

**Investment Policy Statement****Manulife Money Market Segregated Fund****Investment Objective**

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective.

This Fund aims to provide interest income by investing in high quality, short-term fixed income securities issued by Canadian federal or provincial governments, Canadian chartered banks, and loan, trust and other companies operating in Canada. The fund may also invest in interest rate bearing instruments such as demand deposit accounts.

**Investment Strategy**

This Fund will invest in units of the Manulife Money Market Fund, a mutual fund trust, or a substantially similar fund (the “Underlying Fund”).

The investment strategy of the Underlying Fund is to:

- Invest in securities with a maturity of 365 days or less
- Invest in money market floating rate notes with every rate reset date occurring no later than 185 days
- Maintain a weighted average term to maturity of 90 days or less if term to maturity for each floating rate note is up to the next rate reset date
- Maintain a weighted average term to maturity of 180 days or less if the term to maturity for each floating rate note is up to the final maturity date
- Hold at least 5% of assets in cash or readily convertible to cash within one day
- Hold at least 15% of assets in cash or readily convertible to cash within one week
- Strive to maintain a security price of \$10 by distributing income monthly

The Underlying Fund will not hold foreign securities. In addition, the Underlying Fund will not invest in mutual funds other than money market funds.

The Underlying Fund may also enter into securities lending, repurchase and reverse repurchase transactions to generate additional income and/or as a short-term cash management tool. For more information see “Securities Lending, Repurchase and Reverse Repurchase Transaction Risk” in the Prospectus of the Underlying Fund.

**Risks**

Where a segregated fund invests in units of an underlying fund, the segregated fund may be exposed to the risks associated with the underlying fund. Below is a list of principal risks for the underlying mutual fund(s) in which the Segregated Fund invests. For complete definitions of each principal risk, refer to the general section of the mutual fund Prospectus.

- Asset-Backed and Mortgage-Backed Securities Risk
- Bail-In Debt Risk
- Credit Risk
- Default Risk
- Interest Rate Risk
- Multiple Series Risk
- Securities Lending, Repurchase and Reverse Repurchase Transaction Risk
- Specialization Risk
- Substantial Securityholder Risk
- Tax Risk
- Underlying Fund Risk

For more information on the strategies, as well as objectives and risks of the underlying fund(s) in which the Segregated Fund invests, please refer to the Prospectus of the underlying fund(s) or contact us for a printed copy.

## Where can I get more information or help?

For more information, please read the Information Folder and Contract, or you may contact us at:

Manulife  
500 King St. N  
Waterloo, ON N2J 4C6

**[www.manulifeim.ca](http://www.manulifeim.ca)**

Canada, Outside of Quebec  
**1-888-790-4387**

Quebec & French Business  
**1-800-355-6776**

For information about handling issues you are unable to resolve with us, contact the OmbudService for Life and Health Insurance at 1-800-268-8099 or on the web at **[www.olhi.ca](http://www.olhi.ca)**.

For information about additional protection that is available for all life insurance contractholders, contact Assuris, a company established by the Canadian life insurance industry. See **[www.assuris.ca](http://www.assuris.ca)** for details.

For information regarding how to contact the insurance regulator in your province, visit the Canadian Council of Insurance Regulators website at **[www.ccir-ccrra.org](http://www.ccir-ccrra.org)**.

## **Manulife** Investment Management

Manulife Investment Management is a trade name of The Manufacturers Life Insurance Company. The Manufacturers Life Insurance Company (Manulife) is the issuer of insurance contracts containing Manulife segregated funds and the guarantor of any guarantee provisions therein.

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