



Manulife ETFs product guide

Active and multifactor strategies
created to help investors achieve
their goals

Manulife Smart ETFs

Tickers	Fund name	Fee	Category	Distribution
Active fixed income ETFs				
<u>TERM</u>	Manulife Smart Short-Term Bond ETF	0.23%**	Canadian short-term fixed income	Monthly
<u>BSKT</u>	Manulife Smart Core Bond ETF	0.24%**	Canadian fixed income	Monthly
<u>CBND</u>	Manulife Smart Corporate Bond ETF	0.27%**	Canadian corporate fixed income	Monthly
Active defensive ETFs				
<u>CDEF</u>	Manulife Smart Defensive Equity ETF	0.25%**	Canadian equity	Semi-annual
<u>UDEF</u>	Manulife Smart Defensive U.S. Equity ETF	0.33%**	U.S. equity	Semi-annual
<u>UDEF.B*</u>		/ 0.28%**		
<u>UDEF.U*</u>	Manulife Smart U.S. Defensive Equity ETF (USD units)	0.28%	International equity	Semi-annual
<u>IDEF.B*</u>	Manulife Smart International Defensive Equity ETF	0.28%	International equity	Semi-annual
Quantitative dividend ETFs				
<u>CDIV</u>	Manulife Smart Dividend ETF	0.28%**	Canadian dividend and income equity	Quarterly
<u>UDIV</u>	Manulife Smart U.S. Dividend ETF	0.37%**	U.S. dividend and income equity	Quarterly
<u>UDIV.B*</u>		/ 0.31%**		
<u>UDIV.U*</u>	Manulife Smart U.S. Dividend ETF (USD units)	0.28%	International equity	Quarterly
<u>IDIV.B*</u>	Manulife Smart International Dividend ETF	0.35%	International equity	Quarterly

About the management teams

Manulife Systematic Equity Beta

For over 20 years, the team has built a reputation on delivering custom index-based solutions with a focus on research, discipline, and efficient execution. This focus has led to over \$52.7 billion¹ in institutional assets under management for clients across Canada, the U.S., and Asia.

A focused perspective

Research and a rigorous process drive their core functions which lead to client-focused investment solutions.

- Quantitative research
- Equity market research
- Dividend screening
- Factor optimization
- Efficient trading

Manulife Systematic Fixed Income Beta

The team applies quantitative processes to pension, insurance, and institutional assets for clients across Canada, the U.S., and Asia. A suite of proprietary tools, developed over 20 years of research, help our portfolio managers make timely, actionable decisions.

A unique team structure

Ten investment professionals with over 150 years of combined experience are organized into two groups that work hand-in-hand: portfolio management and research and client portfolio management.

Their experience spans disciplines such as:

- quantitative research,
- financial engineering, and
- portfolio management.

*Unhedged series

**Management fee

¹ Source: Manulife Investment Management as of June 30, 2022.

Multifactor index equity ETFs

Tickers	Fund name	Fee	Category	Distribution
<u>MCLC</u>	Manulife Multifactor Canadian Large Cap Index ETF	0.40%	Canadian large cap equity	Semi-annual
<u>MCSM</u>	Manulife Multifactor Canadian SMID Cap Index ETF	0.56%	Canadian small/mid cap equity	Semi-annual
<u>MINT</u> <u>MINT.B*</u>	Manulife Multifactor Developed International Index ETF	0.50% / 0.45%	International equity	Semi-annual
<u>MEME.B*</u>	Manulife Multifactor Emerging Markets Index ETF	0.74%	Emerging markets equity	Semi-annual
<u>MULC</u> <u>MULC.B*</u>	Manulife Multifactor U.S. Large Cap Index ETF	0.42% / 0.36%	U.S. large cap equity	Semi-annual
<u>MUMC</u> <u>MUMC.B*</u>	Manulife Multifactor U.S. Mid Cap Index ETF	0.56% / 0.50%	U.S. mid cap equity	Semi-annual
<u>MUSC</u> <u>MUSC.B*</u>	Manulife Multifactor U.S. Small Cap Index ETF	0.55% / 0.51%	U.S. small cap equity	Semi-annual

About the management team

Dimensional Fund Advisors Canada ULC

Founded in 1981, a pioneer in applying insight from academic research to a systematic investment process that pursues higher expected returns through advanced portfolio design and implementation.

Applying academic research to ETF investment solutions

For more than 35 years, Dimensional has been translating compelling academic research into practical, real-world investment solutions. Dimensional has forged deep working relationships with economists and Nobel laureates, including Eugene Fama, Kenneth French, and Robert Merton.²

Much of the firm's approach is based on the groundbreaking academic research of Professors Fama and French, who are also members of the board of directors of the general partner of Dimensional Fund Advisors LP. Professor Fama has been credited as one of the fathers of modern finance and is a Nobel laureate (2013).

An approach based on a belief in the markets

The goal: Add value by building portfolios that target higher expected returns in a cost-effective manner.

Dimensional's strong belief in markets frees the team to think and act differently about investing. Rather than relying on forecasting or trying to outguess others, the firm draws information about expected returns from the market itself, letting the collective knowledge of the market's millions of buyers and sellers set security prices.

*Unhedged series

²Eugene Fama and Kenneth French are members of the board of directors of the general partner of, and provide consulting services to, an affiliate of Dimensional Fund Advisors Canada ULC. Robert Merton provides consulting services to an affiliate of Dimensional Fund Advisors Canada ULC.

Source: Dimensional Fund Advisors LP.

For more information, contact your advisor
or visit **manulifeim.ca/etfs**

Commissions, management fees and expenses all may be associated with an investment in exchange-traded funds (ETFs). You will usually pay brokerage fees to your dealer if you purchase or sell units of an ETF on recognized Canadian exchanges. If the units are purchased or sold on these Canadian exchanges, investors may pay more than the current net asset value when buying units of the ETF and may receive less than the current net asset value when selling them. Please read the prospectus before investing. Important information about an exchange-traded fund is contained in its prospectus. ETFs are not guaranteed; their values change frequently, and past performance may not be repeated.

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