

Fund Facts Addendum

Guaranteed Investment Funds (GIF) Capital Accumulator Plan
Segregated Fund Changes

Segregated Fund Solutions

Effective on or about the date listed herein, the Manulife GIF Capital Accumulator Plan (CAP) Fund Facts, forming part of the Manulife GIF Capital Accumulator Plan (CAP) Information Folder, are amended to reflect the enclosed fund changes.

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

Manulife CAP Segregated Fund Fee Increases

Effective Thursday, September 23, 2021, the management fees and overall management expense ratio (MERs) for the following funds are increased as follows:

Segregated Fund Name	Management Fee				Management Expense Ratio (MER)			
	Current Management Fee as of Dec. 31, 2020		Management Fee as of September 23, 2021		Current MER as of Dec. 31, 2020		Estimated MER as of September 23, 2021	
	Class A	Class B	Class A	Class B	Class A	Class B	Class A	Class B
Manulife American Equity Index Fund	2.48	N/A	3.08	N/A	3.05	N/A	3.70	N/A
Manulife American Equity Index Fund (U.S.\$)	2.25	N/A	2.52	N/A	2.56	N/A	2.86	N/A
Manulife Balanced Fund	2.50	2.52	2.77	2.61	2.85	2.87	3.15	2.97
Manulife Balanced Fund (Closed)	2.85	N/A	3.12	N/A	3.23	N/A	3.53	N/A
Manulife Balanced Income Portfolio	1.96	2.50	2.37	2.50	2.97	3.18	3.42	3.18
Manulife Bond Fund	2.20	N/A	2.34	N/A	2.47	N/A	2.62	N/A
Manulife Bond Seg Fund	1.67	1.67	1.94	1.67	2.35	2.30	2.65	2.30
Manulife Canadian Balanced Seg Fund	2.38	2.10	2.65	2.10	3.27	2.92	3.57	2.92
Manulife Canadian Investment Class Seg Fund	2.58	2.29	2.81	2.38	3.57	3.11	3.82	3.21
Manulife Canadian Investment Class Seg Fund (Closed)	2.58	N/A	2.81	N/A	3.20	N/A	3.45	N/A
Manulife Canadian Small Cap Fund	N/A	2.70	N/A	3.25	N/A	3.03	N/A	3.63
Manulife CI Canadian Investment Seg Fund	2.76	2.29	2.90	2.52	3.74	3.09	3.89	3.34
Manulife CI Signature Income & Growth Seg Fund	2.64	2.45	3.23	2.45	3.42	3.22	4.07	3.22
Manulife CIBC Monthly Income Seg Fund	2.80	2.24	3.20	2.37	3.30	3.00	3.75	3.15
Manulife Corporate Bond Seg Fund	2.12	N/A	2.39	N/A	2.53	N/A	2.83	N/A
Manulife Diversified Investment Seg Fund	2.80	2.29	2.93	2.29	3.36	3.01	3.51	3.01
Manulife Dividend Income Fund	2.35	N/A	3.17	N/A	2.66	N/A	3.56	N/A
Manulife Fidelity American Disciplined Equity Seg Fund	N/A	2.38	N/A	2.75	N/A	3.14	N/A	3.54
Manulife Fidelity Canadian Asset Allocation Seg Fund	2.94	N/A	3.35	N/A	3.32	N/A	3.77	N/A
Manulife Fidelity Canadian Balanced Seg Fund	2.43	2.24	2.83	2.37	3.40	3.03	3.85	3.18

Segregated Fund Name	Management Fee				Management Expense Ratio (MER)			
	Current Management Fee as of Dec. 31, 2020		Management Fee as of September 23, 2021		Current MER as of Dec. 31, 2020		Estimated MER as of September 23, 2021	
	Class A	Class B	Class A	Class B	Class A	Class B	Class A	Class B
Manulife Fidelity Canadian Disciplined Equity Seg Fund	2.57	2.58	2.84	2.80	3.61	3.11	3.91	3.36
Manulife Fidelity Canadian Disciplined Equity Seg Fund (Closed)	2.58	N/A	2.85	N/A	3.08	N/A	3.38	N/A
Manulife Fidelity Monthly Income Seg Fund	2.59	2.45	3.00	2.45	3.41	3.18	3.86	3.18
Manulife Fidelity NorthStar Seg Fund	2.57	2.71	2.57	3.26	3.85	3.10	3.85	3.70
Manulife Fidelity True North Seg Fund	3.10	2.29	3.69	2.65	3.48	3.10	4.13	3.50
Manulife Fidelity True North Seg Fund (Closed)	2.59	N/A	3.18	N/A	3.08	N/A	3.73	N/A
Manulife Fundamental Equity Seg Fund	2.99	N/A	3.13	N/A	3.60	N/A	3.75	N/A
Manulife Global All-Cap Focused Seg Fund	N/A	2.33	N/A	2.42	N/A	3.16	N/A	3.26
Manulife Global Dividend Seg Fund	2.76	2.25	2.90	2.34	3.74	3.23	3.89	3.33
Manulife Global Managed Volatility Seg Fund	2.17	1.99	2.44	1.99	3.17	2.95	3.47	2.95
Manulife Invesco Canadian Premier Balanced Seg Fund	2.76	N/A	3.17	N/A	3.33	N/A	3.78	N/A
Manulife Invesco Global Diversified Companies Seg Fund	3.13	N/A	3.26	N/A	3.81	N/A	3.96	N/A
Manulife Money Market Seg Fund	1.78*	0.98	1.05*	0.98	2.22*	1.22	1.42*	1.22
Manulife Monthly High Income Seg Fund	2.66	2.66	2.93	2.66	3.19	3.53	3.49	3.53
Manulife Opportunities Bundle Fund	2.38	2.10	2.38	2.23	3.46	3.12	3.46	3.27
Manulife Simplicity Balanced Portfolio	2.34	2.51	2.74	2.51	3.06	2.86	3.51	2.86
Manulife Simplicity Conservative Portfolio	1.96	N/A	2.54	N/A	2.57	N/A	3.22	N/A
Manulife Simplicity Global Balanced Portfolio	2.54	2.35	2.81	2.35	3.33	3.12	3.63	3.12
Manulife Simplicity Growth Portfolio	2.43	N/A	2.84	N/A	3.25	N/A	3.70	N/A
Manulife Simplicity Moderate Portfolio	2.24	N/A	2.82	N/A	2.76	N/A	3.41	N/A
Manulife Strategic Income Seg Fund	1.92	N/A	2.05	N/A	2.51	N/A	2.66	N/A
Manulife Tax-Managed Growth Seg Fund	N/A	2.48	N/A	2.70	N/A	3.16	N/A	3.41
Manulife TD Dividend Income Seg Fund	2.48	2.24	2.62	2.33	3.41	3.05	3.56	3.15
Manulife U.S. Equity Seg Fund	2.63	2.29	2.86	2.38	3.57	3.15	3.82	3.25
Manulife World Investment (Capped) Seg Fund	3.29	2.29	3.43	2.42	3.86	3.24	4.01	3.39

Note: There is no increase to the management fees and MERs in bold text.

*The management fee and MER for this fund has a fee decrease.

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

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

Your advisor

Manulife Investment Management at www.manulifeim.ca

Call the Manulife Customer Service Centre:

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