investments: 509

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 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

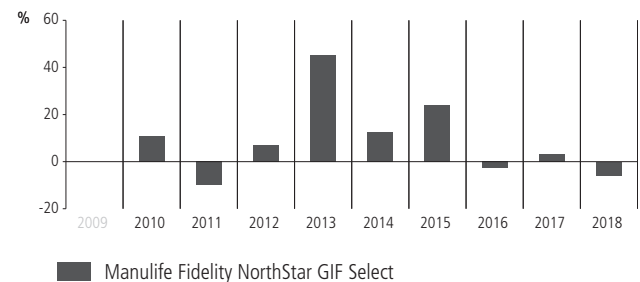
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 2, 2009 has \$2,119.00 on December 31, 2018. This works out to an average of 8.46% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 6 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?

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

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
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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.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	3.19	--

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

QUICK FACTS

Date Fund Available: October 2009
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%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	3.07	--	16.4939	3,459,774

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.

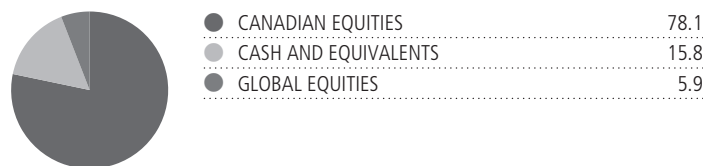
WHAT DOES THE FUND INVEST IN?

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



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 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

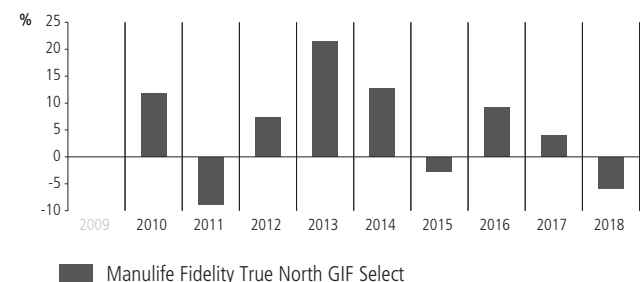
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 5, 2009 has \$1,649.40 on December 31, 2018. This works out to an average of 5.57% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 6 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?

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

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2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	3.07	--

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

QUICK FACTS

Date Fund Available: October 2009
Date Fund Created: December 2000

Underlying Fund Manager: Invesco Canada Ltd.
Total Units Outstanding: 12,516,804

Total Fund Value: \$182,727,846
Portfolio Turnover Rate: 3.38%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.71	--	14.3103	1,011,655
IncomePlus	25,000	2.73	0.85	12.6949	47,019
EstatePlus	10,000	2.71	0.45	14.3103	317,699

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 Invesco Canadian Premier Balanced mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

	%
CGI Group Inc.	2.35
Brookfield Asset Management Inc.	2.03
Ontario (Province of), 3.45%, 6/2/2045	1.92
Fairfax Financial Holdings Limited	1.81
Canadian National Railway Co.	1.74
Toronto Dominion Bank	1.55
Alimentation Couche-Tard Inc.	1.50
Onex Corporation	1.36
Canadian Natural Resources Ltd.	1.32
Celestica Inc.	1.28
Total	16.83

Total investments: 258

Investment Segmentation



	% Assets
CANADIAN BONDS & DEBENTURES	35.4
CANADIAN EQUITIES	32.2
GLOBAL EQUITIES	17.0
U.S. EQUITIES	7.4
U.S. BONDS	4.3
CASH AND EQUIVALENTS	2.4
GLOBAL BONDS	1.3

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 equity and bond markets.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

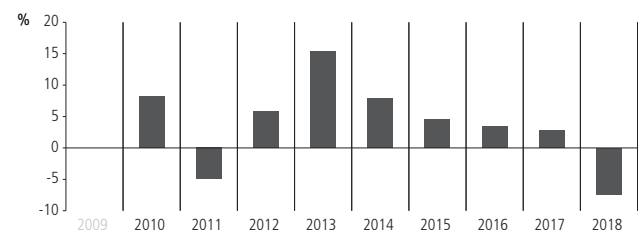
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 2, 2009 has \$1,431.00 on December 31, 2018. This works out to an average of 3.95% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 7 years and down in value 2 years.



Manulife Invesco Canadian Premier Balanced GIF Select

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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

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

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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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.71	--
IncomePlus	2.73	0.85
EstatePlus	2.71	0.45

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

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 2009

Underlying Fund Manager: Invesco Canada Ltd.

Total Fund Value: \$56,751,856

Date Fund Created: January 1997

Total Units Outstanding: 2,910,774

Portfolio Turnover Rate: 3.75%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.89	--	15.6675	287,389

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 Invesco Canadian Premier Growth Class mutual fund. The underlying fund invests primarily in Canadian equities.

Top 10 investments (of the underlying fund)	%
CGI Group Inc.	3.89
Brookfield Asset Management Inc.	3.41
Fairfax Financial Holdings Limited	3.03
Canadian National Railway Co.	2.93
Toronto Dominion Bank	2.61
Alimentation Couche-Tard Inc.	2.52
Onex Corporation	2.29
Canadian Natural Resources Ltd.	2.21
Celestica Inc.	2.16
PrairieSky Royalty Ltd.	2.10
Total	27.14

Total investments: 148

Investment Segmentation



	% Assets
● CANADIAN EQUITIES	54.0
● GLOBAL EQUITIES	29.2
● U.S. EQUITIES	12.8
● CASH AND EQUIVALENTS	4.6

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 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 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

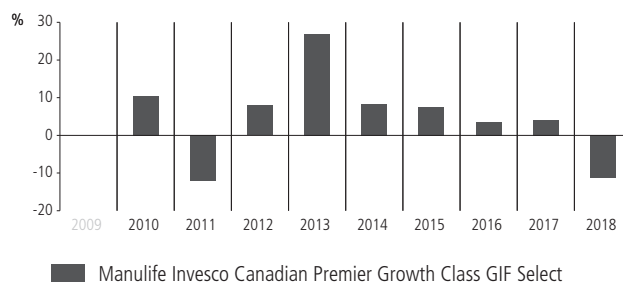
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Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 5, 2009 has \$1,566.80 on December 31, 2018. This works out to an average of 4.98% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 7 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?

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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.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.89	--

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

QUICK FACTS

Date Fund Available: October 2009
Date Fund Created: January 2000

Underlying Fund Manager: Invesco Canada Ltd.
Total Units Outstanding: 920,232

Total Fund Value: \$18,546,178
Portfolio Turnover Rate: 13.37%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.98	--	20.4458	874,667

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.

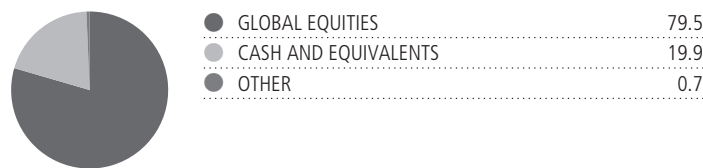
WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests in the Invesco Europlus mutual fund. The underlying fund invests primarily in European equities.

Top 10 investments (of the underlying fund)	%
Scout24 AG	10.50
Benefit Systems S.A.	8.28
Howden Joinery Group PLC	7.81
Eurofins Scientific SE	7.58
Edenred SA	6.97
Anheuser-Busch InBev SA/NV Sponsored ADR	6.93
Domino's Pizza Group plc	5.39
Just Eat plc	5.29
Clarkson PLC	4.78
Reckitt Benckiser Group plc	4.14
Total	67.66

Total investments: 92

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 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

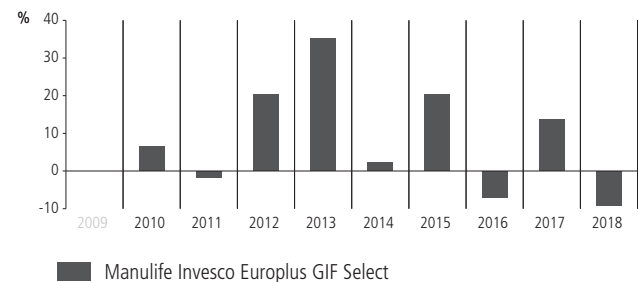
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 2, 2009 has \$2,044.60 on December 31, 2018. This works out to an average of 8.04% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 6 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?

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

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Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.98	--

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 2009
Date Fund Created: January 1997

Underlying Fund Manager: Invesco Canada Ltd.
Total Units Outstanding: 3,482,378

Total Fund Value: \$66,455,362
Portfolio Turnover Rate: 26.28%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	3.14	--	21.7515	665,997

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 Invesco Global Diversified companies mutual fund. The underlying fund invests primarily in foreign equities.

Top 10 investments (of the underlying fund)	%
Microsoft Corp.	3.91
AIA Group Limited	3.86
Scout24 AG	3.67
Kweichow Moutai Co., Ltd.	3.47
Visa Inc.	3.29
Alphabet Inc.	3.08
Wells Fargo & Co.	2.94
Edenred SA	2.91
AutoZone, Inc.	2.78
Alibaba Group Holding Limited Sponsored ADR	2.54
Total	32.46

Total investments: 139

Investment Segmentation

	% Assets
GLOBAL EQUITIES	58.7
U.S. EQUITIES	38.8
CANADIAN EQUITIES	1.3
CASH AND EQUIVALENTS	1.2
OTHER	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 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 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

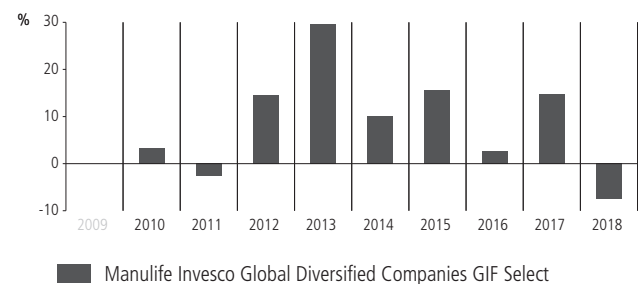
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 2, 2009 has \$2,175.20 on December 31, 2018. This works out to an average of 8.77% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 7 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. The ongoing fees and expenses are different for each guarantee option.

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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.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	3.14	--

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

QUICK FACTS

Date Fund Available: October 2009
Date Fund Created: January 2005

Fund Manager: Mackenzie Financial
Total Units Outstanding: 2,634,129

Total Fund Value: \$50,067,775
Portfolio Turnover Rate: 20.36%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	3.10	--	19.6036	1,296,539

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 foreign equities.

Top 10 investments	%
Royal Bank of Canada 2.3% 01/02/2019 TD	10.69
Export Development Canada, 5/31/2019	8.08
Export Development Canada, 5/28/2019	5.38
Henry Schein, Inc.	3.91
Seven & i Holdings Co., Ltd.	3.61
Henkel AG & Co. KGaA	3.57
PepsiCo, Inc.	3.51
Omnicom Group Inc.	3.41
Johnson & Johnson	3.34
Amcor Ltd.	3.31
Total	48.80

Total investments: 39

Investment Segmentation



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

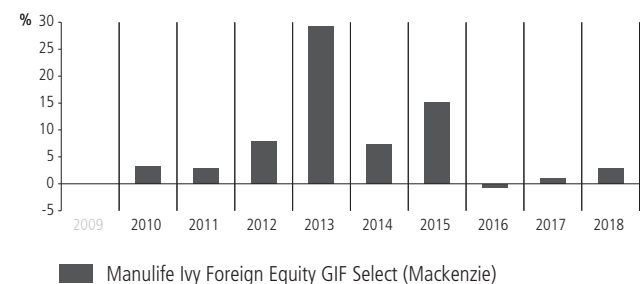
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 2, 2009 has \$1,960.40 on December 31, 2018. This works out to an average of 7.55% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 8 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 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. The ongoing fees and expenses are different for each guarantee option.

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Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	3.10	--

Trailing commission

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QUICK FACTS

Date Fund Available: October 2009
Date Fund Created: May 2002

Fund Manager: Mackenzie Financial
Total Units Outstanding: 19,727,104

Total Fund Value: \$279,761,145
Portfolio Turnover Rate: 3.86%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.46	--	14.0755	3,590,781
IncomePlus	25,000	2.44	0.75	12.2114	153,755
EstatePlus	10,000	2.46	0.35	14.0755	1,301,418

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 equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

	%
Ontario (Province of), 2.9%, 6/2/2028	6.40
Gov. of Canada, 2%, 6/1/2028	4.54
Ontario (Province of), 2.9%, 6/2/2049	3.37
Gov. of Canada, 1.25%, 12/1/2047	2.24
Quebec (Province of), 3.5%, 12/1/2048	1.45
Quebec (Province of), 2.75%, 9/1/2028	1.37
Royal Bank of Canada	1.32
Bank of Nova Scotia	1.32
Toronto Dominion Bank	1.26
U.S Dept. of the Treasury, 3%, 2/15/2048	1.24
Total	24.52

Total investments: 489

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 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

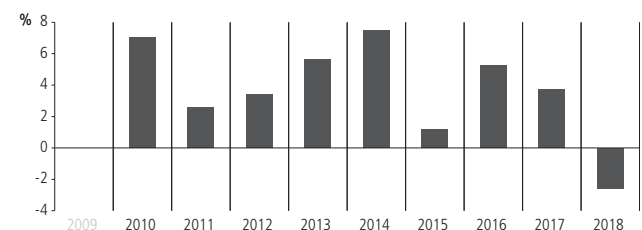
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 2, 2009 has \$1,407.60 on December 31, 2018. This works out to an average of 3.77% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 8 years and down in value 1 year.



Manulife Mackenzie Income GIF Select

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

HOW RISKY IS IT?

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



HOW MUCH DOES IT COST?

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

1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS
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)	If you sell within: % 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	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: % 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	When you invest, Manulife pays a commission of 2.0%. Any sales charge you pay goes to Manulife.
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.

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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 2. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.46	--
IncomePlus	2.44	0.75
EstatePlus	2.46	0.35

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

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: November 2016

Underlying Fund Manager: Standard Life Investments Limited

Total Fund Value: \$65,918,787

Date Fund Created: November 2013

Total Units Outstanding: 6,902,559

Portfolio Turnover Rate: 2.36%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	3.00	--	9.4979	148,281

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 Standard Life Investments Global SICAV, Global Absolute Return Strategies Fund. The underlying fund invests primarily in a mix of derivative contracts, fixed income securities and cash on the global markets.

Strategy weighting	%
Equities	34.81
Foreign Exchange Hedging	23.78
Duration	16.12
Credit	12.33
Inflation	7.16
Volatility	3.04
Stock Selection	2.76
Total	100.00

Market exposure



	% Assets
● CASH + DERIVATIVES	34.3
● US REAL YIELDS	13.8
● BRAZILIAN GOVERNMENT BONDS	11.8
● EMERGING MARKETS INCOME	10.5
● EUROPEAN EQUITY	10.0
● OIL MAJORS V GLOBAL EQUITY	7.9
● HIGH YIELD CREDIT	4.6
● UK EQUITY	3.8
● US EQUITY	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 people seeking capital growth over the medium to long term. They are comfortable with the risks of investing in equities, derivative contracts and in the global market.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 2 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

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

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on November 18, 2016 has \$949.80 on December 31, 2018. This works out to an average of -2.40% 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 2 years for a contractholder who chose the InvestmentPlus Series. In the last 2 years the fund was up in value 1 year 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. The ongoing fees and expenses are different for each guarantee option.

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)	<table border="1"> <thead> <tr> <th>If you sell within:</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>	If you sell within:	%	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
If you sell within:	%																			
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No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.																		

2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	3.00	--

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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

QUICK FACTS

Date Fund Available: October 2012
Date Fund Created: October 2012

Underlying Fund Manager: TD Asset Management Inc.
Total Units Outstanding: 1,441,301

Total Fund Value: \$16,271,063
Portfolio Turnover Rate: 14.04%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.83	--	11.2930	311,301
IncomePlus	25,000	2.82	1.15	11.2233	166,754
EstatePlus	10,000	2.83	0.55	11.2930	211,373

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 Balanced 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	4.15
Toronto Dominion Bank	3.95
Bank of Nova Scotia	3.44
Alimentation Couche-Tard Inc.	2.43
Suncor Energy Inc.	2.33
Canadian Natural Resources Ltd.	2.23
Canadian Pacific Railway Ltd.	2.13
Canadian National Railway Co.	2.02
Bank of Montreal	2.02
Sun Life Financial Inc.	1.82
Total	26.52

Total investments: 352

Investment Segmentation

	% Assets
● CANADIAN EQUITIES	46.3
● CANADIAN BONDS & DEBENTURES	42.7
● U.S. BONDS	7.4
● CASH AND EQUIVALENTS	1.2
● GLOBAL BONDS	1.2
● U.S. EQUITIES	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 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 6 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

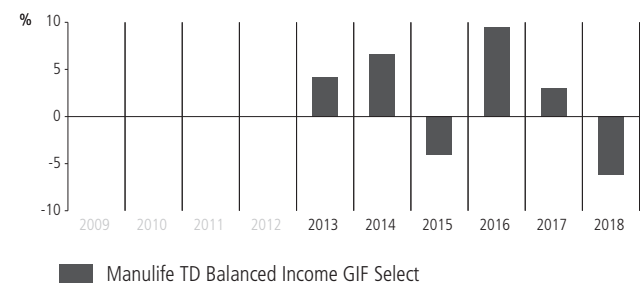
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 31, 2012 has \$1,129.30 on December 31, 2018. This works out to an average of 1.99% 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 6 years for a contractholder who chose the InvestmentPlus Series. In the last 6 years the fund was up in value 4 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. The ongoing fees and expenses are different for each guarantee option.

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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After 3 years	0.00																			
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.																		

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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.83	--
IncomePlus	2.82	1.15
EstatePlus	2.83	0.55

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

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 2009
Date Fund Created: July 2008

Underlying Fund Manager: TD Asset Management Inc.
Total Units Outstanding: 39,985,687

Total Fund Value: \$617,099,247
Portfolio Turnover Rate: 3.51%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	FUND FEE RATE (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
InvestmentPlus	2,500	2.89	--	15.8969	8,708,404
EstatePlus	10,000	2.89	0.65	15.8969	843,921

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



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

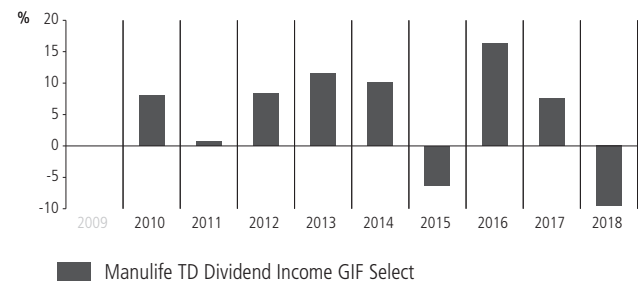
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the InvestmentPlus Series on October 2, 2009 has \$1,589.70 on December 31, 2018. This works out to an average of 5.14% 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 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 7 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.

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. The ongoing fees and expenses are different for each guarantee option.

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)	If you sell within: % 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	When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: % 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	When you invest, Manulife pays a commission of 2.0%. Any sales charge you pay goes to Manulife.
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.

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. Additional fees will apply to the EstatePlus guarantee option and are paid out of the contract each year. The fund fee rate for this fund is a Level 5. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee Option	MER (Annual rate as a % of the fund value)	Fund Fee Rate (%)
InvestmentPlus	2.89	--
EstatePlus	2.89	0.65

Trailing commission

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

3. Other Fees

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

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

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.

Information specific to Elite and F-class options

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
<p>Front-end Sales Charge option:</p> <ul style="list-style-type: none"> Up to 3% of the amount you invest <p>Back-end and Low-load Sales Charge options:</p> <ul style="list-style-type: none"> See the corresponding page within this Fund Facts Booklet These are separate fees in addition to the MER 	<ul style="list-style-type: none"> The Elite Sales Charge has a lower MER and has a minimum investment amount of \$1 million dollars

FUND NAME	Page	NET ASSET VALUE PER UNITS (\$)			UNITS OUTSTANDING		
		InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus
Manulife Balanced GIF Select (Multi-Manager)	13	15.8700	13.4984	15.8110	16,680	24	23,130
Manulife Balanced Income Portfolio GIF Select	15	16.6161	13.5582	16.6161	79,926	24	181,843
Manulife Balanced Portfolio GIF Select	17	9.7660	-	-	25	-	-
Manulife Bond GIF Select	19	11.6823	10.8556	11.6823	144,486	24	48,937
Manulife Canadian Balanced GIF Select	21	17.9653	15.3704	17.8997	30,095	24	41,145
Manulife Canadian Investment Class GIF Select	23	21.5021	-	-	58,793	-	-
Manulife CI Cambridge Bundle GIF Select	25	17.0479	13.7182	17.0479	70,382	38,424	189,282
Manulife Conservative Portfolio GIF Select	27	9.9192	-	-	25	-	-
Manulife Corporate Bond GIF Select	29	14.7501	-	-	29,771	-	-
Manulife Diversified Investment GIF Select	31	20.2409	16.1090	20.1577	109,818	24	160,969
Manulife Dividend Income GIF Select	33	16.2303	-	-	411,018	-	-
Manulife Dividend Income Plus GIF Select	35	8.5703	-	-	153	-	-
Manulife Dollar Cost Averaging Program GIF Select	37	-	-	-	-	-	-
Manulife Dollar-Cost Averaging Advantage GIF Select (capped)	39	-	-	-	-	-	-
Manulife Dynamic Bundle GIF Select	41	13.1057	12.2914	-	25	24	-
Manulife EAFE Equity GIF Select	43	10.0000	-	-	25	-	-
Manulife Fidelity Disciplined Equity Bundle GIF Select	45	17.2565	14.8151	17.2565	5,603	12,566	7,722
Manulife Floating Rate Income GIF Select	47	12.3138	-	-	11,644	-	-
Manulife Focused Bundle GIF Select	49	13.9977	12.0307	13.9977	6,367	24	47,171
Manulife Fundamental Dividend GIF Select	51	10.0000	-	-	25	-	-
Manulife Fundamental Equity GIF Select	53	18.2913	-	-	29,574	-	-
Manulife Fundamental Income GIF Select	55	10.9719	10.9385	10.9719	38,139	17,847	130,260
Manulife Global All-Cap Focused GIF Select	57	13.2351	-	-	50	-	-
Manulife Global Balanced GIF Select	59	15.6204	-	-	266,845	-	-
Manulife Global Dividend GIF Select	61	13.0571	-	-	13,383	-	-

FUND NAME	Page	NET ASSET VALUE PER UNITS (\$)			UNITS OUTSTANDING		
		InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus
Manulife Global Equity Class GIF Select	63	18.0649	-	-	170,929	-	-
Manulife Global Franchise GIF Select	65	12.3074	-	-	3,172	-	-
Manulife Global Infrastructure GIF Select	67	13.7716	-	-	20,983	-	-
Manulife Global Managed Volatility GIF Select	69	10.9570	11.1337	10.9570	25	24	874
Manulife Global Small Cap GIF Select	71	36.9203	-	-	41,225	-	-
Manulife Global Strategic Balanced Yield GIF Select	73	12.7508	-	-	25	-	-
Manulife Global Thematic Opportunities GIF Select	75	10.0908	-	-	25	-	-
Manulife Global Unconstrained Bond GIF Select	77	10.0000	-	-	25	-	-
Manulife Growth Opportunities GIF Select	79	14.7837	-	-	15,413	-	-
Manulife Growth Portfolio GIF Select	81	9.6920	-	-	25	-	-
Manulife High Interest Savings GIF Select	83	-	-	-	-	-	-
Manulife Moderate Portfolio GIF Select	85	9.8086	-	-	18,801	-	-
Manulife Monthly High Income GIF Select	87	18.7917	15.0320	18.7917	1,614,649	232,159	907,095
Manulife National Bank Bundle GIF Select	89	11.1668	11.3070	-	25	25	-
Manulife Opportunities Bundle GIF Select	91	16.4623	14.4962	-	27,622	18,410	-
Manulife Simplicity Balanced Portfolio GIF Select	93	16.5221	14.2100	16.5221	72,398	24	329,407
Manulife Simplicity Conservative Portfolio GIF Select	95	13.9861	12.2334	13.9861	311,439	24	38,667
Manulife Simplicity Global Balanced Portfolio GIF Select	97	17.5736	14.7189	17.5736	58,093	24	287,330
Manulife Simplicity Growth Portfolio GIF Select	99	17.3997	14.9179	17.3997	126,559	24	43,847
Manulife Simplicity Moderate Portfolio GIF Select	101	15.2926	13.2378	15.2926	208,954	24	246,724
Manulife Strategic Balanced Yield GIF Select	103	16.4107	-	-	483,866	-	-
Manulife Strategic Dividend Bundle GIF Select	105	11.7615	-	-	405,824	-	-
Manulife Strategic Income GIF Select	107	13.9753	-	-	584,982	-	-
Manulife Strategic Investment Grade Global Bond GIF Select	109	10.5468	-	-	101	-	-
Manulife Tax-Managed Growth GIF Select	111	24.7584	-	-	41,119	-	-
Manulife U.S. All Cap Equity GIF Select	113	16.8825	-	-	172,621	-	-
Manulife U.S. Dividend Income GIF Select	115	9.8599	-	-	63,769	-	-
Manulife U.S. Equity GIF Select	117	32.0543	-	-	99,586	-	-
Manulife U.S. Monthly High Income GIF Select	119	12.6325	12.0186	11.9620	331,091	24	250,104
Manulife U.S. Unconstrained Bond GIF Select	121	13.1010	-	-	23,392	-	-
Manulife Value Balanced GIF Select	123	12.8543	-	-	99,784	-	-
Manulife World Investment (Capped) GIF Select	125	21.5898	-	-	53,420	-	-
Manulife World Investment GIF Select	127	13.4267	-	-	83,071	-	-
Manulife Yield Opportunities GIF Select	129	14.7915	-	-	321,218	-	-
Manulife Dynamic Power Balanced GIF Select	131	12.7277	-	-	25	-	-
Manulife Dynamic Strategic Yield GIF Select	133	12.9803	-	-	8,371	-	-
Manulife Dynamic Value Balanced GIF Select	135	14.0349	-	14.0349	25	-	23,609
Manulife CI Cambridge Canadian Asset Allocation GIF Select	137	14.2449	-	-	150,733	-	-

FUND NAME	Page	NET ASSET VALUE PER UNITS (\$)			UNITS OUTSTANDING		
		InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus
Manulife CI Cambridge Global Equity GIF Select	139	18.9150	-	-	59,362	-	-
Manulife CI Harbour GIF Select	141	12.4987	-	-	61,306	-	-
Manulife CI Harbour Growth & Income GIF Select	143	12.5165	-	-	15,324	-	-
Manulife CI Signature Income & Growth GIF Select	145	16.7575	-	16.7575	90,115	-	17,765
Manulife CIBC Monthly Income GIF Select	147	13.8040	11.6150	13.8040	9,741	24	12,540
Manulife Fidelity American Disciplined Equity GIF Select	149	26.4035	-	-	20,401	-	-
Manulife Fidelity Canadian Asset Allocation GIF Select	151	14.4483	-	14.4483	179,856	-	250,035
Manulife Fidelity Canadian Balanced GIF Select	153	17.0537	13.8921	17.0537	71,950	294	69,620
Manulife Fidelity Canadian Bond GIF Select	155	12.5840	11.0548	-	25	24	-
Manulife Fidelity Canadian Disciplined Equity GIF Select	157	16.5005	-	-	15,742	-	-
Manulife Fidelity Monthly Income GIF Select	159	17.5686	12.9634	17.5686	57,927	69,634	268,367
Manulife Fidelity NorthStar GIF Select	161	22.5623	-	-	34,324	-	-
Manulife Fidelity True North GIF Select	163	17.7495	-	-	129,212	-	-
Manulife Invesco Canadian Premier Balanced GIF Select	165	15.2766	13.3356	15.2766	6,326	24	6,877
Manulife Invesco Canadian Premier Growth Class GIF Select	167	16.6003	-	-	51	-	-
Manulife Invesco Europlus GIF Select	169	22.1036	-	-	25	-	-
Manulife Invesco Global Diversified Companies GIF Select	171	23.4941	-	-	5,719	-	-
Manulife Ivy Foreign Equity GIF Select (Mackenzie)	173	21.0572	-	-	88,323	-	-
Manulife Mackenzie Income GIF Select	175	14.8047	12.8333	14.8047	58,223	24	84,608
Manulife Global Absolute Return Strategies GIF Select	177	9.5416	-	-	25	-	-
Manulife TD Balanced Income GIF Select	179	11.8139	11.7703	-	25	2,823	-
Manulife TD Dividend Income GIF Select	181	16.9812	-	16.9812	124,451	-	49,916

Information specific to Elite and F-class options

F-CLASS FUNDS

This section shows the available F-class Funds. For additional fund information, please see the corresponding page within this Fund Facts booklet. The following F-class Funds were available effective October 18, 2010.

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 ■ These are separate fees in addition to the MER 	<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	NET ASSET VALUE PER UNITS (\$)			UNITS OUTSTANDING		
		InvestmentPlus	Income Plus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus
Manulife Balanced GIF Select (Multi-Manager)	13	15.0192	13.7611	14.8399	25	24	6,657
Manulife Balanced Income Portfolio GIF Select	15	15.2127	13.8075	15.2127	49	24	16,166
Manulife Balanced Portfolio GIF Select	17	9.8363	-	-	19,845	-	-
Manulife Bond GIF Select	19	11.6850	10.9542	-	12,851	24	-
Manulife Canadian Balanced GIF Select	21	18.5888	15.7396	18.4236	25	24	15
Manulife Canadian Investment Class GIF Select	23	19.0699	-	-	4,388	-	-
Manulife CI Cambridge Bundle GIF Select	25	16.1237	14.2957	16.1237	1,514	24	10,541
Manulife Conservative Portfolio GIF Select	27	9.9608	-	-	4,963	-	-
Manulife Corporate Bond GIF Select	29	13.2289	-	-	6,603	-	-
Manulife Diversified Investment GIF Select	31	18.8352	16.6395	18.9624	1,394	24	15
Manulife Dividend Income GIF Select	33	16.1392	-	-	25,999	-	-
Manulife Dividend Income Plus GIF Select	35	8.5808	-	-	25	-	-
Manulife Dollar Cost Averaging Program GIF Select	37	10.0000	10.0000	10.0000	25	25	25
Manulife Dollar-Cost Averaging Advantage GIF Select (capped)	39	11.1888	10.8347	-	25	24	-
Manulife Dynamic Bundle GIF Select	41	12.6027	12.9588	12.6027	25	24	20,619
Manulife EAFE Equity GIF Select	43	10.0000	-	-	25	-	-
Manulife Fidelity Disciplined Equity Bundle GIF Select	45	16.3213	15.3231	16.3213	2,133	24	15,003
Manulife Floating Rate Income GIF Select	47	12.3632	-	-	25	-	-
Manulife Focused Bundle GIF Select	49	13.4980	12.6666	-	25	24	-
Manulife Fundamental Dividend GIF Select	51	10.0000	-	-	25	-	-
Manulife Fundamental Equity GIF Select	53	16.7117	-	-	49	-	-
Manulife Fundamental Income GIF Select	55	11.0582	10.9990	11.0582	19,308	24	39,529
Manulife Global All-Cap Focused GIF Select	57	13.8420	-	-	25	-	-
Manulife Global Balanced GIF Select	59	15.7194	-	-	58,908	-	-
Manulife Global Dividend GIF Select	61	13.4109	-	-	48	-	-
Manulife Global Equity Class GIF Select	63	18.1349	-	-	8,706	-	-

FUND NAME	Page	NET ASSET VALUE PER UNITS (\$)			UNITS OUTSTANDING		
		InvestmentPlus	Income Plus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus
Manulife Global Franchise GIF Select	65	11.4794	-	-	924	-	-
Manulife Global Infrastructure GIF Select	67	14.0177	-	-	660	-	-
Manulife Global Managed Volatility GIF Select	69	11.1064	11.1643	11.1064	25	24	5,078
Manulife Global Small Cap GIF Select	71	32.3340	-	-	25	-	-
Manulife Global Strategic Balanced Yield GIF Select	73	12.9076	-	-	1,726	-	-
Manulife Global Thematic Opportunities GIF Select	75	10.0976	-	-	25	-	-
Manulife Global Unconstrained Bond GIF Select	77	10.0000	-	-	25	-	-
Manulife Growth Opportunities GIF Select	79	11.8380	-	-	25	-	-
Manulife Growth Portfolio GIF Select	81	9.7333	-	-	6,383	-	-
Manulife High Interest Savings GIF Select	83	10.9328	10.5815	10.9328	3,682	24	2,015
Manulife Moderate Portfolio GIF Select	85	9.8648	-	-	25	-	-
Manulife Monthly High Income GIF Select	87	17.1840	15.3031	17.1840	21,181	5,524	23,985
Manulife National Bank Bundle GIF Select	89	11.2792	11.3137	-	25	25	-
Manulife Opportunities Bundle GIF Select	91	14.2928	15.0902	-	4,396	24	-
Manulife Simplicity Balanced Portfolio GIF Select	93	15.2628	14.3974	-	4,295	24	-
Manulife Simplicity Conservative Portfolio GIF Select	95	13.6320	12.3982	-	742	24	-
Manulife Simplicity Global Balanced Portfolio GIF Select	97	16.2066	14.9438	16.2066	3,374	24	2,658
Manulife Simplicity Growth Portfolio GIF Select	99	16.0628	15.2300	16.0628	5,140	24	17,491
Manulife Simplicity Moderate Portfolio GIF Select	101	14.4644	13.4429	-	25	24	-
Manulife Strategic Balanced Yield GIF Select	103	16.6504	-	-	11,711	-	-
Manulife Strategic Dividend Bundle GIF Select	105	11.8466	-	-	151,254	-	-
Manulife Strategic Income GIF Select	107	14.1429	-	-	57,980	-	-
Manulife Strategic Investment Grade Global Bond GIF Select	109	10.5163	-	-	9,593	-	-
Manulife Tax-Managed Growth GIF Select	111	22.9792	-	-	25	-	-
Manulife U.S. All Cap Equity GIF Select	113	17.0510	-	-	7,122	-	-
Manulife U.S. Dividend Income GIF Select	115	9.8960	-	-	10,466	-	-
Manulife U.S. Equity GIF Select	117	31.9261	-	-	6,815	-	-
Manulife U.S. Monthly High Income GIF Select	119	12.7368	12.1117	12.1859	12,435	24	10,984
Manulife U.S. Unconstrained Bond GIF Select	121	13.1372	-	-	25	-	-
Manulife Value Balanced GIF Select	123	13.0344	-	-	25	-	-
Manulife World Investment (Capped) GIF Select	125	20.0631	-	-	50	-	-
Manulife World Investment GIF Select	127	13.6501	-	-	10,838	-	-
Manulife Yield Opportunities GIF Select	129	15.2141	-	-	11,608	-	-
Manulife Dynamic Power Balanced GIF Select	131	11.5839	-	-	25	-	-
Manulife Dynamic Strategic Yield GIF Select	133	13.5548	-	-	25	-	-
Manulife Dynamic Value Balanced GIF Select	135	12.7117	-	-	3,910	-	-
Manulife CI Cambridge Canadian Asset Allocation GIF Select	137	14.7331	-	-	5,178	-	-
Manulife CI Cambridge Global Equity GIF Select	139	19.0860	-	-	410	-	-

FUND NAME	Page	NET ASSET VALUE PER UNITS (\$)			UNITS OUTSTANDING		
		InvestmentPlus	Income Plus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus
Manulife CI Harbour GIF Select	141	12.1467	-	-	44	-	-
Manulife CI Harbour Growth & Income GIF Select	143	12.1640	-	-	25	-	-
Manulife CI Signature Income & Growth GIF Select	145	15.4349	-	15.4349	37,943	-	9,076
Manulife CIBC Monthly Income GIF Select	147	53.8332	12.1609	-	25	24	-
Manulife Fidelity American Disciplined Equity GIF Select	149	25.3037	-	-	1,489	-	-
Manulife Fidelity Canadian Asset Allocation GIF Select	151	13.6820	-	-	25	-	-
Manulife Fidelity Canadian Balanced GIF Select	153	15.6981	14.1163	15.6981	10,995	48	12,443
Manulife Fidelity Canadian Bond GIF Select	155	11.9010	11.0548	-	25	24	-
Manulife Fidelity Canadian Disciplined Equity GIF Select	157	15.1124	-	-	25	-	-
Manulife Fidelity Monthly Income GIF Select	159	15.6015	13.4759	15.6015	10,787	24	38,383
Manulife Fidelity NorthStar GIF Select	161	21.2307	-	-	2,073	-	-
Manulife Fidelity True North GIF Select	163	16.2945	-	-	47	-	-
Manulife Invesco Canadian Premier Balanced GIF Select	165	14.5339	13.7216	-	11,342	24	-
Manulife Invesco Canadian Premier Growth Class GIF Select	167	15.5797	-	-	3,644	-	-
Manulife Invesco Europlus GIF Select	169	20.7741	-	-	4,867	-	-
Manulife Invesco Global Diversified Companies GIF Select	171	22.7112	-	-	25	-	-
Manulife Ivy Foreign Equity GIF Select (Mackenzie)	173	20.3657	-	-	13,134	-	-
Manulife Mackenzie Income GIF Select	175	14.2236	13.0752	-	12,230	24	-
Manulife Global Absolute Return Strategies GIF Select	177	9.7788	-	-	25	-	-
Manulife TD Balanced Income GIF Select	179	12.2960	12.1635	-	25	24	-
Manulife TD Dividend Income GIF Select	181	15.6405	-	-	450	-	-

Fund Highlights

Management Expense Ratios (MERs) & Management Fees

AT DECEMBER 31, 2018

FUND NAME	Management Fee (%)									MERs (%)								
	Standard			Elite			F-Class			Standard			Elite			F-Class		
	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus
Manulife Balanced GIF Select (Multi-Manager)	1.98	2.06	2.06	1.38	1.48	1.48	1.21	1.30	1.30	2.53	2.66	2.63	1.75	1.75	1.83	1.51	1.61	1.50
Manulife Balanced Income Portfolio GIF Select	1.87	1.87	1.87	1.42	1.42	1.42	1.10	1.10	1.10	2.42	2.41	2.42	1.75	1.82	1.75	1.28	1.38	1.28
Manulife Balanced Portfolio GIF Select	2.35	-	-	1.83	-	-	1.39	-	-	2.70	-	-	2.15	-	-	1.64	-	-
Manulife Bond GIF Select	1.62	1.62	1.62	1.24	1.24	1.24	0.95	0.95	0.95	2.11	2.12	2.11	1.54	1.62	1.54	1.29	1.29	1.29
Manulife Canadian Balanced GIF Select	1.79	1.87	1.87	1.07	1.15	1.15	1.03	1.03	1.03	2.55	2.63	2.65	1.72	1.76	1.89	1.47	1.47	1.47
Manulife Canadian Investment Class GIF Select	2.21	-	-	1.50	-	-	1.33	-	-	2.90	-	-	2.09	-	-	1.75	-	-
Manulife CI Cambridge Bundle GIF Select	1.89	1.89	1.89	1.27	1.27	1.27	1.12	1.12	1.12	2.91	2.93	2.91	2.20	2.28	2.20	1.87	1.88	1.87
Manulife Conservative Portfolio GIF Select	1.94	-	-	1.42	-	-	1.07	-	-	2.23	-	-	1.67	-	-	1.25	-	-
Manulife Corporate Bond GIF Select	1.64	-	-	1.24	-	-	0.97	-	-	2.13	-	-	1.56	-	-	1.35	-	-
Manulife Diversified Investment GIF Select	1.83	1.90	1.90	1.13	1.19	1.19	1.06	1.06	1.06	2.63	2.70	2.73	1.81	1.99	1.90	1.57	1.57	1.57
Manulife Dividend Income GIF Select	2.22	-	-	1.54	-	-	1.41	-	-	2.76	-	-	1.70	-	-	1.68	-	-
Manulife Dividend Income Plus GIF Select	2.45	-	-	1.70	-	-	1.45	-	-	2.79	-	-	1.99	-	-	1.71	-	-
Manulife Dollar Cost Averaging Program GIF Select	0.00	0.00	0.00	-	-	-	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	0.00	0.00	0.00
Manulife Dollar-Cost Averaging Advantage GIF Select (capped)	0.00	0.00	0.00	-	-	-	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	0.00	0.00	0.00
Manulife Dynamic Bundle GIF Select	1.89	1.89	1.89	1.27	1.27	1.27	1.12	1.12	1.12	2.88	2.89	2.88	2.26	2.26	2.26	1.78	1.88	1.78
Manulife EAFE Equity GIF Select	2.60	-	-	2.06	-	-	1.61	-	-	2.90	-	-	2.30	-	-	1.80	-	-
Manulife Fidelity Disciplined Equity Bundle GIF Select	1.89	1.89	1.89	1.27	1.27	1.27	1.12	1.12	1.12	2.91	2.96	2.91	2.18	2.26	2.18	1.83	1.88	1.83
Manulife Floating Rate Income GIF Select	1.50	-	-	1.14	-	-	1.02	-	-	2.06	-	-	1.59	-	-	1.46	-	-
Manulife Focused Bundle GIF Select	1.89	1.89	1.89	1.27	1.27	1.27	1.12	1.12	1.12	2.90	2.95	2.90	2.22	2.26	2.22	1.76	1.88	1.76

Fund Highlights

Management Expense Ratios (MERs) & Management Fees

AT DECEMBER 31, 2018

FUND NAME	Management Fee (%)									MERs (%)								
	Standard			Elite			F-Class			Standard			Elite			F-Class		
	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus
Manulife Fundamental Dividend GIF Select	2.47	-	-	1.93	-	-	1.47	-	-	2.75	-	-	2.15	-	-	1.65	-	-
Manulife Fundamental Equity GIF Select	2.16	-	-	1.55	-	-	1.32	-	-	2.69	-	-	2.03	-	-	1.63	-	-
Manulife Fundamental Income GIF Select	1.72	1.72	1.72	1.04	1.04	1.04	0.81	0.81	0.81	2.65	2.64	2.65	1.88	1.94	1.88	1.58	1.58	1.58
Manulife Global All-Cap Focused GIF Select	2.12	-	-	1.42	-	-	1.38	-	-	2.95	-	-	2.23	-	-	1.88	-	-
Manulife Global Balanced GIF Select	1.79	-	-	1.07	-	-	1.02	-	-	2.65	-	-	1.60	-	-	1.52	-	-
Manulife Global Dividend GIF Select	2.19	-	-	1.56	-	-	1.29	-	-	3.06	-	-	2.48	-	-	1.79	-	-
Manulife Global Equity Class GIF Select	2.35	-	-	1.70	-	-	1.50	-	-	3.07	-	-	2.05	-	-	1.92	-	-
Manulife Global Franchise GIF Select	2.19	-	-	1.59	-	-	1.40	-	-	3.03	-	-	2.36	-	-	1.90	-	-
Manulife Global Infrastructure GIF Select	2.40	-	-	1.65	-	-	1.60	-	-	3.25	-	-	2.33	-	-	1.99	-	-
Manulife Global Managed Volatility GIF Select	1.72	1.72	1.72	1.09	1.09	1.09	0.81	0.81	0.81	2.59	2.55	2.59	1.94	1.94	1.94	1.63	1.63	1.63
Manulife Global Small Cap GIF Select	2.24	-	-	1.52	-	-	1.48	-	-	3.03	-	-	2.25	-	-	1.85	-	-
Manulife Global Strategic Balanced Yield GIF Select	1.76	-	-	1.13	-	-	0.86	-	-	2.65	-	-	1.99	-	-	1.57	-	-
Manulife Global Thematic Opportunities GIF Select	2.70	-	-	2.14	-	-	1.70	-	-	3.05	-	-	2.44	-	-	1.95	-	-
Manulife Global Unconstrained Bond GIF Select	1.93	-	-	1.52	-	-	1.17	-	-	2.15	-	-	1.70	-	-	1.32	-	-
Manulife Growth Opportunities GIF Select	2.34	-	-	1.73	-	-	1.45	-	-	2.91	-	-	2.22	-	-	1.78	-	-
Manulife Growth Portfolio GIF Select	2.39	-	-	1.87	-	-	1.43	-	-	2.75	-	-	2.21	-	-	1.57	-	-
Manulife High Interest Savings GIF Select	0.00	0.00	0.00	-	-	-	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	0.00	0.00	0.00
Manulife Moderate Portfolio GIF Select	2.18	-	-	1.65	-	-	1.22	-	-	2.53	-	-	1.81	-	-	1.44	-	-

Fund Highlights

Management Expense Ratios (MERs) & Management Fees

AT DECEMBER 31, 2018

FUND NAME	Management Fee (%)									MERs (%)								
	Standard			Elite			F-Class			Standard			Elite			F-Class		
	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus
Manulife Monthly High Income GIF Select	2.05	2.05	2.05	1.47	1.47	1.47	1.25	1.25	1.25	2.61	2.59	2.61	1.82	1.79	1.82	1.53	1.44	1.53
Manulife National Bank Bundle GIF Select	2.08	2.09	2.08	1.39	1.44	1.39	1.20	1.27	1.20	2.87	2.90	2.87	2.15	2.32	2.15	1.69	1.92	1.69
Manulife Opportunities Bundle GIF Select	1.89	1.89	1.89	1.17	1.17	1.17	1.12	1.12	1.12	2.79	2.79	2.79	1.93	2.05	1.93	1.65	1.77	1.65
Manulife Simplicity Balanced Portfolio GIF Select	2.11	2.11	2.11	1.49	1.49	1.49	1.35	1.35	1.35	2.68	2.69	2.68	1.84	1.92	1.84	1.65	1.65	1.65
Manulife Simplicity Conservative Portfolio GIF Select	1.69	1.69	1.69	1.36	1.36	1.36	0.92	0.92	0.92	2.21	2.23	2.21	1.69	1.71	1.69	1.15	1.15	1.15
Manulife Simplicity Global Balanced Portfolio GIF Select	2.12	2.12	2.12	1.53	1.53	1.53	1.36	1.36	1.36	2.82	2.82	2.82	2.05	2.08	2.05	1.79	1.80	1.79
Manulife Simplicity Growth Portfolio GIF Select	2.19	2.19	2.19	1.64	1.64	1.64	1.43	1.43	1.43	2.76	2.74	2.76	1.95	2.02	1.95	1.63	1.75	1.63
Manulife Simplicity Moderate Portfolio GIF Select	1.83	1.83	1.83	1.41	1.41	1.41	1.07	1.07	1.07	2.35	2.38	2.35	1.75	1.75	1.75	1.29	1.32	1.29
Manulife Strategic Balanced Yield GIF Select	1.80	-	-	1.08	-	-	1.06	-	-	2.58	-	-	1.85	-	-	1.48	-	-
Manulife Strategic Dividend Bundle GIF Select	1.63	-	-	0.95	-	-	0.72	-	-	2.58	-	-	1.75	-	-	1.48	-	-
Manulife Strategic Income GIF Select	1.74	-	-	1.33	-	-	1.19	-	-	2.24	-	-	1.70	-	-	1.59	-	-
Manulife Strategic Investment Grade Global Bond GIF Select	1.36	-	-	0.90	-	-	0.90	-	-	2.20	-	-	1.73	-	-	1.45	-	-
Manulife Tax-Managed Growth GIF Select	2.29	-	-	1.57	-	-	1.52	-	-	3.02	-	-	2.25	-	-	2.05	-	-
Manulife U.S. All Cap Equity GIF Select	2.18	-	-	1.46	-	-	1.40	-	-	2.91	-	-	1.91	-	-	1.77	-	-
Manulife U.S. Dividend Income GIF Select	2.20	-	2.20	1.50	-	1.50	1.20	-	1.20	2.85	-	2.85	2.34	-	2.34	1.75	-	1.75
Manulife U.S. Equity GIF Select	2.22	-	-	1.51	-	-	1.46	-	-	2.97	-	-	2.21	-	-	1.77	-	-
Manulife U.S. Monthly High Income GIF Select	1.73	1.76	1.76	1.09	1.13	1.13	0.82	0.82	0.82	2.64	2.63	2.64	1.97	1.99	1.96	1.55	1.60	1.53
Manulife U.S. Unconstrained Bond GIF Select	1.80	-	-	1.40	-	-	1.12	-	-	2.25	-	-	1.80	-	-	1.49	-	-
Manulife Value Balanced GIF Select	1.77	-	-	1.12	-	-	0.98	-	-	2.48	-	-	1.58	-	-	1.55	-	-

Fund Highlights

Management Expense Ratios (MERs) & Management Fees

AT DECEMBER 31, 2018

FUND NAME	Management Fee (%)									MERs (%)								
	Standard			Elite			F-Class			Standard			Elite			F-Class		
	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus
Manulife World Investment (Capped) GIF Select	2.24	-	-	1.52	-	-	1.48	-	-	3.04	-	-	2.22	-	-	1.85	-	-
Manulife World Investment GIF Select	2.24	-	-	1.57	-	-	1.51	-	-	3.05	-	-	2.28	-	-	1.90	-	-
Manulife Yield Opportunities GIF Select	1.73	-	-	1.01	-	-	0.98	-	-	2.44	-	-	1.63	-	-	1.41	-	-
Manulife Dynamic Power Balanced GIF Select	2.24	-	2.24	1.62	-	1.62	1.48	-	1.48	2.89	-	2.89	2.19	-	2.19	1.86	-	1.86
Manulife Dynamic Strategic Yield GIF Select	1.89	-	-	1.27	-	-	1.12	-	-	2.82	-	-	2.20	-	-	1.85	-	-
Manulife Dynamic Value Balanced GIF Select	2.24	-	2.24	1.62	-	1.62	1.48	-	1.48	2.90	-	2.90	2.23	-	2.23	1.85	-	1.85
Manulife CI Cambridge Canadian Asset Allocation GIF Select	1.89	-	-	1.27	-	-	1.12	-	-	2.82	-	-	2.09	-	-	1.85	-	-
Manulife CI Cambridge Global Equity GIF Select	2.29	-	-	1.67	-	-	1.62	-	-	3.19	-	-	2.58	-	-	2.06	-	-
Manulife CI Harbour GIF Select	2.24	-	-	1.62	-	-	1.48	-	-	3.10	-	-	2.43	-	-	2.10	-	-
Manulife CI Harbour Growth & Income GIF Select	2.25	-	2.25	1.71	-	1.71	1.49	-	1.49	2.83	-	2.83	2.11	-	2.11	1.80	-	1.80
Manulife CI Signature Income & Growth GIF Select	2.25	-	2.25	1.74	-	1.74	1.49	-	1.49	2.82	-	2.82	2.12	-	2.12	1.74	-	1.74
Manulife CIBC Monthly Income GIF Select	1.89	1.89	1.89	1.27	1.27	1.27	1.12	1.12	1.12	2.84	2.85	2.84	2.09	2.22	2.09	1.83	1.83	1.83
Manulife Fidelity American Disciplined Equity GIF Select	2.29	-	-	1.64	-	-	1.52	-	-	3.14	-	-	2.42	-	-	2.09	-	-
Manulife Fidelity Canadian Asset Allocation GIF Select	2.24	-	2.24	1.74	-	1.74	1.48	-	1.48	2.84	-	2.84	2.19	-	2.19	1.80	-	1.80
Manulife Fidelity Canadian Balanced GIF Select	2.02	2.02	2.02	1.40	1.40	1.40	1.26	1.26	1.26	2.80	2.77	2.80	2.07	2.04	2.07	1.69	1.78	1.69
Manulife Fidelity Canadian Bond GIF Select	1.79	1.79	1.79	1.38	1.38	1.38	1.38	1.38	1.38	2.30	2.32	2.30	1.73	1.81	1.73	1.84	1.81	1.84
Manulife Fidelity Canadian Disciplined Equity GIF Select	2.19	-	-	1.57	-	-	1.43	-	-	3.06	-	-	2.42	-	-	2.05	-	-
Manulife Fidelity Monthly Income GIF Select	2.19	2.19	2.19	1.69	1.69	1.69	1.43	1.43	1.43	2.77	2.77	2.77	2.13	2.10	2.13	1.70	1.76	1.70
Manulife Fidelity NorthStar GIF Select	2.56	-	-	2.01	-	-	1.80	-	-	3.19	-	-	2.60	-	-	2.16	-	-

Fund Highlights

Management Expense Ratios (MERs) & Management Fees

AT DECEMBER 31, 2018

FUND NAME	Management Fee (%)									MERs (%)								
	Standard			Elite			F-Class			Standard			Elite			F-Class		
	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus	InvestmentPlus	IncomePlus	EstatePlus
Manulife Fidelity True North GIF Select	2.21	-	-	1.59	-	-	1.45	-	-	3.07	-	-	2.42	-	-	2.05	-	-
Manulife Invesco Canadian Premier Balanced GIF Select	2.15	2.15	2.15	1.65	1.65	1.65	1.39	1.39	1.39	2.71	2.73	2.71	2.03	2.08	2.03	1.68	1.70	1.68
Manulife Invesco Canadian Premier Growth Class GIF Select	2.32	-	-	1.78	-	-	1.56	-	-	2.89	-	-	2.29	-	-	1.91	-	-
Manulife Invesco Europlus GIF Select	2.35	-	-	1.65	-	-	1.59	-	-	2.98	-	-	2.40	-	-	1.86	-	-
Manulife Invesco Global Diversified Companies GIF Select	2.56	-	-	2.01	-	-	1.80	-	-	3.14	-	-	2.57	-	-	2.18	-	-
Manulife Ivy Foreign Equity GIF Select (Mackenzie)	2.46	-	-	1.92	-	-	1.70	-	-	3.10	-	-	2.40	-	-	1.99	-	-
Manulife Mackenzie Income GIF Select	1.93	1.93	1.93	1.59	1.59	1.59	1.17	1.17	1.17	2.46	2.44	2.46	1.97	1.97	1.97	1.44	1.44	1.44
Manulife Global Absolute Return Strategies GIF Select	2.65	-	-	2.25	-	-	1.65	-	-	3.00	-	-	2.62	-	-	1.92	-	-
Manulife TD Balanced Income GIF Select	1.89	1.89	1.89	1.27	1.27	1.27	1.12	1.12	-	2.83	2.82	2.83	2.20	2.05	2.20	1.85	1.85	-
Manulife TD Dividend Income GIF Select	2.02	-	2.02	1.40	-	1.40	1.26	-	1.26	2.89	-	2.89	2.20	-	2.20	1.82	-	1.82

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 Balanced GIF Select (Multi-Manager)

Objective

The Fund invests in a combination of Equity and Fixed Income Securities in order to provide a high rate of return and maximum security of principal.

Strategy

This fund will invest in units of multiple underlying funds.

Manulife Balanced Income Portfolio GIF Select

Objective

Income generation and long-term growth consistent with preservation of capital. The Portfolio is a strategic asset allocation portfolio. It invests its assets in other mutual funds, focusing on fixed income and dividend paying Canadian equity funds.

Strategy

This fund will invest in units of multiple underlying funds.

Manulife Balanced Portfolio GIF Select

Objective

This Global Equity Portfolio aims to provide a combination of long-term capital appreciation with a secondary focus on income generation. The Portfolio seeks to accomplish its objective by primarily investing in securities of Underlying Funds and/or ETFs. These Underlying Funds and/or ETFs generally invest in domestic and global equity securities and/or domestic and global fixed income securities.

Strategy

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

Manulife Bond GIF Select

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 Canadian Balanced GIF Select

Objective

The Fund seeks to achieve long-term growth and preservation of capital. The Fund will invest up to all of its assets in a diversified mix of other mutual funds, and may also invest in common shares, preferred shares, treasury bills, short-term notes, debentures, and bonds.

Strategy

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

Manulife Canadian Investment Class GIF Select

Objective

This Canadian Equity Fund aims to obtain long-term capital growth. The Fund seeks to provide above average long-term returns by investing in large-cap securities of Canadian companies. Treasury bills or short-term investments, not exceeding three years to maturity, may also be used from time to time.

Strategy

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

Manulife CI Cambridge Bundle GIF Select

Objective

The bundle is an investment solution that incorporates components from three CI Mutual Funds including a global equity fund, a Canadian equity fund, and a fixed income fund. Typically, this fund will maintain an asset mix of approximately 20% fixed income investments and 80% equities

Strategy

This fund will invest in units of multiple underlying funds.

Manulife Conservative Portfolio GIF Select

Objective

This Fixed Income Portfolio seeks to primarily preserve capital with a secondary focus on income. The Portfolio seeks to accomplish its objective by primarily investing in securities of Underlying Funds and/or ETFs which invest in domestic and global fixed income securities and/or domestic and global equity securities.

Strategy

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

OBJECTIVE AND STRATEGY

Manulife Corporate Bond GIF Select

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 Diversified Investment GIF Select

Objective

This Balanced Fund aims to achieve long-term growth. The Fund invests for high long-term, after-tax rates of return. The portfolio sub-advisor intends to achieve this objective by investing in a diversified mix of common shares, preferred shares, treasury bills, short-term notes, debentures and bonds. The Fund may also invest up to all of its assets in other Manulife funds.

Strategy

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

Manulife Dividend Income GIF Select

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 Dividend Income Plus GIF Select

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 Dollar Cost Averaging Program GIF Select

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 Dollar-Cost Averaging Advantage GIF Select (capped)

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 Dynamic Bundle GIF Select

Objective

The objective of this fund is to provide growth and interest income by investing in a bundle of underlying Dynamic mutual funds.

Strategy

This fund will invest in units of multiple underlying funds.

Manulife EAFE Equity GIF Select

Objective

The Fundamental investment objective is to provide long-term capital appreciation by employing a bottom-up fundamental approach to invest primarily in all-cap non-North American companies, located in developed markets.

Strategy

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

Manulife Fidelity Disciplined Equity Bundle GIF Select

Objective

The bundle is an investment solution that incorporates components from three Fidelity Mutual Funds including a global equity fund, a Canadian equity fund, and a fixed income fund. Typically, this fund will maintain an asset mix of approximately 20% fixed income investments and 80% equities.

OBJECTIVE AND STRATEGY

Strategy

This fund will invest in units of multiple underlying funds.

Manulife Floating Rate Income GIF Select

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.

Manulife Focused Bundle GIF Select

Objective

The objective of this fund is to provide growth and interest income by investing in a bundle of underlying AIC mutual funds.

Strategy

This fund will invest in units of multiple underlying funds.

Manulife Fundamental Dividend GIF Select

Objective

This Canadian Equity Fund seeks to generate a combination of capital growth and income by primarily investing in a diversified portfolio of high-yielding equity and equity-type securities. The Fund may also invest in fixed income investments and money market instruments.

Strategy

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

Manulife Fundamental Equity GIF Select

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 Fundamental Income GIF Select

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 Global All-Cap Focused GIF Select

Objective

The Fund aims to protect capital and achieve maximum long-term capital growth by benefiting from diversification which global capital markets offer to investors by investing primarily in equity securities of companies operating in world markets.

Strategy

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

Manulife Global Balanced GIF Select

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 Global Dividend GIF Select

Objective

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

Strategy

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

Manulife Global Equity Class GIF Select

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 Global Franchise GIF Select

Objective

The Fund seeks to provide capital appreciation over the medium to longer term by primarily investing in equity and equity-type securities of multinational companies throughout the world. It may also invest in companies that the portfolio sub-advisors expect will achieve multinational status. Income will not be a prime consideration for securityholders in the Fund.

Strategy

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

OBJECTIVE AND STRATEGY

Manulife Global Infrastructure GIF Select

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 Global Managed Volatility GIF Select

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 Global Small Cap GIF Select

Objective

The Fund seeks to provide above average long-term returns by investing in securities of global, small-cap companies. The Fund is primarily invested in equity securities of companies located around the world. The amount invested in any one country varies depending upon the economic, investment, and market outlook and opportunities in each area. 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 Global Strategic Balanced Yield GIF Select

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 Global Thematic Opportunities GIF Select

Objective

This Global Equity Fund aims to achieve capital growth by investing mainly in equities of companies that benefit from global long-term market themes.

Strategy

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

Manulife Global Unconstrained Bond GIF Select

Objective

The Fund's investment objectives are to provide securityholders with monthly distributions and to preserve capital while providing the opportunity for long-term capital appreciation.

Strategy

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

Manulife Growth Opportunities GIF Select

Objective

This Canadian Equity Fund aims to obtain long-term capital growth. The Fund invests primarily in high quality securities and convertible instruments of small- and mid-cap Canadian companies.

Strategy

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

Manulife Growth Portfolio GIF Select

Objective

This Global Equity Portfolio aims to achieve long-term capital appreciation. The Portfolio seeks to accomplish its objective by primarily investing in securities of Underlying Funds and/or ETFs. These Underlying Funds and/or ETFs generally invest in domestic and global equity securities and/or domestic and global fixed income securities.

Strategy

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

Manulife High Interest Savings GIF Select

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).

OBJECTIVE AND STRATEGY

Manulife Moderate Portfolio GIF Select

Objective

This Fixed Income Portfolio aims to primarily achieve long-term growth consistent with capital preservation along with a secondary focus on income. The Portfolio seeks to accomplish its objective by primarily investing in securities of Underlying Funds and/or ETFs. These Underlying Funds and/or ETFs generally invest in domestic and global fixed income securities and/or domestic and global equity securities.

Strategy

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

Manulife Monthly High Income GIF Select

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.

Manulife National Bank Bundle GIF Select

Objective

The bundle is an investment solution that incorporates components from three National Bank Mutual Funds including a global equity fund, a Canadian equity fund, and a fixed income fund. Typically, this fund will maintain an asset mix of approximately 20% fixed income investments and 80% equities.

Strategy

This fund will invest in units of multiple underlying funds.

Manulife Opportunities Bundle GIF Select

Objective

The bundle is an investment solution that incorporates components from four Manulife Mutual Funds including two global equity funds, a Canadian equity fund, and a fixed income fund. Typically, this fund will maintain an asset mix of approximately 20% fixed income investments and 80% equities.

Strategy

This fund will invest in units of multiple underlying funds.

Manulife Simplicity Balanced Portfolio GIF Select

Objective

The Portfolio aims to achieve long term growth consistent with safety of capital. Manulife Simplicity Balanced Portfolio

(the "Portfolio") is a strategic asset allocation portfolio. It invests its assets in other mutual funds managed by us (the "Underlying Funds") focusing on Canadian equity and fixed income funds. The Portfolio may also invest in foreign equity and money market funds within permitted ranges. The portfolio advisor may move up to 25% of the net assets of the Portfolio into cash if it feels that market conditions warrant it.

Strategy

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

Manulife Simplicity Conservative Portfolio GIF Select

Objective

The Portfolio seeks to generate income with an emphasis on preserving capital. Manulife Simplicity Conservative Portfolio (the "Portfolio") is a strategic asset allocation portfolio. It invests its assets in other mutual funds (the "Underlying Funds"), focusing on Canadian fixed income and money market funds. The Portfolio may also invest in Canadian and foreign equity funds within permitted ranges.

Strategy

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

Manulife Simplicity Global Balanced Portfolio GIF Select

Objective

The Portfolio aims to obtain long term returns consistent with safety of capital. Manulife Simplicity Global Balanced Portfolio (the "Portfolio") is a strategic asset allocation portfolio. It invests its assets in other mutual funds (the "Underlying Funds") focusing on global equity and fixed income funds. The portfolio advisor may move up to 25% of the net assets of the Portfolio into cash if it feels that market conditions warrant.

Strategy

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

Manulife Simplicity Growth Portfolio GIF Select

Objective

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

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Strategy

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

Manulife Simplicity Moderate Portfolio GIF Select

Objective

The Portfolio aims to generate income and to provide long-term growth consistent with preservation of capital. Manulife Simplicity Moderate Portfolio (the "Portfolio") is a strategic asset allocation portfolio. It invests its assets in other mutual funds (the "Underlying Funds"), focusing on Canadian fixed income and money market funds, with a portion in Canadian equity funds. The Portfolio may also invest in foreign equity funds within permitted ranges. The portfolio advisor may move up to 25% of the net assets of the Portfolio into cash if it feels that market conditions warrant it.

Strategy

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

Manulife Strategic Balanced Yield GIF Select

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 Strategic Dividend Bundle GIF Select

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 Strategic Income GIF Select

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 Strategic Investment Grade Global Bond GIF Select

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 Tax-Managed Growth GIF Select

Objective

Long-term tax-managed growth. Using one or more portfolio sub-advisors, the Portfolio invests directly in high quality Canadian, U.S. and international equities. A portion of the Portfolio's assets are also invested in exchange-traded funds (ETFs) which provide exposure to the bond market and the large-cap Canadian equity market.

Strategy

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

Manulife U.S. All Cap Equity GIF Select

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 U.S. Dividend Income GIF Select

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 U.S. Equity GIF Select

Objective

The Fund aims to obtain long-term capital growth. The Fund

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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 U.S. Monthly High Income GIF Select

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 U.S. Unconstrained Bond GIF Select

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 Value Balanced GIF Select

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.

Manulife World Investment (Capped) GIF Select

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 World Investment GIF Select

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 Yield Opportunities GIF Select

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 Dynamic Power Balanced GIF Select

Objective

Dynamic Power Balanced Fund seeks to maximize long-term capital appreciation in a manner that outperforms the Fund's benchmark primarily by investing in both equity and fixed income securities with the goal of achieving a 50/50 balance.

Strategy

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

Manulife Dynamic Strategic Yield GIF Select

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 Dynamic Value Balanced GIF Select

Objective

Dynamic Value Balanced Fund seeks to achieve a high level of interest and dividend income and long-term capital appreciation by investing primarily in Canadian equity

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securities and debt obligations, including corporate bonds that are rated below investment grade.

Strategy

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

Manulife CI Cambridge Canadian Asset Allocation GIF Select

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 CI Cambridge Global Equity GIF Select

Objective

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 CI Harbour GIF Select

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 CI Harbour Growth & Income GIF Select

Objective

This fund's objective is to obtain long-term total return through a prudent balance of income and capital appreciation. It invests primarily in equity and equity-related securities of mid- to large capitalization Canadian companies and fixed income securities issued by Canadian governments and companies. The proportion of the fund's assets invested

in equity and fixed income securities may vary according to market conditions.

Strategy

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

Manulife CI Signature Income & Growth GIF Select

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 CIBC Monthly Income GIF Select

Objective

To provide a reasonably consistent level of monthly income while attempting to preserve capital by investing primarily in a diversified portfolio of debt and equity instruments.

Strategy

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

Manulife Fidelity American Disciplined Equity GIF Select

Objective

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

Strategy

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

Manulife Fidelity Canadian Asset Allocation GIF Select

Objective

The Fund aims to achieve high total investment return.

Strategy

The Fund uses an asset allocation approach. It invests primarily in a mix of Canadian equity securities, fixed-income securities and money market instruments. This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Manulife Fidelity Canadian Balanced GIF Select

Objective

The Fund aims to achieve high total investment return. The Fund uses a balanced approach. It invests primarily in a mix of Canadian equity securities, investment grade bonds, high yield securities and money market instruments.

Strategy

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

Manulife Fidelity Canadian Bond GIF Select

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 Fidelity Canadian Disciplined Equity GIF Select

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 Fidelity Monthly Income GIF Select

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 Fidelity NorthStar GIF Select

Objective

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

Strategy

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

Manulife Fidelity True North GIF Select

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 Invesco Canadian Premier Balanced GIF Select

Objective

Invesco Canadian Premier Balanced Fund seeks to generate capital growth and income by investing mainly in:

- Canadian equities with strong growth potential
- High-quality Canadian government and corporate fixed-income securities
- Foreign equities and high-quality U.S. government and corporate fixed-income securities

Strategy

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

Manulife Invesco Canadian Premier Growth Class GIF Select

Objective

Invesco Canadian Premier Growth Class seeks to generate long-term capital growth by investing mainly in equities of small-, medium- and large-cap Canadian companies that offer growth potential.

Strategy

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

Manulife Invesco Europlus GIF Select

Objective

Invesco Europlus Fund seeks to produce strong capital growth over the long term; it invests mainly in equities focusing on companies located in Europe, including Eastern European countries and the Commonwealth of Independent States (countries of the former Soviet Union). The Fund may, from time to time, invest in companies located in other countries, generally in the Mediterranean region.

Strategy

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

Manulife Invesco Global Diversified Companies GIF Select

Objective

Invesco Global Diversified Companies Fund seeks to achieve strong capital growth with a high degree of reliability over the long term. The Fund invests primarily in equities of companies anywhere in the world.

Strategy

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

Manulife Ivy Foreign Equity GIF Select (Mackenzie)

Objective

The Fund seeks for long-term capital growth consistent with protection of capital. The Fund invests the majority of its assets in equity securities of American companies although the Fund's investments are not limited geographically and the Fund will pursue investments in other international markets. The Fund may also purchase fixed income securities if appropriate in relation to economic and market conditions.

Strategy

The portfolio advisor follows a blended value and growth investment style. While the team's focus is on companies which appear likely to have superior and relatively consistent longer term growth prospects, strong consideration is placed on assessing the investment's true worth relative to its stock price. The review process includes analysis of the company's competitive position, management strengths, expected profitability and financial position.

Manulife Mackenzie Income GIF Select

Objective

The Fund seeks a steady flow of income with reasonable safety of capital by investing primarily in a combination of fixed-income and equity securities of issuers anywhere in the world.

Strategy

When selecting equity securities, the portfolio advisor uses a five step value-oriented investment selection approach which involves studying industries and companies to gain a deeper understanding of fundamental conditions and competitive forces, estimating the value of the companies using a cash

flow analysis, comparing those values to current stock prices to ensure both significant potential upside and to provide a margin of safety, ensuring consistency in the overall analysis across all prospective investments; and, finally when selecting securities for the portfolio, emphasizing securities with a higher yield.

Manulife Global Absolute Return Strategies GIF Select

Objective

This Alternative Strategies Fund aims to deliver a positive absolute return in the form of capital growth over the medium to longer term in all market conditions. The Sub-fund is actively managed, with a wide investment remit to target a level of return over rolling three-year periods equivalent to cash plus five percent a year, gross of fees. It exploits market inefficiencies through active allocation to a diverse range of market positions. The Sub-fund uses a combination of traditional assets (such as equities and bonds) and investment strategies based on advanced derivative techniques, resulting in a diversified portfolio. The fund can take long and short positions in markets, securities and groups of securities through derivative contracts. Leverage in the fund arises as a result of the use of derivatives.

Strategy

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

Manulife TD Balanced Income GIF Select

Objective

The fundamental investment objective is to seek to provide income and moderate capital growth by investing primarily in fixed income and equity securities of issuers in Canada.

Strategy

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

Manulife TD Dividend Income GIF Select

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.

If you have any questions about these changes, please contact your advisor or Manulife Investments at [Manulife.ca/Investments](https://www.manulife.ca/Investments) or call Customer Service Centre 1 888 790 4387, Quebec residents 1 888 626 8843.



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