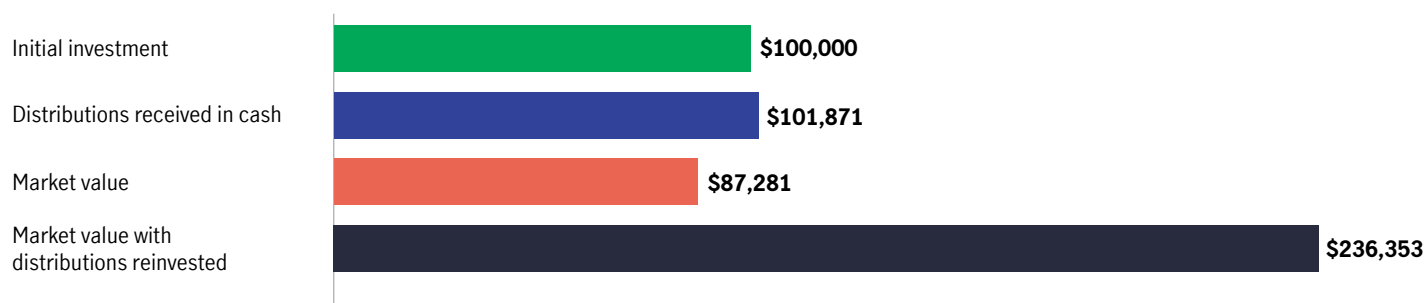


# Manulife Yield Opportunities Fund—a strategy that’s both opportunistic and resilient

If the last few years have taught us anything, it’s that we shouldn’t get too caught up in expectations. Whether we’re in for multiple rate cuts this year or no rate cuts at all, you can avoid much of the guesswork that goes into predicting future outcomes with a portfolio that can weather multiple market environments.

Manulife Yield Opportunities Fund does just that. Boasting a long-standing history of delivering risk-adjusted returns across different market environments, this active, go-anywhere approach is centered on income generation through investments in government bonds, dividend-paying equities, and emerging-market debt. The portfolio management team seeks to navigate ups and downs, capitalize on market dislocations, and deliver meaningful results to fixed-income investors, regardless of the broader forces at play.

## Reliable source of income: results of investing \$100,000 since inception<sup>1</sup>



Source: Morningstar Direct as of December 31, 2024. For illustrative purposes only. Series F. Series F is generally designed for investors who have a fee-based or wrap account with their dealer. Series F performance is net of fees and expenses. Advisor Series is also available and includes a 1.00% trailing commission.

While mutual funds don't offer any guarantees, Manulife Yield Opportunities Fund has consistently navigated all market conditions to deliver on the team’s 5% to 7% targeted return periods.

## Manulife Yield Opportunities Fund (Series F) Rate of return<sup>2</sup> (%)

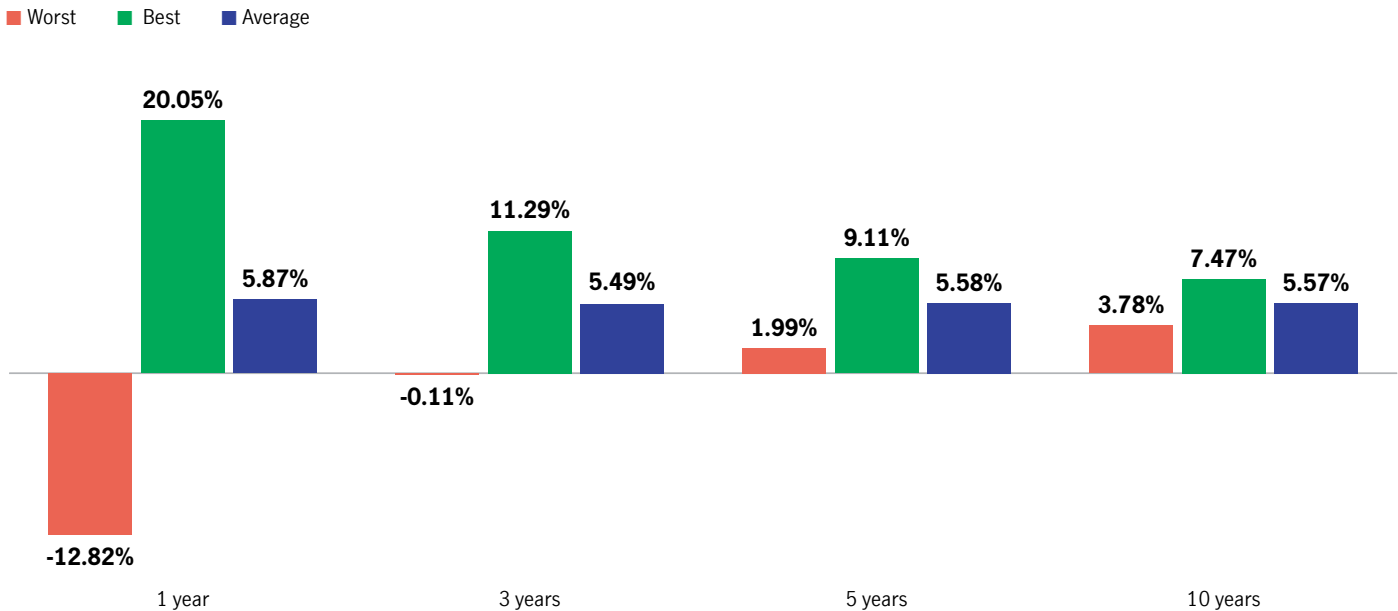
|                                       | 1 year | 3 years | 5 years | 10 years |
|---------------------------------------|--------|---------|---------|----------|
| Percentage of periods greater than 5% | 61     | 66      | 64      | 54       |
| Percentage of periods greater than 6% | 54     | 43      | 46      | 43       |
| Percentage of periods greater than 7% | 49     | 30      | 29      | 10       |

Source: Morningstar, as of December 31, 2024. Performance histories are not indicative of future performance. Manulife Yield Opportunities Fund inception: December 23, 2009. Series F Data Shown. Series F is generally designed for investors who have a fee-based or wrap account with their dealer. Series F performance is net of fees and expenses. Advisor Series is also available and includes a 1.00% trailing commission for Manulife Yield Opportunities Fund.

<sup>1</sup> Since inception date: December 23, 2009. The rate of return is used only to illustrate the effects of the compound growth rate and is not intended to reflect future values of the investment fund or returns on investment in the investment fund. Past performance is not indicative of future returns. <sup>2</sup> There are 169 periods (for 1-year returns) 145 periods (for 3-year returns) 121 periods (for 5-year returns), and 61 periods (for 10-year returns) available for Manulife Yield Opportunities Fund Results are as of December 31, 2024.

To remove any market timing bias, the fund's historical rolling returns below demonstrate how it has delivered solid performance with less volatility resulting in a smoother ride for investors.

### Best, worst, and average rolling returns<sup>3</sup>



Source: Morningstar Direct as at December 31, 2024. For illustration purposes only. Series F. Past performance is no guarantee of future results.

<sup>3</sup> Since inception: December 23, 2009. Date of best rolling 1-year return: April 1, 2020–March 31, 2021. Date of best rolling 3-year return: December 1, 2011–November 30, 2014. Date of best rolling 5-year return: March 1, 2010–February 28, 2015. Date of best rolling 10-year return: October 1, 2011–September 30, 2021. Date of worst rolling 1-year return: October 1, 2021 - September 30, 2022. Date of worst rolling 3-year return: November 1, 2020 - October 31, 2023. Date of worst rolling 5-year return: November 1, 2017 –October 31, 2022. Date of worst rolling 10-year return: November 1, 2013 - October 31, 2023. Series F is generally designed for investors who have a fee-based or wrap account with their dealer. Series F performance is net of fees and expenses. Advisor Series is also available and includes a 1.00% trailing commission.

**i** If you're a risk-sensitive investor looking for an all-in-one income solution, ask your advisor about Manulife Yield Opportunities Fund. Learn more at [manulifeim.ca/yield](https://manulifeim.ca/yield).

Commissions, trailing commissions, management fees, and expenses all may be associated with mutual fund investments. Please read the fund facts as well as the prospectus before investing. The indicated rates of return are the historical annual compounded total returns including changes in unit value and reinvestment of all distributions and do not take into account sales, redemption, distribution, or optional charges or income taxes payable by any securityholder that would have reduced returns. Mutual funds are not guaranteed, their values change frequently, and past performance may not be repeated.

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