

Fund Facts Addendum

Guaranteed Investment Funds (GIF) Investment Account (MLIA)
Segregated Fund Changes

Segregated Fund Solutions

Effective on or about the date listed herein, the Manulife GIF Investment Account (MLIA) Fund Facts, forming part of the Manulife GIF Investment Account (MLIA) 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 MLIA 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 | 2.36 | 3.08 | 2.50 | 3.05 | 2.90 | 3.70 | 3.05 |
| Manulife American Equity Index Fund (U.S.\$) | 2.99 | 2.62 | 3.26 | 2.71 | 3.35 | 2.97 | 3.65 | 3.07 |
| Manulife American Equity Index Fund (U.S.\$) (Closed) | 2.25 | N/A | 2.52 | N/A | 2.56 | N/A | 2.86 | N/A |
| Manulife Balanced Fund | 2.85 | 2.52 | 3.12 | 2.52 | 3.23 | 2.89 | 3.53 | 2.89 |
| Manulife Balanced Fund (Closed) | 2.50 | N/A | 2.77 | N/A | 2.85 | N/A | 3.15 | N/A |
| Manulife Balanced Income Portfolio | 1.96 | 1.96 | 2.37 | 2.09 | 2.97 | 2.78 | 3.42 | 2.93 |
| Manulife Bond Fund | 1.85 | 1.78 | 2.26 | 2.15 | 2.09 | 2.02 | 2.54 | 2.42 |
| 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 | 3.20 | 3.11 | 3.45 | 3.21 |
| Manulife Canadian Investment Class Seg Fund (Closed) | 2.58 | N/A | 2.81 | N/A | 3.57 | N/A | 3.82 | 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 | 2.71 | 2.90 | 3.08 | 3.74 | 3.01 | 3.89 | 3.41 |
| Manulife CI Signature Income & Growth Seg Fund | 2.64 | 2.35 | 3.23 | 2.48 | 3.42 | 3.00 | 4.07 | 3.15 |
| 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 | 1.78 | 1.82 | 2.37 | 2.19 | 2.13 | 2.07 | 2.78 | 2.47 |
| 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 | 3.04 | N/A | 3.27 | N/A | 3.40 | N/A | 3.65 | N/A |

| 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 Dividend Income Fund (Closed) | 2.20 | N/A | 2.43 | N/A | 2.49 | N/A | 2.74 | N/A |
| Manulife Dividend Income Seg Fund | 2.99 | 2.71 | 3.13 | 2.71 | 3.52 | 3.09 | 3.67 | 3.09 |
| 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 | 2.57 | 3.35 | 2.70 | 3.32 | 2.95 | 3.77 | 3.10 |
| Manulife Fidelity Canadian Balanced Seg Fund | 2.43 | 2.24 | 2.83 | 2.37 | 3.40 | 3.03 | 3.85 | 3.18 |
| Manulife Fidelity Canadian Bond Seg Fund | 1.92 | 1.87 | 2.06 | 1.96 | 2.32 | 2.18 | 2.47 | 2.28 |
| Manulife Fidelity Canadian Disciplined Equity Seg Fund | 2.58 | 2.58 | 2.85 | 2.80 | 3.08 | 3.11 | 3.38 | 3.36 |
| Manulife Fidelity Canadian Disciplined Equity Seg Fund (Closed) | 2.57 | N/A | 2.84 | N/A | 3.61 | N/A | 3.91 | N/A |
| Manulife Fidelity Monthly Income Seg Fund | 2.59 | 2.26 | 3.00 | 2.35 | 3.41 | 3.04 | 3.86 | 3.14 |
| Manulife Fidelity NorthStar Seg Fund | 2.57 | 2.85 | 2.57 | 3.21 | 3.85 | 3.22 | 3.85 | 3.62 |
| Manulife Fidelity True North Seg Fund | 2.59 | 2.71 | 3.18 | 3.07 | 3.08 | 3.06 | 3.73 | 3.46 |
| Manulife Fidelity True North Seg Fund (Closed) | 3.10 | N/A | 3.69 | N/A | 3.48 | N/A | 4.13 | N/A |
| Manulife Fundamental Equity Seg Fund | 3.06 | 2.66 | 3.19 | 2.88 | 3.53 | 3.04 | 3.68 | 3.29 |
| Manulife Fundamental Equity Seg Fund (Closed) | 2.99 | 2.66 | 3.13 | 2.88 | 3.59 | 3.02 | 3.74 | 3.27 |
| 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 | 3.17 | 3.89 | 3.27 |
| Manulife Global Managed Volatility Seg Fund | 2.17 | 1.99 | 2.44 | 1.99 | 3.17 | 2.94 | 3.47 | 2.94 |
| Manulife Invesco Canadian Premier Balanced Seg Fund | 2.76 | 2.34 | 3.17 | 2.47 | 3.33 | 2.89 | 3.78 | 3.04 |
| Manulife Invesco Canadian Premier Growth Class Seg fund | 3.08 | 2.48 | 3.08 | 2.71 | 3.69 | 3.06 | 3.69 | 3.31 |
| Manulife Invesco Global Diversified Companies Seg Fund | 3.13 | 2.85 | 3.27 | 3.08 | 3.78 | 3.22 | 3.93 | 3.47 |
| Manulife Invesco Select Balanced Seg Fund | 2.80 | 2.57 | 2.80 | 2.66 | 3.37 | 2.91 | 3.37 | 3.01 |
| Manulife Ivy Foreign Seg Fund (Mackenzie) | 3.08 | 2.71 | 3.08 | 2.93 | 3.83 | 3.15 | 3.83 | 3.40 |
| Manulife Monthly High Income Seg Fund | 2.66 | 2.34 | 2.80 | 2.43 | 3.18 | 2.88 | 3.33 | 2.98 |
| 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 | 2.48 | 2.75 | 2.57 | 3.04 | 2.78 | 3.49 | 2.88 |

| 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 Simplicity Conservative Portfolio | 1.87 | 2.10 | 2.46 | 2.32 | 2.47 | 2.46 | 3.12 | 2.71 |
| Manulife Simplicity Global Balanced Portfolio | 2.54 | 2.26 | 2.81 | 2.26 | 3.33 | 2.95 | 3.63 | 2.95 |
| Manulife Simplicity Growth Portfolio | 2.43 | 2.57 | 2.84 | 2.66 | 3.24 | 2.87 | 3.69 | 2.97 |
| Manulife Simplicity Moderate Portfolio | 2.24 | 2.38 | 2.82 | 2.47 | 2.80 | 2.73 | 3.45 | 2.83 |
| Manulife Strategic Income Seg Fund | 1.92 | 1.87 | 2.19 | 2.23 | 2.38 | 2.35 | 2.68 | 2.75 |
| Manulife Tax-Managed Growth Seg Fund | N/A | 2.48 | N/A | 2.84 | N/A | 3.08 | N/A | 3.48 |
| 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.

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

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