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# Fund *Focus*

Fall 2022







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**Macan Nia, CFA**

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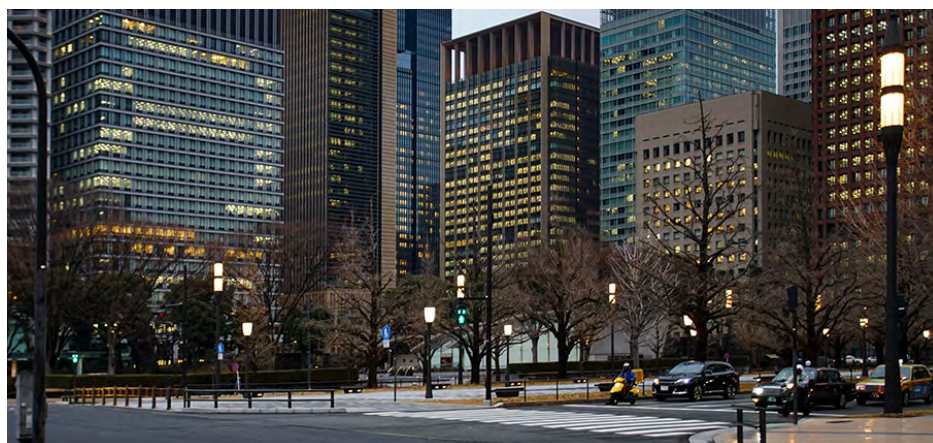


**Kevin Headland, CIM**

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## What can we expect for the rest of 2022?

### Our annual back-to-school investment note



In the article “[Our outlook for 2022](#),” we drew comparisons between the path for market returns and a family road trip. The journey would have both expected and unexpected pit stops along the way, but the end destination can likely be positive.

What had been expected was the start of the pivot in global central banks’ monetary policies from ultra-accommodative to tightening. What was unexpected was that the pivot and market expectations would be toward an ultra-restrictive monetary policy in the form of above-average interest rate increases. Further, the conflict in Ukraine and its impact on energy and food prices, along with the implementation of a zero-COVID policy in China and its added impact on supply chain disruptions, have also been unexpected but material pit stops.

What has changed in our view? Higher than usual volatility will likely be with us for some time. A lumpy return profile is likely ahead of us as investors price in flat to negative earnings growth. Current earnings expectations are for 8%–10%.

However, as country music star Brad Paisley once said, “If you make the mistake of looking back too much, you aren’t focused enough on the road ahead of you.” As investors, it’s easy to focus on the past, given the volatility across nearly all asset classes, but it’s important to keep focusing on the road ahead, as that’s what’ll likely lead us to our desired destination.



# Commentary

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## The slowing economy

There's little doubt that we're seeing a slowdown in economic growth around the world.

The "R-word," *recession*, is being used more frequently to describe the risks in Europe, Asia, and North America.

From a global perspective, the Markit Purchasing Manager Index (PMI) gives a 30,000-foot view of the economy. It provides advance insight into the private sector economy by tracking variables such as output, new orders, employment, and prices across key sectors within individual countries. A reading above 50 indicates that the manufacturing output is growing, while a reading less than 50 signals that it's contracting. Said differently, green is good, yellow is neutral, and red is bad. The PMI tends to be a strong indicator of the overall health of the specific economy.

Recent readings indicate support the thesis of economic weakness, as many countries have moved into the neutral area, with some falling into red. The pace of the slowdown could continue if expectations of higher interest rates and runaway inflation remain for the rest of the year and into next. Further complicating the issues are the extreme weather conditions in certain areas of the world, such as low water levels on the Rhine and the Yangtze rivers, two extremely important waterways for the local economies and major exporting arteries.

	Jul/20	Aug/20	Sept/20	Oct/20	Nov/20	Dec/20	Jan/21	Feb/21	Mar/21	Apr/21	May/21	Jun/21	Jul/21	Aug/21	Sept/21	Oct/21	Nov/21	Dec/21	Jan/22	Feb/22	Mar/22	Apr/22	May/22	Jun/22	Jul/22
JPMorgan Global PMI	50.6	51.8	52.4	53.1	53.8	53.8	53.6	54.0	55.0	55.8	56.0	55.5	55.4	54.1	54.1	54.2	54.2	54.3	53.2	53.7	52.9	52.3	52.3	52.2	51.1
United States	50.9	53.1	53.2	53.4	56.7	57.1	59.2	58.6	59.1	60.5	62.1	62.1	63.4	61.1	60.7	58.4	58.3	57.7	55.5	57.3	58.8	59.2	57.0	52.7	52.2
Canada	52.9	55.1	56.0	55.5	55.8	57.9	54.4	54.8	58.5	57.2	57.0	56.5	56.2	57.2	57.0	57.2	56.5	56.2	56.2	56.6	58.9	56.2	56.8	54.6	52.5
Mexico	40.4	41.3	42.1	43.6	43.7	42.4	43.0	44.2	45.6	48.4	47.6	48.8	49.6	47.1	48.6	49.3	49.4	49.4	46.1	48.0	49.2	49.3	50.6	52.2	48.5
U.K.	53.3	55.2	54.1	53.7	55.6	57.5	54.1	55.1	58.9	60.9	65.5	63.9	60.4	60.3	57.1	57.8	58.1	57.9	57.3	58.0	55.2	55.8	54.6	52.8	52.1
Eurozone	51.8	51.7	53.7	54.8	53.8	55.2	54.8	57.9	62.5	62.9	63.1	63.4	62.8	61.4	58.6	58.3	58.4	58.0	58.7	58.2	56.5	51.0	54.6	52.1	49.8
Germany	51.0	52.2	56.4	58.2	57.8	58.3	57.1	60.7	66.6	66.2	64.4	65.1	65.9	62.6	58.4	57.8	57.4	57.4	59.8	58.4	56.9	54.6	54.8	52.0	49.3
Holland	47.9	52.3	52.5	50.4	54.4	58.2	58.8	59.6	64.7	67.2	69.4	68.8	67.4	65.8	62.0	62.5	60.7	58.7	60.1	60.6	58.4	59.9	57.8	55.9	54.5
France	52.4	49.8	51.2	51.3	49.6	51.1	51.6	56.1	59.3	58.9	59.4	59.0	58.0	57.5	55.0	53.6	55.9	55.6	55.5	57.2	54.7	55.7	54.6	51.4	49.5
Italy	51.9	53.1	53.2	53.8	51.5	52.8	55.1	56.9	59.8	60.7	62.3	62.2	60.3	60.9	59.7	61.1	62.8	62.0	58.3	58.3	55.8	54.5	51.9	50.9	48.5
Spain	53.5	49.9	50.8	52.5	49.8	51.0	49.3	52.9	56.9	57.7	59.4	60.4	59.0	59.5	58.1	57.4	57.1	56.2	56.2	56.9	54.2	53.3	53.8	52.6	48.7
Ireland	57.3	52.3	50.0	50.3	52.2	57.2	51.8	52.0	57.1	60.8	64.1	64.0	63.3	62.8	60.3	62.1	59.9	58.3	59.4	57.8	59.4	59.1	56.4	53.1	51.8
Czech Republic	47.0	49.1	50.7	51.9	53.9	57.0	57.0	56.5	58.0	58.9	61.8	62.7	62.0	61.0	58.0	55.1	57.1	59.1	59.0	56.5	54.7	54.4	52.3	49.0	46.8
Poland	52.8	50.6	50.8	50.8	50.8	51.7	51.9	53.4	54.3	53.7	57.2	59.4	57.6	56.0	53.4	53.8	54.4	56.1	54.5	54.7	52.7	52.4	48.5	44.4	42.1
Greece	48.6	49.4	50.0	48.7	42.3	46.9	50.0	49.4	51.8	54.4	58.0	58.6	57.4	59.3	58.4	58.9	58.8	59.0	57.9	57.8	54.6	54.8	53.8	51.1	49.1
Australia	54.0	53.6	55.4	54.2	55.8	55.7	57.2	56.9	56.8	59.7	60.4	58.6	56.9	52.0	56.8	58.2	59.2	57.7	55.1	57.0	57.7	58.8	55.7	56.2	55.7
Japan	45.2	47.3	47.7	48.7	49.0	50.0	49.8	51.4	52.7	53.6	53.0	52.4	53.0	52.7	51.5	53.2	54.5	54.3	55.4	52.7	54.1	53.5	53.3	52.7	52.1
China (Caixin)	52.8	53.1	53.0	53.6	54.9	53.0	51.5	50.9	50.6	51.9	52.0	51.3	50.3	49.2	50.0	50.6	49.9	50.9	49.1	50.4	48.1	46.0	48.1	51.7	50.4
South Korea	46.9	48.5	49.8	51.2	52.9	52.9	53.2	55.3	55.3	54.6	53.7	53.9	53.0	51.2	52.4	50.2	50.9	51.9	52.8	53.8	51.2	52.1	51.8	51.3	49.8
Taiwan	50.6	52.2	53.2	55.1	56.9	59.4	60.2	60.4	60.8	62.4	62.0	57.6	59.7	58.5	54.7	55.2	54.9	55.8	55.1	54.3	54.1	51.7	50.0	49.8	44.6
Vietnam	47.6	45.7	52.2	51.8	49.9	51.7	51.3	51.6	53.6	54.7	53.1	44.1	45.1	40.2	40.2	52.1	52.2	52.5	53.7	54.3	51.7	51.7	54.7	54.0	51.2
Indonesia	46.9	50.8	47.2	47.8	50.6	51.3	52.2	50.9	53.2	54.6	55.3	53.5	40.1	43.7	52.2	47.7	53.9	53.5	53.7	51.2	51.3	51.9	50.8	50.2	51.3
Malaysia	50.0	49.3	49.0	48.5	48.4	49.1	48.9	47.7	49.9	53.9	51.3	39.9	40.1	43.4	48.1	52.2	52.3	52.8	50.5	50.9	49.6	51.6	50.1	50.4	50.6
Singapore	45.6	43.6	45.1	48.6	46.7	50.5	52.9	54.9	53.5	51.8	54.4	50.1	56.7	52.1	53.8	52.3	52.0	55.1	54.4	52.5	52.9	56.7	59.4	57.5	58.0
India	46.0	52.0	56.8	58.9	56.3	56.4	57.7	57.5	55.4	55.8	50.8	48.1	55.3	52.3	53.7	55.8	57.6	55.5	54.4	54.9	54.0	54.7	54.6	53.9	56.4
Brazil	58.2	64.7	64.9	66.7	64.0	61.5	56.5	58.4	52.8	52.3	53.7	56.4	56.7	53.6	54.4	51.7	49.8	49.8	47.8	49.6	52.3	51.8	54.2	54.1	54.0
Turkey	55.9	54.3	52.8	53.9	51.4	50.8	54.4	51.7	52.6	50.4	49.3	51.3	54.0	54.1	52.5	51.2	52.0	52.1	50.5	50.4	49.4	49.2	49.2	48.1	46.9
South Africa	44.9	45.3	49.4	51.0	50.3	50.2	50.8	50.2	50.3	53.7	53.2	51.0	46.1	49.9	50.7	48.6	51.7	48.4	50.9	50.9	51.4	50.3	50.7	52.5	52.7
Saudi Arabia	50.0	48.8	50.7	51.0	54.7	57.0	57.1	53.9	53.3	55.2	56.4	56.4	55.8	54.1	58.6	57.7	56.9	53.9	53.2	56.2	56.8	55.7	55.7	57.0	56.3
Russia	48.4	51.1	48.9	46.9	46.3	49.7	50.9	51.5	51.1	50.4	51.9	49.2	47.5	46.5	49.8	51.6	51.7	51.6	51.8	48.6	44.1	48.2	50.8	50.9	50.3

Source: Bloomberg, Manulife Investment Management, Capital Markets Strategy, as of July 31, 2022



# Commentary

## Investment note (continued)

The U.S. has already experienced two consecutive quarters of negative GDP prints, the common definition of a *recession*. However, given the positive underlying data, such as employment and consumption, it's unlikely that a *material recession* is at hand. This doesn't change the fact that a recession may be forthcoming though.

Historically, there are warning signals prior to falling into a traditional economic recession. We characterize *traditional economic recession* as one where unemployment surges and is the major cause of the recession. Some of the signals that we look at are highlighted in the table below. Once again, we use the green, yellow, and red colour coding to illustrate our views of each indicator.

While there's no specific rule as to how many of the signals need to be red before a recession is a foregone conclusion, the more important element is the number that are moving from green to yellow to red. The inflection points are what matter most. Our lone red signal is inflationary pressure, which was already pointing to a higher risk of recession late last year. Last quarter, we moved two indicators from green to yellow—the yield curve (measured by the difference between the 10-2-year U.S. government bond yields) and tighter financial conditions—as they began to signal an economic slowdown. Most recently, we've moved U.S. housing starts and leading economic indicators to yellow, as they too are pointing to a weaker economic environment in the U.S.

Sign of a recession	Present today?
Inverted yield curve	Neutral
ISM Manufacturing PMI below 45	No
Positive inflationary trends	Yes
Tighter financial conditions	Neutral
Housing starts declining	Neutral
Labor market weakening	No
Leading economic indicators negative	Neutral

Source: Bloomberg, Manulife Investment Management, Capital Markets Strategy, as of July 31, 2022

Given the expectation of continued weakness in many of these indicators, our base case is that we're likely to experience a shallow recession in the United States in the first half of 2023. In addition, we could see a more severe recession in Europe as a result of the looming energy crisis.

Although the U.S. Federal Reserve and Bank of Canada are likely nearing the end of their respective tightening cycles, it's unlikely that they can achieve the soft landing they desire. Certain aspects of inflation are outside of their immediate control and a recession-led reduction in demand may be required to achieve their goal of price stability.



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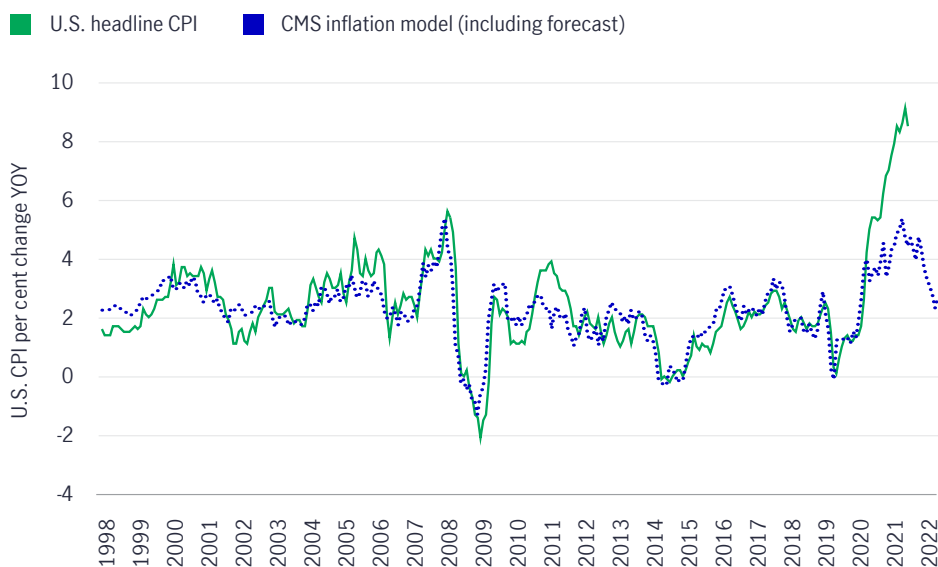
## Inflation

For the first nine months of 2022, we've experienced the consequences of policies put into place at the depth of the pandemic. While low rates were important at the time, central banks were perhaps slow in removing the stimulus they put in place during the pandemic, which ultimately led to "too much money in the system." Inflation was also driven higher as a result of the conflict in Ukraine, which led to further energy and food inflation and continued supply chain disruptions with China's shutting down of Shanghai and Beijing due to strict policies regarding the re-emergence of COVID-19.

These factors drove inflation to multi-decade highs globally. Inflation in Canada and the United States at current peaks reached 7.6% and 8.5% respectively. A slowing global economy will likely reduce demand and prices for global commodities. We're already seeing material weakness in prices across commodities. Inflation appears to be peaking and we believe it'll decelerate going into 2023. For our inflation model, if you assume current levels for owner's equivalent rent (OER) at 6%, the US Dollar Index (DXY) at \$106, oil prices measured by West Texas Intermediate (WTI) at \$100, and wage growth at 7%, our expectation is that the Consumer Price Index (CPI) will trend between 4%–5% by year end and 3%–4% by the summer of 2023.

### U.S. CPI YOY vs CMS inflation model

1998–June 2023 (including forecast)



Source: Bloomberg, Manulife Investment Management, Capital Markets Strategy, as of July 31, 2022

Other measures of inflation are also trending lower, including commodity prices measured by the Goldman Sachs Commodity Price Index (down 16% since last summer), the ISM Prices Paid Index (60 vs 90 on June 2021), and the NFIB Small Business Raising Price Index (56 vs 66 on March 2022). The year 2022 will be remembered for the increase in inflation and its impact on monetary policy and the global economy. In the short term, inflation remains a headwind for markets, but we believe there are catalysts throughout the year that will put downward pressure on inflation, and we're likely to be discussing inflation a lot less next year.



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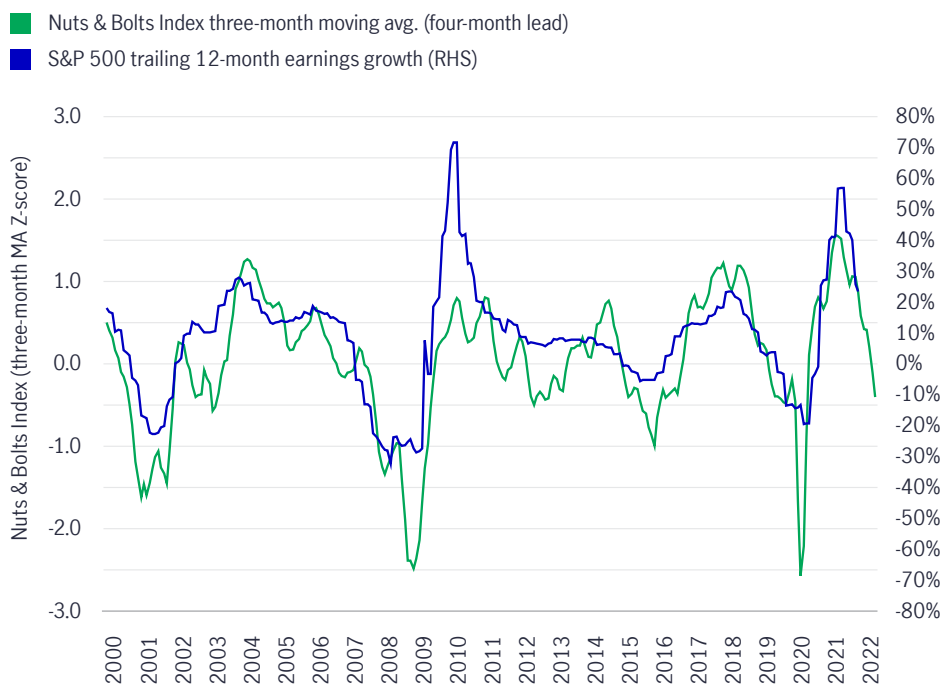
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### Equities

Despite multiple challenges including supply chain disruptions, higher wages, and higher inflation, corporate earnings have remained resilient. For companies that have reported Q2 earnings, S&P 500 Price Index and S&P/TSX Composite Price Index earnings grew by 7% and 17% respectively; sales grew by 14% and 6% respectively. Within the sectors, there was wider variability in their results, a theme that's likely to continue. The global economy is slowing, and the impacts of higher interest rates have yet to be absorbed, which provides a challenging backdrop for earnings moving forward.

The market hasn't priced in a material earnings slowdown. Estimate for S&P 500 12-month earnings growth is 8%, and earnings estimates have just begun to roll over. We believe we're likely to see flat to slightly negative earnings in the early part of 2023. Our proprietary Nuts & Bolts Index indicates flat earnings growth in Q1 2023. Other macro models confirm this theme of flat to slightly negative earnings growth, including the ISM US Manufacturing New Orders Index. New orders have dropped as inventory levels have risen; new orders will likely remain low as we work through excess inventory.

### Nuts and Bolts Index vs. S&P 500 trailing 12-month earnings growth 2000–current



Source: Bloomberg, Manulife Investment Management, Capital Markets Strategy, as of July 31, 2022





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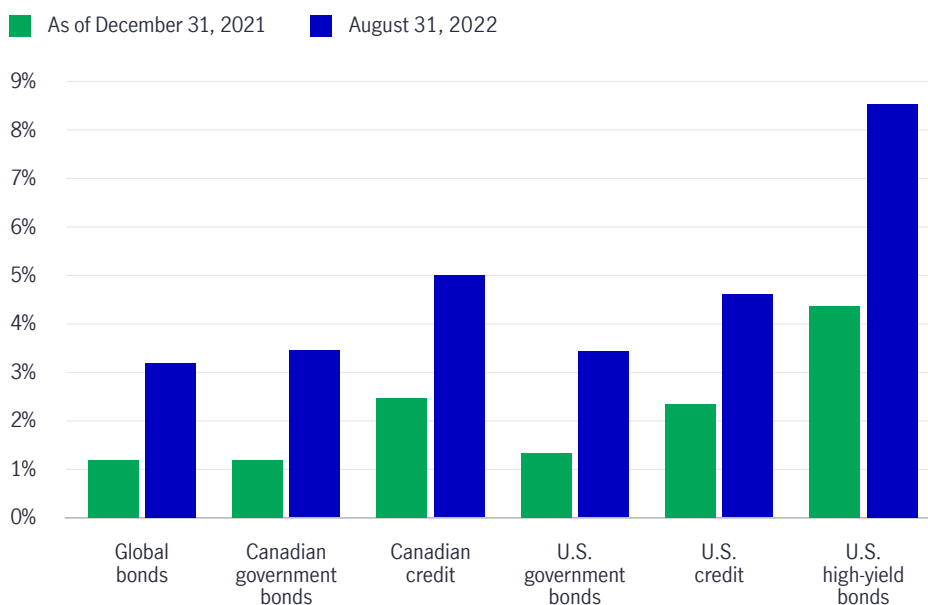
We believe that volatility will remain with us throughout the year as the market digests a weaker earnings environment. This environment favours “quality” businesses with high recurring cash flows and flexible business models. Earnings are likely to recover in the second half of next year, but there’ll be more uncertainty before that. We think the path for returns will be bumpy for the next few quarters but the return profile over the next year remains favourable. On a positive note, when earnings growth is negative on a monthly basis year-over-year, the S&P 500 is positive one year forward nearly 70% of the time, with an average return of 10.7%.

The biggest question for investors remains whether the upcoming volatility will cause equity markets to retest or even break the recent lows. Despite the risk of revaluing the earnings growth environment, we don’t believe the market is going to drop more than it did during first leg down, driven by a re-pricing off of higher interest rates.

### Fixed income

Central banks around the world have been on an interest rate tightening path, with some of the most aggressive policies being those closest to home—the U.S. Federal Reserve and the Bank of Canada both raising their target rates by 2.25% so far this year. Although, they’re likely nearing the end of their respective tightening cycles, Fed chairman Jerome Powell seemed to dispel any thoughts of a pivot to an easing posture anytime soon. As we get closer to the end of the rate tightening, there’s more clarity to how high interest rates will get, which means that much of the downside risk to investing in bonds is in the rear-view mirror. Investors need to remember that interest rates or yields move in the opposite direction to price.

If we believe that the economy is slowing but a recession isn’t imminent, there may be pockets of opportunity in fixed income. New investments in bonds are now providing yield levels not seen in quite some time.



Bloomberg, Manulife Investment Management, Capital Markets Strategy, as of August 31, 2022





# Commentary

## Investment note (continued)

As we move through the rest of this year and into next, the risk of recession in the U.S. could increase. If we're in the latter stages of this cycle, longer-duration, higher-quality bonds tend to outperform as their prices tend to rise and their yields fall. While rising yields was a headwind for performance earlier this year, falling yields will likely be a tailwind. Since June 1976 (the furthest date back that we have data for), in periods of a recession, the U.S. 10-year yield has fallen by a third on average.

The combination of higher yields to begin with and the potential for price appreciation increases the overall attractiveness of longer-duration bonds within a fixed-income portfolio. However, flexibility remains key to take advantage of the ever-changing landscape ahead.

### What lies ahead?

There's no denying that market volatility is likely to continue through the rest of the year, but history has shown that trying to time the peaks and valleys of the equity markets is near impossible. Like the family road trip, investors need to remain focused on their destination and not let pit stops derail them from getting there. Throughout the past couple of years, we've been advocating rebalancing portfolios to target asset allocations and dollar-cost averaging into this market. We continue to emphasize that approach today.

### Important Disclosure

A rise in interest rates typically causes bond prices to fall. The longer the average maturity of the bonds held by a fund, the more sensitive a fund is likely to be to interest-rate changes. The yield earned by a fund will vary with changes in interest rates.

Currency risk is the risk that fluctuations in exchange rates may adversely affect the value of a fund's investments.

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# Star Performers

## Our 4 and 5 Star Featured Funds

Below you will find some of our most popular mutual funds that are rated 4 and 5 stars by Morningstar (Overall Morningstar ratings – series F – as of August 31, 2022<sup>1</sup>).

### MANULIFE MONTHLY HIGH INCOME FUND

Canadian Neutral Balanced Category ★★★★★

3 Years ★★★★★ 366 funds	5 Years ★★★★★ 334 funds	10 Years ★★★★★ 208 funds				
	YTD	1 YR	3 YR	5 YR	10 YR	SI*
Returns	-9.82%	-6.76%	4.37%	5.16%	7.63%	8.62%
Category Average Return	-8.71%	-6.54%	3.46%	3.89%	5.18%	—
Outperformance <sup>2</sup>	-1.11%	-0.22%	0.91%	1.27%	2.45%	—
Fund Code (MMF)	F		DCAF		FT	
Series F	683		20683		1812	

\* Since inception 2000-08-17.

### MANULIFE GLOBAL EQUITY CLASS

Global Equity Category ★★★★★

3 Years ★★★★★ 1,647 funds	5 Years ★★★★★ 1,274 funds	10 Years ★★★★★ 624 funds				
	YTD	1 YR	3 YR	5 YR	10 YR	SI*
Returns	-15.31%	-13.41%	6.78%	9.37%	13.07%	11.70%
Category Average Return	-16.27%	-14.87%	5.40%	5.98%	9.37%	—
Outperformance <sup>2</sup>	0.96%	1.46%	1.38%	3.39%	3.70%	—
Fund Code (MMF)	F		DCAF		FT	
Series F	4606		24606		1043	

\* Since inception 2009-11-02.

### MANULIFE DIVIDEND INCOME FUND

Canadian Focused Equity Category ★★★★★

3 Years ★★★★★ 541 funds	5 Years ★★★★★ 498 funds	10 Years ★★★★★ 313 funds				
	YTD	1 YR	3 YR	5 YR	10 YR	SI*
Returns	-15.59%	-12.45%	8.57%	9.67%	12.46%	12.02%
Category Average Return	-9.60%	-6.21%	8.17%	7.21%	8.74%	—
Outperformance <sup>2</sup>	-5.99%	-6.24%	0.40%	2.46%	3.72%	—
Fund Code (MMF)	F		DCAF		FT	
Series F	4629		24629		1905	

\* Since inception 2012-03-22.

<sup>1</sup> Source: Morningstar Direct as of August 31, 2022.

<sup>2</sup> Outperformance refers to the fund returns compared with category average returns.

<sup>3</sup> On May 25, 2018 the Manulife Conservative Income Fund merged into the Manulife Yield Opportunities Fund.

### MANULIFE STRATEGIC INCOME FUND

Global Fixed Income Category ★★★★★

3 Years ★★★★★ 400 funds	5 Years ★★★★★ 287 funds	10 Years ★★★★★ 99 funds				
	YTD	1 YR	3 YR	5 YR	10 YR	SI*
Returns	-8.89%	-9.59%	-0.78%	1.01%	3.71%	5.26%
Category Average Return	-8.94%	-9.75%	-2.27%	-0.15%	1.35%	—
Outperformance <sup>2</sup>	0.05%	0.16%	1.50%	1.16%	2.37%	—
Fund Code (MMF)	F		DCAF		FT	
Series F	659		20659		1030	

\* Since inception 2007-01-11.

### MANULIFE YIELD OPPORTUNITIES FUND<sup>3</sup>

Global Fixed Income Balanced Category ★★★★★

3 Years ★★★★★ 691 funds	5 Years ★★★★★ 532 funds	10 Years ★★★★★ 212 funds				
	YTD	1 YR	3 YR	5 YR	10 YR	SI*
Returns	-10.58%	-10.17%	1.41%	2.97%	5.28%	5.59%
Category Average Return	-10.82%	-10.39%	0.14%	1.73%	3.41%	—
Outperformance <sup>2</sup>	0.24%	0.22%	1.28%	1.24%	1.87%	—
Fund Code (MMF)	F		DCAF		FT	
Series F	4624		24624		1038	

\* Since inception 2009-12-23.

### MANULIFE STRATEGIC BALANCED YIELD FUND

Global Neutral Balanced Category ★★★★★

3 Years ★★★★★ 1,326 funds	5 Years ★★★★★ 1,048 funds	10 Years ★★★★★ 497 funds				
	YTD	1 YR	3 YR	5 YR	10 YR	SI*
Returns	-9.71%	-8.00%	5.20%	4.77%	8.84%	8.51%
Category Average Return	-11.76%	-10.72%	2.25%	3.45%	5.35%	—
Outperformance <sup>2</sup>	2.05%	2.72%	2.95%	1.32%	3.49%	—
Fund Code (MMF)	F		DCAF		FT	
Series F	4630		24630		1613	

\* Since inception 2012-03-22.



# Manulife Investment Management

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## MANULIFE GLOBAL BALANCED FUND Global Neutral Balanced Category ★★★★★

3 Years ★★★★★  
1,326 funds

5 Years ★★★★★  
1,048 funds

10 Years  
—

	YTD	1 YR	3 YR	5 YR	10 YR	SI*
Returns	-14.07%	-13.06%	3.87%	6.37%	—	8.17%
Category Average Return	-11.76%	-10.72%	2.25%	3.45%	—	—
Outperformance <sup>2</sup>	-2.31%	-2.34%	1.62%	2.92%	—	—
Fund Code (MMF)	F	DCAF		FT		
Series F	4635	24635		4135		

\* Since inception 2013-08-01.

## MANULIFE STRATEGIC DIVIDEND BUNDLE Global Neutral Balanced Category ★★★★★

3 Years ★★★★★  
1,326 funds

5 Years ★★★★★  
1,048 funds

10 Years  
—

	YTD	1 YR	3 YR	5 YR	10 YR	SI*
Returns	-15.41%	-14.38%	4.27%	5.40%	—	6.17%
Category Average Return	-11.76%	-10.72%	2.25%	3.45%	—	—
Outperformance <sup>2</sup>	-3.64%	-3.66%	2.02%	1.95%	—	—
Fund Code (MMF)	F	DCAF		FT		
Series F	4676	24676		4376		

\* Since inception 2015-08-10.

<sup>4</sup> On May 25, 2018, the Manulife Unhedged U.S. Monthly High Income Fund merged into the Manulife U.S. Monthly High Income Fund.

## MANULIFE U.S. MONTHLY HIGH INCOME FUND<sup>4</sup> Global Neutral Balanced Category ★★★★★

3 Years ★★★★★  
1,326 funds

5 Years ★★★★★  
1,048 funds

10 Years  
—

	YTD	1 YR	3 YR	5 YR	10 YR	SI*
Returns	-16.96%	-12.46%	6.41%	7.71%	—	8.00%
Category Average Return	-11.76%	-10.72%	2.25%	3.45%	—	—
Outperformance <sup>2</sup>	-5.20%	-1.74%	4.16%	4.27%	—	—
Fund Code (MMF)	F	DCAF		FT		
Series F	4638	24638		9927		

\* Since inception 2013-12-24.

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<sup>1</sup> This Fund has been capped to all new purchases as of March 28, 2013.

<sup>2</sup> This Fund has been capped to all new purchases as of November 8, 2013.

<sup>a</sup> On April 20, 2018, Manulife Canadian Opportunities Class merged into the Manulife Canadian Equity Class. Because the fund that was merged into the Manulife Canadian Equity Class had a larger asset base than the Manulife Canadian Equity Class, the performance data for the Manulife Canadian Equity Class may not be provided for any period prior to the merger transaction.

<sup>b</sup> On April 20, 2018 Manulife Preferred Income Class merged into Manulife Dividend Income Class.

<sup>c</sup> On May 25, 2018 Manulife Canadian Opportunities Fund merged into Manulife Fundamental Equity Fund.

<sup>d</sup> On April 20, 2018 Manulife U.S. Dividend Income Registered Fund merged into Manulife U.S. Dividend Income Fund.

<sup>e</sup> On April 5, 2019, the Manulife International Value Equity Fund merged into the Manulife EAFE Equity Fund. Because the fund that was merged into the Manulife EAFE Equity Fund had a larger asset base than the Manulife EAFE Equity, the performance data for the Manulife EAFE Equity Fund may not be provided for any period prior to the merger transaction.

\* Funds are also available in a corporate class version. Please visit the Prices & Performance page on [manulifeim.ca](http://manulifeim.ca) for individual fund pages.

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<sup>3</sup> This Fund has been capped to all new purchases as of March 28, 2013.

<sup>f</sup> On May 25, 2018 Manulife Canadian Opportunities Balanced Fund merged into Manulife Fundamental Income Fund.

<sup>g</sup> On May 25, 2018 Manulife Unhedged U.S. Monthly High Income Fund merged into Manulife U.S. Monthly High Income Fund.

<sup>4</sup> This Fund has been capped to all new purchases as of March 28, 2013.

<sup>5</sup> This Fund has been capped to all new purchases as of November 8, 2013.

<sup>h</sup> On August 3, 2021, the Manulife Value Balanced Fund was renamed Manulife Global Monthly High Income Fund.

\* Funds are also available in a corporate class version. Please visit the Prices & Performance page on [manulifemutualfunds.ca](http://manulifemutualfunds.ca) for individual fund pages.

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<sup>i</sup> On May 25, 2018 Manulife Short Term Bond Fund and Manulife Money Fund merged into Manulife Money Market Fund. Because the fund that merged into the Manulife Money Market Fund had a larger asset base than the Manulife Money Market Fund, the performance data for the Manulife Money Market Fund may not be provided for any period prior to the merger transaction.

<sup>j</sup> On May 25, 2018 Manulife Canadian Corporate Bond Fund merged into Manulife Canadian Unconstrained Bond Fund.

<sup>k</sup> On October 23, 2020 Manulife Floating Rate Income Fund merged into Manulife U.S. Unconstrained Bond Fund. On May 25, 2018, Manulife High Yield Bond Fund merged into Manulife U.S. Unconstrained Bond Fund.

<sup>l</sup> On April 20, 2018 Manulife Asia Total Return Bond Fund merged into Manulife Global Unconstrained Bond Fund. On May 25, 2018 Manulife Emerging Markets Debts Fund merged into Manulife Global Unconstrained Bond Fund.

<sup>m</sup> On April 20, 2018 Manulife U.S. Dollar Floating Rate Income Fund merged into Manulife U.S. Dollar Strategic Income Fund.

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Western Canada

Central Canada

Eastern Canada

# Manulife Investment Management Sales Team



## Sales Managers

**Catherine Milum**  
Head of Retail Investments  
Distribution, Wealth & Asset  
Management, Canada

**Patricia Corcoran**  
Head of National Sales

**Charles Bendaly**  
Head of Key National  
Accounts and Strategic  
Relationships

**Jeff Haydar**  
Regional Vice President,  
Central West and  
Central East Canada

**Hillel Ades**  
Regional Vice President,  
Eastern Canada

**Mike Richard**  
National Vice President,  
Guaranteed Investments  
National Accounts

**Barbara Foy-Pilchner**  
National Vice President,  
Investments National  
Accounts

**Julie Carmel**  
Manager, Inside Sales,  
Eastern Canada

**Bailey Schepikoff**  
Manager, Inside Sales,  
Central West Canada

**Michael Messecar**  
Manager, Inside Sales,  
Central East Canada

**Brennan Taylor**  
Manager, Inside Sales  
Western Canada



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Sales Managers

Western Canada

Central Canada

Eastern Canada

# Manulife

## Investment Management Sales Team (continued)

### Western Canada

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Caitlin Rieck  
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#### Calgary

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306-201-9773

Emilee Stremel  
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#### Western Region ETF Specialist

Jonathan d'Auvergne  
587-435-5646



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## Investment Management Sales Team (continued)



For regions outside the 416 area code, we now have direct lines for our inside sales representatives using new toll free 1-855 numbers.

Sales Managers

Western Canada

Central Canada

Eastern Canada

### Central Canada

#### Eastern and Northern Ontario

Patrick Carneiro  
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Sam Kontos  
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#### Mississauga/Oakville

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Chris Jeffery  
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David Pham  
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#### Hybrid roles

Steve Gleeson  
1 705-722-4411

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#### Richmond Hill and Markham

Kadeem Robinson  
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Georges Aina  
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Ryan Jacobs  
416-201-1044

#### Ontario Region Segregated Fund Specialist

Alex Krzeczunowicz  
416-852-1424





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Sales Managers

Western Canada

Central Canada

Eastern Canada

# Manulife Investment Management Sales Team (continued)

## Eastern Canada

### **Montreal**

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TBD

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Sara-Michèle Hénault

514-286-5722

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514-286-5799

Patrick Landucci

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TBD

1 855-465-4042

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David Allaire

514-287-5605

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Aida Hassar

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Simon Gamache

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TBD

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TBD

1 833-808-9290

### **Eastern Region**

#### **ETF Specialist**

Robert Wernic

514-891-9658



# Manulife Canadian Dividend Growth Fund

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

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## Overview

### Overall Morningstar Rating<sup>1</sup>



### Key Facts

**Management Team:** Fundamental Equity Team

**Inception date:** July 7, 2005

**AUM<sup>2</sup>:** \$688.06M

**CIFSC category:** Canadian Dividend & Income Equity

**Distribution frequency<sup>3</sup>:** Quarterly

**Distribution yield<sup>4</sup>:** 3.18%

**Positions:** 42

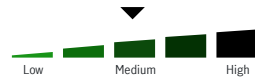
**Management fee:** 0.70%

**MER:** 1.02% (as at 2021-12-31, includes HST)

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Open

**Risk:** Moderate



### Equity Characteristics

P/E Ratio	14.40
P/B Ratio	2.28
P/CF Ratio	9.74
ROE	21.87%
Average Market Cap	\$76.49B
Dividend Yield	3.57%

### Equity Style Box<sup>5</sup>

Large	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Medium	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Small	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap blend stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	3506	3270	3706	3406	—
Advisor - DCA	23506	23270	23706	23406	—
F	—	—	—	—	3606
F - DCA	—	—	—	—	23606
FT6	—	—	—	—	3906
T6	3507	3370	3707	3407	—

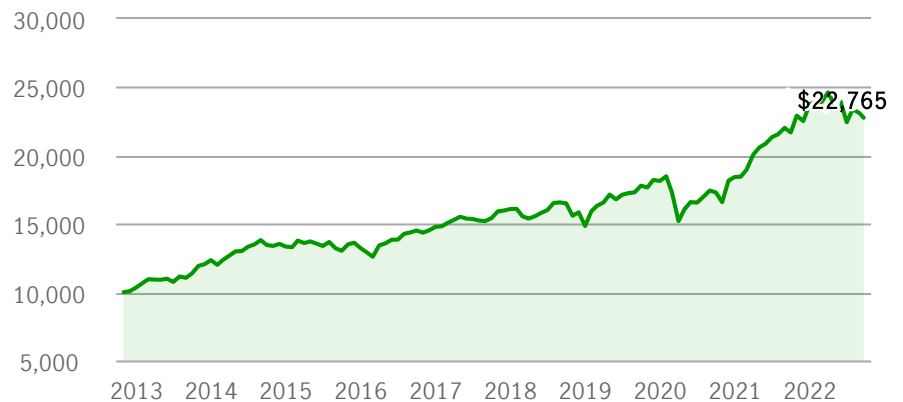
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

- Managed by the Fundamental Equity Team
- Employs a fundamental bottom-up approach investing in a diversified portfolio of primarily Canadian dividend paying securities exhibiting strong future growth prospects.
- The portfolio manager looks towards companies that have exhibited consistent growth prospects over time, paying special attention to industries and individual management teams that have historically shown their ability and willingness to increase shareholder value by distributing profits in the form of growing dividends.

## Performance

### Growth of \$10,000 since inception<sup>6</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
5.91	19.35	8.05	-0.80	11.77	8.80	-7.75	22.24	1.63	28.90

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-1.21	-3.62	-3.42	-2.75	4.90	10.12	8.73	8.99	—	—	6.15

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	12.29	1.04	0.45	1.60	0.89	90.41
Benchmark <sup>7</sup>	13.99	0.78	0.32	—	—	—



## Management

### Portfolio advisor:

Fundamental Equity Team



Steve Belisle



Patrick Blais

## Annual Distributions<sup>3</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.68	\$1.74	\$3.56	—	\$5.98
2020	\$0.14	\$0.80	—	—	\$0.94
2019	\$0.13	\$1.18	\$2.04	—	\$3.34
2018	\$0.01	\$0.11	\$0.08	—	\$0.20
2017	\$0.22	\$0.93	\$0.97	—	\$2.13
2016	\$0.15	\$0.93	\$0.67	—	\$1.74

## Management Fee Reduction Rates<sup>8</sup>

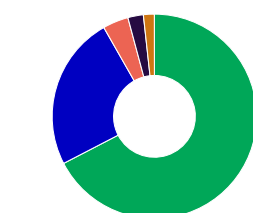
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Top 10 Holdings (%)<sup>9</sup>

1. Toronto-Dominion Bank Com New	8.54
2. Enbridge Inc. Com	5.66
3. Bank of Nova Scotia (The) Com	5.32
4. Microsoft Corp. Com	4.40
5. Telus Corp. Com	4.36
6. Brookfield Infrastructure Partners L.P. Partnership Units	4.05
7. Royal Bank of Canada Com	3.71
8. Suncor Energy Inc. Com	3.46
9. TMX Group Limited Com	3.22
10. Sun Life Financial Inc. Com	3.10

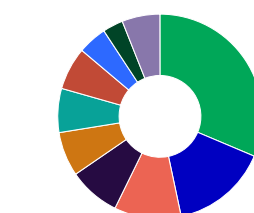
## Portfolio Allocation

### Geographic Allocation (%)



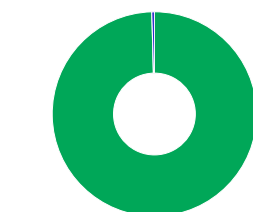
67.40	Canada
24.36	United States
4.05	Bermuda
2.47	Netherlands
1.72	Ireland

### Sector Allocation (Equities) (%)



31.36	Financials
15.32	Energy
10.58	Information Technology
8.18	Industrials
7.01	Consumer Discretionary
6.96	Utilities
6.75	Communication Services
4.59	Materials
3.24	Real Estate
6.01	Other

### Asset Allocation (%)



99.60	Equities
0.40	Cash and Equivalents

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# Manulife Canadian Equity Class<sup>1</sup>

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

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## Overview

### Overall Morningstar Rating<sup>2</sup>



### Key Facts

**Management Team:** Fundamental Equity Team

**Inception date:** May 25, 2011

**Performance reset date:** April 20, 2018

**AUM<sup>3</sup>:** \$261.06M

**CIFSC category:** Canadian Equity

**Distribution frequency<sup>4</sup>:** Annual

**Positions:** 40

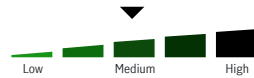
**Management fee:** 0.68%

**MER:** 1.03% (as at 2022-04-30, includes HST)

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Open

**Risk:** Moderate



### Equity Characteristics

P/E Ratio	14.81
P/B Ratio	2.31
P/CF Ratio	10.67
ROE	18.59%
Average Market Cap	\$41.19B
Dividend Yield	2.48%

### Equity Style Box<sup>5</sup>

Large	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Medium	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Small	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap growth stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	8533	8033	8733	8433	—
Advisor - DCA	28533	28033	28733	28433	—
F	—	—	—	—	8633
F - DCA	—	—	—	—	28633
FT6	—	—	—	—	1814
T6	9518	9847	9718	9418	—

DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

### Why invest?

- Managed by the Fundamental Equity Team,
- Uses a bottom up, style agnostic approach to portfolio construction focusing on mainly Canadian companies exhibiting sustainable business models, predictable cash flows and growing dividends that can be returned to investors.
- The Portfolio Managers utilize a fundamental, bottom-up investment approach to select securities. Proprietary analysis is used to construct and analyze the historical economic earnings of a company in order to gain an understanding of the business being studied.

## Performance

### Growth of \$10,000 since inception<sup>6</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
—	—	—	—	—	—	-0.75	26.07	5.29	27.68

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-1.42	-2.28	-2.33	-3.60	0.47	10.62	—	—	—	—	11.40

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	13.65	1.33	0.60	3.96	0.89	85.52
Benchmark <sup>7</sup>	14.73	0.77	0.32	—	—	—



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## Management

### Portfolio advisor:

Fundamental Equity Team



Patrick Blais

## Annual Distributions<sup>4</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	—	\$0.30	—	—	\$0.30
2020	—	\$0.25	—	—	\$0.25
2019	—	\$0.26	—	—	\$0.26
2018	—	\$0.20	—	—	\$0.20
2017	—	\$0.30	—	—	\$0.30
2016	—	\$0.11	—	—	\$0.11

## Management Fee Reduction Rates<sup>8</sup>

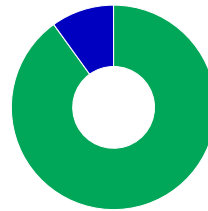
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Top 10 Holdings (%)<sup>9</sup>

1. Toronto-Dominion Bank Com New	6.75
2. Canadian National Railway Company Com	5.92
3. Canadian Natural Resources Ltd. Com	5.66
4. Canadian Pacific Railway Ltd. Com	5.41
5. Royal Bank of Canada Com	4.66
6. Brookfield Asset Management Inc. Voting Shs Cl A	4.60
7. Constellation Software Inc. Com	4.51
8. Telus Corp. Com	3.68
9. Suncor Energy Inc. Com	3.38
10. TMX Group Limited Com	3.05

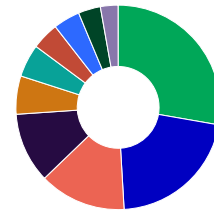
## Portfolio Allocation

### Geographic Allocation (%)



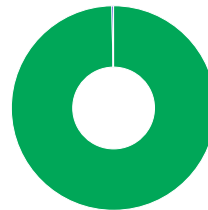
90.05	Canada
9.95	United States

### Sector Allocation (Equities) (%)



27.75	Financials
21.34	Industrials
13.73	Information Technology
11.11	Energy
6.04	Communication Services
5.20	Consumer Discretionary
4.31	Real Estate
4.22	Materials
3.52	Health Care
2.79	Other

### Asset Allocation (%)



99.73	Equities
0.27	Cash and Equivalents



# Manulife Canadian Investment Class<sup>1</sup>

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

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## Overview

### Overall Morningstar Rating<sup>2</sup>



### Key Facts

**Inception date:** June 27, 2008  
**AUM<sup>3</sup>:** \$255.97M  
**CIFSC category:** Canadian Equity  
**Distribution frequency<sup>4</sup>:** Annual  
**Positions:** 47  
**Management fee:** 0.89%  
**MER:** 1.22% (as at 2022-04-30, includes HST)  
**Min. investment:** \$500 initial; \$25 PAC  
**Fund Status:** Capped  
**Risk:** Moderate



### Equity Characteristics

P/E Ratio	13.91
P/B Ratio	2.02
P/CF Ratio	11.81
ROE	18.30%
Average Market Cap	\$30.57B
Dividend Yield	2.78%

### Equity Style Box<sup>5</sup>

Large			
Medium			
Small			
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap blend stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	4503	—	4703	4403	—
Advisor - DCA	24503	—	24703	24403	—
F	—	—	—	—	4603
FT6	—	—	—	—	1041
M	—	—	—	—	1858
T6	1541	—	1341	1241	—

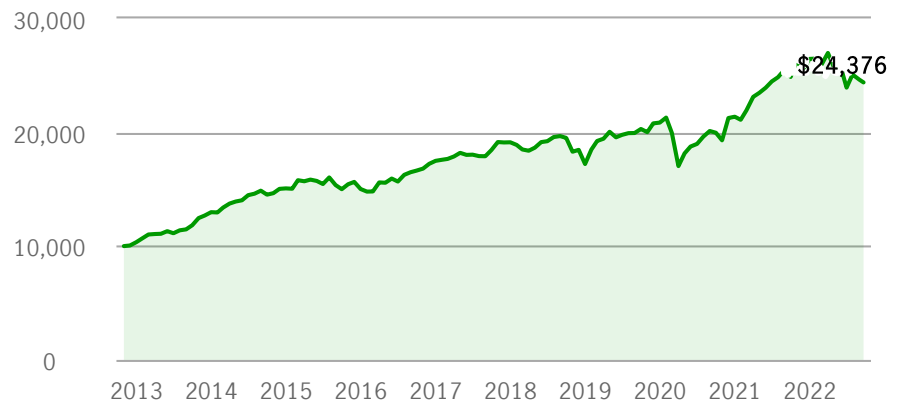
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

The fund will systematically invest primarily in a broadly diversified portfolio of wealth-creating Canadian companies to seek long-term growth of capital. The equity selection process is based on Mawer's disciplined, fundamentally based bottom-up research process, which includes a strong focus on downside protection.

## Performance

### Growth of \$10,000 since inception<sup>6</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
12.65	25.44	16.10	-0.36	16.47	9.33	-9.99	21.15	2.49	23.77

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-1.78	-4.66	-5.12	-6.88	-3.41	7.30	6.60	9.90	—	—	8.31

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	13.46	0.69	0.25	-0.82	0.91	94.49
Benchmark <sup>7</sup>	14.73	0.77	0.32	—	—	—



## Management

### Sub Advisor:

Mawer Investment Management Ltd.



Vijay  
Viswanathan

## Annual Distributions <sup>4</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	—	\$0.43	\$0.93	—	\$1.36
2020	—	\$0.54	\$1.08	—	\$1.62
2019	—	\$0.57	\$0.02	\$0.52	\$1.10
2018	—	\$0.53	\$0.35	—	\$0.89
2017	—	\$0.48	\$0.05	—	\$0.53
2016	—	\$0.21	—	—	\$0.21

## Management Fee Reduction Rates <sup>8</sup>

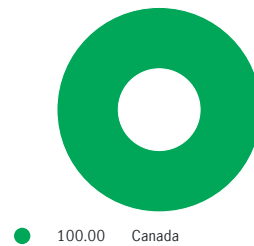
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Top 10 Holdings (%) <sup>9</sup>

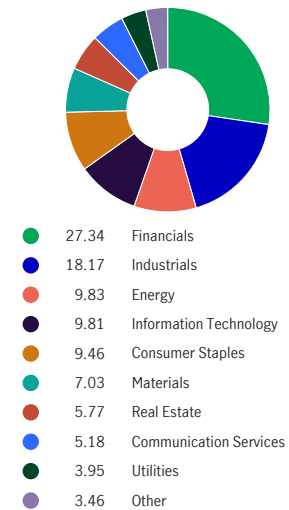
1. Royal Bank of Canada Com	4.64
2. Canadian Natural Resources Ltd. Com	4.62
3. Toronto-Dominion Bank Com New	4.30
4. Canadian Pacific Railway Ltd. Com	4.24
5. Brookfield Asset Management Inc. Voting Shs Cl A	3.87
6. Bank of Montreal Com	3.59
7. Loblaw Cos. Ltd. Com	3.45
8. Alimentation Couche-Tard Inc. Multiple Vtg Sh	3.42
9. CGI Inc. Cl A Sub Vtg	3.37
10. Finning International Inc. Com New	3.12

## Portfolio Allocation

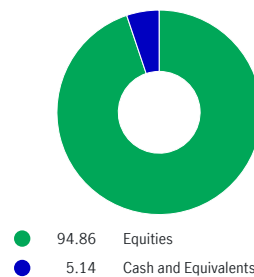
### Geographic Allocation (%)



### Sector Allocation (Equities) (%)



### Asset Allocation (%)



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# Manulife Dividend Income Fund

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

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Management sales team

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## Overview

### Overall Morningstar Rating<sup>1</sup>



### Key Facts

**Management Team:** Essential Equity Team

**Inception date:** March 22, 2012

**AUM<sup>2</sup>:** \$8.02B

**CIFSC category:** Canadian Focused Equity

**Distribution frequency<sup>3</sup>:** Monthly

**Distribution yield<sup>4</sup>:** 1.43%

**Positions:** 136

**Management fee:** 0.83%

**MER:** 1.16% (as at 2021-12-31, includes HST)

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Open

**Risk:** Moderate



### Equity Characteristics

P/E Ratio	28.42
P/B Ratio	3.20
P/CF Ratio	16.45
ROE	15.95%
Average Market Cap	\$45.41B
Dividend Yield	1.65%

### Equity Style Box<sup>5</sup>

Large	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Medium	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Small	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap growth stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	4529	4929	4729	4429	—
Advisor - DCA	24529	24929	24729	24429	—
F	—	—	—	—	4629
F - DCA	—	—	—	—	24629
FT6	—	—	—	—	1905
M	—	—	—	—	4421
T6	9579	9979	9779	9479	—

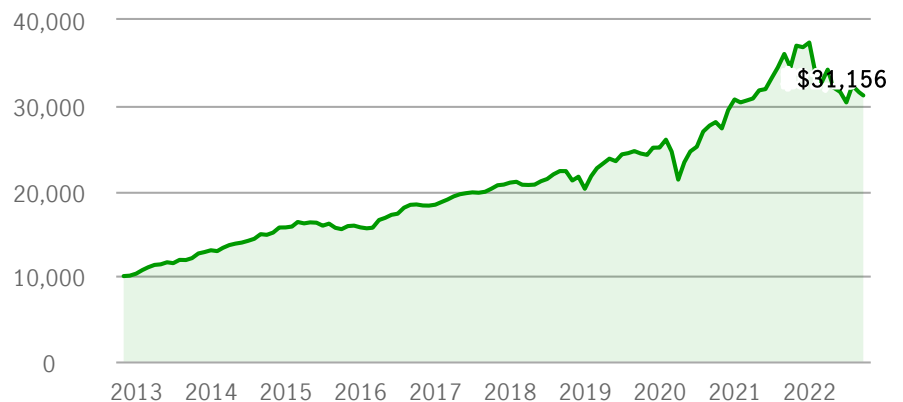
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

- Managed by the Manulife Essential Equity Team.
- The team's focus is on creating a high returning conglomerate portfolio consisting of diversified businesses to ensure that revenue and earnings come from many different sources.
- Constructed using a fundamental, value based lens selecting primarily Canadian, U.S and Global dividend-paying business.
- The portfolio managers focus on selecting businesses, which in aggregate have high and stable profitability, minimal financial leverage and are priced at an attractive valuation. The fund is ideal for clients looking for a fixed monthly income source and the growth.

## Performance

### Growth of \$10,000 since inception<sup>6</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
—	26.63	20.55	0.03	16.93	14.07	-3.47	23.89	22.50	21.73

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-2.42	-0.10	-3.32	-15.59	-12.45	8.57	9.67	12.46	—	—	12.02

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	14.38	0.99	0.44	2.45	0.88	73.44
Benchmark <sup>7</sup>	14.73	0.77	0.32	—	—	—





## Management

### Portfolio advisor:

Essential Equity Team



Conrad  
Dabiet



Chris  
Hensen



Jonathan  
Popper

## Top 10 Holdings (%)<sup>9</sup>

1. Constellation Software Inc. Com	4.09
2. Waste Connections Inc. Com	4.03
3. Brookfield Asset Management Inc. Voting Shs Cl A	4.03
4. Cadence Design Systems Inc. Com	4.03
5. Roper Technologies Inc. Com	4.01
6. Danaher Corp. Com	4.00
7. FirstService Corporation Com	4.00
8. Canadian Pacific Railway Ltd. Com	3.98
9. Thermo Fisher Scientific Inc. Com	3.97
10. Thomson Reuters Corp. Com New	3.72

## Portfolio Allocation

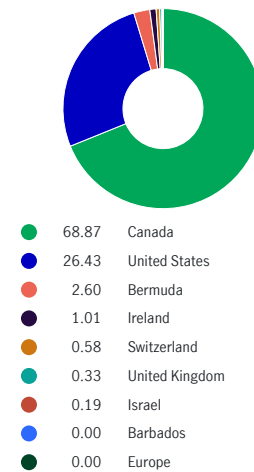
## Annual Distributions<sup>3</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	—	—	\$3.06	\$0.28	\$3.34
2020	—	\$0.07	\$0.65	\$0.20	\$0.92
2019	—	\$0.14	\$0.87	\$0.15	\$1.16
2018	\$0.00	\$0.14	\$0.61	\$0.14	\$0.88
2017	—	\$0.18	\$0.62	\$0.11	\$0.91
2016	—	\$0.11	\$0.46	\$0.11	\$0.67

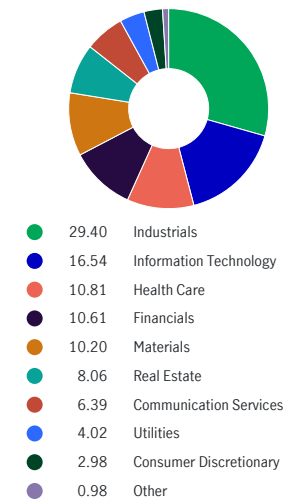
## Management Fee Reduction Rates<sup>8</sup>

Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

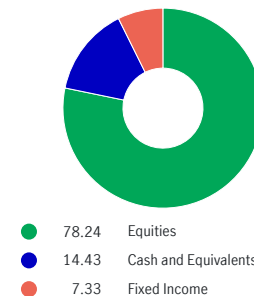
## Geographic Allocation (%)



## Sector Allocation (Equities) (%)



## Asset Allocation (%)





# Manulife Dividend Income Class

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

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## Overview

### Overall Morningstar Rating<sup>1</sup>



### Key Facts

**Management Team:** Essential Equity Team

**Inception date:** March 22, 2012

**AUM<sup>2</sup>:** \$1.00B

**CIFSC category:** Canadian Focused Equity

**Distribution frequency<sup>3</sup>:** Annual

**Positions:** 136

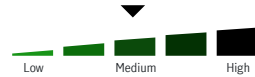
**Management fee:** 0.83%

**MER:** 1.17% (as at 2022-04-30, includes HST)

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Open

**Risk:** Moderate



### Equity Characteristics

P/E Ratio	26.68
P/B Ratio	3.03
P/CF Ratio	16.51
ROE	16.04%
Average Market Cap	\$41.50B
Dividend Yield	1.54%

### Equity Style Box<sup>4</sup>

Large	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Medium	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Small	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap growth stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	8545	8045	8745	8445	—
Advisor - DCA	28545	28045	28745	28445	—
F	—	—	—	—	8645
F - DCA	—	—	—	—	28645
FT6	—	—	—	—	1218
T6	9107	9149	9108	9106	—

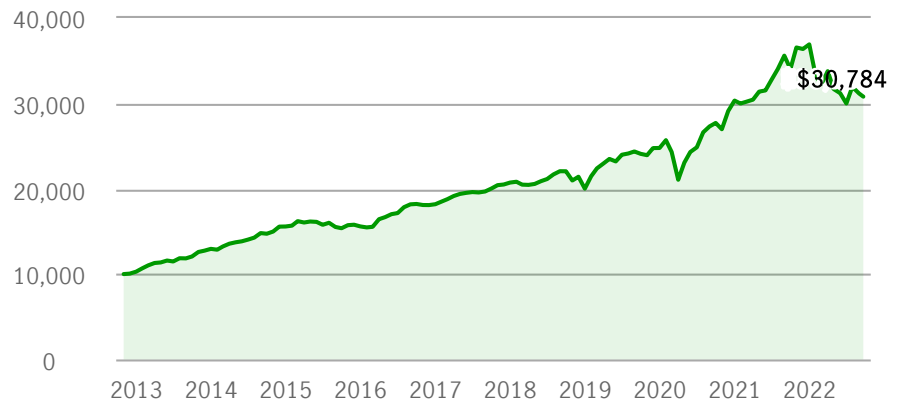
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

- Managed by the Manulife Essential Equity Team.
- The team's focus is on creating a high returning conglomerate portfolio consisting of diversified businesses to ensure that revenue and earnings come from many different sources.
- Constructed using a fundamental, value based lens selecting primarily Canadian, U.S and Global dividend-paying business.
- The portfolio managers focus on selecting businesses, which in aggregate have high and stable profitability, minimal financial leverage and are priced at an attractive valuation. The fund is ideal for clients looking for a fixed monthly income source and the growth.

## Performance

### Growth of \$10,000 since inception<sup>5</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
—	26.01	20.24	0.04	16.70	13.94	-3.45	23.82	22.41	21.72

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-2.43	-0.08	-3.30	-15.58	-12.44	8.55	9.63	12.30	—	—	11.84

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	14.37	0.98	0.44	2.41	0.88	73.39
Benchmark <sup>6</sup>	14.73	0.77	0.32	—	—	—



## Management

### Portfolio advisor:

Essential Equity Team



Conrad  
Dabiet



Chris  
Hensen



Jonathan  
Popper

## Top 10 Holdings (%)<sup>8</sup>

1. Constellation Software Inc. Com	4.08
2. Waste Connections Inc. Com	4.03
3. Brookfield Asset Management Inc. Voting Shs Cl A	4.03
4. Cadence Design Systems Inc. Com	4.02
5. Roper Technologies Inc. Com	4.01
6. Danaher Corp. Com	4.00
7. FirstService Corporation Com	3.99
8. Canadian Pacific Railway Ltd. Com	3.97
9. Thermo Fisher Scientific Inc. Com	3.96
10. Thomson Reuters Corp. Com New	3.72

## Portfolio Allocation

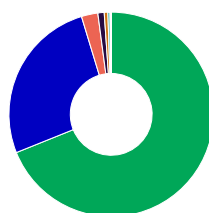
## Annual Distributions<sup>3</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	—	\$0.08	—	—	\$0.08
2020	—	\$0.33	\$0.72	—	\$1.05
2019	—	\$0.18	—	—	\$0.18
2018	—	\$0.12	\$0.17	—	\$0.29
2017	—	\$0.23	—	—	\$0.23
2016	—	\$0.15	—	—	\$0.15

## Management Fee Reduction Rates<sup>7</sup>

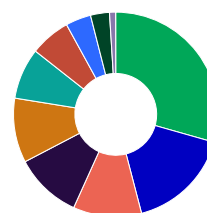
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Geographic Allocation (%)



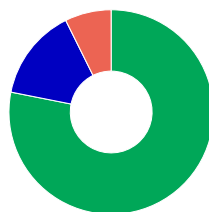
68.92	Canada
26.39	United States
2.59	Bermuda
1.01	Ireland
0.58	Switzerland
0.33	United Kingdom
0.19	Israel
0.00	Barbados
0.00	Europe

## Sector Allocation (Equities) (%)



29.40	Industrials
16.54	Information Technology
10.81	Health Care
10.61	Financials
10.20	Materials
8.06	Real Estate
6.39	Communication Services
4.02	Utilities
2.98	Consumer Discretionary
0.98	Other

## Asset Allocation (%)



78.13	Equities
14.55	Cash and Equivalents
7.32	Fixed Income



# Manulife Dividend Income Plus Fund<sup>1</sup>

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

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## Overview

### Overall Morningstar Rating<sup>2</sup>



### Key Facts

**Management Team:** Essential Equity Team

**Inception date:** October 2, 2000

**Performance reset date:** November 4, 2011<sup>3</sup>

**AUM<sup>4</sup>:** \$1.64B

**CIFSC category:** Canadian Focused Equity

**Distribution frequency<sup>5</sup>:** Monthly

**Distribution yield<sup>6</sup>:** 0.95%

**Positions:** 71

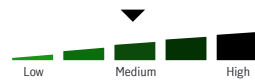
**Management fee:** 0.77%

**MER:** 1.11% (as at 2021-12-31, includes HST)

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Open

**Risk:** Moderate



### Equity Characteristics

P/E Ratio	19.84
P/B Ratio	3.13
P/CF Ratio	17.05
ROE	18.89%
Average Market Cap	\$30.89B
Dividend Yield	0.85%

### Equity Style Box<sup>7</sup>

Large	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Medium	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Small	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap growth stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	4548	4358	4748	4448	—
Advisor - DCA	24548	24358	24748	24448	—
F	—	—	—	—	4648
F - DCA	—	—	—	—	24648
FT6	—	—	—	—	1003
M	—	—	—	—	1656
T6	1503	4858	1303	1203	—

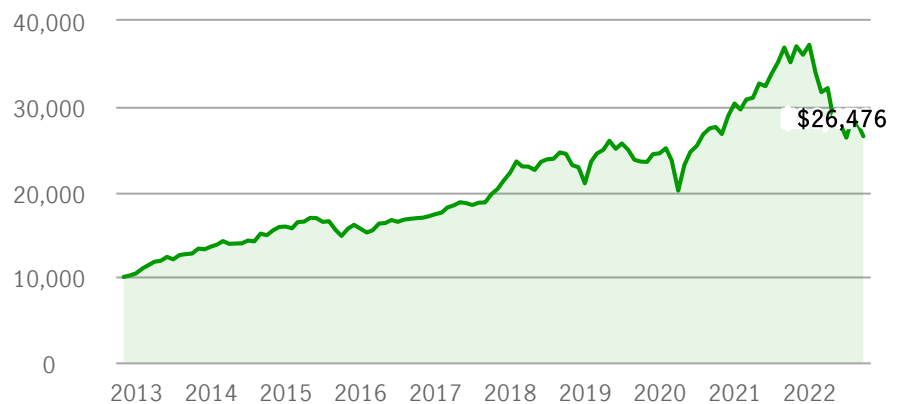
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

### Why invest?

- Managed by the Manulife Essential Equity Team.
- The team's focus is on creating a high returning conglomerate portfolio consisting of diversified businesses to ensure that revenue and earnings come from many different sources.
- Constructed using a fundamental, value based lens selecting Canadian, U.S and Global businesses.
- The portfolio managers focus on selecting businesses, which in aggregate have high and stable profitability, minimal financial leverage and are priced at an attractive valuation. The fund is ideal for clients looking for growth and a source of fixed monthly income.

## Performance

### Growth of \$10,000 since inception<sup>8</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
2.32	29.98	17.38	-1.55	10.85	27.96	-5.60	16.75	23.87	22.69

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-3.71	-1.31	-12.75	-25.78	-25.12	5.19	8.07	10.85	—	—	9.97

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	18.48	0.65	0.25	0.17	1.04	69.05
Benchmark <sup>9</sup>	14.73	0.77	0.32	—	—	—



## Management

### Portfolio advisor:

Essential Equity Team



Prakash  
Chaudhari



Saurabh  
Moudgil



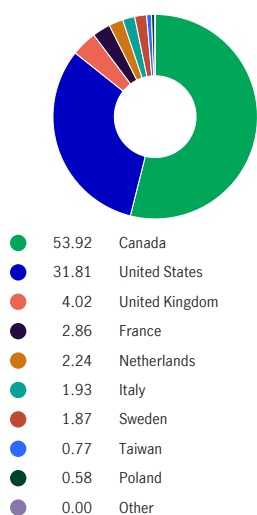
Jonathan  
Popper

## Top 10 Holdings (%)<sup>11</sup>

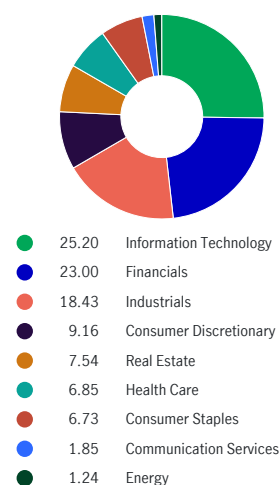
1. Canadian Pacific Railway Ltd. Com	4.09
2. Constellation Software Inc. Com	4.04
3. Brookfield Asset Management Inc. Voting Shs Cl A	3.93
4. FirstService Corporation Com	3.57
5. Trisura Group Ltd. Com New	3.49
6. GFL Environmental Inc. Sub Vtg Shs	3.41
7. ATS Automation Tooling Systems Inc. Com	3.23
8. Fairfax Financial Holdings Ltd. Sub Vtg	3.18
9. PAR Technology Corporation Com	2.99
10. Microsoft Corp. Com	2.91

## Portfolio Allocation

### Geographic Allocation (%)



### Sector Allocation (Equities) (%)



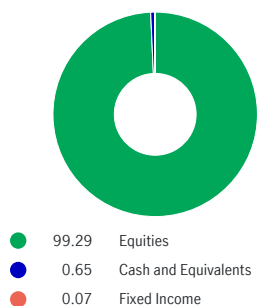
## Annual Distributions<sup>5</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	—	—	\$1.30	\$0.11	\$1.41
2020	—	—	—	\$0.12	\$0.12
2019	—	—	\$0.22	\$0.11	\$0.33
2018	—	—	\$0.94	\$0.08	\$1.02
2017	—	—	\$0.77	—	\$0.77
2016	—	—	\$0.25	—	\$0.25

## Management Fee Reduction Rates<sup>10</sup>

Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

### Asset Allocation (%)







# Manulife Fundamental Dividend Fund<sup>1</sup>

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

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## Overview

### Overall Morningstar Rating<sup>2</sup>



### Key Facts

**Management Team:** Fundamental Equity Team

**Inception date:** November 3, 2014

**AUM<sup>3</sup>:** \$532.53M

**CIFSC category:** Canadian Dividend & Income Equity

**Distribution frequency<sup>4</sup>:** Monthly

**Distribution yield<sup>5</sup>:** 7.67%

**Positions:** 43

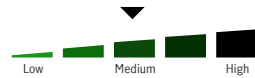
**Management fee:** 0.77%

**MER:** 1.10% (as at 2021-12-31, includes HST)

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Open

**Risk:** Moderate



### Equity Characteristics

P/E Ratio	11.56
P/B Ratio	1.92
P/CF Ratio	8.65
ROE	19.61%
Average Market Cap	\$50.31B
Dividend Yield	3.62%

### Equity Style Box<sup>6</sup>

Large	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Medium	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Small	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap blend stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	3522	3073	3722	3422	—
Advisor - DCA	23522	23073	23722	23422	—
F	—	—	—	—	3622
F - DCA	—	—	—	—	23622
FT6	—	—	—	—	3922
T6	3563	3173	3763	3463	—

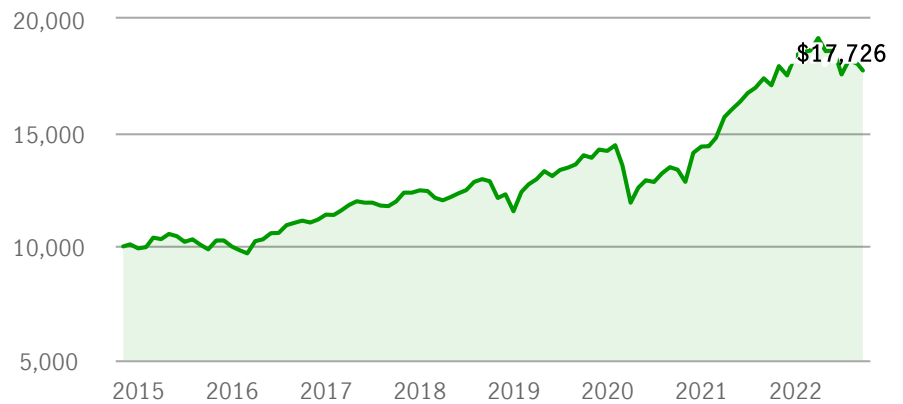
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

### Why invest?

- Managed by the Fundamental Equity Team
- Employs a fundamental bottom up approach focusing on selecting higher-yielding dividend companies with strong financial positions that have shown their ability to grow over time.
- The Portfolio Managers utilize a fundamental, bottom-up investment approach to select securities. Proprietary analysis is used to construct and analyze the historical economic earnings of a company in order to gain an understanding of the business being studied.

## Performance

### Growth of \$10,000 since inception<sup>7</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
—	—	—	0.78	14.05	9.37	-7.39	22.97	1.36	27.74

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-0.98	-3.17	-3.13	-1.98	3.61	9.82	8.89	—	—	—	7.81

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	11.96	1.09	0.47	1.65	0.89	89.36
Benchmark <sup>8</sup>	13.58	0.83	0.34	—	—	—



## Management

### Portfolio advisor:

Fundamental Equity Team



Steve Belisle



Patrick Blais

## Annual Distributions <sup>4</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.04	\$0.20	\$0.74	\$0.45	\$1.42
2020	\$0.03	\$0.17	—	\$0.52	\$0.72
2019	\$0.06	\$0.22	\$0.25	\$0.40	\$0.92
2018	\$0.03	\$0.17	\$0.28	\$0.47	\$0.95
2017	\$0.07	\$0.28	\$0.06	\$0.40	\$0.81
2016	\$0.08	\$0.11	—	\$0.35	\$0.54

## Management Fee Reduction Rates <sup>9</sup>

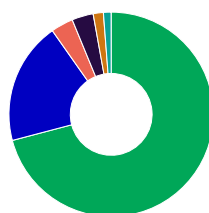
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Top 10 Holdings (%) <sup>10</sup>

1. Toronto-Dominion Bank Com New	7.15
2. Suncor Energy Inc. Com	5.91
3. Royal Bank of Canada Com	5.72
4. Enbridge Inc. Com	5.59
5. Bank of Nova Scotia (The) Com	4.07
6. Microsoft Corp. Com	3.85
7. Brookfield Infrastructure Partners L.P. Partnership Units	3.55
8. Fortis Inc. Com	2.86
9. Telus Corp. Com	2.85
10. TMX Group Limited Com	2.71

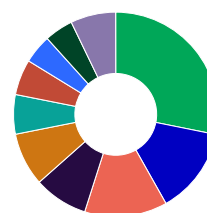
## Portfolio Allocation

### Geographic Allocation (%)



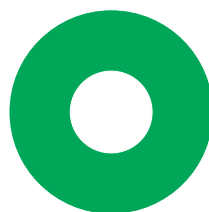
70.91	Canada
19.34	United States
3.55	Bermuda
3.38	Ireland
1.61	Netherlands
1.22	France
-0.00	Switzerland

### Sector Allocation (Equities) (%)



28.17	Financials
13.66	Energy
13.10	Industrials
8.54	Utilities
8.42	Information Technology
6.23	Health Care
5.64	Communication Services
4.56	Consumer Discretionary
4.53	Real Estate
7.16	Other

## Asset Allocation (%)



100.28	Equities
-0.28	Cash and Equivalents

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# Manulife Fundamental Equity Fund<sup>1</sup>

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

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## Overview

### Overall Morningstar Rating<sup>2</sup>



### Key Facts

**Management Team:** Fundamental Equity Team

**Inception date:** August 26, 2003

**AUM<sup>3</sup>:** \$986.97M

**CIFSC category:** Canadian Focused Equity

**Distribution frequency<sup>4</sup>:** Quarterly

**Distribution yield<sup>5</sup>:** 1.19%

**Positions:** 68

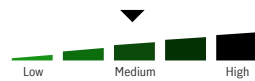
**Management fee:** 0.77%

**MER:** 1.08% (as at 2021-12-31, includes HST)

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Open

**Risk:** Moderate



### Equity Characteristics

P/E Ratio	20.08
P/B Ratio	2.91
P/CF Ratio	13.55
ROE	20.70%
Average Market Cap	\$74.57B
Dividend Yield	1.81%

### Equity Style Box<sup>6</sup>

Large	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Medium	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Small	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap growth stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	599	3969	799	499	—
Advisor - DCA	20599	23969	20799	20499	—
F	—	—	—	—	699
F - DCA	—	—	—	—	20699
FT6	—	—	—	—	1903
M	—	—	—	—	1359
T6	9599	9999	9799	9499	—

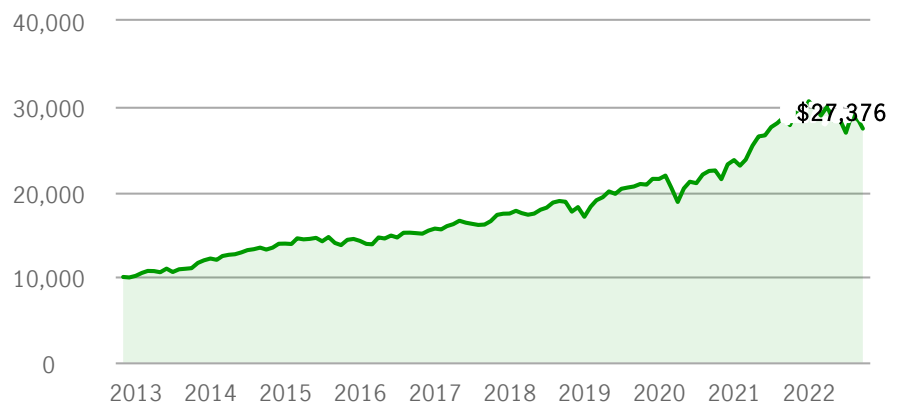
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

- Managed by the Fundamental Equity Team,
- Uses a bottom up, style agnostic approach to portfolio construction focusing on mainly Canadian companies exhibiting sustainable business models, predictable cash flows and growing dividends that can be returned to investors.
- The Portfolio Managers utilize a fundamental, bottom-up investment approach to select securities. Proprietary analysis is used to construct and analyze the historical economic earnings of a company in order to gain an understanding of the business being studied.

## Performance

### Growth of \$10,000 since inception<sup>7</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
3.05	20.06	14.37	2.29	10.12	11.26	-2.18	26.01	10.29	29.09

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-2.33	-0.49	-2.03	-7.38	-1.37	11.21	11.91	11.33	—	—	8.59

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	12.94	1.50	0.67	4.67	0.84	79.55
Benchmark <sup>8</sup>	14.73	0.77	0.32	—	—	—



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## Management

### Portfolio advisor:

Fundamental Equity Team



Patrick Blais

## Annual Distributions<sup>4</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.02	\$0.26	\$4.43	—	\$4.71
2020	\$0.11	\$0.21	\$1.26	—	\$1.58
2019	\$0.12	\$0.30	\$1.22	—	\$1.64
2017	\$0.02	\$0.21	\$0.21	—	\$0.44
2016	\$0.01	\$0.20	\$0.61	—	\$0.82

## Management Fee Reduction Rates<sup>9</sup>

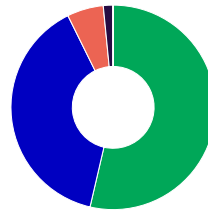
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Top 10 Holdings (%)<sup>10</sup>

1. Microsoft Corp. Com	5.01
2. Canadian National Railway Company Com	4.65
3. Oracle Corp. Com	4.49
4. Danaher Corp. Com	4.46
5. Canadian Pacific Railway Ltd. Com	4.08
6. McKesson Corp. Com	4.06
7. Constellation Software Inc. Com	3.86
8. TMX Group Limited Com	3.84
9. Accenture PLC Shs Class A	3.61
10. Thermo Fisher Scientific Inc. Com	3.48

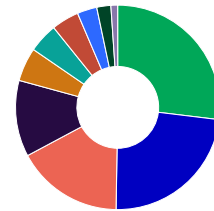
## Portfolio Allocation

### Geographic Allocation (%)



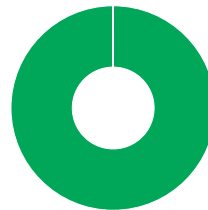
53.65	Canada
39.06	United States
5.74	Ireland
1.55	France
0.00	Europe
0.00	United Kingdom

### Sector Allocation (Equities) (%)



26.93	Information Technology
23.35	Industrials
16.91	Financials
12.07	Health Care
5.31	Energy
4.66	Communication Services
4.35	Consumer Discretionary
3.12	Consumer Staples
2.23	Materials
1.06	Other

### Asset Allocation (%)



99.92	Equities
0.08	Cash and Equivalents



# Manulife Growth Opportunities Fund

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

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## Overview

### Overall Morningstar Rating<sup>1</sup>



### Key Facts

**Inception date:** August 17, 2000

**AUM<sup>3</sup>:** \$324.11M

**CIFSC category:** Canadian Small/Mid Cap Equity

**Distribution frequency<sup>4</sup>:** Annual

**Positions:** 60

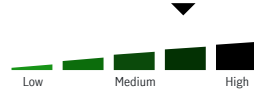
**Management fee:** 0.90%

**MER:** 1.24% (as at 2021-12-31, includes HST)

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Open

**Risk:** Moderate to High



### Equity Characteristics

P/E Ratio	9.56
P/B Ratio	1.77
P/CF Ratio	8.68
ROE	15.83%
Average Market Cap	\$4.45B
Dividend Yield	2.12%

### Equity Style Box<sup>5</sup>

Large			
Medium			
Small			
	Value	Blend	Growth

The fund's portfolio is biased toward mid-cap growth stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	588	3288	788	488	—
Advisor - DCA	20588	23288	20788	20488	—
F	—	—	—	—	688
F - DCA	—	—	—	—	20688
FT6	—	—	—	—	1021
T6	1521	3388	1321	1221	—

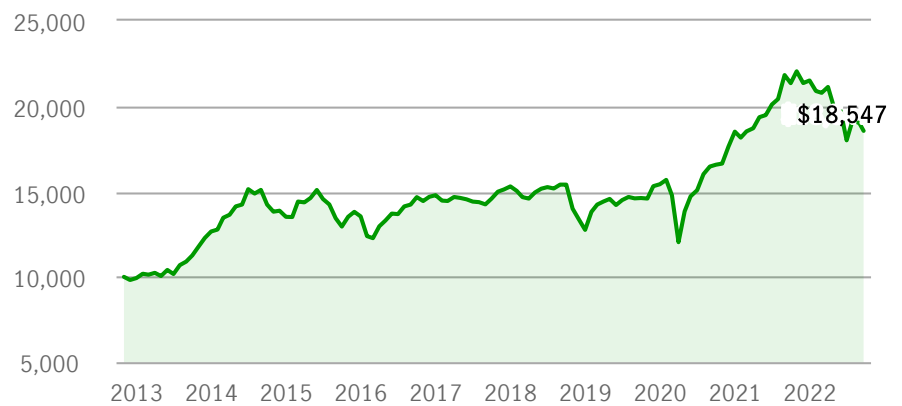
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

- Provides clients exposure to a diversified portfolio of small and mid-cap companies primarily from Canada.
- The highly experienced portfolio management team focuses on selecting undervalued companies with strong fundamentals, attractive valuations and identifiable catalysts for change.
- The portfolio manager's bottom-up approach to security selection systematically constructs a portfolio with a focus on generating superior absolute and relative returns.

## Performance

### Growth of \$10,000 since inception<sup>6</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
-0.43	27.47	6.78	0.18	9.18	3.49	-16.66	20.98	19.98	16.18

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-0.83	-3.80	-8.52	-11.60	-12.89	9.20	5.94	7.07	—	—	8.30

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	16.07	0.52	0.16	0.80	0.85	89.86
Benchmark <sup>7</sup>	18.73	0.41	0.11	—	—	—





## Management



Luciano  
Orengo

## Annual Distributions<sup>4</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	—	\$0.47	\$7.20	—	\$7.67
2019	\$0.00	\$0.33	—	—	\$0.33
2018	\$0.02	\$0.65	\$2.67	—	\$3.34
2017	—	\$0.31	\$0.08	—	\$0.38
2016	—	\$0.20	\$0.58	—	\$0.78

## Management Fee Reduction Rates<sup>8</sup>

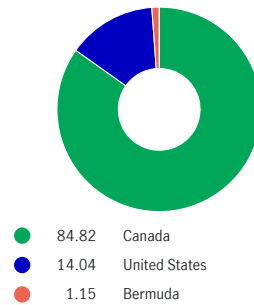
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Top 10 Holdings (%)<sup>9</sup>

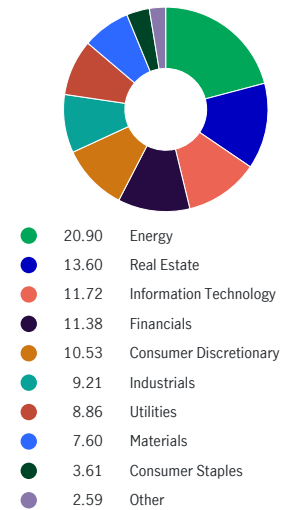
1. Tourmaline Oil Corp. Com	4.13
2. StorageVault Canada Inc. Com	3.53
3. Enerplus Corporation Com	3.43
4. Freehold Royalties Ltd. Com	3.25
5. Crescent Point Energy Corp. Com	3.13
6. Northland Power Inc. Com	2.90
7. Park Lawn Corporation Com	2.86
8. Innergex Renewable Energy Inc. Com	2.74
9. Federal Home Loan Banks, 8/18/2022	2.64
10. Granite REIT Stapled Unit	2.62

## Portfolio Allocation

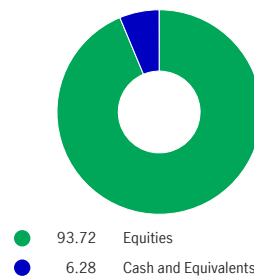
### Geographic Allocation (%)



### Sector Allocation (Equities) (%)



### Asset Allocation (%)



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# Manulife Covered Call U.S. Equity Fund

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

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## Overview

### Overall Morningstar Rating<sup>1</sup>



### Key Facts

**Inception date:** October 2, 2000

**AUM<sup>2</sup>:** \$39.28M

**CIFSC category:** U.S. Equity

**Distribution frequency<sup>3</sup>:** Annual

**Positions:** 55

**Management fee:** 0.88%

**MER:** 1.21% (as at 2021-12-31, includes HST)

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Open

**Risk:** Moderate



### Equity Characteristics

P/E Ratio	17.56
P/B Ratio	3.41
P/CF Ratio	13.32
ROE	28.82%
Average Market Cap	\$267.22B
Dividend Yield	2.14%

### Equity Style Box<sup>4</sup>

Large	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Medium	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Small	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap blend stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	4561	4960	4761	4461	—
Advisor - DCA	24561	24960	24761	24461	—
F	—	—	—	—	4661
F - DCA	—	—	—	—	24661

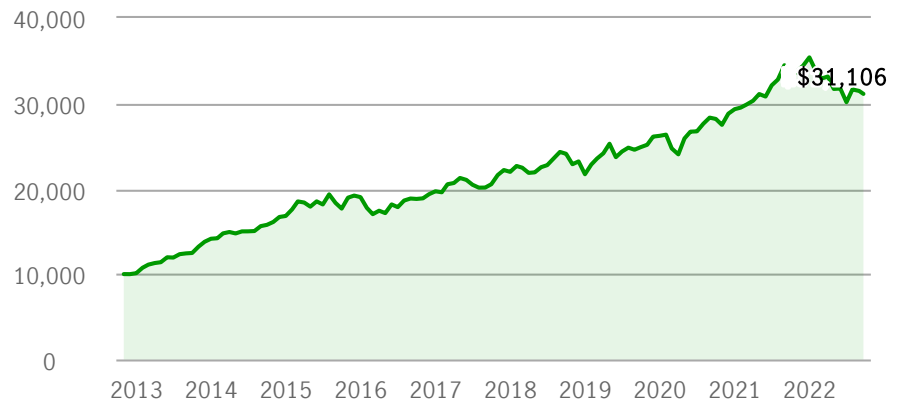
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

- This fund offers exposure to a diversified portfolio of primarily U.S. equity securities and employs a covered call overlay to seek stronger risk-adjusted performance.
- Employing a value approach, based on bottom up fundamental research the portfolio manager focuses on buying attractive business at the right price, looking for securities that are undervalued or offer potential for above average earnings growth.
- Selling covered call options enhances the current income earned by the portfolio, which in turn provides lower volatility and downside risk mitigation by partially hedging against a decline in the price of the securities on which they are written.

## Performance

### Growth of \$10,000 since inception<sup>5</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
15.96	39.94	18.84	13.14	3.61	11.53	-1.28	20.75	11.91	20.72

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-0.56	-0.88	-4.41	-11.12	-8.74	8.59	9.33	12.35	—	—	2.26

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	11.07	1.29	0.57	-1.36	0.84	91.93
Benchmark <sup>6</sup>	13.52	1.51	0.71	—	—	—



## Management

### Sub Advisor:

Manulife Investment Management (US) LLC



Michael  
Scanlon



Jeff Wu

## Management Fee Reduction Rates<sup>7</sup>

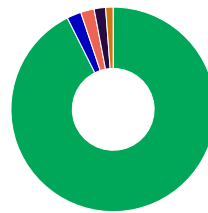
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Top 10 Holdings (%)<sup>8</sup>

1. Alphabet Inc. Cl A	6.94
2. Microsoft Corp. Com	6.79
3. Amazon.com Inc. Com	5.55
4. Apple Inc. Com	3.90
5. Broadcom Inc. Com	3.70
6. Berkshire Hathaway Inc. Cl B New	3.31
7. UnitedHealth Group Inc. Com	3.04
8. Comcast Corp. Cl A	3.03
9. Walmart Inc. Com	2.91
10. JPMorgan Chase & Co. Com	2.89

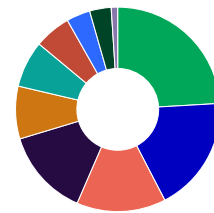
## Portfolio Allocation

### Geographic Allocation (%)



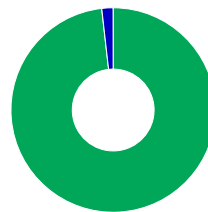
92.61	United States
2.25	United Kingdom
2.14	Canada
1.82	Germany
1.18	Belgium

### Sector Allocation (Equities) (%)



24.08	Information Technology
18.32	Health Care
14.11	Consumer Discretionary
13.84	Financials
8.32	Consumer Staples
7.37	Energy
5.77	Industrials
3.76	Materials
3.42	Communication Services
1.02	Other

### Asset Allocation (%)



98.22	Equities
1.78	Cash and Equivalents



# Manulife U.S. All Cap Equity Fund

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

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## Overview

### Overall Morningstar Rating<sup>1</sup>



### Key Facts

**Management Team:** U.S. Core Value Equity Team

**Inception date:** August 19, 2011

**AUM<sup>2</sup>:** \$1.68B

**CIFSC category:** U.S. Equity

**Distribution frequency<sup>3</sup>:** Annual

**Positions:** 45

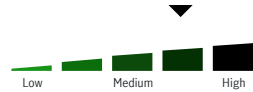
**Management fee:** 0.78%

**MER:** 1.11% (as at 2021-12-31, includes HST)

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Open

**Risk:** Moderate to High



### Equity Characteristics

P/E Ratio	14.37
P/B Ratio	2.59
P/CF Ratio	12.55
ROE	19.22%
Average Market Cap	\$78.66B
Dividend Yield	1.20%

### Equity Style Box<sup>4</sup>

Large			
Medium			
Small			
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap blend stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	4515	4925	4715	4415	—
Advisor - DCA	24515	24925	24715	24415	—
F	—	—	—	—	4615
F - DCA	—	—	—	—	24615
FT6	—	—	—	—	1034
M	—	—	—	—	1267
T6	1534	4926	1334	1234	—

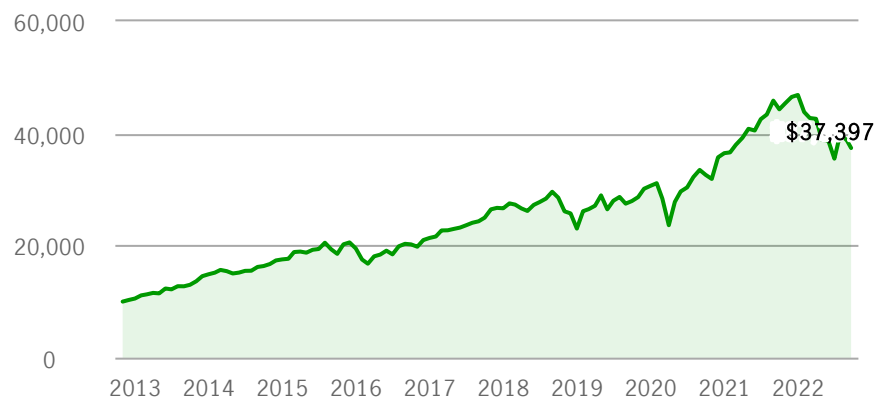
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

- Seeks to provide long-term capital appreciation by investing primarily in equity securities of U.S. companies of all sizes.
- Employs a disciplined seven step fundamental research process which produces bottom-up company assessments using key assumptions that drive sales, margins, and return on invested capital.
- Security selection focuses on best-of-breed companies with sustainable competitive advantages and strong cash flow generation, that are selling at a significant discount to intrinsic value (at or below 70 cents on the dollar)
- Portfolio designed to be opportunistic in its positioning within growth and value stocks across the market capitalization spectrum

## Performance

### Growth of \$10,000 since inception<sup>5</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
18.24	41.08	17.82	11.12	9.65	24.77	-13.60	33.12	19.04	28.47

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-2.91	0.16	-9.37	-17.33	-15.50	12.14	9.76	14.64	—	—	15.38

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	20.38	0.73	0.31	-5.33	1.33	88.64
Benchmark <sup>6</sup>	14.00	1.37	0.65	—	—	—



# Manulife Investment Management

## Management

### Portfolio advisor:

U.S. Core Value Equity Team

### Sub Advisor:

Manulife Investment Management (US) LLC



Sandy  
Sanders



Jonathan  
White

## Annual Distributions<sup>3</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2018	\$0.09	\$0.01	\$0.71	—	\$0.80
2017	\$0.10	\$0.01	\$2.44	—	\$2.55
2016	\$0.06	\$0.00	\$1.08	—	\$1.14

## Management Fee Reduction Rates<sup>7</sup>

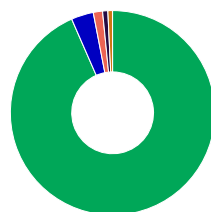
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Top 10 Holdings (%)<sup>8</sup>

1. Amazon.com Inc. Com	9.16
2. Alphabet Inc. Cl A	6.01
3. Lennar Corp. Cl A	5.73
4. Morgan Stanley Com New	4.66
5. Apple Inc. Com	4.14
6. KKR & Co. Inc. Com	4.13
7. Goldman Sachs Group Inc. (The) Com	4.11
8. Salesforce.com Inc. Com	3.47
9. BancWest Corp. Com	3.47
10. Formula One Group Com Ser C Formula One	3.47

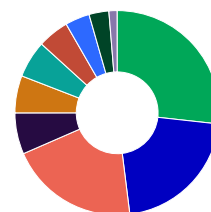
## Portfolio Allocation

### Geographic Allocation (%)



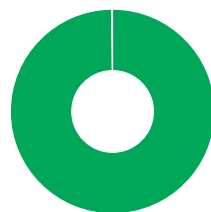
93.45	United States
3.51	Canada
1.46	Switzerland
0.83	Italy
0.74	Belgium

### Sector Allocation (Equities) (%)



26.74	Consumer Discretionary
21.29	Financials
20.43	Information Technology
6.52	Industrials
5.89	Energy
5.87	Consumer Staples
4.95	Health Care
3.87	Communication Services
3.14	Real Estate
1.29	Other

### Asset Allocation (%)



99.89	Equities
0.11	Cash and Equivalents





# Manulife U.S. Dividend Income Fund<sup>1</sup>

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

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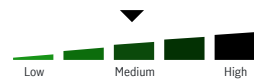
## Overview

### Overall Morningstar Rating<sup>2</sup>



### Key Facts

**Management Team:** Essential Equity Team  
**Inception date:** November 6, 2012  
**AUM<sup>3</sup>:** \$935.04M  
**CIFSC category:** U.S. Equity  
**Distribution frequency<sup>4</sup>:** Monthly  
**Distribution yield<sup>5</sup>:** 1.05%  
**Positions:** 106  
**Management fee:** 0.77%  
**MER:** 1.10% (as at 2021-12-31, includes HST)  
**Min. investment:** \$500 initial; \$25 PAC  
**Fund Status:** Open  
**Risk:** Moderate



### Equity Characteristics

P/E Ratio	30.68
P/B Ratio	4.73
P/CF Ratio	20.08
ROE	27.27%
Average Market Cap	\$88.16B
Dividend Yield	1.21%

### Equity Style Box<sup>6</sup>

Large	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Medium	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Small	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap growth stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	3555	3684	3755	3455	—
Advisor - DCA	23555	23684	23755	23455	—
F	—	—	—	—	3655
F - DCA	—	—	—	—	23655
FT6	—	—	—	—	3955
T6	3584	3984	3784	3484	—

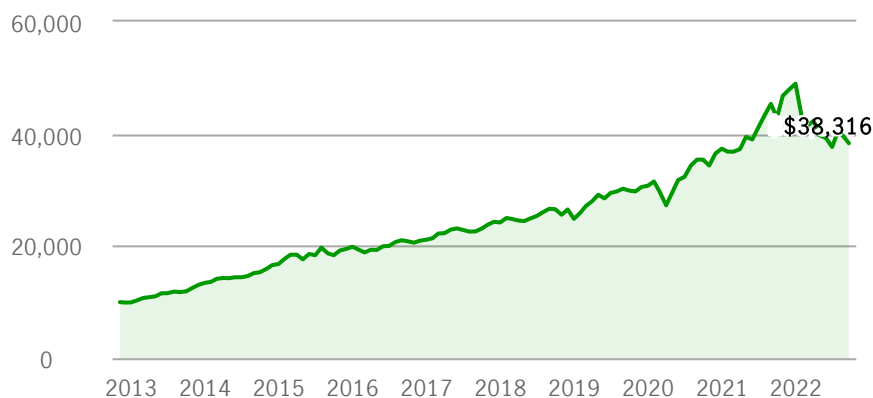
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

- Managed by the Manulife Essential Equity Team.
- The team's focus is on creating a high returning conglomerate portfolio consisting of diversified businesses to ensure that revenue and earnings come from many different sources.
- Constructed using a fundamental, value based lens selecting primarily U.S dividend-paying business.
- The portfolio managers focus on selecting businesses, which in aggregate have high and stable profitability, minimal financial leverage and are priced at an attractive valuation. The fund is ideal for clients looking for a fixed monthly income source and the growth.

## Performance

### Growth of \$10,000 since inception<sup>7</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
—	35.11	25.13	18.31	6.29	14.50	2.67	23.77	21.49	31.02

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-3.00	0.17	-5.26	-19.72	-13.37	9.14	11.70	—	—	—	14.95

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	14.29	1.26	0.60	-0.67	0.98	81.40
Benchmark <sup>8</sup>	13.52	1.51	0.71	—	—	—



## Management

### Portfolio advisor:

Essential Equity Team



Conrad  
Dabiet



Chris  
Hensen



Jonathan  
Popper

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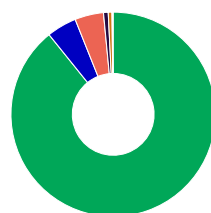
Fund profiles

## Top 10 Holdings (%)<sup>10</sup>

1. United States Treasury Bill, 8/9/2022	5.46
2. Cadence Design Systems Inc. Com	4.03
3. Cintas Corp. Com	4.03
4. Roper Technologies Inc. Com	4.02
5. SBA Communications Corp. REIT Cl A	4.01
6. Danaher Corp. Com	4.01
7. Thermo Fisher Scientific Inc. Com	3.97
8. Old Dominion Freight Line, Inc. Com	3.00
9. Accenture PLC Shs Class A	2.87
10. Microsoft Corp. Com	2.76

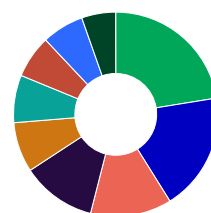
## Portfolio Allocation

### Geographic Allocation (%)



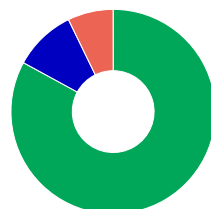
89.21	United States
4.74	Ireland
4.53	Canada
0.74	United Kingdom
0.59	Switzerland
0.18	Israel

### Sector Allocation (Equities) (%)



22.46	Information Technology
18.66	Industrials
12.86	Health Care
11.82	Financials
7.90	Real Estate
7.52	Consumer Discretionary
6.77	Materials
6.63	Utilities
5.39	Consumer Staples

### Asset Allocation (%)



82.94	Equities
9.85	Cash and Equivalents
7.20	Fixed Income

## Annual Distributions<sup>4</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.13	—	\$2.97	\$0.10	\$3.20
2020	\$0.19	\$0.01	\$1.54	\$0.02	\$1.76
2019	\$0.16	\$0.00	\$1.71	\$0.04	\$1.92
2017	\$0.08	\$0.01	\$1.34	—	\$1.43
2016	\$0.07	\$0.00	\$3.88	—	\$3.95

## Management Fee Reduction Rates<sup>9</sup>

Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points



# Manulife U.S. Dollar U.S. All Cap Equity Fund

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

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## Overview

### Overall Morningstar Rating<sup>1</sup>



### Key Facts

**Management Team:** U.S. Core Value Equity Team

**Inception date:** December 24, 2013

**AUM<sup>2</sup>:** \$47.79M

**CIFSC category:** U.S. Equity

**Distribution frequency<sup>3</sup>:** Annual

**Positions:** 45

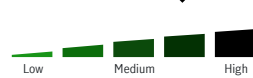
**Management fee:** 0.78%

**MER:** 1.10% (as at 2021-12-31, includes HST)

**Min. investment:** \$500 initial; n/a PAC

**Fund Status:** Open

**Risk:** Moderate to High



### Equity Characteristics

P/E Ratio	14.31
P/B Ratio	2.59
P/CF Ratio	12.50
ROE	19.35%
Average Market Cap	\$60.48B
Dividend Yield	1.20%

### Equity Style Box<sup>4</sup>

Large	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Medium	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Small	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap blend stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	9125	9053	9325	9025	—
F	—	—	—	—	9026
FT6	—	—	—	—	9126
T6	9826	9349	9926	9326	—

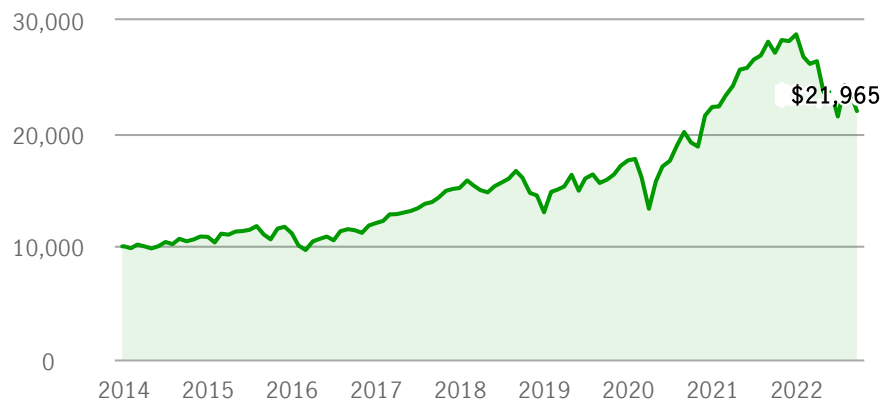
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

The Manulife US Core Value Equity Team utilizes a rigorous 7-step fundamental research process to filter out companies that the PMs believe may have sustainable competitive advantages with a valuation they believe to be at or below 70 cents on the dollar, using their intrinsic value calculation. Manulife U.S. All Cap Equity Fund can invest in U.S. equities in any sector with any market capitalization, allowing them to employ their process across the full U.S. equity spectrum.

## Performance

### Growth of \$10,000 since inception<sup>5</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
—	—	8.34	2.83	8.12	25.76	-14.19	35.30	26.87	28.74

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-4.41	-2.40	-11.35	-19.41	-17.54	14.09	10.74	—	—	—	10.16



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## Manulife Investment Management

### Management

#### Portfolio advisor:

U.S. Core Value Equity Team

#### Sub Advisor:

Manulife Investment Management (US) LLC



Sandy  
Sanders



Jonathan  
White

### Annual Distributions<sup>3</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2020	—	—	\$0.14	—	\$0.14
2018	—	—	\$0.49	—	\$0.49
2017	—	—	\$0.58	—	\$0.58

### Management Fee Reduction Rates<sup>6</sup>

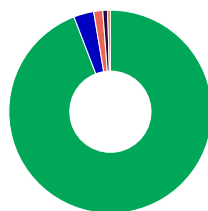
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

### Top 10 Holdings (%)<sup>7</sup>

1. Amazon.com Inc. Com	9.09
2. Alphabet Inc. Cl A	5.84
3. Lennar Corp. Cl A	5.53
4. Morgan Stanley Com New	4.64
5. Apple Inc. Com	4.18
6. Goldman Sachs Group Inc. (The) Com	4.11
7. KKR & Co. Inc. Com	4.10
8. Formula One Group Com Ser C Formula One	3.47
9. Salesforce.com Inc. Com	3.45
10. BancWest Corp. Com	3.39

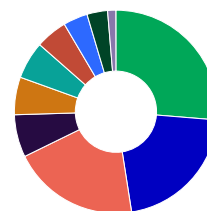
### Portfolio Allocation

#### Geographic Allocation (%)



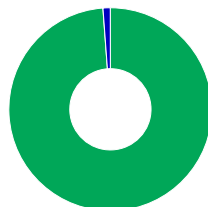
94.17	United States
3.20	Canada
1.44	Switzerland
0.78	Belgium
0.42	Italy

#### Sector Allocation (Equities) (%)



26.31	Consumer Discretionary
21.23	Financials
20.21	Information Technology
6.79	Industrials
5.98	Energy
5.97	Consumer Staples
5.04	Health Care
3.89	Communication Services
3.27	Real Estate
1.32	Other

#### Asset Allocation (%)



98.91	Equities
1.17	Cash and Equivalents
-0.08	Other



# Manulife U.S. Equity Fund

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

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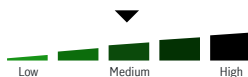
## Overview

### Overall Morningstar Rating<sup>1</sup>



### Key Facts

**Inception date:** June 27, 2008  
**AUM<sup>2</sup>:** \$1.13B  
**CIFSC category:** U.S. Equity  
**Distribution frequency<sup>3</sup>:** Annual  
**Positions:** 64  
**Management fee:** 0.78%  
**MER:** 1.12% (as at 2021-12-31, includes HST)  
**Min. investment:** \$500 initial; \$25 PAC  
**Fund Status:** Open  
**Risk:** Moderate



### Equity Characteristics

P/E Ratio	22.97
P/B Ratio	4.76
P/CF Ratio	18.98
ROE	31.03%
Average Market Cap	\$121.82B
Dividend Yield	1.46%

### Equity Style Box<sup>4</sup>

Large	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Medium	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Small	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap blend stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	4504	4854	4704	4404	—
Advisor - DCA	24504	24854	24704	24404	—
F	—	—	—	—	4604
F - DCA	—	—	—	—	24604
FT6	—	—	—	—	1062
M	—	—	—	—	1667
T6	1562	4862	1362	1262	—

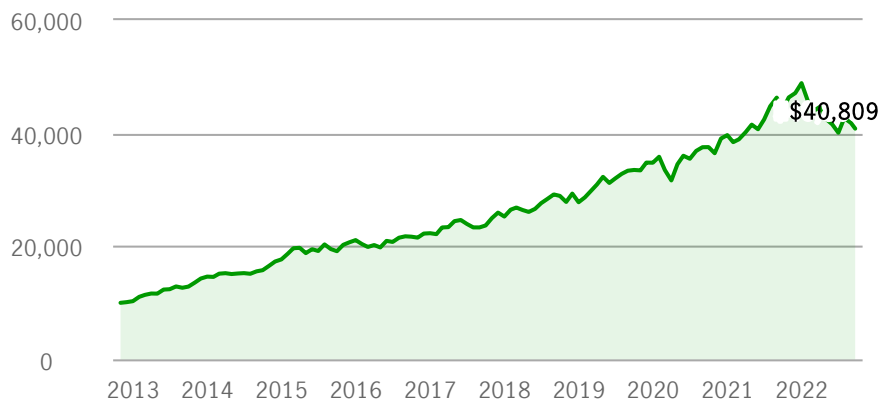
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

- Equity selection process is based on Mawer Investment Management's disciplined, fundamentally based bottom-up research process, which includes a strong focus on downside protection
- Portfolio management team employs a long-term approach to managing a portfolio of high-conviction securities
- Holdings are diversified by sector, industry, and company size and may benefit from a variety of market conditions

## Performance

### Growth of \$10,000 since inception<sup>5</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
12.87	42.22	20.81	19.30	5.78	13.21	10.03	25.14	14.04	23.18

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-2.01	0.61	-4.80	-14.41	-9.67	7.82	12.37	15.67	—	—	12.70

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	12.59	1.65	0.74	0.98	0.89	89.79
Benchmark <sup>6</sup>	13.52	1.51	0.71	—	—	—



## Management

### Sub Advisor:

Mawer Investment Management Ltd.



Grayson  
Witcher



Colin Wong

### Annual Distributions<sup>3</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.02	—	\$0.07	—	\$0.09
2018	\$0.13	—	\$0.42	—	\$0.54
2016	\$0.04	—	\$0.03	—	\$0.08

### Management Fee Reduction Rates<sup>7</sup>

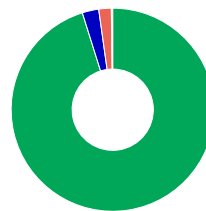
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

### Top 10 Holdings (%)<sup>8</sup>

1. Microsoft Corp. Com	4.59
2. Marsh & McLennan Cos. Com	4.34
3. Alphabet Inc. Cap Stk Cl C	4.31
4. Amphenol Corp. Cl A	3.74
5. Visa Inc. Com Cl A	3.69
6. UnitedHealth Group Inc. Com	3.19
7. Paychex, Inc. Com	3.00
8. Procter & Gamble Co. Com	2.90
9. CME Group Inc. Com	2.88
10. Waters Corporation Com	2.88

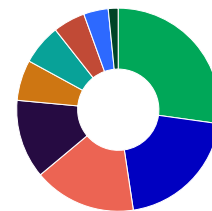
### Portfolio Allocation

#### Geographic Allocation (%)



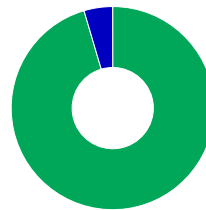
95.17	United States
2.62	United Kingdom
2.00	Ireland
0.21	Canada

#### Sector Allocation (Equities) (%)



27.21	Information Technology
20.42	Financials
16.31	Health Care
12.55	Industrials
6.46	Materials
6.45	Consumer Staples
5.11	Consumer Discretionary
3.91	Communication Services
1.59	Utilities

#### Asset Allocation (%)



95.44	Equities
4.56	Cash and Equivalents

Commentary  
Investment note

Star performers

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Manulife Investment  
Management sales team

Fund profiles





# Manulife U.S. Opportunities Fund

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

Commentary  
Investment note

Star performers

Fund profile index

Manulife Investment  
Management sales team

Fund profiles

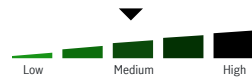
## Overview

### Overall Morningstar Rating<sup>1</sup>



### Key Facts

**Inception date:** October 2, 2000  
**AUM<sup>2</sup>:** \$85.94M  
**CIFSC category:** U.S. Equity  
**Distribution frequency<sup>3</sup>:** Annual  
**Positions:** 55  
**Management fee:** 0.88%  
**MER:** 1.22% (as at 2021-12-31, includes HST)  
**Min. investment:** \$500 initial; \$25 PAC  
**Fund Status:** Open  
**Risk:** Moderate



### Equity Characteristics

P/E Ratio	17.65
P/B Ratio	3.43
P/CF Ratio	13.39
ROE	29.02%
Average Market Cap	\$264.79B
Dividend Yield	2.15%

### Equity Style Box<sup>4</sup>

Large	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Medium	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Small	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap blend stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	4543	4357	4743	4443	—
Advisor - DCA	24543	24357	24743	24443	—
F	—	—	—	—	4643
F - DCA	—	—	—	—	24643
FT6	—	—	—	—	1066
T6	1566	4857	1366	1266	—

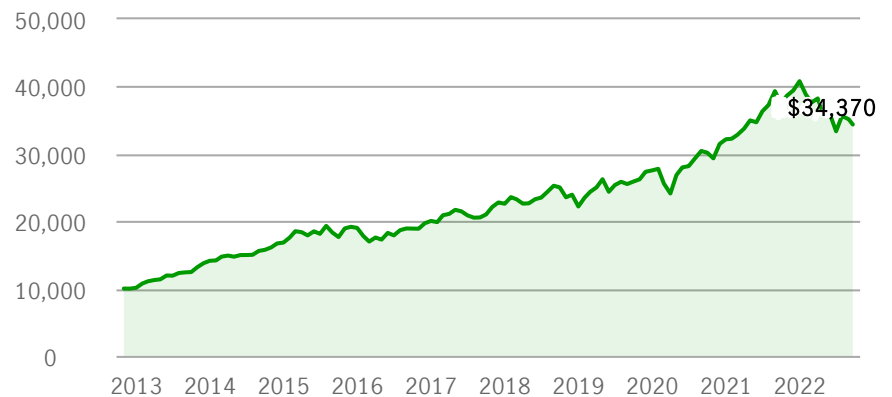
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

- Provides clients exposure to a broad portfolio of primarily US companies with unrecognized earnings power, strong operating structures, good barriers to entry, that are well positioned within their competitive landscapes.
- Constructed using a bottom-up, stock by stock approach, the portfolio managers focus on identifying companies trading at a deep discount to intrinsic value with an attractive business model or compelling value proposition.
- The team seeks to invest in companies that have a margin of safety in the business, a margin of safety in the valuation, and positive company specific catalysts

## Performance

### Growth of \$10,000 since inception<sup>5</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
15.78	39.71	19.18	12.97	5.41	12.73	-1.80	24.15	16.80	26.82

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-1.35	-1.97	-6.60	-13.86	-10.62	11.26	11.32	13.61	—	—	5.65

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	13.87	1.26	0.59	-1.58	1.02	95.95
Benchmark <sup>6</sup>	13.52	1.51	0.71	—	—	—



## Management

### Sub Advisor:

Manulife Investment Management (US) LLC



Michael  
Scanlon

## Annual Distributions<sup>3</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2019	\$0.11	\$0.02	—	—	\$0.13
2018	\$0.04	\$0.01	—	—	\$0.05

## Management Fee Reduction Rates<sup>7</sup>

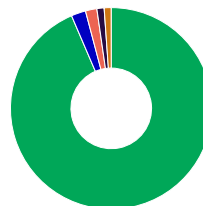
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Top 10 Holdings (%)<sup>8</sup>

1. Microsoft Corp. Com	6.98
2. Alphabet Inc. Cl A	6.74
3. Amazon.com Inc. Com	5.58
4. Apple Inc. Com	3.94
5. Broadcom Inc. Com	3.80
6. Berkshire Hathaway Inc. Cl B New	3.39
7. Comcast Corp. Cl A	3.11
8. UnitedHealth Group Inc. Com	3.05
9. Walmart Inc. Com	3.01
10. JPMorgan Chase & Co. Com	2.88

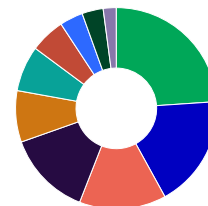
## Portfolio Allocation

### Geographic Allocation (%)



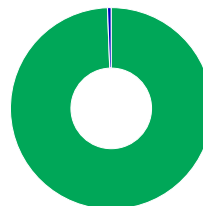
93.57	United States
2.32	United Kingdom
1.83	Germany
1.16	Belgium
1.12	Canada

### Sector Allocation (Equities) (%)



23.93	Information Technology
18.06	Health Care
13.94	Consumer Discretionary
13.66	Financials
8.25	Consumer Staples
7.31	Energy
5.61	Industrials
3.74	Materials
3.41	Communication Services
2.09	Other

### Asset Allocation (%)



99.41	Equities
0.59	Cash and Equivalents



# Manulife U.S. Dollar U.S. Dividend Income Fund

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

Commentary  
Investment note

Star performers

Fund profile index

Manulife Investment  
Management sales team

Fund profiles

## Overview

### Key Facts

**Management Team:** Essential Equity Team

**Inception date:** May 4, 2021

**AUM<sup>1</sup>:** \$11.95M

**CIFSC category:** U.S. Equity

**Distribution frequency<sup>2</sup>:** Monthly

**Distribution yield<sup>3</sup>:** 1.62%

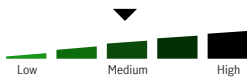
**Positions:** 97

**Management fee:** 0.77%

**Min. investment:** \$500 initial; n/a PAC

**Fund Status:** Open

**Risk:** Moderate



### Equity Characteristics

P/E Ratio	31.21
P/B Ratio	4.75
P/CF Ratio	20.37
ROE	25.87%
Average Market Cap	\$63.84B
Dividend Yield	1.13%

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	8564	8764	8864	8464	—
F	—	—	—	—	8664
FT6	—	—	—	—	8064
T6	8364	8756	8856	8456	—

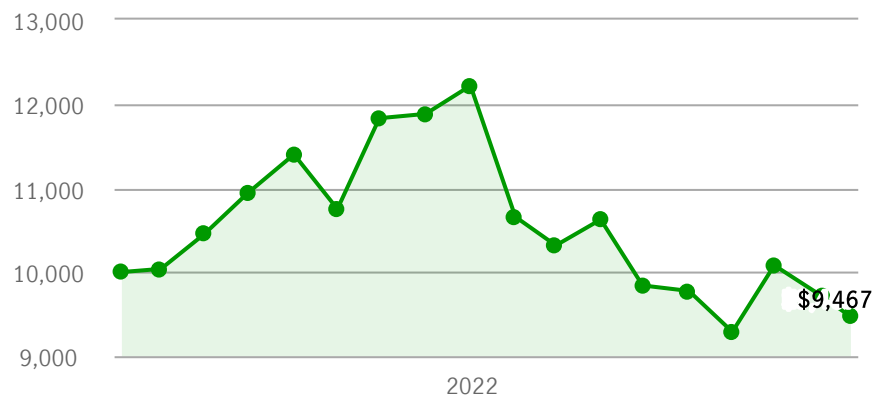
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

### Why invest?

- Managed by the Manulife Essential Equity Team.
- The team's focus is on creating a high returning conglomerate portfolio consisting of diversified businesses to ensure that revenue and earnings come from many different sources.
- Constructed using a fundamental, value based lens selecting primarily U.S. dividend-paying business.
- The portfolio managers focus on selecting businesses, which in aggregate have high and stable profitability, minimal financial leverage and are priced at an attractive valuation. The fund is ideal for clients looking for a fixed monthly income source and the growth.

## Performance

### Growth of \$10,000 since inception<sup>4</sup>



### Calendar Returns (%)

Performance cannot be shown until one year after the Fund's inception.

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-3.64	-0.64	-5.85	-20.48	-14.78	—	—	—	—	—	-2.17



## Management

### Portfolio advisor:

Essential Equity Team



Conrad  
Dabiet



Chris  
Hensen



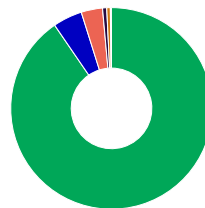
Jonathan  
Popper

## Top 10 Holdings (%)<sup>6</sup>

1. United States Treasury Bill, 8/23/2022	10.42
2. Cadence Design Systems Inc. Com	4.03
3. Cintas Corp. Com	4.02
4. Roper Technologies Inc. Com	4.01
5. Danaher Corp. Com	4.00
6. SBA Communications Corp. REIT Cl A	4.00
7. Thermo Fisher Scientific Inc. Com	3.97
8. Old Dominion Freight Line, Inc. Com	2.98
9. Accenture PLC Shs Class A	2.86
10. Microsoft Corp. Com	2.74

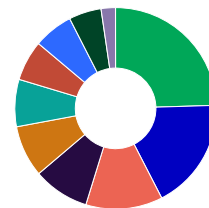
## Portfolio Allocation

### Geographic Allocation (%)



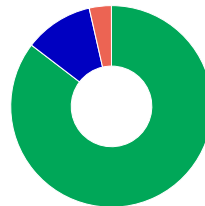
90.46	United States
4.69	Ireland
3.42	Canada
0.68	United Kingdom
0.57	Switzerland
0.18	Israel

### Sector Allocation (Equities) (%)



24.52	Information Technology
17.92	Industrials
12.34	Health Care
9.03	Financials
8.27	Consumer Discretionary
7.58	Real Estate
6.48	Materials
6.36	Utilities
5.20	Consumer Staples
2.31	Other

### Asset Allocation (%)



85.41	Equities
11.05	Cash and Equivalents
3.55	Fixed Income

## Management Fee Reduction Rates<sup>5</sup>

Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points



# Manulife U.S. Dollar U.S. Equity Fund

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

Commentary  
Investment note

## Overview

### Key Facts

**Inception date:** May 4, 2021  
**AUM<sup>1</sup>:** \$7.12M  
**CIFSC category:** U.S. Equity  
**Distribution frequency<sup>2</sup>:** Annual  
**Positions:** 61  
**Management fee:** 0.78%  
**Min. investment:** \$500 initial; n/a PAC  
**Fund Status:** Open  
**Risk:** Moderate



### Equity Characteristics

P/E Ratio	23.02
P/B Ratio	4.80
P/CF Ratio	19.05
ROE	31.19%
Average Market Cap	\$93.22B
Dividend Yield	1.46%

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	8565	8765	8865	8465	—
F	—	—	—	—	8665
FT6	—	—	—	—	8065
T6	8365	8757	8857	8457	—

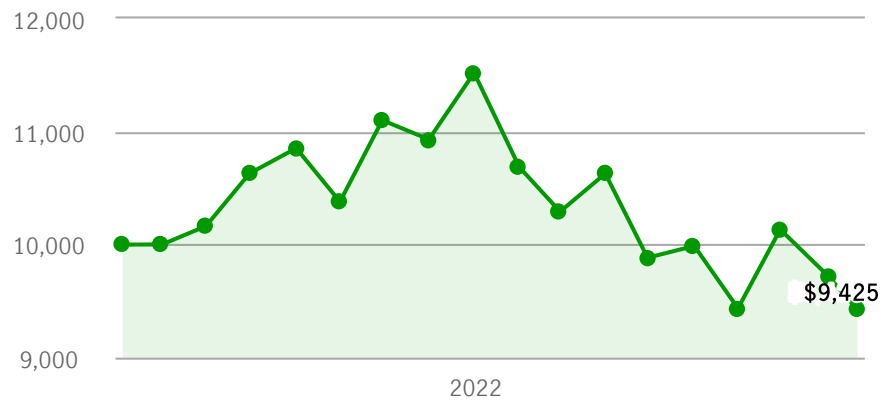
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

### Why invest?

- Equity selection process is based on Mawer Investment Management's disciplined, fundamentally based bottom-up research process, which includes a strong focus on downside protection
- Portfolio management team employs a long-term approach to managing a portfolio of high-conviction securities
- Holdings are diversified by sector, industry, and company size and may benefit from a variety of market conditions

### Performance

#### Growth of \$10,000 since inception<sup>3</sup>



### Calendar Returns (%)

Performance cannot be shown until one year after the Fund's inception.

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-4.08	-2.68	-5.55	-15.62	-10.43	—	—	—	—	—	-2.38

Star performers

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Manulife Investment  
Management sales team

Fund profiles



## Management

### Sub Advisor:

Mawer Investment Management Ltd.



Grayson  
Witcher



Colin Wong

### Management Fee Reduction Rates<sup>4</sup>

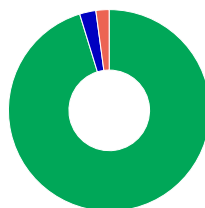
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

### Top 10 Holdings (%)<sup>5</sup>

1. Microsoft Corp. Com	4.75
2. Marsh & McLennan Cos. Com	4.38
3. Alphabet Inc. Cap Stk Cl C	4.28
4. Amphenol Corp. Cl A	4.04
5. Visa Inc. Com Cl A	3.79
6. Paychex, Inc. Com	3.19
7. UnitedHealth Group Inc. Com	3.18
8. Waters Corporation Com	3.00
9. Procter & Gamble Co. Com	2.94
10. CME Group Inc. Com	2.88

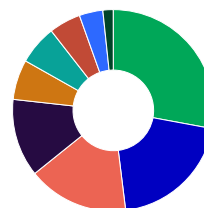
### Portfolio Allocation

#### Geographic Allocation (%)



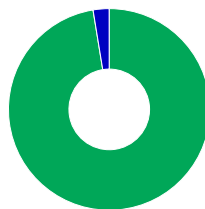
95.26	United States
2.62	United Kingdom
2.12	Ireland

#### Sector Allocation (Equities) (%)



27.91	Information Technology
20.13	Financials
16.18	Health Care
12.52	Industrials
6.42	Consumer Staples
6.28	Materials
5.10	Consumer Discretionary
3.79	Communication Services
1.66	Utilities

#### Asset Allocation (%)



97.43	Equities
2.57	Cash and Equivalents



# Manulife U.S. Dollar U.S. Mid-Cap Equity Fund

Series F • Holdings as at July 31, 2022

Commentary  
Investment note

## Overview

### Key Facts

**Management Team:** Mawer Investment Management Ltd.

**Inception date:** March 22, 2022

**AUM<sup>1</sup>:** \$2.68M

**CIFSC category:** U.S. Small/Mid Cap Equity

**Distribution frequency<sup>2</sup>:** Annual

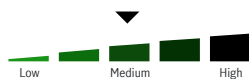
**Positions:** 39

**Management fee:** 0.83%

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Open

**Risk:** Moderate



### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	8253	8453	8353	8053	—
F	—	—	—	—	8555
FT6	—	—	—	—	8655
T6	8853	8055	8953	8753	—

DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

### Why invest?

- The fund employs Mawer's time-tested bottom-up security selection process that aims to provide investors with above average, long-term, risk-adjusted returns
- Adding U.S. mid-cap exposure to portfolios can benefit investors with additional diversification and can potentially help mitigate concentration risk
- The U.S. Mid cap market offers exposure to established companies in niche industries along with potential leaders in fast-growing industries

### Performance

Performance cannot be shown until one year after the Fund's inception.

### Calendar Returns (%)

Performance cannot be shown until one year after the Fund's inception.

### Compound Returns (%)

Performance cannot be shown until one year after the Fund's inception.

Star performers

Fund profile index

Manulife Investment  
Management sales team

Fund profiles





Commentary  
Investment note

Star performers

Fund profile index

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Fund profiles

## Management

### Portfolio advisor:

Mawer Investment Management Ltd.

### Sub Advisor:

Mawer Investment Management Ltd.



Jeff Mo

## Management Fee Reduction Rates<sup>3</sup>

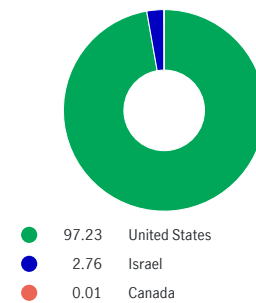
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Top 10 Holdings (%)<sup>4</sup>

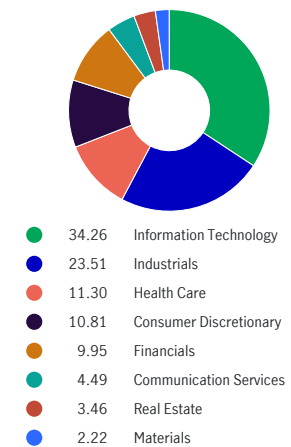
1. Charles River Laboratories International Inc. Com	4.54
2. CDW Corp. Com	4.43
3. Amphenol Corp. Cl A	4.36
4. FTI Consulting Inc. Com	4.24
5. XPEL, Inc. Com	4.21
6. KLA Corp. Com	4.04
7. Insperity, Inc. Com	3.50
8. CBRE Group Inc. Cl A	3.23
9. LHC Group, Inc. Com	3.06
10. Winmark Corporation Com	2.99

## Portfolio Allocation

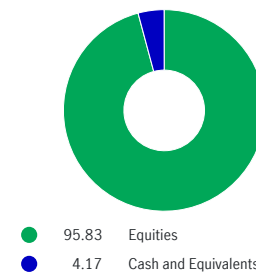
### Geographic Allocation (%)



### Sector Allocation (Equities) (%)



### Asset Allocation (%)





# Manulife U.S. Mid-Cap Equity Fund

Series F • Holdings as at July 31, 2022

Commentary  
Investment note

## Overview

### Key Facts

**Management Team:** Mawer Investment Management Ltd.

**Inception date:** March 22, 2022

**AUM<sup>1</sup>:** \$34.58M

**CIFSC category:** U.S. Small/Mid Cap Equity

**Distribution frequency<sup>2</sup>:** Annual

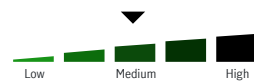
**Positions:** 40

**Management fee:** 0.83%

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Open

**Risk:** Moderate



### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	8252	8452	8352	8052	—
Advisor - DCA	28252	—	—	—	—
F	—	—	—	—	8554
F - DCA	—	—	—	—	28554
FT6	—	—	—	—	8654
T6	8852	8054	8952	8752	—

DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

### Why invest?

- The fund employs Mawer's time-tested bottom-up security selection process that aims to provide investors with above average, long-term, risk-adjusted returns
- Adding U.S. mid-cap exposure to portfolios can benefit investors with additional diversification and can potentially help mitigate concentration risk
- The U.S. Mid cap market offers exposure to established companies in niche industries along with potential leaders in fast-growing industries

### Performance

Performance cannot be shown until one year after the Fund's inception.

### Calendar Returns (%)

Performance cannot be shown until one year after the Fund's inception.

### Compound Returns (%)

Performance cannot be shown until one year after the Fund's inception.

Star performers

Fund profile index

Manulife Investment  
Management sales team

Fund profiles



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Investment note

Star performers

Fund profile index

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Management sales team

Fund profiles

## Management

### Portfolio advisor:

Mawer Investment Management Ltd.

### Sub Advisor:

Mawer Investment Management Ltd.



Jeff Mo

## Management Fee Reduction Rates<sup>3</sup>

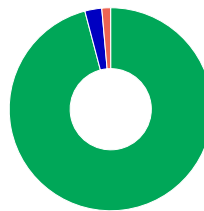
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Top 10 Holdings (%)<sup>4</sup>

1. Charles River Laboratories International Inc. Com	4.44
2. CDW Corp. Com	4.33
3. Amphenol Corp. Cl A	4.26
4. FTI Consulting Inc. Com	4.15
5. XPEL, Inc. Com	4.11
6. KLA Corp. Com	3.96
7. United States Treasury Bill, 10/20/2022	3.64
8. Insperty, Inc. Com	3.41
9. CBRE Group Inc. Cl A	3.16
10.LHC Group, Inc. Com	3.15

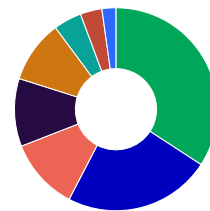
## Portfolio Allocation

### Geographic Allocation (%)



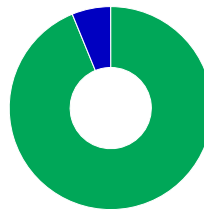
95.90	United States
2.70	Israel
1.40	Canada

### Sector Allocation (Equities) (%)



34.18	Information Technology
23.46	Industrials
11.45	Health Care
10.80	Consumer Discretionary
9.96	Financials
4.48	Communication Services
3.46	Real Estate
2.21	Materials

### Asset Allocation (%)



93.83	Equities
6.17	Cash and Equivalents



# Manulife Climate Action Fund

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

Commentary  
Investment note

Star performers

Fund profile index

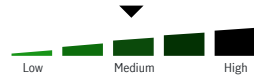
Manulife Investment  
Management sales team

Fund profiles

## Overview

### Key Facts

**Management Team:** Fundamental Equity Team  
**Inception date:** April 30, 2021  
**AUM<sup>1</sup>:** \$60.85M  
**CIFSC category:** Global Equity  
**Distribution frequency<sup>2</sup>:** Annual  
**Positions:** 32  
**Management fee:** 0.72%  
**Min. investment:** \$500 initial; \$25 PAC  
**Fund Status:** Open  
**Risk:** Moderate



### Equity Characteristics

P/E Ratio	24.67
P/B Ratio	4.02
P/CF Ratio	15.55
ROE	25.81%
Average Market Cap	\$109.43B
Dividend Yield	1.58%

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	8562	8762	8862	8462	—
Advisor - DCA	28562	—	—	—	—
F	—	—	—	—	8662
F - DCA	—	—	—	—	28662
FT6	—	—	—	—	8062
T6	8362	8754	8854	8454	—

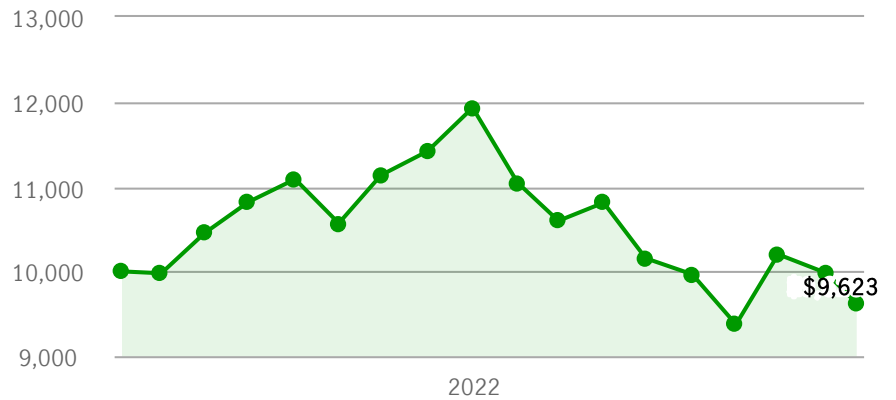
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

### Why invest?

- Managed by the Manulife Fundamental Equity Team
- Seeks to provide long-term capital growth by investing in global equity securities of issuers with a strong competitive advantage who are also leaders in making positive contributions to climate change mitigation.
- The portfolio advisor uses a fundamental, bottom-up investment approach with a focus on creating a portfolio aligned with the Paris Agreement climate target to hold the global average temperature increase to well below 2°C above pre-industrial levels and pursuing efforts to limit the temperature increase to 1.5°C above pre-industrial levels.

### Performance

#### Growth of \$10,000 since inception<sup>3</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
—	—	—	—	—	—	—	—	—	—

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-2.16	0.16	-5.81	-16.34	-9.98	—	—	—	—	—	-0.64



## Management

### Portfolio advisor:

Fundamental Equity Team



Patrick Blais



Steve Belisle



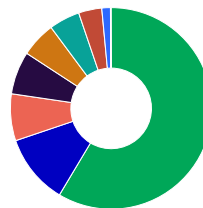
Cavan Yie

## Top 10 Holdings (%)<sup>5</sup>

1. Microsoft Corp. Com	7.26
2. Oracle Corp. Com	4.38
3. Accenture PLC Shs Class A	4.32
4. Schneider Electric S.E. Shs	4.10
5. CSX Corp. Com	4.02
6. Visa Inc. Com Cl A	4.02
7. Thermo Fisher Scientific Inc. Com	3.78
8. Deutsche Boerse AG Namen -Akt	3.72
9. S&P Global Inc.	3.69
10. Danaher Corp. Com	3.67

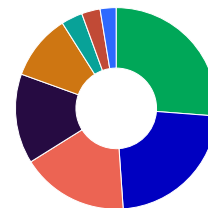
## Portfolio Allocation

### Geographic Allocation (%)



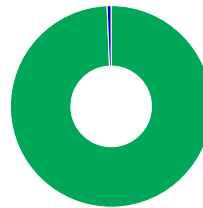
58.58	United States
11.24	Ireland
7.51	France
6.87	Netherlands
5.64	Canada
4.95	United Kingdom
3.72	Germany
1.38	Japan
0.10	Europe

### Sector Allocation (Equities) (%)



26.22	Information Technology
22.68	Industrials
17.20	Health Care
14.41	Consumer Discretionary
10.52	Financials
3.42	Consumer Staples
2.98	Communication Services
2.57	Utilities

### Asset Allocation (%)



99.35	Equities
0.65	Cash and Equivalents

## Annual Distributions<sup>2</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.00	\$0.00	\$0.04	—	\$0.04

## Management Fee Reduction Rates<sup>4</sup>

Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points



# Manulife Emerging Markets Fund<sup>1</sup>

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

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Management sales team

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## Overview

### Overall Morningstar Rating<sup>2</sup>



### Key Facts

**Management Team:** Emerging Markets Equity Team

**Inception date:** May 26, 2014

**AUM<sup>3</sup>:** \$287.90M

**CIFSC category:** Emerging Markets Equity

**Distribution frequency<sup>4</sup>:** Annual

**Positions:** 69

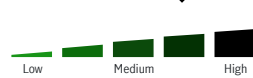
**Management fee:** 0.90%

**MER:** 1.36% (as at 2021-12-31, includes HST)

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Open

**Risk:** Moderate to High



### Equity Characteristics

P/E Ratio	13.93
P/B Ratio	2.29
P/CF Ratio	9.69
ROE	20.38%
Average Market Cap	\$56.91B
Dividend Yield	3.56%

### Equity Style Box<sup>5</sup>

Large	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Medium	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Small	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap blend stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	3524	3074	3724	3424	—
Advisor - DCA	23524	23074	23724	23424	—
F	—	—	—	—	3624
F - DCA	—	—	—	—	23624
FT6	—	—	—	—	3924
M	—	—	—	—	4521
T6	3574	3174	3774	3474	—

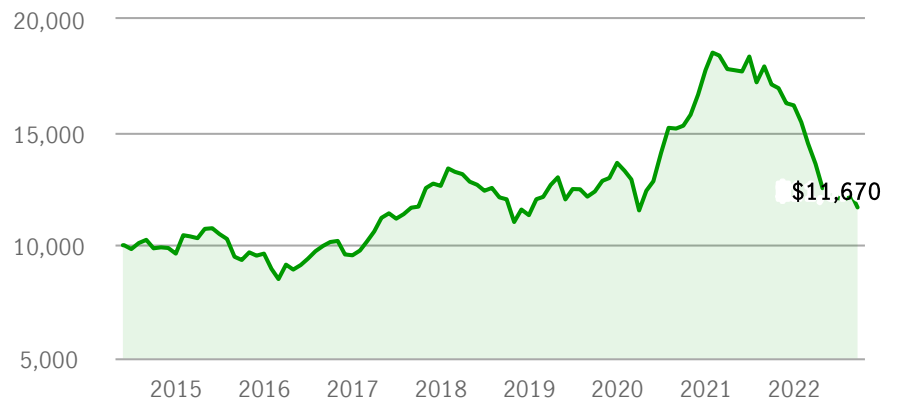
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

- Active bottom-up approach employs a fundamentally driven research process focused on identifying best-in-class, high return businesses at reasonable prices across the whole spectrum of emerging market equities
- Seeks to provide long-term capital growth by investing primarily in equity securities of companies that are located or participate in emerging markets
- Targets emerging-market leaders benefiting from structural reforms and rising consumer spending power

## Performance

### Growth of \$10,000 since inception<sup>6</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
—	—	—	-0.00	-0.77	32.14	-10.26	20.43	30.10	-8.81

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
0.75	-4.42	-16.24	-24.98	-32.20	-0.02	0.81	—	—	—	2.37

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	15.27	0.08	-0.14	-0.54	1.10	89.96
Benchmark <sup>7</sup>	12.79	0.17	-0.11	—	—	—



## Management

### Portfolio advisor:

Emerging Markets Equity Team

### Sub Advisor:

Manulife Asset Management (Europe) Limited



Kathryn  
Langridge



Philip  
Ehrmann

## Annual Distributions <sup>4</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.06	—	—	—	\$0.06
2020	\$0.04	—	—	—	\$0.04
2019	\$0.13	—	—	\$0.07	\$0.21
2018	\$0.10	—	—	—	\$0.10
2017	\$0.08	—	—	—	\$0.08
2016	\$0.05	—	—	—	\$0.05

## Management Fee Reduction Rates <sup>8</sup>

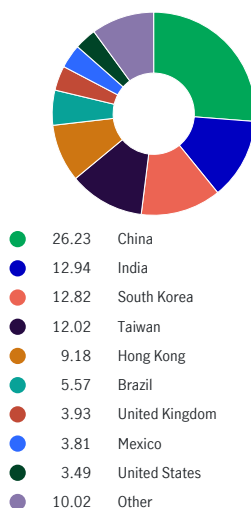
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Top 10 Holdings (%) <sup>9</sup>

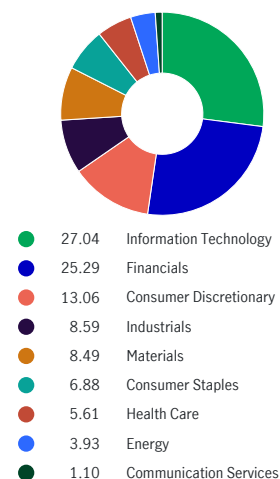
1. Taiwan Semiconductor Manufacturing Co. Ltd. Shs	5.20
2. Samsung Electronics Co. Ltd. Pfd Shs Non -Voting	4.52
3. Anglo American PLC Shs	3.93
4. Tencent Holdings Ltd. Shs Par New Hkd 0.00002	3.09
5. AIA Group Ltd. Shs	3.01
6. Alibaba Group Holding Ltd. Shs New	2.76
7. Itau Unibanco Holding S.A. Pfd Shs	2.53
8. Reliance Industries Ltd. GDR Global Depositary Rcpts 144a	2.48
9. SK Hynix Inc. Shs	2.42
10. LG Chem Ltd. Shs	2.33

## Portfolio Allocation

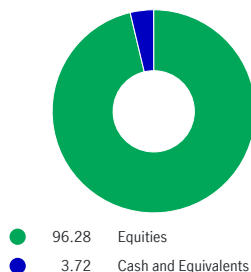
### Geographic Allocation (%)



### Sector Allocation (Equities) (%)



### Asset Allocation (%)







# Manulife Global Dividend Fund

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

Commentary  
Investment note

Star performers

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Manulife Investment  
Management sales team

Fund profiles

## Overview

### Overall Morningstar Rating<sup>1</sup>



### Key Facts

**Management Team:** Manulife Global Quality Value Team

**Inception date:** August 1, 2014

**AUM<sup>2</sup>:** \$469.51M

**CIFSC category:** Global Equity

**Distribution frequency<sup>3</sup>:** Annual

**Positions:** 49

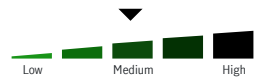
**Management fee:** 0.86%

**MER:** 1.24% (as at 2021-12-31, includes HST)

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Open

**Risk:** Moderate



### Equity Characteristics

P/E Ratio	15.83
P/B Ratio	1.99
P/CF Ratio	9.68
ROE	23.48%
Average Market Cap	\$176.07B
Dividend Yield	2.54%

### Equity Style Box<sup>4</sup>

Large			
Medium			
Small			
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap blend stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	4539	4323	4739	4439	—
Advisor - DCA	24539	24323	24739	24439	—
F	—	—	—	—	4639
F - DCA	—	—	—	—	24639
FT6	—	—	—	—	9634
T6	9134	9947	9234	9034	—

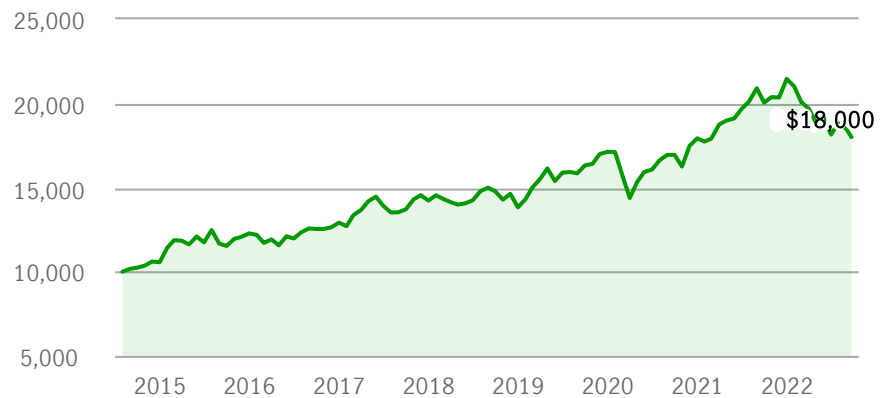
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

### Why invest?

- Entirely bottom-up stock by stock research process enabling the managers to be proactive and select the strongest value and growth companies
- Focuses on companies that compound cash flows and grow earnings, resulting in dividend growth
- Strategy invests primarily in mega-cap, stable companies that have the potential to be less volatile in market downturns

### Performance

#### Growth of \$10,000 since inception<sup>5</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
—	—	—	16.25	5.18	10.14	-2.80	23.87	4.69	19.69

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-1.81	-3.64	-7.98	-13.85	-11.57	5.27	6.43	—	—	—	7.90

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	11.80	0.80	0.29	-1.55	0.92	86.62
Benchmark <sup>6</sup>	12.64	1.04	0.45	—	—	—



## Management

### Portfolio advisor:

Manulife Global Quality Value Team

### Sub Advisor:

Manulife Investment Management (US) LLC



Paul Boyne



Stephen  
Hermsdorf

## Annual Distributions<sup>3</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.28	—	\$1.11	—	\$1.39
2020	\$0.06	—	—	—	\$0.06
2019	\$0.23	—	\$0.02	—	\$0.25
2018	\$0.29	—	\$0.42	—	\$0.70
2017	\$0.25	—	\$0.37	—	\$0.62
2016	\$0.19	—	\$0.17	—	\$0.36

## Management Fee Reduction Rates<sup>7</sup>

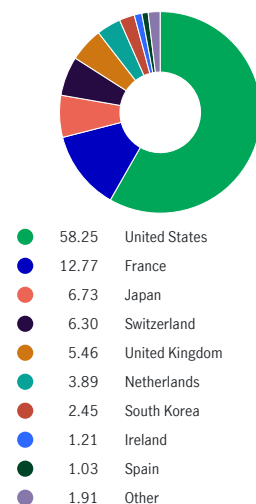
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Top 10 Holdings (%)<sup>8</sup>

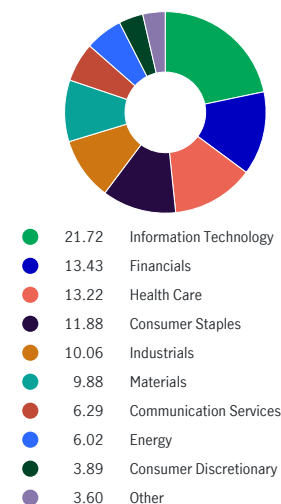
1. Microsoft Corp. Com	6.00
2. Alphabet Inc. Cl A	4.71
3. Corveva Inc. Com	3.63
4. Philip Morris International Inc. Com	3.48
5. UnitedHealth Group Inc. Com	3.06
6. TotalEnergies SE Shs	3.03
7. Johnson & Johnson Com	2.96
8. Sanofi Shs	2.89
9. Oracle Corp. Com	2.57
10. ConocoPhillips Com	2.57

## Portfolio Allocation

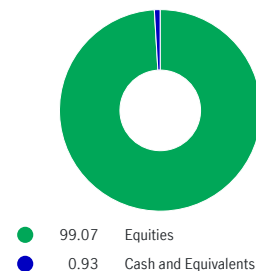
### Geographic Allocation (%)



### Sector Allocation (Equities) (%)



### Asset Allocation (%)





# Manulife Global Dividend Growth Fund

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

Commentary  
Investment note

Star performers

Fund profile index

Manulife Investment  
Management sales team

Fund profiles

## Overview

### Overall Morningstar Rating<sup>1</sup>



### Key Facts

**Management Team:** Manulife Global Quality Value Team

**Inception date:** July 6, 2006

**AUM<sup>2</sup>:** \$245.98M

**CIFSC category:** Global Equity

**Distribution frequency<sup>3</sup>:** Quarterly

**Distribution yield<sup>4</sup>:** 1.68%

**Positions:** 49

**Management fee:** 0.77%

**MER:** 1.13% (as at 2021-12-31, includes HST)

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Open

**Risk:** Moderate



### Equity Characteristics

P/E Ratio	15.83
P/B Ratio	1.99
P/CF Ratio	9.69
ROE	23.48%
Average Market Cap	\$176.07B
Dividend Yield	2.54%

### Equity Style Box<sup>5</sup>

Large			
Medium			
Small			
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap blend stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	3530	3873	3730	3430	—
Advisor - DCA	23530	23873	23730	23430	—
F	—	—	—	—	3630
F - DCA	—	—	—	—	23630
FT6	—	—	—	—	3930
T6	3531	3973	3731	3431	—

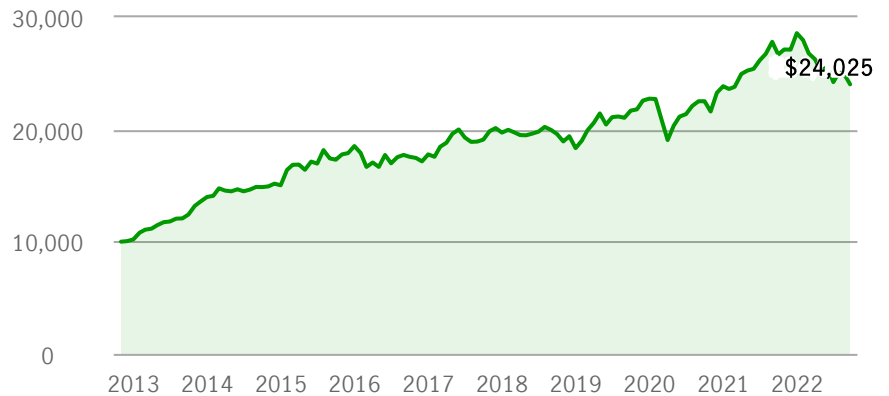
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

### Why invest?

- Entirely bottom-up stock by stock research process enabling the managers to be proactive and select the strongest value and growth companies
- Focuses on companies that compound cash flows and grow earnings, resulting in dividend growth
- Strategy invests primarily in mega-cap, stable companies that have the potential to be less volatile in market downturns

### Performance

#### Growth of \$10,000 since inception<sup>6</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
17.75	37.09	7.46	23.27	-4.00	10.92	-7.03	24.05	4.89	19.82

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-1.79	-3.57	-7.83	-13.67	-11.27	5.46	5.46	9.96	—	—	6.07

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	11.75	0.67	0.21	-2.45	0.91	86.36
Benchmark <sup>7</sup>	12.64	1.04	0.45	—	—	—



## Management

### Portfolio advisor:

Manulife Global Quality Value Team

### Sub Advisor:

Standard Life Investments Limited



Paul Boyne



Stephen  
Hermsdorf

## Annual Distributions<sup>3</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.41	—	\$1.88	—	\$2.30
2020	\$0.18	—	—	—	\$0.18
2019	\$0.37	—	\$0.12	—	\$0.49
2018	\$0.38	\$0.00	\$2.25	—	\$2.64
2017	\$0.25	\$0.00	—	—	\$0.26
2016	\$0.28	—	—	—	\$0.28

## Management Fee Reduction Rates<sup>8</sup>

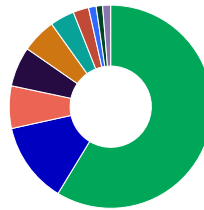
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Top 10 Holdings (%)<sup>9</sup>

1. Microsoft Corp. Com	6.06
2. Alphabet Inc. Cl A	4.76
3. Corteva Inc. Com	3.69
4. Philip Morris International Inc. Com	3.52
5. UnitedHealth Group Inc. Com	3.09
6. TotalEnergies SE Shs	3.07
7. Johnson & Johnson Com	2.99
8. Sanofi Shs	2.92
9. Oracle Corp. Com	2.60
10. ConocoPhillips Com	2.59

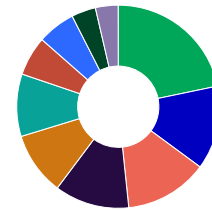
## Portfolio Allocation

### Geographic Allocation (%)



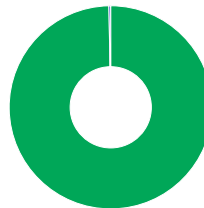
58.70	United States
12.85	France
6.78	Japan
6.32	Switzerland
5.48	United Kingdom
3.89	Netherlands
2.48	South Korea
1.21	Ireland
1.02	Spain
1.28	Other

### Sector Allocation (Equities) (%)



21.73	Information Technology
13.37	Financials
13.25	Health Care
11.90	Consumer Staples
10.02	Industrials
9.93	Materials
6.27	Communication Services
6.03	Energy
3.87	Consumer Discretionary
3.61	Other

### Asset Allocation (%)



99.72	Equities
0.28	Cash and Equivalents



# Manulife Global Equity Class

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

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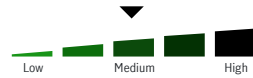
## Overview

### Overall Morningstar Rating<sup>1</sup>



### Key Facts

**Inception date:** November 2, 2009  
**AUM<sup>2</sup>:** \$5.06B  
**CIFSC category:** Global Equity  
**Distribution frequency<sup>3</sup>:** Annual  
**Positions:** 63  
**Management fee:** 0.72%  
**MER:** 1.08% (as at 2022-04-30, includes HST)  
**Min. investment:** \$500 initial; \$25 PAC  
**Fund Status:** Open  
**Risk:** Moderate



### Equity Characteristics

P/E Ratio	17.44
P/B Ratio	3.84
P/CF Ratio	12.46
ROE	31.51%
Average Market Cap	\$73.74B
Dividend Yield	2.15%

### Equity Style Box<sup>4</sup>

Large			
Medium			
Small			
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap blend stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	4506	4677	4706	4406	—
Advisor - DCA	24506	24224	24706	24406	—
F	—	—	—	—	4606
F - DCA	—	—	—	—	24606
FT6	—	—	—	—	1043
T6	1543	4324	1344	1243	—

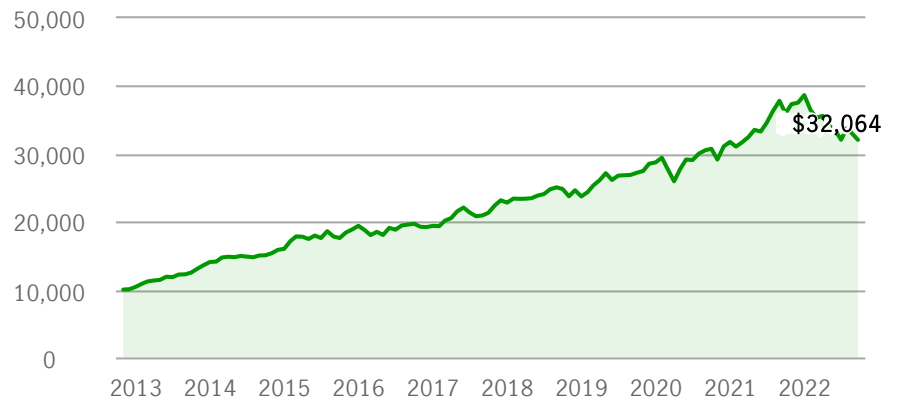
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

- An unconstrained global equity portfolio with maximum flexibility utilizing Mawer Investment Management's proven "boring" philosophy and process
- Positioned with the goal to be resilient in a variety of different market environments
- Holdings are diversified by industry, country, and region and may benefit from a variety of market conditions

## Performance

### Growth of \$10,000 since inception<sup>5</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
17.74	35.28	13.76	21.23	-0.09	17.69	4.01	21.15	10.50	21.73

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-3.15	-2.31	-7.26	-15.31	-13.41	6.78	9.37	13.07	—	—	11.69

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	11.45	1.27	0.56	1.49	0.88	90.40
Benchmark <sup>6</sup>	12.64	1.04	0.45	—	—	—



## Management

### Sub Advisor:

Mawer Investment Management Ltd.



Paul Moroz



Christian  
Deckart

### Annual Distributions<sup>3</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	—	\$0.01	\$0.86	—	\$0.87
2020	—	\$0.06	\$0.13	—	\$0.18
2019	—	\$0.06	—	—	\$0.06
2018	—	\$0.04	—	—	\$0.04
2017	—	\$0.04	—	—	\$0.04
2016	—	\$0.01	—	—	\$0.01

### Management Fee Reduction Rates<sup>7</sup>

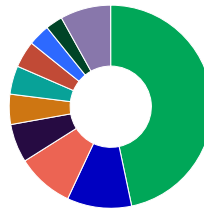
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Top 10 Holdings (%)<sup>8</sup>

1. Marsh & McLennan Cos. Com	4.73
2. Alphabet Inc. Cap Stk Cl C	4.08
3. Alimentation Couche-Tard Inc. Multiple Vtg Sh	3.81
4. Wolters Kluwer N.V. Shs	3.61
5. Aon plc Shs Cl A	3.60
6. Microsoft Corp. Com	3.56
7. KDDI Corp. Shs	3.48
8. FTI Consulting Inc. Com	3.31
9. CDW Corp. Com	3.25
10. Intercontinental Exchange Inc. Com	3.10

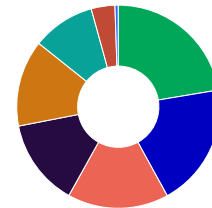
## Portfolio Allocation

### Geographic Allocation (%)



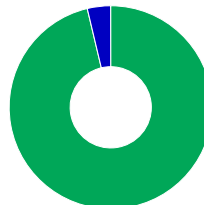
46.70	United States
10.27	Canada
9.07	United Kingdom
6.15	Netherlands
4.81	Switzerland
4.52	Ireland
4.24	Japan
3.46	Germany
2.72	Sweden
8.06	Other

### Sector Allocation (Equities) (%)



22.37	Industrials
19.63	Information Technology
16.08	Financials
13.87	Health Care
13.76	Consumer Staples
10.00	Consumer Discretionary
3.78	Communication Services
0.51	Materials

### Asset Allocation (%)



96.29	Equities
3.71	Cash and Equivalents

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Management sales team

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# Manulife Global Franchise Fund

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

Commentary  
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Manulife Investment  
Management sales team

Fund profiles

## Overview

### Overall Morningstar Rating<sup>1</sup>



### Key Facts

**Management Team:** U.S. Core Value Equity Team

**Inception date:** November 6, 2012

**AUM<sup>2</sup>:** \$256.81M

**CIFSC category:** Global Equity

**Distribution frequency<sup>3</sup>:** Annual

**Positions:** 33

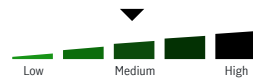
**Management fee:** 0.79%

**MER:** 1.14% (as at 2021-12-31, includes HST)

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Open

**Risk:** Moderate



### Equity Characteristics

P/E Ratio	19.15
P/B Ratio	2.72
P/CF Ratio	10.69
ROE	16.76%
Average Market Cap	\$75.12B
Dividend Yield	1.20%

### Equity Style Box<sup>4</sup>

Large	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Medium	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Small	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap growth stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	3533	3070	3733	3433	—
Advisor - DCA	23533	23070	23733	23433	—
F	—	—	—	—	3633
F - DCA	—	—	—	—	23633
FT6	—	—	—	—	3933
T6	3564	3170	3764	3464	—

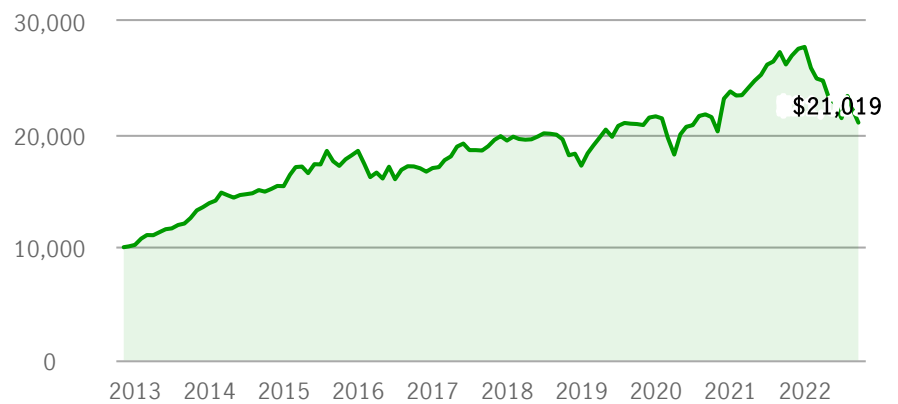
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

### Why invest?

- A diversified portfolio of competitively advantaged global franchise businesses with sustainable and compounding cash flows, trading at a significant discount to the manager's estimation of value
- Seeks to achieve medium to long-term capital appreciation by investing primarily in equity securities of multinational companies throughout the world
- Employs a disciplined security selection process focused on fundamental analysis and research that evaluates the health of a company, its competitive positioning, its strength of management, and its competitive advantages

### Performance

#### Growth of \$10,000 since inception<sup>5</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
—	36.24	10.80	20.29	-8.21	14.29	-11.44	25.38	10.21	16.55

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-6.43	-3.66	-12.19	-21.07	-19.75	1.49	3.35	—	—	—	8.30

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	14.61	0.35	0.02	-5.55	1.07	87.03
Benchmark <sup>6</sup>	12.64	1.04	0.45	—	—	—





## Management

### Portfolio advisor:

U.S. Core Value Equity Team

### Sub Advisor:

Manulife Investment Management (US) LLC



Jonathan  
White



Sandy  
Sanders

## Annual Distributions<sup>3</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.07	—	\$0.65	—	\$0.72
2020	\$0.09	—	\$0.19	—	\$0.28
2019	\$0.17	—	—	—	\$0.17
2018	\$0.24	\$0.00	\$1.70	—	\$1.95
2017	\$0.18	\$0.01	\$1.52	—	\$1.70
2016	\$0.09	\$0.00	\$0.02	—	\$0.10

## Management Fee Reduction Rates<sup>7</sup>

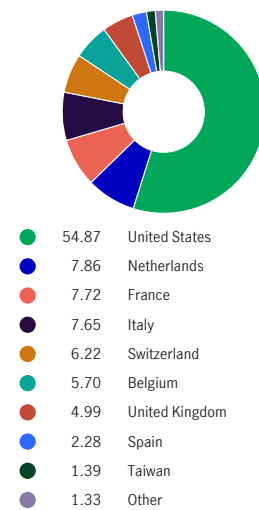
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Top 10 Holdings (%)<sup>8</sup>

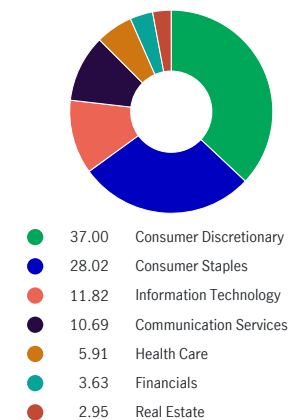
1. Amazon.com Inc. Com	8.77
2. eBay Inc. Com	6.56
3. Anheuser-Busch InBev S.A./N.V. Shs	5.70
4. Danone Shs	5.29
5. Ferrari N.V. Common Shares Of Fe New N V To Be Renamed Ferrari N V Post	4.91
6. Compagnie Financiere Richemont S.A. Namen Akt	4.68
7. Heineken Holding N.V. Shs	4.49
8. Alphabet Inc. Cl A	4.27
9. Formula One Group Com Ser A Formula One	4.12
10. Walmart Inc. Com	3.79

## Portfolio Allocation

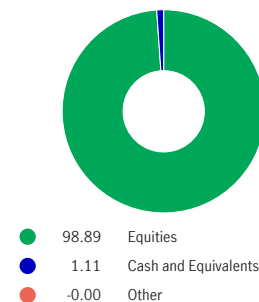
### Geographic Allocation (%)



### Sector Allocation (Equities) (%)



### Asset Allocation (%)





# Manulife Global Thematic Opportunities Fund

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

Commentary  
Investment note

Star performers

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Manulife Investment  
Management sales team

Fund profiles

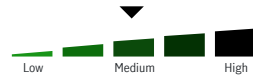
## Overview

### Overall Morningstar Rating<sup>1</sup>



### Key Facts

**Inception date:** October 12, 2018  
**AUM<sup>2</sup>:** \$481.56M  
**CIFSC category:** Global Equity  
**Distribution frequency<sup>3</sup>:** Annual  
**Positions:** 57  
**Management fee:** 0.72%  
**MER:** 1.07% (as at 2021-12-31, includes HST)  
**Min. investment:** \$500 initial; \$25 PAC  
**Fund Status:** Open  
**Risk:** Moderate



### Equity Characteristics

P/E Ratio	20.65
P/B Ratio	3.61
P/CF Ratio	17.31
ROE	25.86%
Average Market Cap	\$68.76B
Dividend Yield	1.33%

### Equity Style Box<sup>4</sup>

Large			
Medium			
Small			
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap growth stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	3585	3885	3785	3485	—
Advisor - DCA	23585	23885	23785	23485	—
F	—	—	—	—	3685
F - DCA	—	—	—	—	23685
FT6	—	—	—	—	3985
T6	3586	3884	3786	3486	—

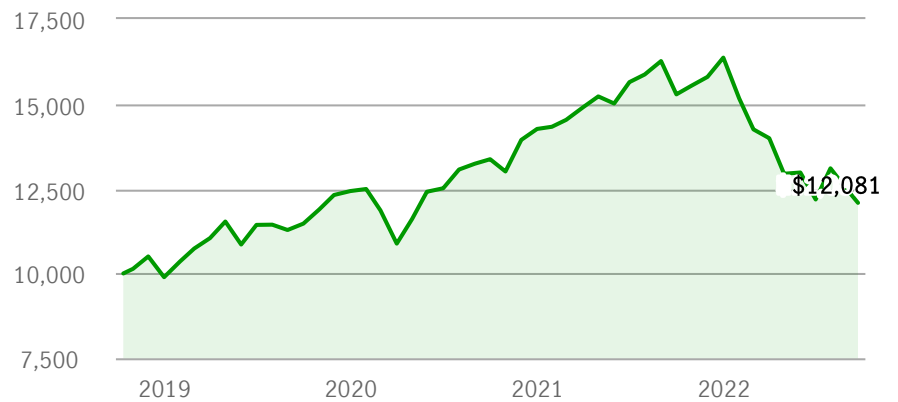
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

- An unconstrained global equity portfolio investing in companies that benefit from demographic, environmental, lifestyle and other long-term global trends.
- Differentiated active strategy of investing in the future and in themes that are changing the world as we know it.
- Diversification within a global equity allocation through a universe beyond standard global indices and offers exposure to the “best of breed” of Pictet Asset Management's entire thematic franchise. Learn more about thematic investing: [manulifeim.ca/gto](https://manulifeim.ca/gto).

## Performance

### Growth of \$10,000 since inception<sup>5</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
—	—	—	—	—	—	—	25.67	14.74	14.74

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-4.86	-3.96	-12.53	-23.84	-23.36	3.38	—	—	—	—	5.22

Risk Measures (3 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	14.86	0.31	0.15	-3.79	1.01	87.97
Benchmark <sup>6</sup>	13.44	0.83	0.47	—	—	—



## Management

### Sub Advisor:

Pictet Asset Management S.A.



Hans Peter  
Portner



Gertjan Van  
Der Geer

## Annual Distributions<sup>3</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.01	—	\$0.15	—	\$0.16
2020	\$0.03	—	\$0.04	—	\$0.07
2019	\$0.03	\$0.00	\$0.11	—	\$0.14

## Management Fee Reduction Rates<sup>7</sup>

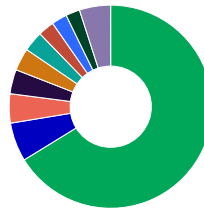
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Top 10 Holdings (%)<sup>8</sup>

1. UnitedHealth Group Inc. Com	4.15
2. Thermo Fisher Scientific Inc. Com	4.04
3. Microsoft Corp. Com	2.99
4. Visa Inc. Com Cl A	2.90
5. KLA Corp. Com	2.78
6. Roche Holding AG Dividend Right Cert	2.70
7. Quest Diagnostics Inc. Com	2.62
8. Alphabet Inc. Cl A	2.60
9. Danaher Corp. Com	2.48
10. Fidelity National Financial Inc. Fnf Group Com	2.40

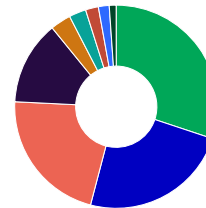
## Portfolio Allocation

### Geographic Allocation (%)



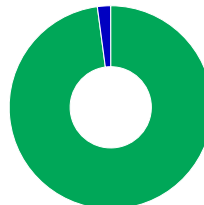
66.24	United States
6.18	France
4.65	Switzerland
3.86	China
3.58	Germany
3.24	United Kingdom
2.57	Ireland
2.47	Netherlands
2.25	Sweden
4.97	Other

### Sector Allocation (Equities) (%)



30.11	Information Technology
23.98	Health Care
21.70	Industrials
13.35	Consumer Discretionary
3.28	Communication Services
2.70	Financials
2.05	Utilities
1.71	Consumer Staples
1.11	Real Estate

### Asset Allocation (%)



97.89	Equities
2.11	Cash and Equivalents



# Manulife Global Small Cap Fund<sup>1</sup>

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

Commentary  
Investment note

Star performers

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Manulife Investment  
Management sales team

Fund profiles

## Overview

### Overall Morningstar Rating<sup>2</sup>



### Key Facts

**Inception date:** June 27, 2008  
**AUM<sup>3</sup>:** \$289.30M  
**CIFSC category:** Global Small/Mid Cap Equity  
**Distribution frequency<sup>4</sup>:** Annual  
**Positions:** 71  
**Management fee:** 0.86%  
**MER:** 1.23% (as at 2021-12-31, includes HST)  
**Min. investment:** \$500 initial; \$25 PAC  
**Fund Status:** Capped  
**Risk:** Moderate to High



### Equity Characteristics

P/E Ratio	16.40
P/B Ratio	2.65
P/CF Ratio	13.93
ROE	25.86%
Average Market Cap	\$2.50B
Dividend Yield	2.91%

### Equity Style Box<sup>5</sup>

Large			
Medium			
Small			
	Value	Blend	Growth

The fund's portfolio is biased toward small-cap blend stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	4505	—	4705	4405	—
Advisor - DCA	24505	—	24705	24405	—
F	—	—	—	—	4605
FT6	—	—	—	—	1020
T6	1520	—	1320	1220	—

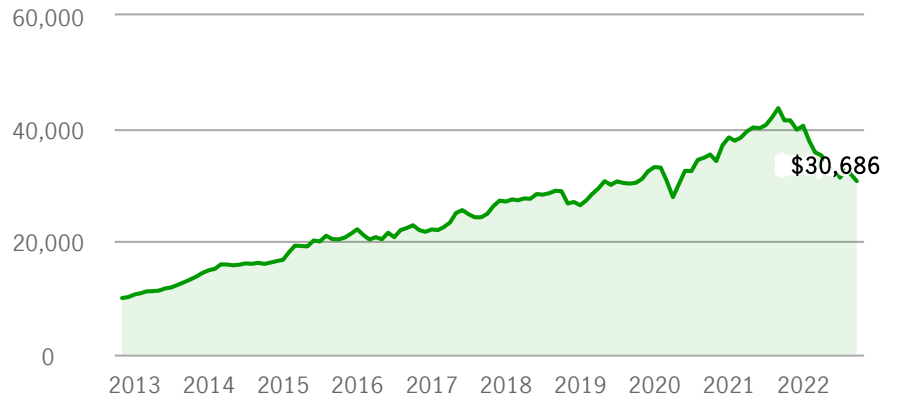
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

The fund will systematically primarily invest in a broadly diversified portfolio of global small cap companies to seek long-term capital growth. The equity selection process is based on Mawer's disciplined, fundamentally based bottom-up research process, which includes a strong focus on downside protection.

## Performance

### Growth of \$10,000 since inception<sup>6</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
29.69	40.37	12.34	32.29	-0.10	22.27	-2.42	25.59	15.80	5.38

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-3.91	-5.23	-11.80	-22.04	-27.63	1.42	5.38	12.78	—	—	12.14

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	13.26	0.59	0.18	0.24	0.81	78.62
Benchmark <sup>7</sup>	15.60	0.55	0.19	—	—	—



## Management

### Sub Advisor:

Mawer Investment Management Ltd.



Christian  
Deckart



Paul Moroz

### Annual Distributions<sup>4</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.22	\$0.00	\$4.02	—	\$4.24
2020	\$0.11	\$0.00	\$3.19	—	\$3.30
2019	\$0.26	\$0.01	\$2.40	—	\$2.67
2018	\$0.44	\$0.00	\$3.04	—	\$3.48
2017	\$0.48	\$0.01	\$3.12	—	\$3.62
2016	\$0.62	\$0.02	\$1.94	—	\$2.58

### Management Fee Reduction Rates<sup>8</sup>

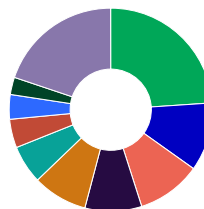
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

### Top 10 Holdings (%)<sup>9</sup>

1. Insperity, Inc. Com	4.27
2. RS Group plc Ord Shs	3.47
3. PC Connection, Inc. Com	3.37
4. Atea ASA Shs	3.27
5. Winmark Corporation Com	2.95
6. Brembo S.p.A. Brembo Spa Azioni Ordinarie Senza Valore Nominale Ordinary	2.91
7. De'Longhi S.p.A. Shs	2.81
8. Aramex PJSC Shs	2.75
9. InPost S.A. Shs Inpost SA Ord Br	2.46
10. Softcat plc Ord Gbp0.0005	2.35

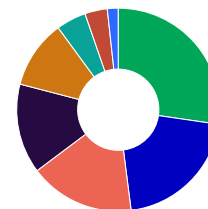
### Portfolio Allocation

#### Geographic Allocation (%)



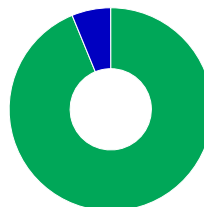
23.93	United States
10.92	United Kingdom
10.22	Sweden
9.04	Japan
8.73	Italy
6.11	Canada
4.54	Switzerland
3.92	Norway
2.75	United Arab Emirates
19.84	Other

#### Sector Allocation (Equities) (%)



27.31	Industrials
20.68	Information Technology
16.77	Consumer Discretionary
14.31	Consumer Staples
10.87	Health Care
4.77	Financials
3.58	Communication Services
1.73	Materials

#### Asset Allocation (%)



93.81	Equities
6.19	Cash and Equivalents

Commentary  
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Star performers

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Manulife Investment  
Management sales team

Fund profiles



# Manulife EAFE Equity Fund<sup>1,2</sup>

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

Commentary  
Investment note

Star performers

Fund profile index

Manulife Investment  
Management sales team

Fund profiles

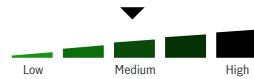
## Overview

### Overall Morningstar Rating<sup>3</sup>



### Key Facts

**Inception date:** November 1, 1993  
**Performance reset date:** April 5, 2019  
**AUM<sup>4</sup>:** \$149.15M  
**CIFSC category:** International Equity  
**Distribution frequency<sup>5</sup>:** Annual  
**Positions:** 61  
**Management fee:** 0.86%  
**MER:** 1.23% (as at 2021-12-31, includes HST)  
**Min. investment:** \$500 initial; \$25 PAC  
**Fund Status:** Open  
**Risk:** Moderate



### Equity Characteristics

P/E Ratio	15.86
P/B Ratio	1.79
P/CF Ratio	11.45
ROE	15.24%
Average Market Cap	\$24.57B
Dividend Yield	2.74%

### Equity Style Box<sup>6</sup>

Large			
Medium			
Small			
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap blend stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	4563	4577	4763	4463	—
Advisor - DCA	24563	24867	24763	24463	—
F	—	—	—	—	4663
F - DCA	—	—	—	—	24663
FT6	—	—	—	—	4694
M	—	—	—	—	4362
T6	4594	4967	4794	4494	—

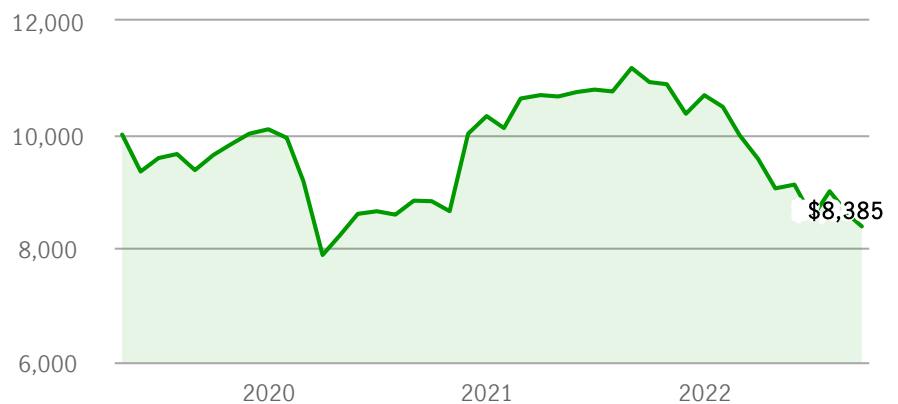
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

- Offers an opportunity to diversify a portfolio with exposure to international markets, providing access to non U.S. names
- Seeks to provide long-term capital appreciation through investing in companies that appear to be undervalued relative to their real worth or future prospects
- A portfolio that is built using high conviction ideas and seeks diversification in underlying investment drivers

## Performance

### Growth of \$10,000 since inception<sup>7</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
18.84	18.50	-1.86	7.88	-2.47	14.17	-13.46	—	2.29	3.56

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-4.74	-5.96	-14.14	-19.78	-23.21	-2.92	—	—	—	—	-3.78

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	14.61	-0.16	-0.32	-4.31	1.15	87.18
Benchmark <sup>8</sup>	11.61	0.31	-0.03	—	—	—



## Management

### Sub Advisor:

Pictet Asset Management Limited



Fabio Paolini



Benjamin  
Beneche

### Annual Distributions<sup>5</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.04	—	—	—	\$0.04
2020	\$0.04	—	—	—	\$0.04
2019	\$0.03	—	—	—	\$0.03
2018	\$0.05	\$0.00	—	—	\$0.05
2017	\$0.07	\$0.00	—	—	\$0.07
2016	\$0.05	\$0.00	—	—	\$0.05

### Management Fee Reduction Rates<sup>9</sup>

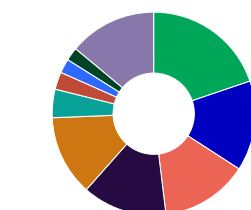
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

### Top 10 Holdings (%)<sup>10</sup>

1. Nestle S.A. Shs Nom	4.70
2. ASML Holding N.V. Aab Reverse Stock Split	3.11
3. Matsumotokiyoshi Co. Ltd. Shs	2.98
4. Informa PLC Ord Gbp0.001	2.93
5. Julius Bär Gruppe AG Namen -Akt	2.75
6. Safran SA Shs	2.66
7. EssilorLuxottica Shs	2.65
8. Compagnie Financiere Richemont S.A. Namen Akt	2.52
9. Roche Holding AG Dividend Right Cert	2.48
10. Euronext N.V. Ordinary Shares Euronext N V	2.43

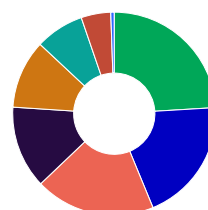
### Portfolio Allocation

#### Geographic Allocation (%)



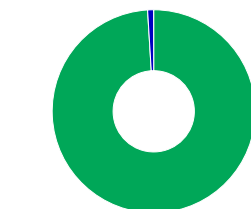
19.82	Japan
14.34	United Kingdom
13.91	Switzerland
13.49	France
12.81	Netherlands
4.52	Germany
2.80	South Korea
2.27	Spain
2.11	Italy
13.95	Other

#### Sector Allocation (Equities) (%)



24.05	Industrials
19.74	Financials
19.12	Consumer Discretionary
13.14	Consumer Staples
10.94	Communication Services
7.77	Information Technology
4.70	Health Care
0.55	Utilities

#### Asset Allocation (%)



99.03	Equities
0.97	Cash and Equivalents
-0.00	Other





# Manulife World Investment Class

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

Commentary  
Investment note

Star performers

Fund profile index

Manulife Investment  
Management sales team

Fund profiles

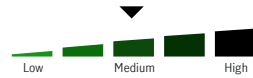
## Overview

### Overall Morningstar Rating<sup>1</sup>



### Key Facts

**Inception date:** September 19, 2006  
**AUM<sup>2</sup>:** \$1.88B  
**CIFSC category:** International Equity  
**Distribution frequency<sup>3</sup>:** Annual  
**Positions:** 66  
**Management fee:** 0.85%  
**MER:** 1.22% (as at 2022-04-30, includes HST)  
**Min. investment:** \$500 initial; \$25 PAC  
**Fund Status:** Open  
**Risk:** Moderate



### Equity Characteristics

P/E Ratio	18.93
P/B Ratio	3.49
P/CF Ratio	12.23
ROE	27.13%
Average Market Cap	\$55.07B
Dividend Yield	2.65%

### Equity Style Box<sup>4</sup>

Large			
Medium			
Small			
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap blend stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	8521	8947	8721	8421	—
Advisor - DCA	28521	28947	28721	28421	—
F	—	—	—	—	8621
F - DCA	—	—	—	—	28621
FT6	—	—	—	—	1823
T6	9537	9948	9737	9437	—

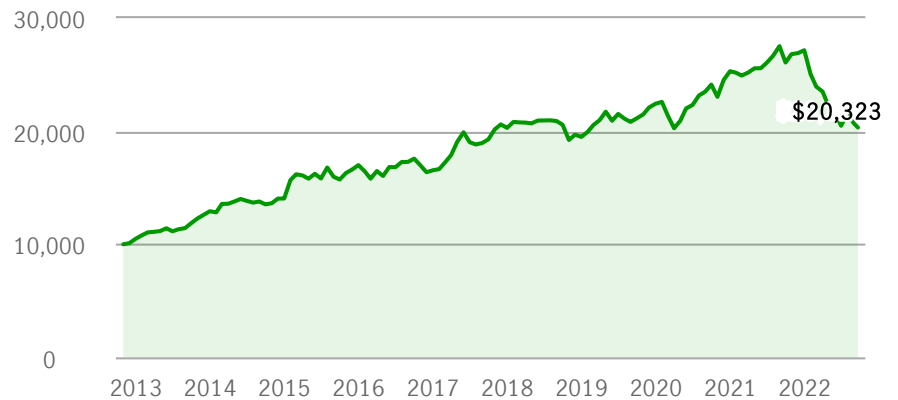
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

- Non-North American mandate investing primarily in European and Asian companies that are likely to have stable and recurring revenues
- Positioned to help mitigate volatility and protect capital while maintaining growth potential during steadier times
- Holdings are diversified by industry, country, and region and may benefit from a variety of market conditions

## Performance

### Growth of \$10,000 since inception<sup>5</sup>



## Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
20.65	23.24	8.69	21.02	-2.68	22.65	-3.93	15.05	12.82	7.33

## Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-3.82	-4.32	-13.45	-23.73	-24.74	-0.18	1.79	8.29	—	—	5.41

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	11.03	0.22	-0.09	-0.75	0.86	76.69
Benchmark	11.59	0.37	0.01	—	—	—



## Management

### Sub Advisor:

Mawer Investment Management Ltd.



David Ragan



Peter  
Lampert

### Annual Distributions<sup>3</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	—	—	\$0.19	—	\$0.19
2020	—	—	\$0.35	—	\$0.35
2018	—	—	\$0.12	—	\$0.12
2017	—	—	\$0.02	—	\$0.02

### Management Fee Reduction Rates<sup>6</sup>

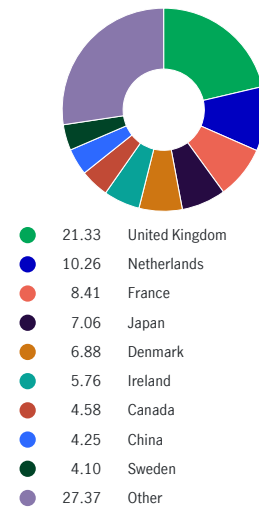
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Top 10 Holdings (%)<sup>7</sup>

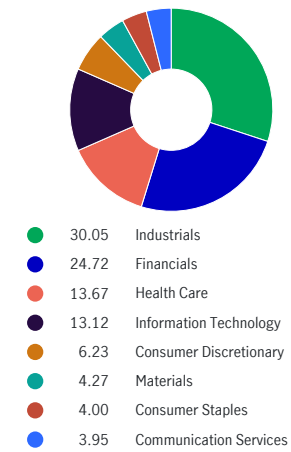
1. Aon plc Shs Cl A	5.76
2. Wolters Kluwer N.V. Shs	5.21
3. Bunzl PLC Shs	4.67
4. RELX PLC Shs	3.78
5. Taiwan Semiconductor Manufacturing Co. Ltd. Shs	3.73
6. LVMH Moet Hennessy Louis Vuitton S.E. Shs	3.33
7. Roche Holding AG Dividend Right Cert	2.69
8. Novo Nordisk A/S Almindelig Aktie	2.52
9. AstraZeneca PLC Shs	2.45
10. Gov. of Canada Treasury Bill, 9/29/2022	2.39

## Portfolio Allocation

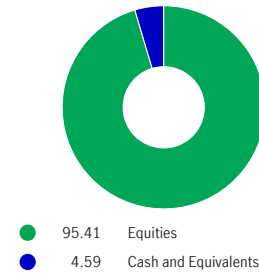
### Geographic Allocation (%)



### Sector Allocation (Equities) (%)



### Asset Allocation (%)





# Manulife Asia Equity Class

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

Commentary  
Investment note

Star performers

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Management sales team

Fund profiles

## Overview

### Overall Morningstar Rating<sup>1</sup>



### Key Facts

**Inception date:** August 19, 2011

**AUM<sup>2</sup>:** \$16.03M

**CIFSC category:** Asia Pacific ex-Japan Equity

**Distribution frequency<sup>3</sup>:** Annual

**Positions:** 62

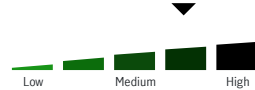
**Management fee:** 1.00%

**MER:** 1.44% (as at 2022-04-30, includes HST)

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Open

**Risk:** Moderate to High



### Equity Characteristics

P/E Ratio	15.65
P/B Ratio	2.17
P/CF Ratio	11.25
ROE	18.74%
Average Market Cap	\$24.56B
Dividend Yield	2.95%

### Equity Style Box<sup>4</sup>

Large			
Medium			
Small			
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap blend stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	8542	8042	8742	8442	—
Advisor - DCA	28542	28042	28742	28442	—
F	—	—	—	—	8642
F - DCA	—	—	—	—	28642

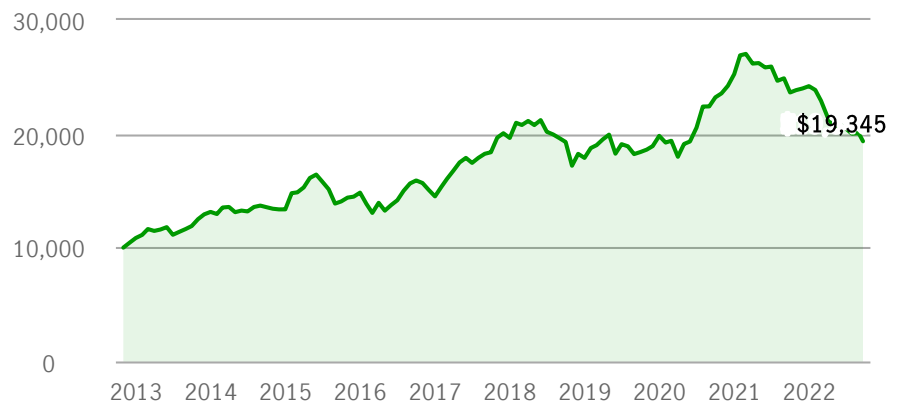
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

- Relies on Manulife Investment Management's extensive Asian markets footprint and investment network to help generate an informational advantage over offshore portfolio managers.
- Seeks to provide long-term capital appreciation by investing in a diversified portfolio of companies located or operating in the Asia Pacific region (excluding Japan), across all market sectors and capitalizations.
- Combines top-down sector and country allocation with bottom-up stock selection and seeks to invest in companies which show above-average earnings growth, reasonable valuations, a positive trend in earnings revisions and a catalyst to drive price appreciation.

## Performance

### Growth of \$10,000 since inception<sup>5</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
21.20	21.15	1.70	10.98	-2.21	35.40	-8.94	10.83	27.36	-4.18

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
0.26	-3.64	-12.41	-17.06	-19.37	3.26	1.92	8.06	—	—	6.74

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	13.57	0.20	-0.07	0.74	0.99	88.84
Benchmark <sup>6</sup>	13.12	0.13	-0.12	—	—	—



Commentary  
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Star performers

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Management sales team

Fund profiles

## Management

### Sub Advisor:

Manulife Asset Management (Hong Kong) Limited



Kenglin Tan



Ronald C.C.  
Chan

## Annual Distributions<sup>3</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	—	—	\$0.36	—	\$0.36
2018	—	—	\$1.27	—	\$1.27

## Management Fee Reduction Rates<sup>7</sup>

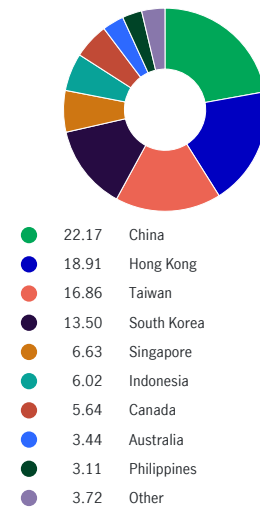
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Top 10 Holdings (%)<sup>8</sup>

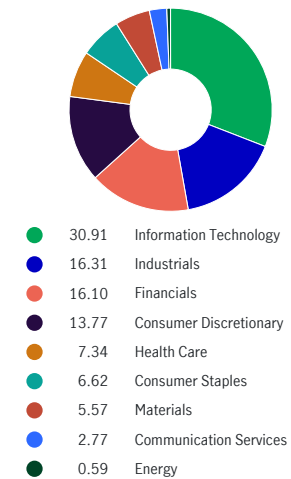
1. Taiwan Semiconductor Manufacturing Co. Ltd. Shs	8.44
2. Samsung Electronics Co. Ltd. Samsungelectronics	4.89
3. Alibaba Group Holding Ltd. Shs New	4.06
4. Tencent Holdings Ltd. Shs Par New Hkd 0.00002	3.47
5. Hong Kong Exchanges and Clearing Limited Shs	2.84
6. AIA Group Ltd. Shs	2.44
7. BOC Hong Kong (Holdings) Limited Shs	2.41
8. NARI Technology Co., Ltd. Shs A	2.39
9. Zhejiang Sanhua Intelligent Controls Co.,Ltd Shs -A -	2.31
10.Baidu, Inc. Ord Shs Cl A	2.30

## Portfolio Allocation

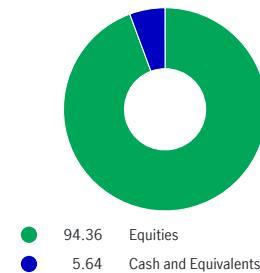
### Geographic Allocation (%)



### Sector Allocation (Equities) (%)



### Asset Allocation (%)





# Manulife China Class

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

Commentary  
Investment note

Star performers

Fund profile index

Manulife Investment  
Management sales team

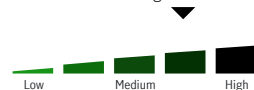
Fund profiles

## Overview

### Overall Morningstar Rating<sup>1</sup>



### Key Facts

**Inception date:** August 24, 2004**AUM<sup>2</sup>:** \$21.93M**CIFSC category:** Greater China Equity**Distribution frequency<sup>3</sup>:** Annual**Positions:** 67**Management fee:** 1.00%**MER:** 1.42% (as at 2022-04-30, includes HST)**Min. investment:** \$500 initial; \$25 PAC**Fund Status:** Open**Risk:** Moderate to High

### Equity Characteristics

P/E Ratio	15.38
P/B Ratio	2.03
P/CF Ratio	10.72
ROE	17.49%
Average Market Cap	\$43.65B
Dividend Yield	2.73%

### Equity Style Box<sup>4</sup>

Large			
Medium			
Small			
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap blend stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	8575	8375	8775	8475	—
Advisor - DCA	28575	28275	28775	28475	—
F	—	—	—	—	8675
F - DCA	—	—	—	—	28675
M	—	—	—	—	1559

DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

- Relies on Manulife Investment Management's extensive Asian markets footprint and investment network to help generate an informational advantage over offshore portfolio managers.
- Seeks to provide long-term capital appreciation through investing in a diversified portfolio of companies located or operating in the Greater China region (including but not exclusively Hong Kong, Taiwan and China) across all market sectors and capitalizations.
- Combines top-down sector and country allocation with bottom-up stock selection and seeks to invest in companies which show above-average earnings growth, reasonable valuations, a positive trend in earnings revisions and a catalyst to drive price appreciation.

## Performance

### Growth of \$10,000 since inception<sup>5</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
20.85	24.89	10.01	15.08	-2.29	42.16	-11.12	17.88	34.69	-14.49

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
1.45	-3.25	-17.38	-24.54	-31.49	-0.89	-0.04	9.08	—	—	8.14

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	16.90	-0.00	-0.16	-1.65	1.09	90.86
Benchmark	14.42	0.17	-0.07	—	—	—



## Management

### Sub Advisor:

Manulife Asset Management (Hong Kong) Limited



Kai-Kong  
Chay



Ronald C.C.  
Chan

## Management Fee Reduction Rates<sup>6</sup>

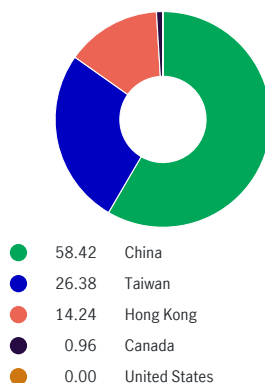
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Top 10 Holdings (%)<sup>7</sup>

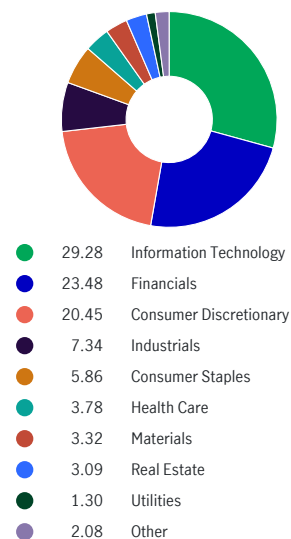
1. Taiwan Semiconductor Manufacturing Co. Ltd. Shs	10.41
2. Tencent Holdings Ltd. Shs Par New Hkd 0.00002	7.26
3. AIA Group Ltd. Shs	4.23
4. Alibaba Group Holding Ltd. Shs New	3.78
5. Meituan Usd Cl B Ord Shs	3.48
6. Mega Financial Holding Co. Ltd. Shs	2.88
7. Sunny Optical Technology (Group) Company Limited Shs	2.71
8. Lotes Co., Ltd Twse Listed Stocks	2.41
9. Geely Automobile Holdings Ltd. Shs	2.31
10. Postal Savings Bank of China Co. Ltd. Psbc\registered\shares H\01658	2.23

## Portfolio Allocation

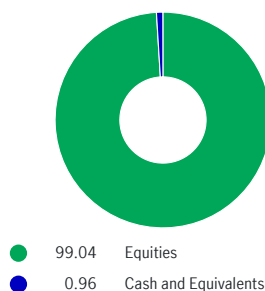
### Geographic Allocation (%)



### Sector Allocation (Equities) (%)



### Asset Allocation (%)





# Manulife Global Listed Infrastructure Fund

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

Commentary  
Investment note

Star performers

Fund profile index

Manulife Investment  
Management sales team

Fund profiles

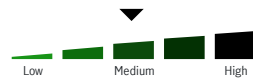
## Overview

### Overall Morningstar Rating<sup>1</sup>



### Key Facts

**Inception date:** May 5, 2008  
**AUM<sup>2</sup>:** \$322.21M  
**CIFSC category:** Global Infrastructure Equity  
**Distribution frequency<sup>3</sup>:** Quarterly  
**Distribution yield<sup>4</sup>:** 1.20%  
**Positions:** 39  
**Management fee:** 1.04%  
**MER:** 1.46% (as at 2021-12-31, includes HST)  
**Min. investment:** \$500 initial; \$25 PAC  
**Fund Status:** Open  
**Risk:** Moderate



### Equity Characteristics

P/E Ratio	21.45
P/B Ratio	2.30
P/CF Ratio	8.71
ROE	15.11%
Average Market Cap	\$40.06B
Dividend Yield	3.25%

### Equity Style Box<sup>5</sup>

Large	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Medium	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Small	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap blend stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	4569	4869	4769	4469	—
Advisor - DCA	24569	24869	24769	24469	—
F	—	—	—	—	4669
F - DCA	—	—	—	—	24669
FT6	—	—	—	—	1015
M	—	—	—	—	1657
T6	1515	9869	1315	1215	—

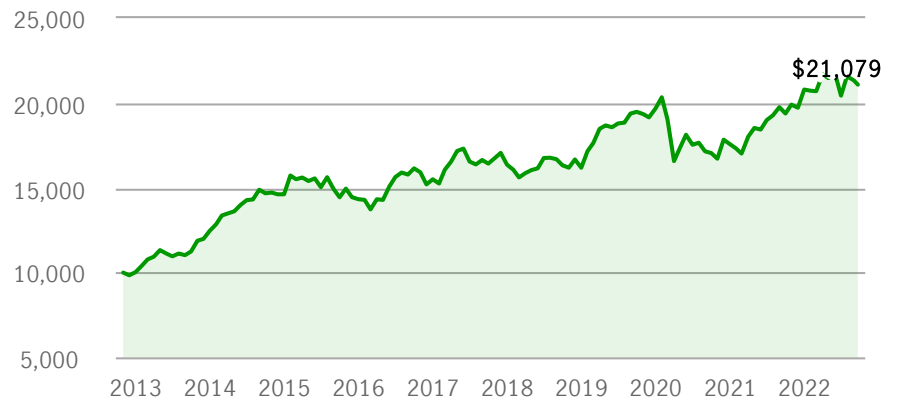
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

- Takes advantage of Brookfield Asset Management's deep sector knowledge drawn from 100-year history of owning and operating infrastructure assets
- Actively managed global portfolio of infrastructure securities diversified across geographies and sectors, that seeks current income and attractive risk-adjusted returns.
- Concentrated, bottom-up approach that focuses investments on Brookfield's best ideas globally
- Provides exposure to hard asset investing with daily liquidity and pricing

## Performance

### Growth of \$10,000 since inception<sup>6</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
14.00	24.35	17.23	-1.98	8.19	5.55	-1.11	21.61	-10.70	18.34

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-1.03	-1.89	3.14	2.66	8.06	3.28	5.11	8.38	—	—	7.47

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	11.73	0.63	0.19	-0.96	1.04	96.66
Benchmark <sup>7</sup>	11.21	0.81	0.27	—	—	—





## Management

### Sub Advisor:

Brookfield Investment Management



Leonardo  
Anguiano



Tom Miller

### Annual Distributions<sup>3</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.13	\$0.07	—	\$0.00	\$0.20
2020	\$0.10	\$0.07	—	—	\$0.17
2019	\$0.19	\$0.13	\$0.07	—	\$0.39
2018	\$0.21	\$0.15	—	—	\$0.36
2017	\$0.15	\$0.11	\$0.71	\$0.06	\$1.03
2016	\$0.16	\$0.08	—	\$0.01	\$0.25

### Management Fee Reduction Rates<sup>8</sup>

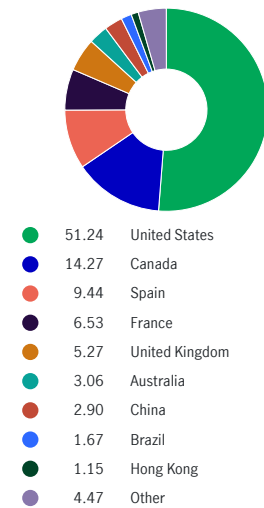
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

### Top 10 Holdings (%)<sup>9</sup>

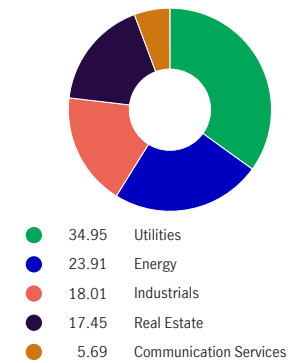
1. Enbridge Inc. Com	8.52
2. Crown Castle International Corp. REIT Com	7.09
3. American Tower Corp. REIT Com	6.13
4. Vinci S.A. Shs	4.97
5. Cheniere Energy Inc. Com New	4.96
6. Cellnex Telecom S.A. Cellnex Telecom S A Acciones	3.95
7. SBA Communications Corp. REIT Cl A	3.66
8. National Grid PLC Ord Gbp0.12431289	3.65
9. Ferrovial S.A. Shs	3.65
10.CenterPoint Energy Inc. Com	3.54

### Portfolio Allocation

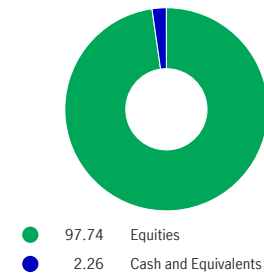
#### Geographic Allocation (%)



#### Sector Allocation (Equities) (%)



#### Asset Allocation (%)





# Manulife Canadian Balanced Fund<sup>1</sup>

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

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## Overview

### Overall Morningstar Rating<sup>2</sup>



### Key Facts

**Inception date:** August 19, 2010

**AUM<sup>3</sup>:** \$196.48M

**CIFSC category:** Canadian Neutral Balanced

**Distribution frequency<sup>4</sup>:** Quarterly

**Distribution yield<sup>5</sup>:** 2.68%

**Positions:** 271

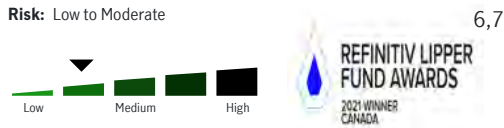
**Management fee:** 0.77%

**MER:** 1.08% (as at 2021-12-31, includes HST)

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Capped

**Risk:** Low to Moderate



### Equity Characteristics

P/E Ratio	14.75
P/B Ratio	2.30
P/CF Ratio	11.93
ROE	21.95%
Average Market Cap	\$25.16B
Dividend Yield	2.73%

### Equity Style Box<sup>8</sup>

Large	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Medium	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Small	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap blend stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	4571	—	4771	4471	—
Advisor - DCA	24571	—	24771	24471	—
F	—	—	—	—	4671
FT6	—	—	—	—	9671
T6	9571	—	9771	9471	—

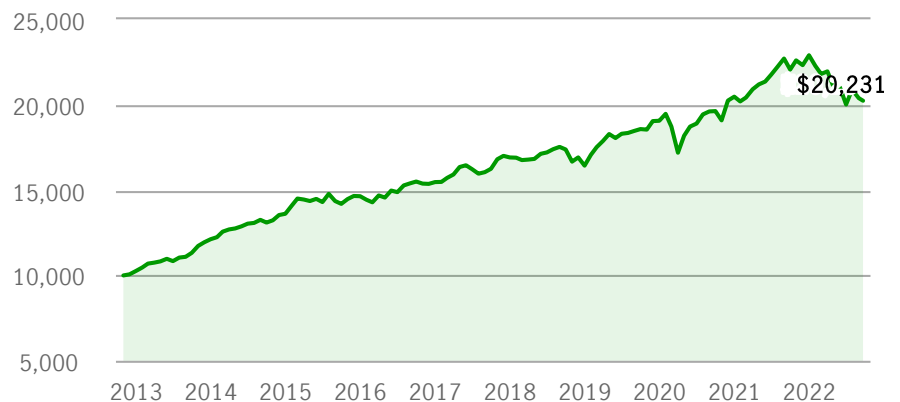
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

The fund provides diversification across all major asset classes. The equity selection process is based on Mawer's disciplined, fundamentally based bottom-up research process, which includes a strong focus on downside protection. Within fixed income, the fund will take a core position in Canadian government debt.

## Performance

### Growth of \$10,000 since inception<sup>9</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
11.05	18.16	12.30	7.56	5.65	9.34	-2.84	16.00	7.40	11.85

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-2.37	-3.02	-6.50	-10.97	-10.21	3.36	4.90	7.69	—	—	7.92

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	8.80	0.80	0.23	0.18	0.89	90.57
Benchmark <sup>10</sup>	9.84	0.76	0.23	—	—	—



## Management

### Sub Advisor:

Mawer Investment Management Ltd.



Greg  
Peterson

### Annual Distributions<sup>4</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.32	\$0.15	\$1.02	—	\$1.49
2020	\$0.30	\$0.17	\$0.75	—	\$1.21
2019	\$0.32	\$0.17	\$0.20	—	\$0.70
2018	\$0.32	\$0.16	\$0.53	—	\$1.01
2017	\$0.30	\$0.13	\$0.26	—	\$0.69
2016	\$0.21	\$0.05	\$0.03	—	\$0.29

### Management Fee Reduction Rates<sup>11</sup>

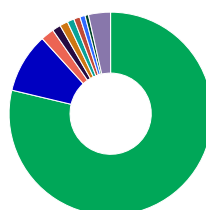
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

### Top 10 Holdings (%)<sup>12</sup>

1. Canada Housing Trust No.1, 1.95%, 12/15/2025	3.18
2. Gov. of Canada Treasury Bill, 9/15/2022	2.21
3. Gov. of Canada Treasury Bill, 10/13/2022	2.17
4. Royal Bank of Canada Com	1.88
5. Canadian Natural Resources Ltd. Com	1.87
6. Alimentation Couche-Tard Inc. Multiple Vtg Sh	1.85
7. Toronto-Dominion Bank Com New	1.74
8. Canadian Pacific Railway Ltd. Com	1.72
9. CGI Inc. Cl A Sub Vtg	1.70
10. Brookfield Asset Management Inc. Voting Shs Cl A	1.57

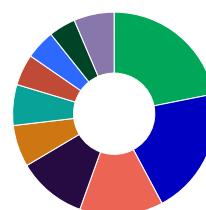
### Portfolio Allocation

#### Geographic Allocation (%)



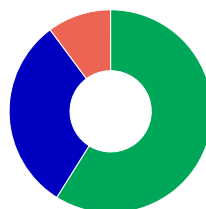
78.73	Canada
9.52	United States
2.12	United Kingdom
1.36	Japan
1.28	Sweden
1.10	Italy
1.01	Switzerland
0.83	Netherlands
0.56	Germany
3.50	Other

#### Sector Allocation (Equities) (%)



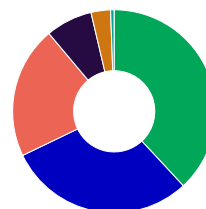
21.90	Financials
20.30	Industrials
13.30	Information Technology
11.00	Consumer Staples
6.65	Consumer Discretionary
6.49	Energy
4.99	Materials
4.67	Communication Services
4.29	Health Care
6.42	Other

#### Asset Allocation (%)



58.91	Equities
30.93	Fixed Income
10.17	Cash and Equivalents

#### Fixed Income Allocation (%)



38.10	Canadian Investment Grade Bonds
29.77	Canadian Provincial Bonds
21.03	Canadian Government Bonds
7.44	Floating Rate Bank Loans
3.11	Canadian Corporate Bonds
0.56	Canadian Agency Bonds

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# Manulife Fundamental Balanced Class

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

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## Overview

### Overall Morningstar Rating<sup>1</sup>



### Key Facts

**Management Team:** Fundamental Equity Team

**Inception date:** March 22, 2012

**AUM<sup>2</sup>:** \$122.71M

**CIFSC category:** Canadian Equity Balanced

**Distribution frequency<sup>3</sup>:** Annual

**Positions:** 495

**Management fee:** 0.80%

**MER:** 1.12% (as at 2022-04-30, includes HST)

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Open

**Risk:** Low to Moderate



### Equity Characteristics

P/E Ratio	20.25
P/B Ratio	2.88
P/CF Ratio	13.69
ROE	19.99%
Average Market Cap	\$60.95B
Dividend Yield	1.84%

### Equity Style Box<sup>4</sup>

Large	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Medium	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Small	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap growth stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	8544	8044	8744	8444	—
Advisor - DCA	28544	28044	28744	28444	—
F	—	—	—	—	8644
F - DCA	—	—	—	—	28644
FT6	—	—	—	—	1214
T6	9007	9049	9008	9006	—

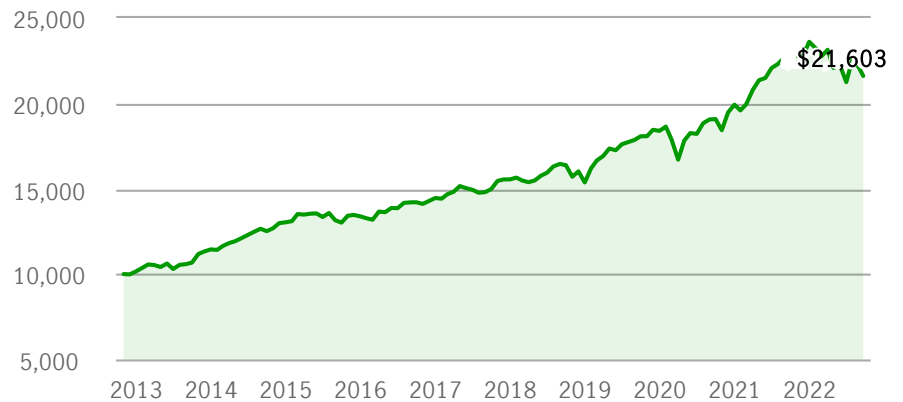
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

### Why invest?

- Managed by the Fundamental Equity Team
- Offers clients exposure to a balanced portfolio of primarily Canadian equity and multi sector fixed income.
- The equity selection process is based on a proprietary bottom-up, style agnostic approach allowing the investment team to allocate capital to the most attractive opportunities.
- The fixed income portion of the fund is managed by a highly experienced team who emphasize sector allocation, credit quality and security selection, combined with active yield curve management and risk containment.

### Performance

#### Growth of \$10,000 since inception<sup>5</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
—	12.67	13.87	2.67	8.04	7.54	-1.16	19.65	8.34	18.50

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-1.96	-0.51	-2.90	-6.42	-2.61	7.36	8.34	8.56	—	—	7.85

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	9.32	1.44	0.57	3.14	0.88	84.35
Benchmark <sup>6</sup>	10.42	0.76	0.25	—	—	—



## Management

### Portfolio advisor:

Fundamental Equity Team



Patrick Blais



Cavan Yie



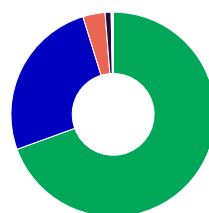
Roshan  
Thiru

## Top 10 Holdings (%)<sup>8</sup>

1. Gov. of Canada Treasury Bill, 8/18/2022	8.27
2. Canadian National Railway Company Com	3.57
3. Microsoft Corp. Com	3.26
4. Canadian Pacific Railway Ltd. Com	3.09
5. Zeus Receivables Trust, 8/2/2022	3.02
6. Constellation Software Inc. Com	2.89
7. Oracle Corp. Com	2.85
8. Toronto-Dominion Bank Com New	2.83
9. McKesson Corp. Com	2.80
10. Danaher Corp. Com	2.62

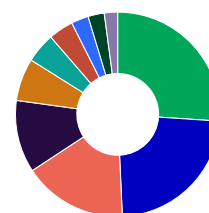
## Portfolio Allocation

### Geographic Allocation (%)



69.45	Canada
25.79	United States
3.51	Ireland
0.95	France
0.14	Jersey
0.10	United Kingdom
0.06	Australia
0.01	Europe
0.00	Luxembourg

### Sector Allocation (Equities) (%)



26.07	Information Technology
23.21	Industrials
16.46	Financials
11.45	Health Care
6.73	Energy
4.73	Communication Services
3.94	Consumer Discretionary
2.74	Real Estate
2.56	Consumer Staples
2.11	Other

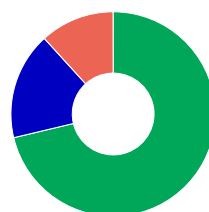
## Annual Distributions<sup>3</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	—	\$0.13	\$0.63	—	\$0.76
2020	—	\$0.19	\$0.79	—	\$0.97
2019	—	\$0.18	—	—	\$0.18
2018	—	\$0.16	\$0.28	—	\$0.43
2017	—	\$0.13	\$0.10	—	\$0.23
2016	—	\$0.05	—	—	\$0.05

## Management Fee Reduction Rates<sup>7</sup>

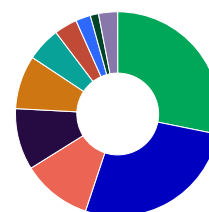
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

### Asset Allocation (%)



71.29	Equities
16.97	Fixed Income
11.74	Cash and Equivalents

### Fixed Income Allocation (%)



28.19	Canadian Investment Grade Bonds
26.93	Canadian Provincial Bonds
11.01	Floating Rate Bank Loans
9.72	Canadian Government Bonds
8.47	Canadian Corporate Bonds
5.36	U.S. Investment Grade Bonds
3.64	Canadian Municipal Bonds
2.35	Canadian Mortgage-backed securities
1.30	International Investment Grade Bonds
3.02	Other



# Manulife Fundamental Income Fund<sup>1</sup>

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

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## Overview

### Overall Morningstar Rating<sup>2</sup>



### Key Facts

**Management Team:** Fundamental Equity Team

**Inception date:** July 7, 2005

**AUM<sup>3</sup>:** \$1.28B

**CIFSC category:** Canadian Neutral Balanced

**Distribution frequency<sup>4</sup>:** Monthly

**Distribution yield<sup>5</sup>:** 4.20%

**Positions:** 416

**Management fee:** 0.78%

**MER:** 1.09% (as at 2021-12-31, includes HST)

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Open

**Risk:** Low to Moderate



### Fixed Income Characteristics

Average Credit Quality <sup>6</sup>	A-/BBB+	P/E Ratio	16.62
Current Yield	4.31%	P/B Ratio	2.51
Maturity (Years)	10.74	P/CF Ratio	11.90
Effective Duration	7.11	ROE	20.96%
Modified Duration	7.25	Average Market Cap	\$67.11B
Yield to Maturity	5.36%	Dividend Yield	2.32%
Yield to Worst	5.34%		

### Equity Characteristics

P/E Ratio	16.62
P/B Ratio	2.51
P/CF Ratio	11.90
ROE	20.96%
Average Market Cap	\$67.11B
Dividend Yield	2.32%

### Equity Style Box<sup>7</sup>

Large	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Medium	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Small	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap growth stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	3547	3071	3747	3447	—
Advisor - DCA	23547	23071	23747	23447	—
F	—	—	—	—	3647
F - DCA	—	—	—	—	23647
FT6	—	—	—	—	3947
T6	3548	3171	3748	3448	—

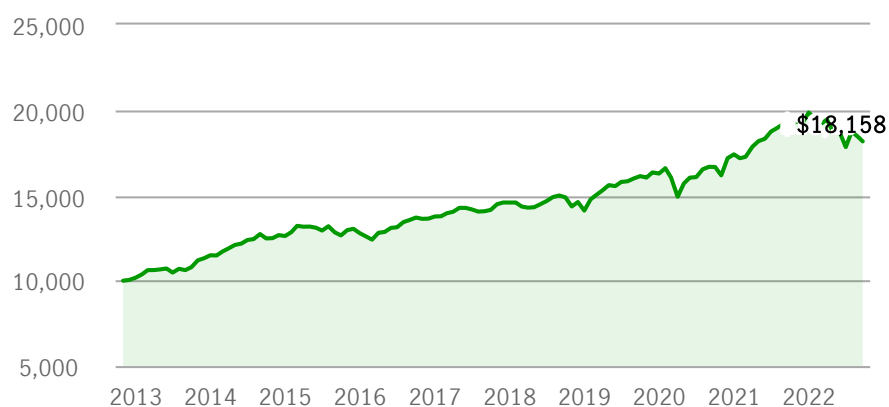
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

- Managed by the Fundamental Equity Team
- Aims to deliver a combination of attractive tax efficient monthly income, capital preservation and growth through exposure to the Canadian equity and fixed income space.
- The fund is built based on bottom up company fundamentals favoring companies exhibiting sustainable business models, predictable cash flows and growing dividends that can be returned to investors.

## Performance

### Growth of \$10,000 since inception<sup>8</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
5.34	12.92	9.80	1.33	7.66	5.93	-3.23	15.37	6.92	14.10

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-1.76	-1.57	-4.05	-7.30	-4.09	4.80	5.52	6.48	—	—	5.71

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	8.33	1.01	0.31	1.20	0.95	89.50
Benchmark <sup>9</sup>	8.73	0.74	0.18	—	—	—



## Management

### Portfolio advisor:

Fundamental Equity Team



Steve Belisle



Roshan Thiru

## Annual Distributions<sup>4</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.11	\$0.17	\$1.02	\$0.41	\$1.70
2020	\$0.18	\$0.17	\$0.43	\$0.33	\$1.11
2019	\$0.16	\$0.17	\$0.51	\$0.34	\$1.18
2017	\$0.03	\$0.20	\$0.43	\$0.46	\$1.11
2016	—	\$0.07	\$0.42	\$0.59	\$1.08

## Management Fee Reduction Rates<sup>10</sup>

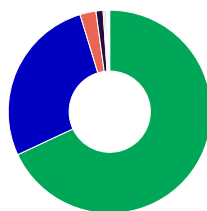
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Top 10 Holdings (%)<sup>11</sup>

1. Toronto-Dominion Bank Com New	3.87
2. Canadian Pacific Railway Ltd. Com	3.13
3. Microsoft Corp. Com	2.78
4. Zeus Receivables Trust, 8/2/2022	1.98
5. TMX Group Limited Com	1.84
6. Suncor Energy Inc. Com	1.80
7. Constellation Software Inc. Com	1.76
8. Danaher Corp. Com	1.75
9. Gov. of Canada, 8/4/2022	1.72
10. Oracle Corp. Com	1.71

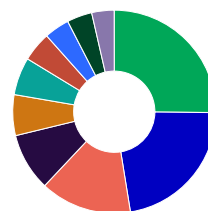
## Portfolio Allocation

### Geographic Allocation (%)



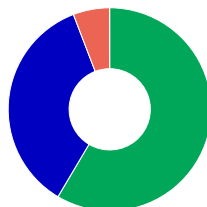
68.05	Canada
27.24	United States
2.54	Ireland
1.13	Bermuda
0.24	Jersey
0.22	United Kingdom
0.20	Netherlands
0.14	France
0.14	Luxembourg
0.11	Other

### Sector Allocation (Equities) (%)



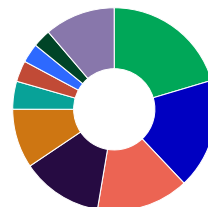
25.15	Financials
22.31	Information Technology
14.55	Industrials
9.20	Health Care
6.49	Consumer Discretionary
6.00	Energy
4.72	Communication Services
4.00	Utilities
4.00	Materials
3.57	Other

### Asset Allocation (%)



58.51	Equities
35.68	Fixed Income
5.81	Cash and Equivalents

### Fixed Income Allocation (%)



20.40	Canadian Provincial Bonds
17.56	Canadian Investment Grade Bonds
14.71	U.S. High Yield Bonds
12.92	Floating Rate Bank Loans
9.43	Canadian Government Bonds
4.45	Canadian Corporate Bonds
3.36	U.S. Investment Grade Bonds
3.05	Canadian High Yield Bonds
2.88	Canadian Municipal Bonds
11.25	Other

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# Manulife Monthly High Income Fund

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

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## Overview

### Overall Morningstar Rating<sup>1</sup>



### Key Facts

**Management Team:** Essential Equity Team  
**Inception date:** August 17, 2000  
**AUM<sup>3</sup>:** \$8.92B  
**CIFSC category:** Canadian Neutral Balanced  
**Distribution frequency<sup>4</sup>:** Monthly  
**Distribution yield<sup>5</sup>:** 4.57%  
**Positions:** 403  
**Management fee:** 0.60%  
**MER:** 0.88% (as at 2021-12-31, includes HST)  
**Min. investment:** \$500 initial; \$25 PAC  
**Fund Status:** Open  
**Risk:** Low to Moderate



### Fixed Income Characteristics

Average Credit Quality <sup>6</sup>	BBB+/BBB	P/E Ratio	22.63
Current Yield	4.17%	P/B Ratio	3.52
Maturity (Years)	7.99	P/CF Ratio	13.42
Effective Duration	5.82	ROE	24.62%
Modified Duration	5.86	Average Market Cap	\$67.88B
Yield to Maturity	5.28%	Dividend Yield	2.10%
Yield to Worst	5.23%		

### Equity Characteristics

P/E Ratio	22.63
P/B Ratio	3.52
P/CF Ratio	13.42
ROE	24.62%
Average Market Cap	\$67.88B
Dividend Yield	2.10%

### Equity Style Box<sup>7</sup>

Large			
Medium			
Small			
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap growth stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
B	1583	3883	1783	1483	—
B - DCA	21583	23883	21783	21483	—
Advisor	583	—	783	483	—
Advisor - DCA	20583	—	20783	20483	—
F	—	—	—	—	683
F - DCA	—	—	—	—	20683
FT6	—	—	—	—	1812
T6	9583	9983	9783	9483	—

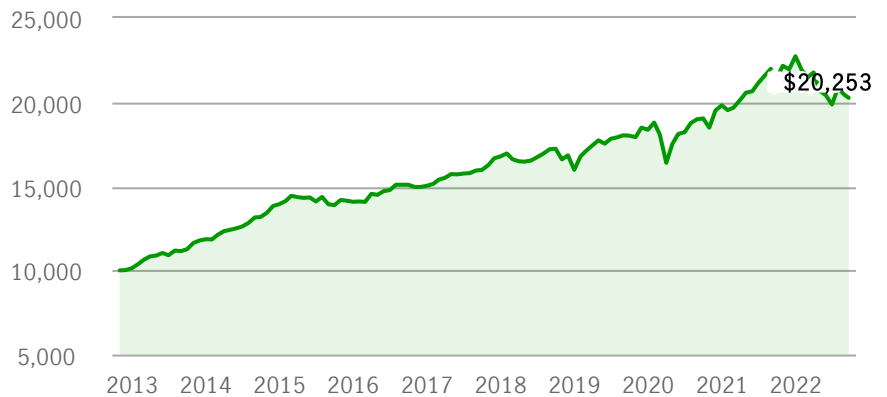
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

- Managed by the Manulife Essential Equity Team.
- The team's focus is on creating a high returning conglomerate portfolio consisting of diversified businesses to ensure that revenue and earnings come from many different sources.
- Constructed using a fundamental, value based lens selecting primarily investment grade fixed income and Canadian, U.S and Global dividend-paying business.
- The portfolio managers focus on selecting businesses, which in aggregate have high and stable profitability, minimal financial leverage and are priced at an attractive valuation. The fund is ideal for clients looking for a fixed monthly income source and the growth potential of one the world's largest equity markets.

## Performance

### Growth of \$10,000 since inception<sup>8</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
8.56	16.97	17.56	1.04	6.75	11.65	-4.78	14.91	7.91	14.72

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-1.90	0.15	-4.80	-10.10	-7.04	4.27	5.10	7.60	—	—	8.60

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	9.55	0.77	0.22	0.16	0.94	84.78
Benchmark <sup>9</sup>	9.84	0.76	0.23	—	—	—





## Management

### Portfolio advisor:

Essential Equity Team



Jonathan  
Popper



Prakash  
Chaudhari



Roshan  
Thiru



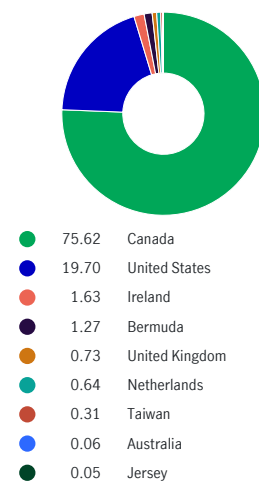
Saurabh  
Moudgil

## Top 10 Holdings (%) <sup>11</sup>

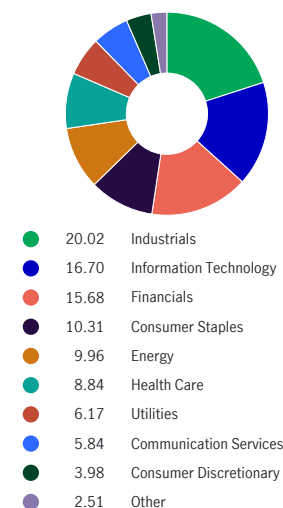
1. Constellation Software Inc. Com	2.39
2. Microsoft Corp. Com	2.37
3. Costco Wholesale Corp. Com	1.58
4. Canadian Pacific Railway Ltd. Com	1.58
5. Canadian National Railway Company Com	1.57
6. Enbridge Inc. Com	1.54
7. BCE Inc. Com New	1.52
8. Telus Corp. Com	1.52
9. UnitedHealth Group Inc. Com	1.52
10. TC Energy Corp. Com	1.42

## Portfolio Allocation

### Geographic Allocation (%)



### Sector Allocation (Equities) (%)



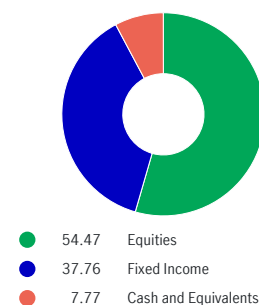
## Annual Distributions <sup>4</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.14	\$0.11	\$0.67	\$0.42	\$1.35
2020	\$0.12	\$0.08	—	\$0.52	\$0.72
2019	\$0.16	\$0.11	\$0.09	\$0.42	\$0.77
2018	\$0.15	\$0.11	\$0.40	\$0.42	\$1.07
2017	\$0.21	\$0.12	\$1.29	\$0.37	\$1.99
2016	\$0.16	\$0.14	\$1.08	\$0.38	\$1.77

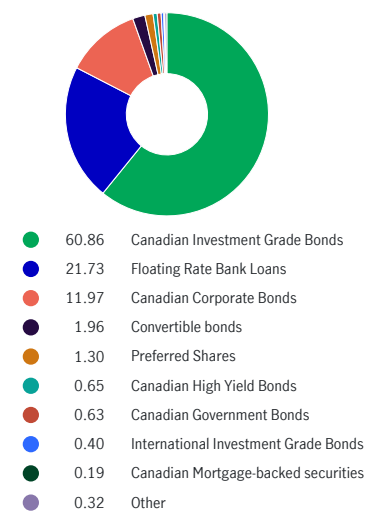
## Management Fee Reduction Rates <sup>10</sup>

Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

### Asset Allocation (%)



### Fixed Income Allocation (%)



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# Manulife Simplicity Conservative Portfolio

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

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Management sales team

Fund profiles

## Overview

### Overall Morningstar Rating<sup>1</sup>



### Key Facts

**Management Team:** Manulife Multi-Asset Solutions Team

**Inception date:** April 25, 2005

**AUM<sup>2</sup>:** \$314.58M

**CIFSC category:** Canadian Fixed Income Balanced

**Distribution frequency<sup>3</sup>:** Quarterly

**Distribution yield<sup>4</sup>:** 1.89%

**Positions:** 2125

**Management fee:** 0.80%

**MER:** 1.05% (as at 2021-12-31, includes HST)

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Open

**Risk:** Low



### Equity Characteristics

P/E Ratio	18.01
P/B Ratio	2.57
P/CF Ratio	11.27
ROE	21.83%
Average Market Cap	\$62.67B
Dividend Yield	2.41%

### Equity Style Box<sup>5</sup>

Large	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Medium	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Small	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap blend stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	563	3273	763	463	—
Advisor - DCA	20563	23273	20763	20463	—
F	—	—	—	—	663
F - DCA	—	—	—	—	20663
FT6	—	—	—	—	1028
T6	1528	3373	1328	1228	—

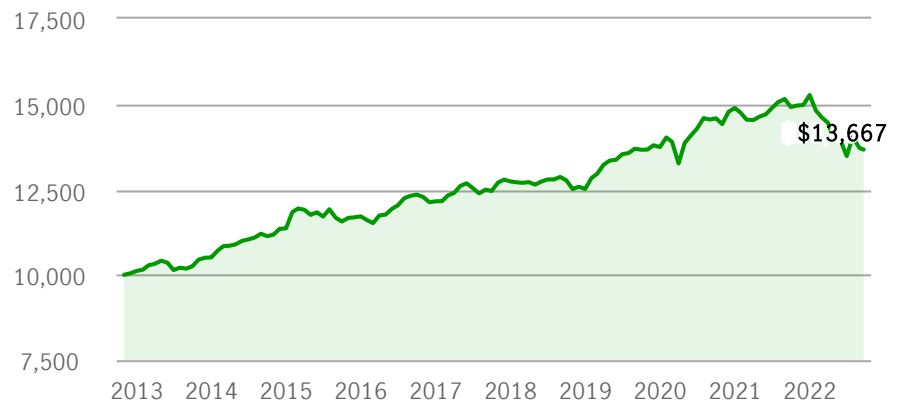
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

- Seeks to generate income with an emphasis on capital preservation within a broadly diversified, risk-targeted portfolio.
- Invests in a broad universe of asset classes, utilizing a diversified mix of primarily mutual funds and Exchange Traded Funds (ETFs).
- Employs diversification of asset classes, investment styles and strategies to help enable the greatest probability of achieving risk-adjusted results that are consistent with the Portfolio's objectives.

## Performance

### Growth of \$10,000 since inception<sup>6</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
6.22	3.95	8.10	3.09	3.75	4.79	-1.73	9.80	8.33	2.56

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-2.26	-1.53	-6.12	-10.15	-9.46	0.06	1.89	3.35	—	—	3.60

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	5.64	0.49	-0.14	-0.11	1.04	94.44
Benchmark <sup>7</sup>	5.28	0.54	-0.13	—	—	—



## Management

### Portfolio advisor:

Manulife Multi-Asset Solutions Team

### Sub Advisor:

Manulife Investment Management (US) LLC



Nathan  
Thoof



James  
Robertson

## Annual Distributions<sup>3</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.19	\$0.01	\$0.19	—	\$0.39
2020	\$0.21	\$0.02	\$0.37	—	\$0.59
2019	\$0.23	\$0.02	\$0.08	\$0.00	\$0.33
2018	\$0.26	\$0.01	\$0.14	—	\$0.41
2017	\$0.29	\$0.02	\$0.20	—	\$0.51
2016	\$0.25	\$0.01	\$0.14	—	\$0.40

## Management Fee Reduction Rates<sup>8</sup>

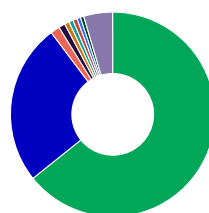
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Top 10 Underlying Fund Holdings (%)<sup>9</sup>

1. Manulife Bond Fund	28.26
2. Manulife Canadian Universe Bond Fund	17.91
3. Manulife Strategic Income Fund	9.84
4. Manulife Smart Short-Term Bond ETF	8.68
5. Manulife Global Equity Class	5.55
6. Manulife U.S. Unconstrained Bond Fund	4.94
7. Manulife Fundamental Equity Fund	4.08
8. Manulife Global Listed Infrastructure Fund	4.07
9. Manulife Global Dividend Class	4.03
10. Manulife Dividend Income Fund	3.56

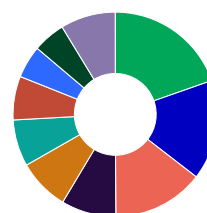
## Portfolio Allocation

### Geographic Allocation (%)



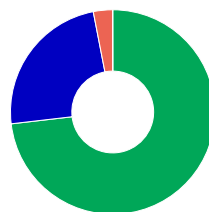
64.24	Canada
25.49	United States
1.48	United Kingdom
1.01	France
0.75	Ireland
0.67	Japan
0.67	Netherlands
0.57	Switzerland
0.54	Australia
4.58	Other

### Sector Allocation (Equities) (%)



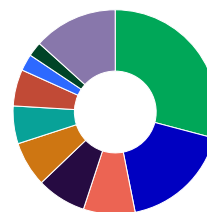
19.63	Industrials
15.85	Information Technology
14.45	Financials
8.66	Health Care
8.16	Utilities
7.38	Energy
6.90	Consumer Staples
5.14	Real Estate
5.13	Communication Services
8.69	Other

### Asset Allocation (%)



73.16	Fixed Income
23.80	Equities
3.04	Cash and Equivalents
0.00	Other

### Fixed Income Allocation (%)



29.13	Canadian Investment Grade Bonds
17.76	Canadian Provincial Bonds
8.17	Floating Rate Bank Loans
7.80	U.S. High Yield Bonds
7.13	Canadian Government Bonds
5.98	U.S. Investment Grade Bonds
5.77	Canadian Corporate Bonds
2.65	Canadian Mortgage-backed securities
2.30	International Government Bonds
13.31	Other



# Manulife Simplicity Moderate Portfolio

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

Commentary  
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Star performers

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Manulife Investment  
Management sales team

Fund profiles

## Overview

### Overall Morningstar Rating<sup>1</sup>



### Key Facts

**Management Team:** Manulife Multi-Asset Solutions Team

**Inception date:** April 25, 2005

**AUM<sup>2</sup>:** \$222.11M

**CIFSC category:** Canadian Fixed Income Balanced

**Distribution frequency<sup>3</sup>:** Quarterly

**Distribution yield<sup>4</sup>:** 1.91%

**Positions:** 2355

**Management fee:** 0.85%

**MER:** 1.18% (as at 2021-12-31, includes HST)

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Open

**Risk:** Low



### Equity Characteristics

P/E Ratio	15.94
P/B Ratio	2.35
P/CF Ratio	11.16
ROE	19.66%
Average Market Cap	\$46.40B
Dividend Yield	2.50%

### Equity Style Box<sup>5</sup>

Large			
Medium			
Small			
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap blend stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	564	3274	764	464	—
Advisor - DCA	20564	23274	20764	20464	—
F	—	—	—	—	664
F - DCA	—	—	—	—	20664
FT6	—	—	—	—	1029
T6	1529	3374	1329	1229	—

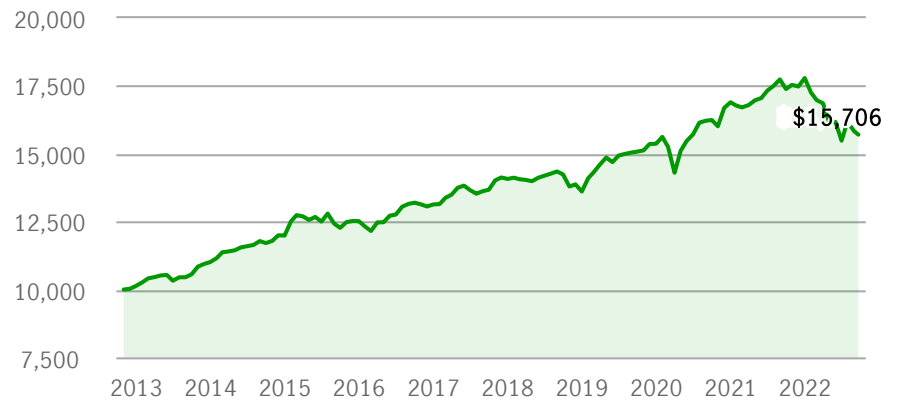
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

- Seeks to generate and long-term growth consistent with preservation of capital within a broadly diversified, risk-targeted portfolio.
- Invests in a broad universe of asset classes, utilizing a diversified mix of primarily mutual funds and Exchange Traded Funds (ETFs).
- Employs diversification of asset classes, investment styles and strategies to help enable the greatest probability of achieving risk-adjusted results that are consistent with the Portfolio's objectives.

## Performance

### Growth of \$10,000 since inception<sup>6</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
7.44	8.68	8.85	4.43	4.92	7.15	-3.29	12.92	9.95	5.29

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-2.15	-2.12	-6.74	-11.01	-10.76	1.72	3.05	4.91	—	—	5.48

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	7.10	0.63	0.04	0.01	0.97	90.48
Benchmark <sup>7</sup>	7.53	0.59	0.05	—	—	—



## Management

### Portfolio advisor:

Manulife Multi-Asset Solutions Team

### Sub Advisor:

Manulife Investment Management (US) LLC



Nathan  
Thooft



James  
Robertson

## Annual Distributions<sup>3</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.22	\$0.03	\$0.54	—	\$0.80
2020	\$0.22	\$0.03	\$0.42	—	\$0.67
2019	\$0.22	\$0.03	\$0.12	\$0.00	\$0.37
2018	\$0.27	\$0.03	\$0.33	—	\$0.64
2017	\$0.30	\$0.04	\$0.47	—	\$0.81
2016	\$0.22	\$0.03	\$0.11	—	\$0.36

## Management Fee Reduction Rates<sup>8</sup>

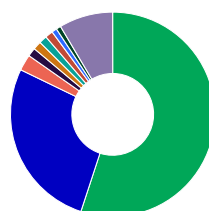
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Top 10 Underlying Fund Holdings (%)<sup>9</sup>

1. Manulife Bond Fund	19.87
2. Manulife Strategic Income Fund	9.87
3. Manulife Canadian Universe Bond Fund	8.98
4. Manulife Smart Short-Term Bond ETF	6.72
5. Manulife Corporate Bond Fund	5.95
6. Manulife Canadian Investment Fund	5.43
7. Manulife World Investment Class	4.89
8. Manulife U.S. Unconstrained Bond Fund	4.47
9. Manulife U.S. All Cap Equity Fund	4.14
10.MLF EAFE Equity Fund	4.03

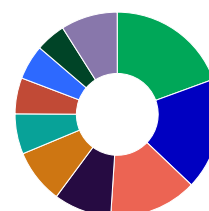
## Portfolio Allocation

### Geographic Allocation (%)



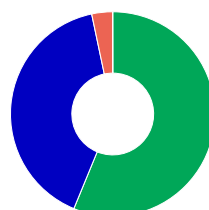
55.04	Canada
27.14	United States
2.54	United Kingdom
1.38	France
1.32	Japan
1.27	China
1.24	Netherlands
0.80	Switzerland
0.76	Ireland
8.52	Other

### Sector Allocation (Equities) (%)



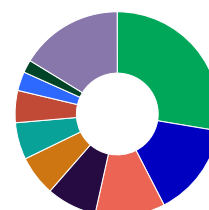
19.43	Financials
17.69	Industrials
13.92	Information Technology
9.12	Consumer Discretionary
8.56	Energy
6.37	Health Care
5.71	Utilities
5.48	Consumer Staples
4.76	Communication Services
8.97	Other

### Asset Allocation (%)



56.22	Fixed Income
40.49	Equities
3.29	Cash and Equivalents
0.00	Other

### Fixed Income Allocation (%)



27.65	Canadian Investment Grade Bonds
14.80	Canadian Provincial Bonds
11.04	U.S. High Yield Bonds
7.94	Floating Rate Bank Loans
6.37	U.S. Investment Grade Bonds
5.84	Canadian Government Bonds
5.07	Canadian Corporate Bonds
3.00	International Government Bonds
2.03	U.S. Corporate Bonds
16.26	Other



# Manulife Tactical Income Fund

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

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Investment note

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Management sales team

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## Overview

### Overall Morningstar Rating<sup>1</sup>



### Key Facts

**Management Team:** Fundamental Equity Team

**Inception date:** November 3, 2014

**AUM<sup>2</sup>:** \$53.99M

**CIFSC category:** Tactical Balanced

**Distribution frequency<sup>3</sup>:** Monthly

**Distribution yield<sup>4</sup>:** 8.36%

**Positions:** 1459

**Management fee:** 0.80%

**MER:** 1.10% (as at 2021-12-31, includes HST)

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Open

**Risk:** Low to Moderate



### Fixed Income Characteristics

Average Credit Quality <sup>5</sup>	A/A-	P/E Ratio	20.25
Current Yield	3.36%	P/B Ratio	2.94
Maturity (Years)	8.01	P/CF Ratio	13.24
Effective Duration	5.86	ROE	22.57%
Modified Duration	5.92	Average Market Cap	\$94.53B
Yield to Maturity	4.85%	Dividend Yield	2.03%
Yield to Worst	4.83%		

### Equity Characteristics

P/E Ratio	20.25
P/B Ratio	2.94
P/CF Ratio	13.24
ROE	22.57%
Average Market Cap	\$94.53B
Dividend Yield	2.03%

### Equity Style Box<sup>6</sup>



The fund's portfolio is biased toward large-cap growth stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	3552	3672	3752	3452	—
Advisor - DCA	23552	23672	23752	23452	—
F	—	—	—	—	3652
F - DCA	—	—	—	—	23652
FT6	—	—	—	—	3952
T6	3553	3673	3753	3453	—

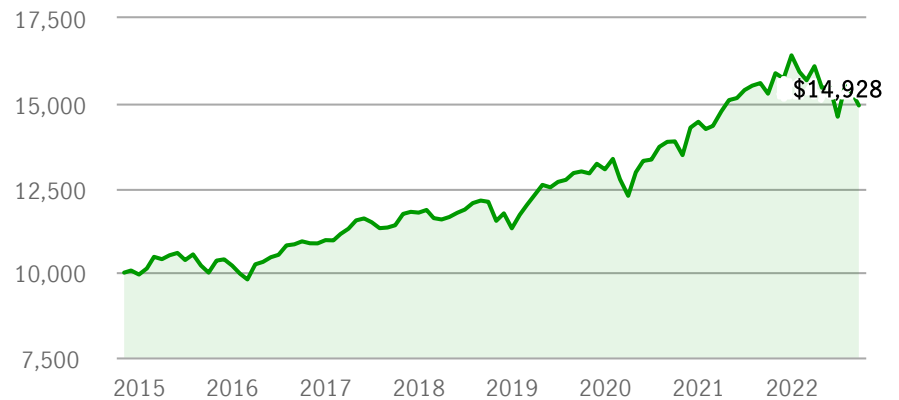
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

- Managed by the Fundamental Equity Team
- A flexible income focused balanced portfolio that can tactically adjust its allocation amongst various fixed income and equity classes as market conditions change.
- Tactical asset allocation decisions focus on company and market specific factors, allowing for a more active approach to investment management when choosing to under or overweight asset classes.

## Performance

### Growth of \$10,000 since inception<sup>7</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
—	—	—	2.66	7.36	7.39	-3.93	15.39	10.76	13.56

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-1.83	-1.50	-2.83	-7.19	-2.31	5.59	6.09	—	—	—	5.52

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	8.79	1.10	0.36	1.86	0.93	77.24
Benchmark <sup>8</sup>	8.73	0.74	0.18	—	—	—



## Management

### Portfolio advisor:

Fundamental Equity Team



Steve Belisle



Patrick Blais



Roshan  
Thiru

## Top 10 Holdings (%)<sup>10</sup>

1. Toronto-Dominion Bank Com New	4.68
2. Microsoft Corp. Com	4.38
3. Danaher Corp. Com	3.10
4. Suncor Energy Inc. Com	2.87
5. Oracle Corp. Com	2.68
6. Canadian Pacific Railway Ltd. Com	2.50
7. Visa Inc. Com Cl A	2.49
8. Raytheon Technologies Corp. Com	2.36
9. Brookfield Infrastructure Partners L.P. Partnership Units	2.34
10. McKesson Corp. Com	2.30

## Portfolio Allocation

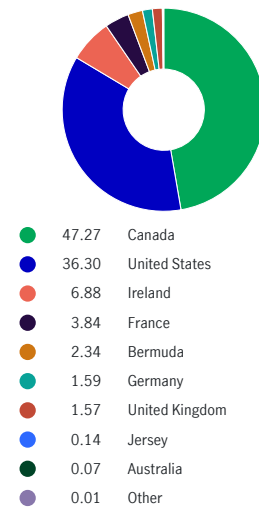
## Annual Distributions<sup>3</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.06	\$0.06	\$0.48	\$0.54	\$1.15
2020	\$0.09	\$0.07	\$0.27	\$0.51	\$0.93
2019	\$0.10	\$0.08	\$0.36	\$0.50	\$1.03
2018	\$0.06	\$0.07	\$0.02	\$0.56	\$0.72
2017	\$0.05	\$0.12	—	\$0.55	\$0.72
2016	—	\$0.06	—	\$0.66	\$0.72

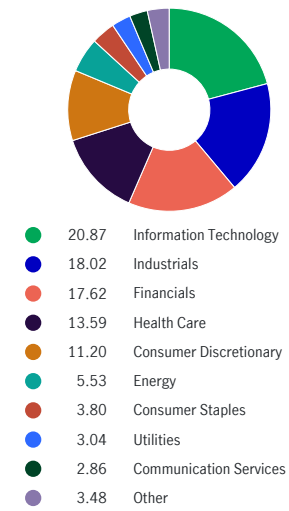
## Management Fee Reduction Rates<sup>9</sup>

Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

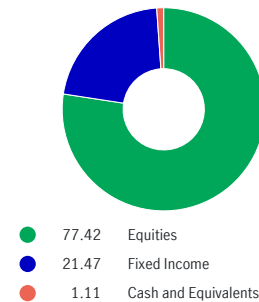
## Geographic Allocation (%)



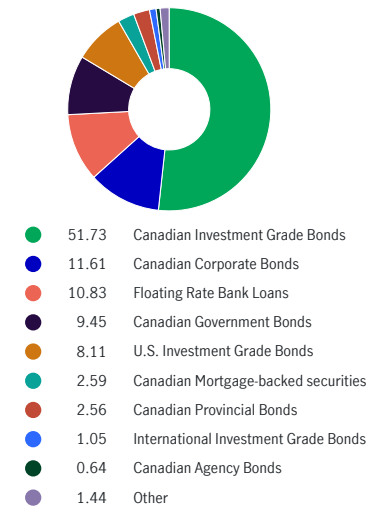
## Sector Allocation (Equities) (%)



## Asset Allocation (%)



## Fixed Income Allocation (%)





# Manulife Smart Balanced Dividend ETF Bundle

Series F • Holdings as at July 31, 2022

Commentary  
Investment note

## Overview

### Key Facts

**Management Team:** Manulife Multi-Asset Solutions Team

**Inception date:** November 11, 2021

**AUM<sup>1</sup>:** \$33.06M

**CIFSC category:** Canadian Neutral Balanced

**Distribution frequency<sup>2</sup>:** Quarterly

**Distribution yield<sup>3</sup>:** 0.82%

**Positions:** 322

**Management fee:** 0.40%

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Open

**Risk:** Low to Moderate



### Why invest?

- Access to the increasingly popular ETF investment vehicle in a one-ticket balanced solution
- Active management backed by the strength and stability of Manulife Investment Management at an attractive price
- Aims to deliver access to dividend growers in Canada and the U.S. for income and inflation protection
- Aims to provide exposure to Canadian corporate bonds for income and diversification

### Performance

Performance cannot be shown until one year after the Fund's inception.

### Calendar Returns (%)

Performance cannot be shown until one year after the Fund's inception.

### Compound Returns (%)

Performance cannot be shown until one year after the Fund's inception.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	8166	8266	8366	8066	—
Advisor - DCA	28166	—	—	—	—
F	—	—	—	—	8666
F - DCA	—	—	—	—	28666
FT6	—	—	—	—	8766
T6	8167	8267	8367	8067	—

DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

Star performers

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Manulife Investment  
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Fund profiles





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## Management

### Portfolio advisor:

Manulife Multi-Asset Solutions Team



Ashikhusein  
Shahpurwala



Boncana  
Maiga

## Annual Distributions<sup>2</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.03	\$0.02	\$0.10	—	\$0.15

## Management Fee Reduction Rates<sup>4</sup>

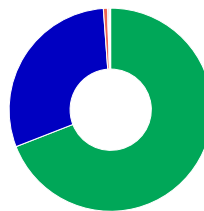
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Top 10 Holdings (%)<sup>5</sup>

1. Rogers Communications Inc., 3.25%, 5/1/2029	2.05
2. Bell Canada, 3.35%, 3/12/2025	1.68
3. Canadian Pacific Railway Limited, 2.54%, 2/28/2028	1.54
4. NorthWest Healthcare Properties REIT Tr Unit	1.35
5. Canadian Utilities Ltd. Cl A	1.33
6. The North West Company Inc. Var Vtg & Com Vtg Sh	1.28
7. Dollarama Inc. Com	1.27
8. Power Corp. of Canada Com	1.27
9. BCE Inc. Com New	1.26
10. TC Energy Corp. Com	1.23

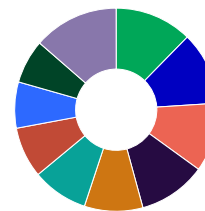
## Portfolio Allocation

### Geographic Allocation (%)



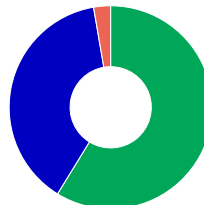
69.09	Canada
29.75	United States
0.66	Ireland
0.21	Switzerland
0.17	Jersey
0.12	Netherlands

### Sector Allocation (Equities) (%)



12.33	Financials
11.65	Energy
10.99	Industrials
10.80	Information Technology
9.32	Communication Services
8.90	Real Estate
8.09	Consumer Staples
7.33	Materials
7.00	Utilities
13.59	Other

### Asset Allocation (%)



58.78	Equities
38.53	Fixed Income
2.69	Cash and Equivalents



# Manulife Strategic Balanced Yield Fund

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

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Investment note

Star performers

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Management sales team

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## Overview

### Overall Morningstar Rating<sup>1</sup>



### Key Facts

**Management Team:** U.S. Core Value Equity Team

**Inception date:** March 22, 2012

**AUM<sup>2</sup>:** \$1.41B

**CIFSC category:** Global Neutral Balanced

**Distribution frequency<sup>3</sup>:** Monthly

**Distribution yield<sup>4</sup>:** 2.36%

**Positions:** 548

**Management fee:** 0.83%

**MER:** 1.14% (as at 2021-12-31, includes HST)

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Open

**Risk:** Low to Moderate



### Fixed Income Characteristics

Average Credit Quality <sup>5</sup>	BBB+/BBB	P/E Ratio	13.74
Current Yield	4.19%	P/B Ratio	2.18
Maturity (Years)	7	P/CF Ratio	11.58
Effective Duration	4.32	ROE	23.32%
Modified Duration	4.76	Average Market Cap	\$121.85B
Yield to Maturity	5.61%	Dividend Yield	2.17%
Yield to Worst	5.55%		

### Equity Characteristics

### Equity Style Box<sup>6</sup>

Large			
Medium			
Small			
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap value stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	4530	4930	4730	4430	—
Advisor - DCA	24530	24930	24730	24430	—
F	—	—	—	—	4630
F - DCA	—	—	—	—	24630
FT6	—	—	—	—	1613
T6	9580	9980	9780	9480	—

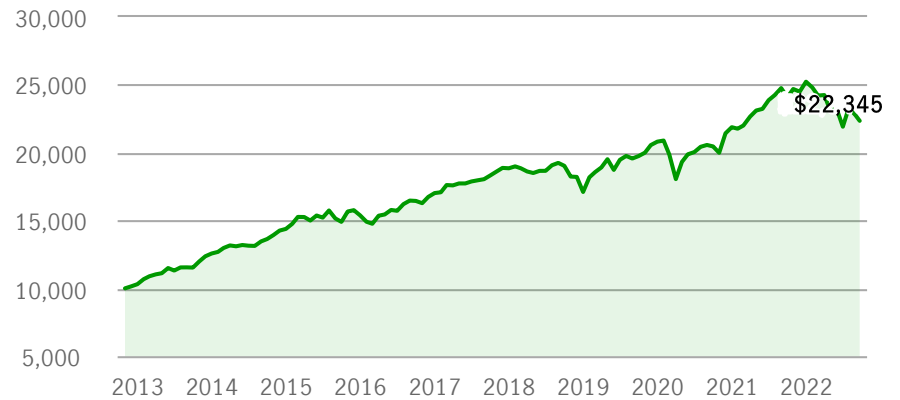
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

- Seeks to provide an attractive, predictable monthly income stream which is achieved through a diversified portfolio of dividend paying U.S. equity securities, as well as global high yielding fixed income securities from developed and emerging markets.
- Equity portfolio utilizes a detailed seven step process to identify highly differentiated companies with sustainable competitive advantages with cash flow and returns on invested capital that are expected to consistently exceed their cost of capital.
- Fixed income portfolio allocates to fixed income securities based on analyses of economic factors such as projected international interest rate movements, industry cycles and political trends.

## Performance

### Growth of \$10,000 since inception<sup>7</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
—	21.93	14.42	6.92	10.70	10.74	-9.26	21.67	5.12	15.33

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-2.31	-1.94	-5.97	-9.78	-8.07	5.17	4.75	8.83	—	—	8.51

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	10.56	0.65	0.16	-3.45	1.42	62.71
Benchmark <sup>8</sup>	7.04	1.39	0.48	—	—	—



## Management

### Portfolio advisor:

U.S. Core Value Equity Team

### Sub Advisor:

Manulife Investment Management (US) LLC



Michael  
Mattioli



Sandy  
Sanders



Daniel S.  
Janis III



Thomas C.  
Goggins

## Annual Distributions<sup>3</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.19	\$0.01	\$1.86	\$0.19	\$2.24
2020	\$0.19	\$0.01	\$0.48	\$0.17	\$0.85
2019	\$0.26	\$0.01	—	\$0.12	\$0.40
2018	\$0.26	\$0.01	—	\$0.13	\$0.40
2017	\$0.22	\$0.01	\$1.19	\$0.15	\$1.57
2016	\$0.23	\$0.01	\$0.23	\$0.14	\$0.60

## Management Fee Reduction Rates<sup>9</sup>

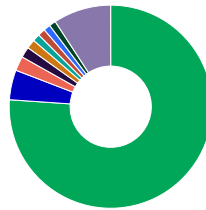
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Top 10 Holdings (%)<sup>10</sup>

1. Lennar Corp. Cl A	3.26
2. KKR & Co. Inc. Com	2.99
3. Morgan Stanley Com New	2.89
4. State Street Corp. Com	2.41
5. Apple Inc. Com	2.21
6. Comcast Corp. Cl A	2.16
7. Goldman Sachs Group Inc. (The) Com	1.99
8. American Tower Corp. REIT Com	1.97
9. Walmart Inc. Com	1.77
10. Alphabet Inc. Cl A	1.68

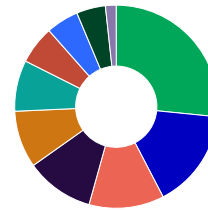
## Portfolio Allocation

### Geographic Allocation (%)



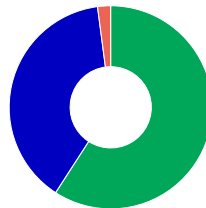
76.11	United States
4.74	Canada
2.30	United Kingdom
1.70	Spain
1.45	Indonesia
1.19	Netherlands
1.17	Luxembourg
1.09	Belgium
1.06	Italy
9.18	Other

### Sector Allocation (Equities) (%)



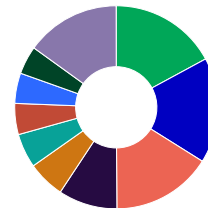
26.59	Financials
15.79	Information Technology
11.95	Health Care
10.86	Consumer Discretionary
9.09	Consumer Staples
8.13	Communication Services
6.07	Real Estate
5.20	Industrials
4.61	Energy
1.71	Other

### Asset Allocation (%)



59.14	Equities
38.78	Fixed Income
2.08	Cash and Equivalents

### Fixed Income Allocation (%)



17.11	International Government Bonds
16.81	U.S. High Yield Bonds
15.99	U.S. Investment Grade Bonds
9.40	U.S. Government Bonds
5.93	Bank Loans
5.45	U.S. Corporate Bonds
4.94	U.S. Mortgage-backed securities
4.83	International Investment Grade Bonds
4.50	International Corporate Bonds
15.04	Other



# Manulife U.S. Dollar Strategic Balanced Yield Fund

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

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## Overview

### Overall Morningstar Rating<sup>1</sup>



### Key Facts

**Management Team:** U.S. Core Value Equity Team

**Inception date:** December 24, 2013

**AUM<sup>2</sup>:** \$75.48M

**CIFSC category:** Global Neutral Balanced

**Distribution frequency<sup>3</sup>:** Monthly

**Distribution yield<sup>4</sup>:** 3.43%

**Positions:** 369

**Management fee:** 0.83%

**MER:** 1.15% (as at 2021-12-31, includes HST)

**Min. investment:** \$500 initial; n/a PAC

**Fund Status:** Open

**Risk:** Low to Moderate



### Fixed Income Characteristics

Average Credit Quality <sup>5</sup>	BBB+/BBB	P/E Ratio	13.68
Current Yield	4.19%	P/B Ratio	2.18
Maturity (Years)	7	P/CF Ratio	11.57
Effective Duration	4.32	ROE	23.34%
Modified Duration	4.76	Average Market Cap	\$92.84B
Yield to Maturity	5.61%	Dividend Yield	2.18%
Yield to Worst	5.55%		

### Equity Characteristics

P/E Ratio	13.68
P/B Ratio	2.18
P/CF Ratio	11.57
ROE	23.34%
Average Market Cap	\$92.84B
Dividend Yield	2.18%

### Equity Style Box<sup>6</sup>

Large			
Medium			
Small			
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap value stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	9322	9150	9622	9605	—
F	—	—	—	—	9323
FT6	—	—	—	—	9033
T6	9024	9151	9124	9923	—

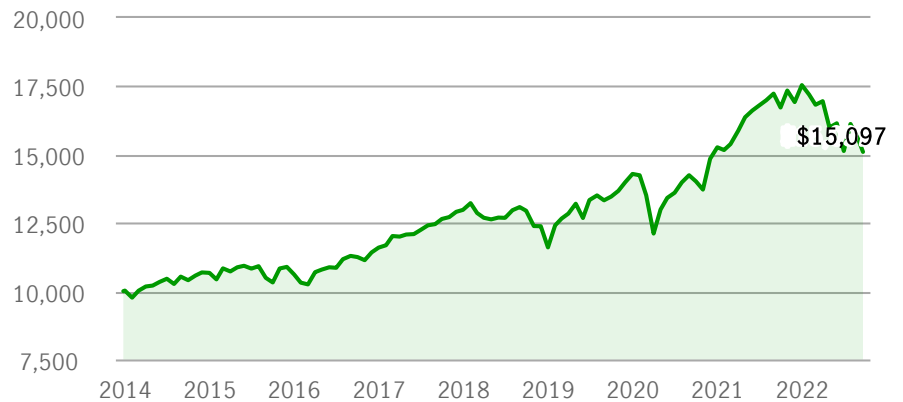
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

- Seeks to provide an attractive, predictable monthly income stream which is achieved through a diversified portfolio of dividend paying U.S. equity securities, as well as global high yielding fixed income securities from developed and emerging markets.
- Equity portfolio utilizes a detailed seven step process to identify highly differentiated companies with sustainable competitive advantages with cash flow and returns on invested capital that are expected to consistently exceed their cost of capital.
- Fixed income portfolio allocates to fixed income securities based on analyses of economic factors such as projected international interest rate movements, industry cycles and political trends.

## Performance

### Growth of \$10,000 since inception<sup>7</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
—	—	6.50	-0.44	9.18	11.90	-10.58	23.18	6.82	14.92

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-3.44	-3.58	-7.47	-11.27	-9.66	5.32	4.56	—	—	—	5.23



## Management

### Portfolio advisor:

U.S. Core Value Equity Team

### Sub Advisor:

Manulife Investment Management (US) LLC



Michael  
Mattioli



Sandy  
Sanders



Daniel S.  
Janis III



Thomas C.  
Goggins

## Annual Distributions<sup>3</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2020	\$0.15	\$0.01	\$0.34	\$0.22	\$0.71
2019	\$0.01	\$0.17	\$0.01	\$0.22	\$0.40
2018	\$0.17	\$0.00	\$0.17	\$0.20	\$0.54
2017	\$0.18	\$0.00	\$0.24	\$0.19	\$0.62
2016	\$0.20	\$0.00	\$0.07	\$0.17	\$0.45

## Management Fee Reduction Rates<sup>8</sup>

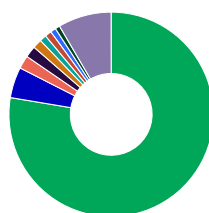
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Top 10 Holdings (%)<sup>9</sup>

1. Lennar Corp. Cl A	3.31
2. KKR & Co. Inc. Com	3.04
3. Morgan Stanley Com New	2.94
4. State Street Corp. Com	2.35
5. Apple Inc. Com	2.13
6. Comcast Corp. Cl A	2.11
7. American Tower Corp. REIT Com	2.00
8. Goldman Sachs Group Inc. (The) Com	1.95
9. Walmart Inc. Com	1.70
10. Alphabet Inc. Cl A	1.64

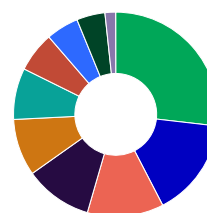
## Portfolio Allocation

### Geographic Allocation (%)



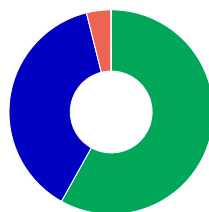
77.63	United States
4.87	Canada
2.07	United Kingdom
1.82	Spain
1.45	Indonesia
1.06	Belgium
1.06	Netherlands
0.85	Brazil
0.74	Norway
8.43	Other

### Sector Allocation (Equities) (%)



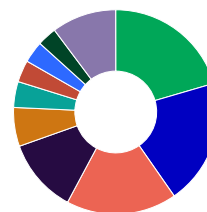
26.83	Financials
15.58	Information Technology
12.09	Health Care
10.72	Consumer Discretionary
9.01	Consumer Staples
8.12	Communication Services
6.32	Real Estate
5.16	Industrials
4.49	Energy
1.69	Other

### Asset Allocation (%)



58.09	Equities
38.02	Fixed Income
3.89	Cash and Equivalents
0.00	Other

### Fixed Income Allocation (%)



20.48	International Government Bonds
19.84	U.S. High Yield Bonds
17.50	U.S. Investment Grade Bonds
11.76	U.S. Government Bonds
6.15	Bank Loans
4.10	U.S. Corporate Bonds
3.47	International Investment Grade Bonds
3.41	Convertible bonds
3.08	Canadian Provincial Bonds
10.22	Other



# Manulife U.S. Monthly High Income Fund<sup>1</sup>

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

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## Overview

### Overall Morningstar Rating<sup>2</sup>



### Key Facts

**Management Team:** Essential Equity Team

**Inception date:** December 24, 2013

**AUM<sup>3</sup>:** \$3.00B

**CIFSC category:** Global Neutral Balanced

**Distribution frequency<sup>4</sup>:** Monthly

**Distribution yield<sup>5</sup>:** 2.66%

**Positions:** 1103

**Management fee:** 0.83%

**MER:** 1.13% (as at 2021-12-31, includes HST)

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Open

**Risk:** Low to Moderate



6,7

### Fixed Income Characteristics

Average Credit Quality <sup>8</sup>	A/A-
Current Yield	4.01%
Maturity (Years)	9.48
Effective Duration	6.42
Modified Duration	6.73
Yield to Maturity	5.09%
Yield to Worst	5.06%

### Equity Characteristics

P/E Ratio	30.68
P/B Ratio	4.73
P/CF Ratio	19.81
ROE	27.23%
Average Market Cap	\$87.77B
Dividend Yield	1.21%

### Equity Style Box<sup>9</sup>

Large	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Medium	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Small	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap growth stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	4538	4968	4738	4438	—
Advisor - DCA	24538	24968	24738	24438	—
F	—	—	—	—	4638
F - DCA	—	—	—	—	24638
FT6	—	—	—	—	9927
T6	9128	9168	9328	9028	—

DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

- Managed by the Manulife Essential Equity Team. The team analyzes all companies are viewed under the same fundamental proprietary lens, using a scalable and repeatable process driven by the team's fundamental beliefs unchanged since the team's founding in 1996.
- The team's focus is on creating a high returning conglomerate portfolio consisting of diversified businesses to ensure that revenue and earnings come from many different sources. As a result, no single event will have a large negative impact on the portfolio.
- This portfolio is constructed using a fundamental, value based lens selecting primarily U.S. dividend paying businesses and multi sector fixed income. The portfolio managers focus on selecting businesses, which in aggregate have high and stable profitability, minimal financial leverage and are priced at an attractive valuation. The fund is ideal for clients looking for a fixed monthly income source and the growth potential of one the world's largest equity markets.

## Performance

### Growth of \$10,000 since inception<sup>10</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
—	—	12.16	3.60	6.55	12.31	-2.30	21.13	16.49	22.52

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-2.32	-0.43	-6.33	-17.10	-12.60	6.35	7.68	—	—	—	7.98

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	11.47	1.00	0.40	0.73	0.93	81.97
Benchmark <sup>11</sup>	11.04	1.03	0.39	—	—	—



## Management

### Portfolio advisor:

Essential Equity Team



Conrad  
Dabiet



Jonathan  
Popper



Howard  
Greene



Chris  
Hensen

## Annual Distributions<sup>4</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.14	\$0.00	\$1.94	\$0.21	\$2.30
2020	\$0.15	\$0.00	\$0.65	\$0.20	\$1.01
2019	\$0.16	\$0.00	\$0.94	\$0.17	\$1.28
2017	\$0.16	\$0.02	\$0.63	\$0.17	\$0.98
2016	\$0.14	\$0.02	\$0.17	\$0.18	\$0.51

## Management Fee Reduction Rates<sup>12</sup>

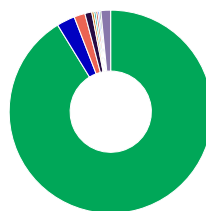
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Top 10 Holdings (%)<sup>13</sup>

1. United States Treasury Bill, 8/9/2022	3.57
2. United States Treasury Note, 2.25%, 2/15/2052	3.37
3. United States Treasury Note, 2.88%, 5/15/2032	2.50
4. Cadence Design Systems Inc. Com	2.07
5. Roper Technologies Inc. Com	2.07
6. Cintas Corp. Com	2.07
7. SBA Communications Corp. REIT Cl A	2.06
8. Danaher Corp. Com	2.06
9. Thermo Fisher Scientific Inc. Com	2.04
10. Old Dominion Freight Line, Inc. Com	1.53

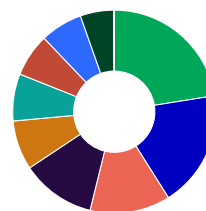
## Portfolio Allocation

### Geographic Allocation (%)



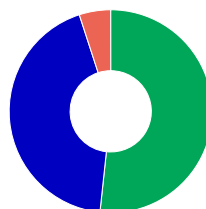
91.26	United States
2.90	Ireland
1.76	Canada
1.10	United Kingdom
0.35	Switzerland
0.30	France
0.30	Luxembourg
0.25	Mexico
0.24	Israel
1.55	Other

### Sector Allocation (Equities) (%)



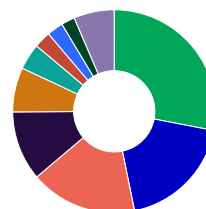
22.48	Information Technology
18.58	Industrials
12.78	Health Care
11.84	Financials
7.85	Real Estate
7.51	Consumer Discretionary
6.82	Utilities
6.73	Materials
5.35	Consumer Staples
0.05	Other

### Asset Allocation (%)



51.70	Fixed Income
43.29	Equities
5.00	Cash and Equivalents

### Fixed Income Allocation (%)



28.05	U.S. Mortgage-backed securities
18.76	U.S. Government Bonds
17.02	U.S. Investment Grade Bonds
11.09	U.S. High Yield Bonds
7.08	Convertible bonds
4.16	Floating Rate Bank Loans
2.66	International Investment Grade Bonds
2.59	U.S. Asset-backed securities
2.17	U.S. Corporate Bonds
6.43	Other



# Manulife Diversified Investment Fund<sup>1</sup>

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

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## Overview

### Overall Morningstar Rating<sup>2</sup>



### Key Facts

**Inception date:** June 27, 2008  
**AUM<sup>3</sup>:** \$721.89M  
**CIFSC category:** Global Equity Balanced  
**Distribution frequency<sup>4</sup>:** Annual  
**Positions:** 376  
**Management fee:** 0.73%  
**MER:** 1.03% (as at 2021-12-31, includes HST)  
**Min. investment:** \$500 initial; \$25 PAC  
**Fund Status:** Capped  
**Risk:** Low to Moderate



### Equity Characteristics

P/E Ratio	17.50
P/B Ratio	2.94
P/CF Ratio	13.09
ROE	25.20%
Average Market Cap	\$35.15B
Dividend Yield	2.27%

### Equity Style Box<sup>5</sup>

Large			
Medium			
Small			
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap blend stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	4502	—	4702	4402	—
Advisor - DCA	24502	—	24702	24402	—
F	—	—	—	—	4602
FT6	—	—	—	—	1901
T6	9502	—	9702	9402	—

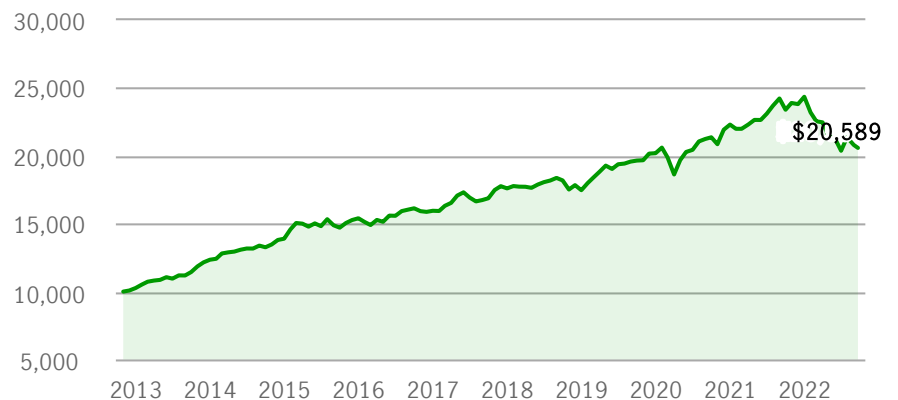
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

This global balanced fund provides diversification across all major asset classes and employs a tax-effective overlay strategy to help minimize potential capital gains distributions at year-end. The equity selection process is based on Mawer's disciplined, fundamentally based bottom-up research process, which includes a strong focus on downside protection. Within fixed income, the fund will take a core position in Canadian government debt.

## Performance

### Growth of \$10,000 since inception<sup>6</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
11.10	20.29	12.56	10.85	3.57	10.33	-0.75	15.62	10.44	9.19

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-2.61	-2.19	-7.73	-14.57	-14.12	2.05	4.44	7.91	—	—	6.99

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	8.49	0.76	0.19	1.24	0.65	68.52
Benchmark <sup>7</sup>	13.03	0.51	0.10	—	—	—





## Management

### Sub Advisor:

Mawer Investment Management Ltd.



Steven  
Visscher

### Annual Distributions<sup>4</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.20	\$0.06	\$0.65	—	\$0.90
2020	\$0.21	\$0.06	\$0.93	—	\$1.19
2019	\$0.22	\$0.06	\$0.36	—	\$0.64
2018	\$0.25	\$0.07	\$0.83	—	\$1.15
2017	\$0.20	\$0.06	\$0.34	—	\$0.60
2016	\$0.23	\$0.06	\$0.69	—	\$0.99

### Management Fee Reduction Rates<sup>8</sup>

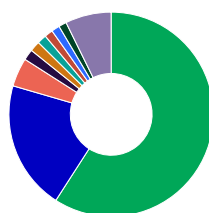
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

### Top 10 Holdings (%)<sup>9</sup>

1. Canada Housing Trust No.1, 1.95%, 12/15/2025	2.63
2. Province of Quebec, 1.5%, 9/1/2031	1.50
3. Gov. of Canada, 9/1/2022	1.50
4. Province of Ontario, 4.65%, 6/2/2041	1.45
5. Gov. of Canada Treasury Bill, 5/25/2023	1.32
6. Province of Ontario, 4.6%, 6/2/2039	1.23
7. Bank of Nova Scotia (The), 2.95%, 3/8/2027	1.18
8. Gov. of Canada, 8/4/2022	1.11
9. Province of Ontario, 2.05%, 6/2/2030	1.11
10. Gov. of Canada, 5%, 6/1/2037	1.06

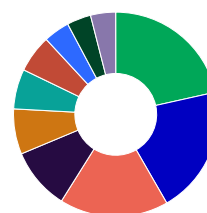
### Portfolio Allocation

#### Geographic Allocation (%)



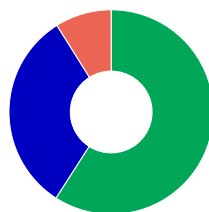
59.11	Canada
20.40	United States
4.54	United Kingdom
1.71	Japan
1.64	Netherlands
1.46	France
1.32	Sweden
1.31	Ireland
1.25	Denmark
7.26	Other

#### Sector Allocation (Equities) (%)



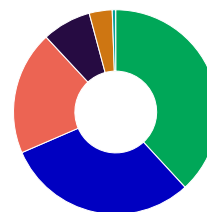
21.52	Financials
20.18	Industrials
17.22	Information Technology
9.78	Health Care
7.17	Consumer Staples
6.30	Consumer Discretionary
5.94	Materials
4.12	Communication Services
3.80	Energy
3.98	Other

#### Asset Allocation (%)



59.08	Equities
32.02	Fixed Income
8.90	Cash and Equivalents

#### Fixed Income Allocation (%)



38.16	Canadian Investment Grade Bonds
30.35	Canadian Provincial Bonds
19.58	Canadian Government Bonds
7.74	Floating Rate Bank Loans
3.63	Canadian Corporate Bonds
0.54	Canadian Agency Bonds



# Manulife Global Balanced Fund

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

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Investment note

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Manulife Investment  
Management sales team

Fund profiles

## Overview

### Overall Morningstar Rating<sup>1</sup>



### Key Facts

**Inception date:** August 1, 2013  
**AUM<sup>2</sup>:** \$5.92B  
**CIFSC category:** Global Neutral Balanced  
**Distribution frequency<sup>3</sup>:** Quarterly  
**Distribution yield<sup>4</sup>:** 0.63%  
**Positions:** 670  
**Management fee:** 0.72%  
**MER:** 1.14% (as at 2021-12-31, includes HST)  
**Min. investment:** \$500 initial; \$25 PAC  
**Fund Status:** Open  
**Risk:** Low to Moderate



### Equity Characteristics

P/E Ratio	17.39
P/B Ratio	3.82
P/CF Ratio	12.43
ROE	31.43%
Average Market Cap	\$72.77B
Dividend Yield	2.17%

### Equity Style Box<sup>5</sup>

Large	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Medium	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Small	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap blend stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	4535	4368	4735	4435	—
Advisor - DCA	24535	24368	24735	24435	—
F	—	—	—	—	4635
F - DCA	—	—	—	—	24635
FT6	—	—	—	—	4135
T6	9816	9968	9916	9516	—

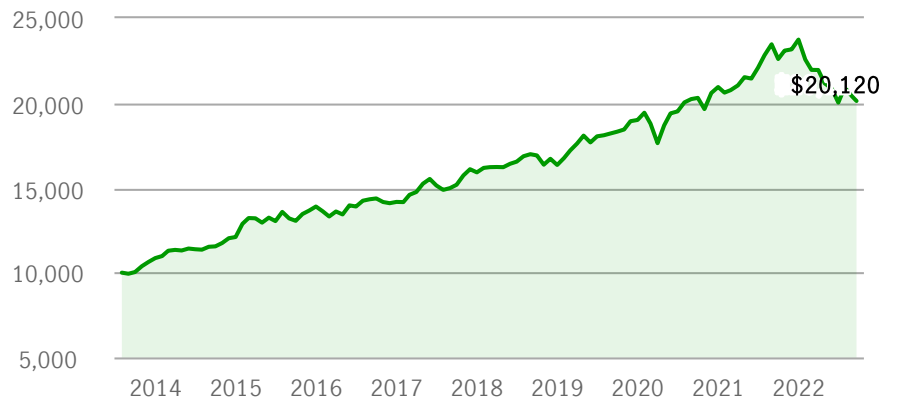
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

- An unconstrained global equity component with maximum flexibility utilizing Mawer Investment Management's proven "boring" philosophy and process
- Seeks to provide significant global diversification from both a geographic and sector perspective
- Fixed income component couples the stability of Canadian government debt with the flexibility of global issuers of any investment grade

## Performance

### Growth of \$10,000 since inception<sup>6</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
—	—	11.43	14.87	1.96	12.29	2.74	16.23	10.22	13.36

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-2.49	-2.21	-7.08	-14.07	-13.06	3.87	6.37	—	—	—	8.17

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	8.69	1.10	0.41	0.05	1.01	93.16
Benchmark <sup>7</sup>	8.51	1.15	0.41	—	—	—



## Management

### Sub Advisor:

Mawer Investment Management Ltd.



Greg  
Peterson



Paul Moroz

### Annual Distributions<sup>3</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.12	\$0.00	\$0.51	—	\$0.63
2020	\$0.13	\$0.01	\$0.16	—	\$0.30
2019	\$0.23	\$0.02	—	\$0.07	\$0.33
2018	\$0.14	\$0.01	\$0.15	—	\$0.31
2017	\$0.16	\$0.02	—	—	\$0.18
2016	\$0.10	\$0.01	\$0.01	—	\$0.13

### Management Fee Reduction Rates<sup>8</sup>

Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

### Recent Developments

On March 1, 2022, we reduced the management fees on some series of this fund. For more information, refer to the Press Release

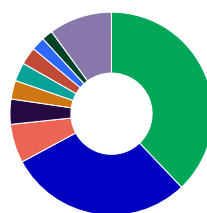
[➤ Press Release](#)

### Top 10 Holdings (%)<sup>9</sup>

1. Marsh & McLennan Cos. Com	2.87
2. Alphabet Inc. Cap Stk Cl C	2.48
3. Alimentation Couche-Tard Inc. Multiple Vtg Sh	2.33
4. Wolters Kluwer N.V. Shs	2.20
5. Aon plc Shs Cl A	2.19
6. Microsoft Corp. Com	2.17
7. KDDI Corp. Shs	2.11
8. Gov. of Canada Treasury Bill, 5/25/2023	2.11
9. Gov. of Canada Treasury Bill, 10/13/2022	2.05
10.FTI Consulting Inc. Com	2.01

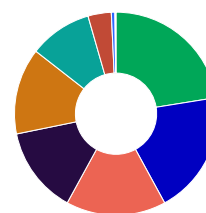
### Portfolio Allocation

#### Geographic Allocation (%)



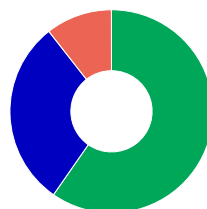
37.88	United States
29.26	Canada
6.18	United Kingdom
4.00	Netherlands
2.97	Ireland
2.95	Switzerland
2.80	Japan
2.16	Germany
1.76	Sweden
10.03	Other

#### Sector Allocation (Equities) (%)



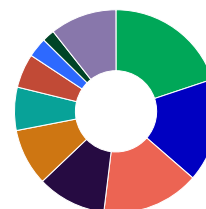
22.47	Industrials
19.58	Information Technology
15.92	Financials
13.82	Consumer Staples
13.73	Health Care
10.01	Consumer Discretionary
3.71	Communication Services
0.57	Materials
0.17	Utilities

#### Asset Allocation (%)



59.68	Equities
29.75	Fixed Income
10.57	Cash and Equivalents

#### Fixed Income Allocation (%)



19.89	Canadian Investment Grade Bonds
16.49	U.S. High Yield Bonds
15.54	Canadian Provincial Bonds
10.98	Canadian Government Bonds
9.05	International High Yield Bonds
6.89	Floating Rate Bank Loans
5.42	International Corporate Bonds
3.14	U.S. Investment Grade Bonds
1.96	U.S. Corporate Bonds
10.63	Other



# Manulife Global Small Cap Balanced Fund<sup>1</sup>

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

Commentary  
Investment note

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## Overview

### Overall Morningstar Rating<sup>2</sup>



### Key Facts

**Inception date:** August 19, 2011

**AUM<sup>3</sup>:** \$22.73M

**CIFSC category:** Global Equity Balanced

**Distribution frequency<sup>4</sup>:** Annual

**Positions:** 751

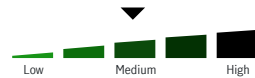
**Management fee:** 0.91%

**MER:** 1.26% (as at 2021-12-31, includes HST)

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Capped

**Risk:** Moderate



### Equity Characteristics

P/E Ratio	16.29
P/B Ratio	2.67
P/CF Ratio	13.84
ROE	26.20%
Average Market Cap	\$2.48B
Dividend Yield	2.92%

### Equity Style Box<sup>5</sup>

Large			
Medium			
Small			
	Value	Blend	Growth

The fund's portfolio is biased toward small-cap blend stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	4518	—	4718	4418	—
Advisor - DCA	24518	—	24718	24418	—
F	—	—	—	—	4618
FT6	—	—	—	—	1017
T6	1517	—	1317	1217	—

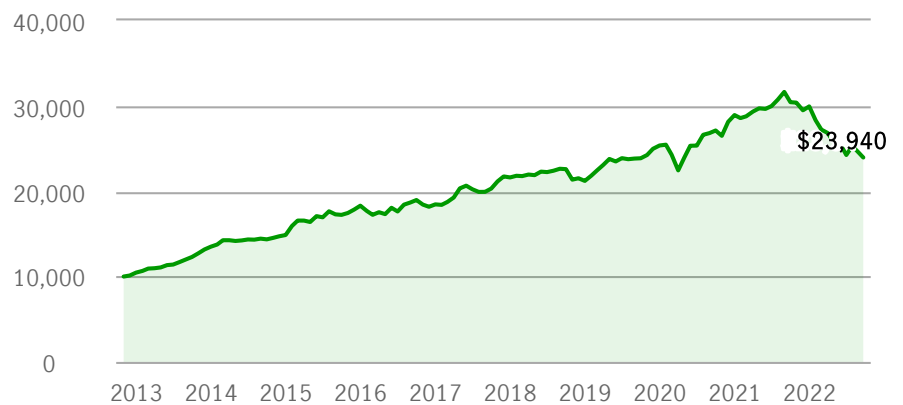
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

- The fund employs a “blue chip, small cap” equity approach, with a focus on growing businesses with strong fundamentals.
- The fixed income portion employs tactical allocation across multiple fixed income sectors, including global government bonds, investment grade and high yield corporate bonds.

## Performance

### Growth of \$10,000 since inception<sup>6</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
22.80	29.00	10.14	23.11	0.84	17.09	-1.88	19.57	14.06	3.51

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-3.23	-4.20	-10.07	-18.23	-22.61	0.91	4.20	9.83	—	—	9.97

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	10.15	0.60	0.13	-0.22	0.87	80.61
Benchmark <sup>7</sup>	11.52	0.61	0.18	—	—	—



## Management

### Sub Advisor:

Mawer Investment Management Ltd.



Christian  
Deckart



Paul Moroz

### Annual Distributions <sup>4</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	—	—	\$2.00	—	\$2.00
2020	—	—	\$1.51	—	\$1.51
2019	—	—	\$1.07	—	\$1.07
2018	\$0.05	\$0.00	\$2.03	—	\$2.08
2017	\$0.05	\$0.01	\$1.98	—	\$2.04
2016	\$0.09	\$0.01	\$1.23	—	\$1.33

### Management Fee Reduction Rates <sup>8</sup>

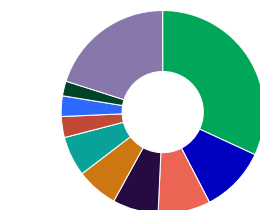
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Top 10 Underlying Fund Holdings (%) <sup>9</sup>

1.Manulife Global Small Cap Fund	70.42
2.Manulife Strategic Income Fund	25.37
3.Manulife Canadian Bond Fund	3.67

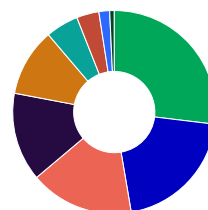
## Portfolio Allocation

### Geographic Allocation (%)



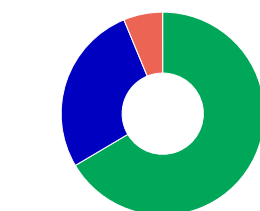
31.89	United States
10.52	Canada
8.33	United Kingdom
7.28	Sweden
6.63	Japan
6.33	Italy
3.33	Norway
3.27	Switzerland
2.36	Luxembourg
20.07	Other

### Sector Allocation (Equities) (%)



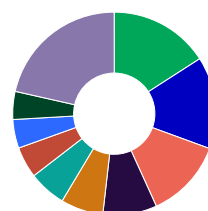
26.92	Industrials
20.41	Information Technology
16.53	Consumer Discretionary
14.11	Consumer Staples
10.80	Health Care
5.23	Financials
3.57	Communication Services
1.70	Materials
0.73	Utilities

### Asset Allocation (%)



66.50	Equities
27.27	Fixed Income
6.23	Cash and Equivalents
-0.00	Other

### Fixed Income Allocation (%)



15.91	International Government Bonds
14.68	U.S. High Yield Bonds
12.62	U.S. Investment Grade Bonds
8.60	U.S. Government Bonds
6.77	Canadian Investment Grade Bonds
5.97	Canadian Provincial Bonds
4.97	Bank Loans
4.57	U.S. Corporate Bonds
4.44	U.S. Mortgage-backed securities
21.47	Other

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# Manulife Global Strategic Balanced Yield Fund

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

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Management sales team

Fund profiles

## Overview

### Overall Morningstar Rating<sup>1</sup>



### Key Facts

**Management Team:** Manulife Global Quality Value Team

**Inception date:** August 1, 2014

**AUM<sup>2</sup>:** \$145.76M

**CIFSC category:** Global Neutral Balanced

**Distribution frequency<sup>3</sup>:** Monthly

**Distribution yield<sup>4</sup>:** 1.90%

**Positions:** 398

**Management fee:** 0.85%

**MER:** 1.17% (as at 2021-12-31, includes HST)

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Open

**Risk:** Low to Moderate



### Fixed Income Characteristics

Average Credit Quality <sup>5</sup>	BB-/BB-	P/E Ratio	15.82
Current Yield	6.42%	P/B Ratio	1.98
Maturity (Years)	6.79	P/CF Ratio	9.66
Effective Duration	4.28	ROE	23.41%
Modified Duration	4.58	Average Market Cap	\$175.47B
Yield to Maturity	9.08%	Dividend Yield	2.54%
Yield to Worst	9.05%		

### Equity Characteristics

### Equity Style Box<sup>6</sup>

Large			
Medium			
Small			
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap blend stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	4574	4874	4774	4474	—
Advisor - DCA	24574	24874	24774	24474	—
F	—	—	—	—	4674
F - DCA	—	—	—	—	24674
FT6	—	—	—	—	9636
T6	9136	9874	9336	9036	—

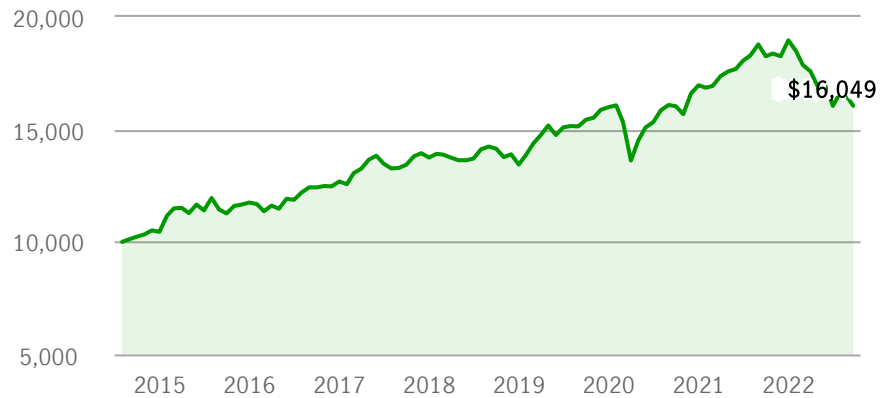
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

- Unique balanced mandate that couples mega-cap equity names, with a fixed income component that is made up of primarily below investment grade debt.
- Unconstrained “go anywhere” mandate that provides significant global diversification for investors seeking capital appreciation and income.
- Highly experienced fixed income team with a deep understanding of global credit, specifically high-yield and floating rate loans.

## Performance

### Growth of \$10,000 since inception<sup>7</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
—	—	—	12.45	7.96	8.38	-2.27	18.96	6.09	11.79

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-1.38	-3.76	-8.25	-13.56	-12.72	2.69	4.28	—	—	—	6.30

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	9.91	0.59	0.13	-1.77	1.11	86.60
Benchmark <sup>8</sup>	8.90	0.92	0.31	—	—	—



## Management

### Portfolio advisor:

Manulife Global Quality Value Team

### Sub Advisor:

Manulife Investment Management (US) LLC



Paul Boyne



Stephen Hermsdorf



Caryn Rothman



Dennis F. McCafferty

## Annual Distributions<sup>3</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.25	—	\$1.27	\$0.00	\$1.52
2020	\$0.20	—	—	\$0.04	\$0.24
2019	\$0.35	—	—	\$0.01	\$0.36
2018	\$0.31	—	\$0.01	\$0.00	\$0.32
2017	\$0.34	—	\$0.70	—	\$1.04
2016	\$0.24	—	\$0.35	\$0.01	\$0.59

## Management Fee Reduction Rates<sup>9</sup>

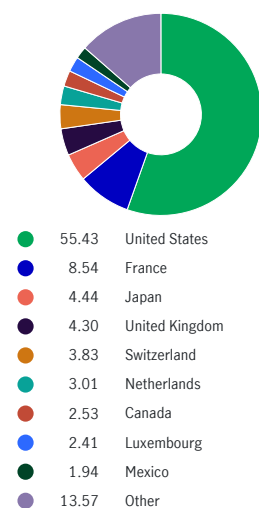
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Top 10 Holdings (%)<sup>10</sup>

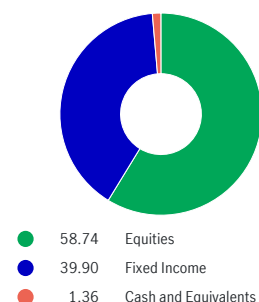
1. Microsoft Corp. Com	3.48
2. Alphabet Inc. Cl A	2.74
3. Corveva Inc. Com	2.15
4. Philip Morris International Inc. Com	2.02
5. UnitedHealth Group Inc. Com	1.78
6. TotalEnergies SE Shs	1.76
7. Johnson & Johnson Com	1.72
8. Sanofi Shs	1.68
9. ConocoPhillips Com	1.52
10. Oracle Corp. Com	1.49

## Portfolio Allocation

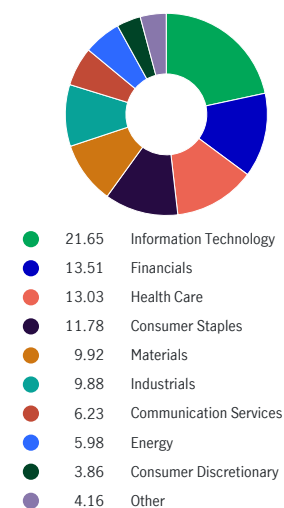
### Geographic Allocation (%)



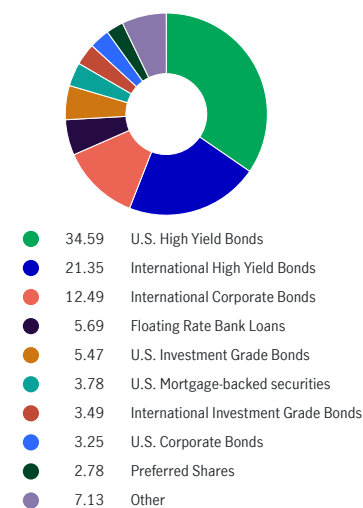
### Asset Allocation (%)



### Sector Allocation (Equities) (%)



### Fixed Income Allocation (%)





# Manulife Simplicity Balanced Portfolio

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

Commentary  
Investment note

Star performers

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Manulife Investment  
Management sales team

Fund profiles

## Overview

### Overall Morningstar Rating<sup>1</sup>



### Key Facts

**Management Team:** Manulife Multi-Asset Solutions Team

**Inception date:** August 23, 2001

**AUM<sup>2</sup>:** \$959.33M

**CIFSC category:** Global Neutral Balanced

**Distribution frequency<sup>3</sup>:** Monthly

**Distribution yield<sup>4</sup>:** 2.00%

**Positions:** 3787

**Management fee:** 0.95%

**MER:** 1.27% (as at 2021-12-31, includes HST)

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Open

**Risk:** Low to Moderate



### Equity Characteristics

P/E Ratio	14.78
P/B Ratio	2.19
P/CF Ratio	10.79
ROE	20.30%
Average Market Cap	\$55.06B
Dividend Yield	2.59%

### Equity Style Box<sup>5</sup>

Large			
Medium			
Small			
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap blend stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	560	3272	760	460	—
Advisor - DCA	20560	23272	20760	20460	—
F	—	—	—	—	660
F - DCA	—	—	—	—	20660
FT6	—	—	—	—	1213
T6	9560	9960	9760	9460	—

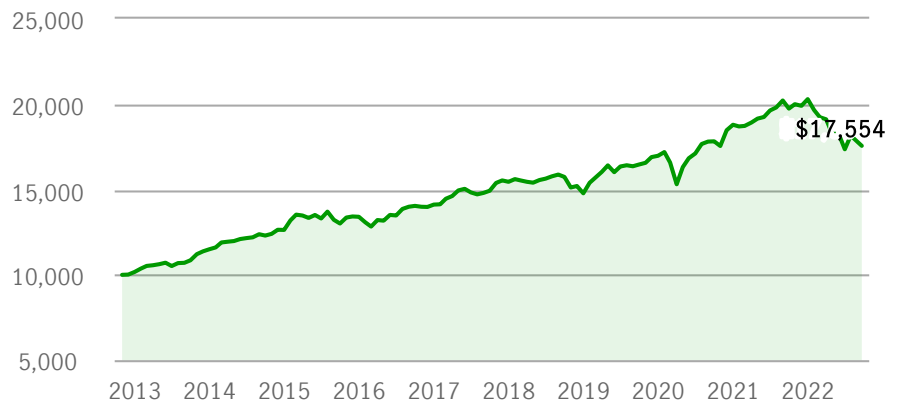
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

### Why invest?

- Seeks long-term growth consistent with preservation of capital within a broadly diversified, risk-targeted portfolio.
- Invests in a broad universe of asset classes, utilizing a diversified mix of primarily mutual funds and Exchange Traded Funds (ETFs).
- Employs diversification of asset classes, investment styles and strategies to help enable the greatest probability of achieving risk-adjusted results that are consistent with the Portfolio's objectives.

## Performance

### Growth of \$10,000 since inception<sup>6</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
8.23	13.10	9.85	6.08	5.34	9.46	-4.36	14.88	10.71	7.98

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-2.04	-2.57	-7.52	-12.34	-12.00	2.83	3.75	6.18	—	—	4.89

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	8.51	0.63	0.10	-0.95	0.99	95.01
Benchmark <sup>7</sup>	8.53	0.82	0.22	—	—	—





## Management

### Portfolio advisor:

Manulife Multi-Asset Solutions Team

### Sub Advisor:

Manulife Investment Management (US) LLC



Nathan  
Thoof



James  
Robertson

## Annual Distributions<sup>3</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.28	\$0.05	\$0.59	—	\$0.91
2020	\$0.24	\$0.04	\$0.59	—	\$0.87
2019	\$0.26	\$0.04	\$0.18	\$0.00	\$0.48
2018	\$0.35	\$0.04	\$0.54	—	\$0.93
2017	\$0.37	\$0.04	\$1.06	—	\$1.47
2016	\$0.24	\$0.03	\$0.13	—	\$0.40

## Management Fee Reduction Rates<sup>8</sup>

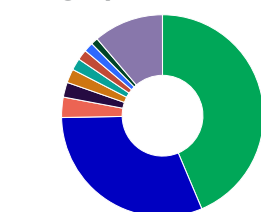
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Top 10 Underlying Fund Holdings (%)<sup>9</sup>

1. Manulife Bond Fund	13.82
2. Manulife Strategic Income Fund	9.86
3. Manulife U.S. All Cap Equity Fund	6.12
4. Manulife Corporate Bond Fund	5.91
5. Manulife Global Dividend Class	5.49
6. Manulife Canadian Investment Fund	5.43
7. Manulife World Investment Class	5.42
8. Manulife Covered Call U.S. Equity Fund	4.98
9. Manulife Fundamental Equity Fund	4.75
10. Manulife Dividend Income Fund	4.73

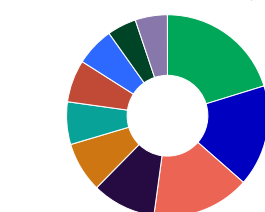
## Portfolio Allocation

### Geographic Allocation (%)



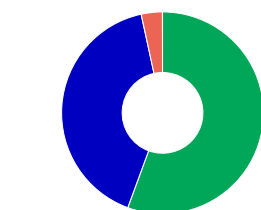
43.65	Canada
31.07	United States
3.25	United Kingdom
2.39	Japan
2.22	France
1.90	China
1.67	Netherlands
1.52	Switzerland
1.13	South Korea
11.22	Other

### Sector Allocation (Equities) (%)



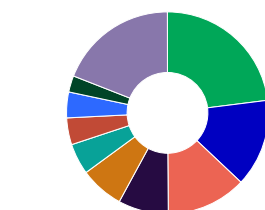
20.24	Financials
16.25	Information Technology
15.69	Industrials
10.21	Consumer Discretionary
8.03	Health Care
6.82	Energy
6.77	Consumer Staples
6.18	Materials
4.66	Communication Services
5.17	Other

### Asset Allocation (%)



55.61	Equities
40.99	Fixed Income
3.40	Cash and Equivalents
0.00	Other

### Fixed Income Allocation (%)



23.01	Canadian Investment Grade Bonds
14.04	U.S. High Yield Bonds
12.83	Canadian Provincial Bonds
8.05	Floating Rate Bank Loans
7.03	U.S. Investment Grade Bonds
4.96	Canadian Government Bonds
4.30	Canadian Corporate Bonds
4.11	International Government Bonds
2.63	U.S. Corporate Bonds
19.04	Other



# Manulife Simplicity Global Balanced Portfolio

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

Commentary  
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Star performers

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Management sales team

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## Overview

### Overall Morningstar Rating<sup>1</sup>



### Key Facts

**Management Team:** Manulife Multi-Asset Solutions Team

**Inception date:** August 24, 2006

**AUM<sup>2</sup>:** \$585.03M

**CIFSC category:** Global Neutral Balanced

**Distribution frequency<sup>3</sup>:** Quarterly

**Distribution yield<sup>4</sup>:** 1.86%

**Positions:** 3199

**Management fee:** 0.95%

**MER:** 1.29% (as at 2021-12-31, includes HST)

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Open

**Risk:** Low to Moderate



### Equity Characteristics

P/E Ratio	15.86
P/B Ratio	2.35
P/CF Ratio	11.14
ROE	20.82%
Average Market Cap	\$49.86B
Dividend Yield	2.66%

### Equity Style Box<sup>5</sup>

Large			
Medium			
Small			
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap blend stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	568	368	768	468	—
Advisor - DCA	20568	20368	20768	20468	—
F	—	—	—	—	668
F - DCA	—	—	—	—	20668
FT6	—	—	—	—	1313
T6	9568	9368	9768	9468	—

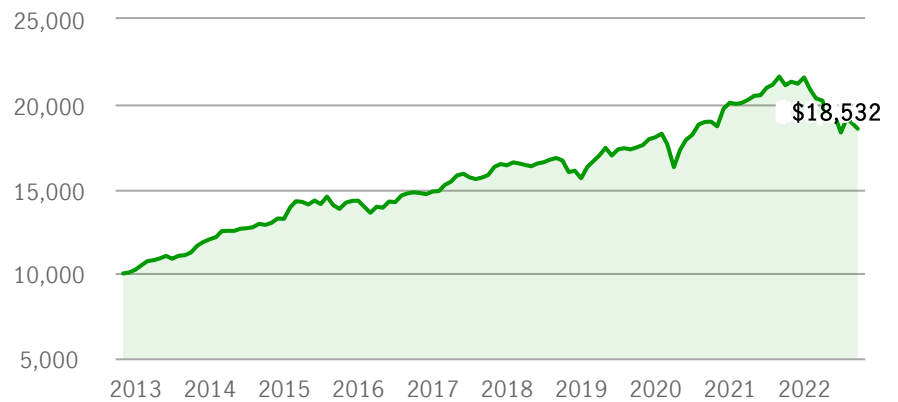
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

### Why invest?

- Seeks long-term growth consistent with preservation of capital within a broadly diversified, risk-targeted portfolio.
- Invests in a broad universe of asset classes, utilizing a diversified mix of primarily mutual funds and Exchange Traded Funds (ETFs), focusing on global equity and fixed income funds.
- Employs diversification of asset classes, geographies, investment styles and strategies to help enable the greatest probability of achieving risk-adjusted results that are consistent with the Portfolio's objectives.

### Performance

#### Growth of \$10,000 since inception<sup>6</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
10.89	17.51	10.01	8.16	3.74	10.41	-4.65	15.50	11.28	7.44

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-1.88	-2.67	-7.56	-12.89	-13.08	2.74	3.71	6.79	—	—	5.46

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	8.57	0.62	0.10	-4.15	1.21	77.05
Benchmark <sup>7</sup>	7.44	1.50	0.54	—	—	—



## Management

### Portfolio advisor:

Manulife Multi-Asset Solutions Team

### Sub Advisor:

Manulife Investment Management (US) LLC



Nathan  
Thoof



James  
Robertson

## Annual Distributions <sup>3</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.25	\$0.03	\$0.69	—	\$0.96
2020	\$0.25	\$0.03	\$0.62	—	\$0.90
2019	\$0.23	\$0.02	\$0.12	\$0.01	\$0.38
2018	\$0.31	\$0.03	\$0.46	—	\$0.80
2017	\$0.32	\$0.03	\$0.93	—	\$1.28
2016	\$0.26	\$0.02	\$0.13	—	\$0.41

## Management Fee Reduction Rates <sup>8</sup>

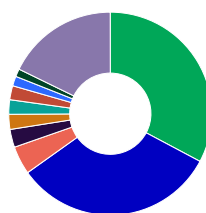
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Top 10 Underlying Fund Holdings (%) <sup>9</sup>

1. Manulife Bond Fund	10.93
2. Manulife Corporate Bond Fund	10.91
3. Manulife World Investment Class	7.87
4. Manulife U.S. All Cap Equity Fund	7.16
5. Manulife Covered Call U.S. Equity Fund	5.98
6. Manulife Strategic Income Fund	5.93
7. Manulife Emerging Markets Fund	5.77
8. MIM Emerging Markets Corporate Debt Pooled Fund	4.79
9. MLF EAFE Equity Fund	4.55
10. Manulife Global Listed Infrastructure Fund	4.53

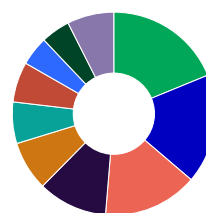
## Portfolio Allocation

### Geographic Allocation (%)



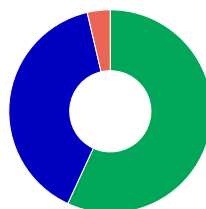
32.79	Canada
32.37	United States
4.50	United Kingdom
2.86	Japan
2.38	Netherlands
2.31	France
2.22	China
1.56	Switzerland
1.23	India
17.78	Other

### Sector Allocation (Equities) (%)



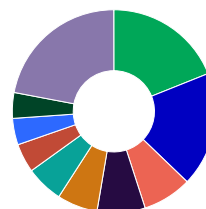
18.80	Financials
17.45	Industrials
15.07	Information Technology
11.07	Consumer Discretionary
7.87	Health Care
6.61	Energy
6.42	Consumer Staples
4.64	Materials
4.63	Communication Services
7.44	Other

### Asset Allocation (%)



56.88	Equities
39.47	Fixed Income
3.64	Cash and Equivalents
-0.00	Other

### Fixed Income Allocation (%)



18.93	Canadian Investment Grade Bonds
18.26	U.S. High Yield Bonds
7.84	Floating Rate Bank Loans
7.66	Canadian Provincial Bonds
6.44	International High Yield Bonds
5.95	U.S. Investment Grade Bonds
4.61	International Corporate Bonds
4.21	International Investment Grade Bonds
4.09	International Government Bonds
22.02	Other



# Manulife Simplicity Growth Portfolio

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

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Manulife Investment  
Management sales team

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## Overview

### Overall Morningstar Rating<sup>1</sup>



### Key Facts

**Management Team:** Manulife Multi-Asset Solutions Team

**Inception date:** August 23, 2001

**AUM<sup>2</sup>:** \$766.30M

**CIFSC category:** Global Equity Balanced

**Distribution frequency<sup>3</sup>:** Annual

**Positions:** 4304

**Management fee:** 0.95%

**MER:** 1.28% (as at 2021-12-31, includes HST)

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Open

**Risk:** Low to Moderate



### Equity Characteristics

P/E Ratio	14.74
P/B Ratio	2.20
P/CF Ratio	10.82
ROE	20.47%
Average Market Cap	\$55.23B
Dividend Yield	2.59%

### Equity Style Box<sup>4</sup>

Large			
Medium			
Small			
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap blend stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	561	3372	761	461	—
Advisor - DCA	20561	23372	20761	20461	—
F	—	—	—	—	661
F - DCA	—	—	—	—	20661
FT6	—	—	—	—	1513
M	—	—	—	—	1364
T6	9561	9961	9761	9461	—

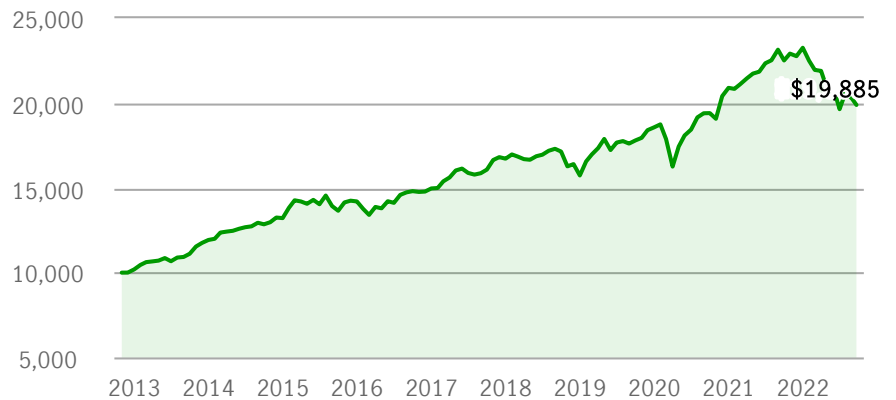
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

- Seeks long-term growth within a broadly diversified, risk-targeted portfolio.
- Invests in a broad universe of asset classes, utilizing a diversified mix of primarily mutual funds and Exchange Traded Funds (ETFs).
- Employs diversification of asset classes, investment styles and strategies to help enable the greatest probability of achieving risk-adjusted results that are consistent with the Portfolio's objectives.

## Performance

### Growth of \$10,000 since inception<sup>5</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
8.87	17.02	10.82	7.44	5.40	11.72	-5.92	18.03	12.56	11.31

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-1.86	-2.93	-7.80	-12.98	-12.55	4.75	5.00	7.58	—	—	5.28

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	10.21	0.71	0.20	-0.09	0.98	91.26
Benchmark <sup>6</sup>	10.29	0.71	0.22	—	—	—



## Management

### Portfolio advisor:

Manulife Multi-Asset Solutions Team

### Sub Advisor:

Manulife Investment Management (US) LLC



Nathan  
Thooft



James  
Robertson

## Annual Distributions <sup>3</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.28	\$0.05	\$0.77	—	\$1.11
2020	\$0.25	\$0.06	\$1.08	—	\$1.39
2019	\$0.20	\$0.05	\$0.06	\$0.01	\$0.31
2018	\$0.28	\$0.05	\$0.59	—	\$0.92
2017	\$0.33	\$0.07	\$1.39	—	\$1.79
2016	\$0.22	\$0.04	\$0.22	—	\$0.48

## Management Fee Reduction Rates <sup>7</sup>

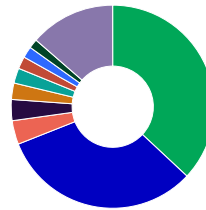
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Top 10 Underlying Fund Holdings (%) <sup>8</sup>

1. Manulife Strategic Income Fund	9.88
2. Manulife U.S. All Cap Equity Fund	7.16
3. Manulife Corporate Bond Fund	6.45
4. Manulife Canadian Investment Fund	6.39
5. Manulife Covered Call U.S. Equity Fund	5.96
6. Manulife World Investment Class	5.91
7. Manulife Fundamental Equity Fund	5.79
8. Manulife Dividend Income Fund	5.77
9. Manulife Multifactor Canadian Large Cap	5.48
10. Manulife Global Dividend Class	5.47

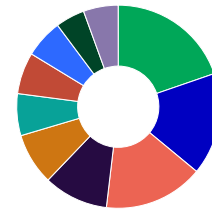
## Portfolio Allocation

### Geographic Allocation (%)



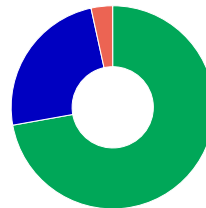
36.97	United States
32.03	Canada
3.78	United Kingdom
3.37	Japan
2.60	France
2.40	China
1.96	Netherlands
1.80	Switzerland
1.45	South Korea
13.62	Other

### Sector Allocation (Equities) (%)



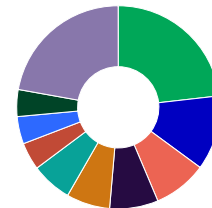
19.72	Financials
16.28	Information Technology
15.88	Industrials
10.28	Consumer Discretionary
8.25	Health Care
6.67	Energy
6.62	Consumer Staples
6.12	Materials
4.64	Communication Services
5.54	Other

### Asset Allocation (%)



72.19	Equities
24.39	Fixed Income
3.42	Cash and Equivalents
-0.00	Other

### Fixed Income Allocation (%)



23.20	U.S. High Yield Bonds
11.88	Canadian Investment Grade Bonds
8.55	U.S. Investment Grade Bonds
7.74	Floating Rate Bank Loans
6.93	International Government Bonds
6.51	Canadian Provincial Bonds
4.36	U.S. Corporate Bonds
4.36	U.S. Government Bonds
4.29	Bank Loans
22.18	Other



# Manulife Strategic Dividend Bundle

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

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Management sales team

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## Overview

### Overall Morningstar Rating<sup>1</sup>



### Key Facts

**Management Team:** Global Multi-Sector Fixed Income Team

**Inception date:** August 10, 2015

**AUM<sup>2</sup>:** \$2.02B

**CIFSC category:** Global Neutral Balanced

**Distribution frequency<sup>3</sup>:** Monthly

**Distribution yield<sup>4</sup>:** 0.02%

**Positions:** 1184

**Management fee:** 0.81%

**MER:** 1.14% (as at 2021-12-31, includes HST)

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Open

**Risk:** Low to Moderate



### Equity Characteristics

P/E Ratio	23.78
P/B Ratio	3.06
P/CF Ratio	16.84
ROE	17.10%
Average Market Cap	\$36.83B
Dividend Yield	1.28%

### Equity Style Box<sup>5</sup>

Large	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Medium	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Small	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap growth stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	4576	4277	4776	4476	—
Advisor - DCA	24576	24277	24776	24476	—
F	—	—	—	—	4676
F - DCA	—	—	—	—	24676
FT6	—	—	—	—	4376
T6	9846	9848	9946	9146	—

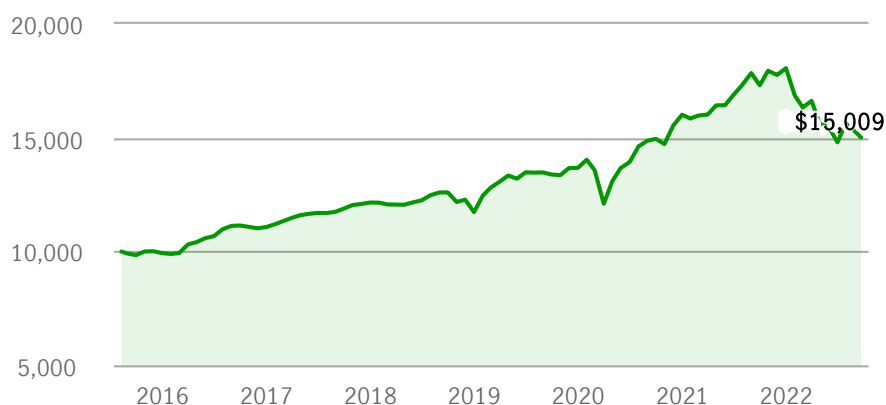
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

- Aims to deliver a diversified portfolio of equities and global multi sector fixed income through investment in some of Manulife Investment's most successful investment strategies.
- Has a target allocation of 40 per cent exposure to Manulife Dividend Income Fund, 20 per cent exposure to Manulife Dividend Income Plus Fund, 30 per cent exposure to Manulife Strategic Income Fund and 10 per cent exposure to Manulife Global Unconstrained Bond Fund.
- Strategically provides access to some of Manulife Investment Management's most experienced portfolio management teams, through the ease of a one ticket solution.

## Performance

### Growth of \$10,000 since inception<sup>6</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
—	—	—	—	11.56	9.72	-3.46	16.55	17.08	12.78

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-2.26	-1.22	-6.46	-15.41	-14.38	4.27	5.40	—	—	—	6.17

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	10.93	0.71	0.22	-0.26	1.15	79.87
Benchmark <sup>7</sup>	8.39	0.86	0.26	—	—	—



## Management

### Portfolio advisor:

Global Multi-Sector Fixed Income Team



Jason Zhang



James  
Robertson



Alexandre  
Richard



Conrad  
Dabiet



Daniel S.  
Janis III



Prakash  
Chaudhari



Caryn  
Rothman



John F.  
Addeo

## Annual Distributions<sup>3</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.00	\$0.00	\$1.08	—	\$1.08
2020	\$0.01	\$0.04	\$0.01	—	\$0.06
2019	\$0.04	\$0.05	\$0.22	—	\$0.32
2018	\$0.04	\$0.07	\$0.54	—	\$0.65
2017	\$0.03	\$0.11	\$0.43	—	\$0.57
2016	\$0.02	\$0.16	\$0.26	—	\$0.43

## Management Fee Reduction Rates<sup>8</sup>

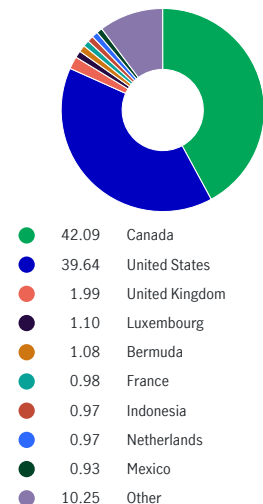
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Top 10 Underlying Fund Holdings (%)<sup>9</sup>

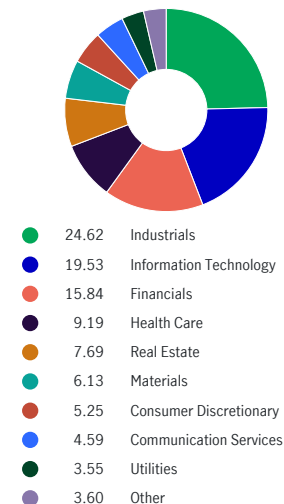
1.Manulife Dividend Income Fund	40.70
2.Manulife Strategic Income Fund	29.18
3.Manulife Dividend Income Plus Fund	20.47
4.Manulife Global Unconstrained Bond Fund	9.63

## Portfolio Allocation

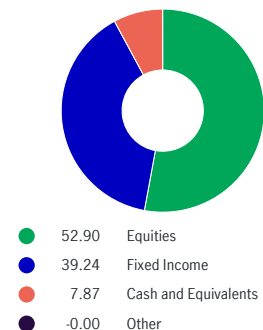
### Geographic Allocation (%)



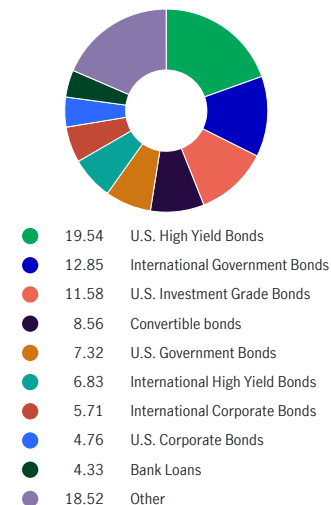
### Sector Allocation (Equities) (%)



### Asset Allocation (%)



### Fixed Income Allocation (%)





# Manulife Global Monthly High Income Fund<sup>1</sup>

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

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Star performers

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Fund profiles

## Overview

### Overall Morningstar Rating<sup>2</sup>



### Key Facts

**Management Team:** Essential Equity Team  
**Inception date:** August 19, 2011  
**AUM<sup>3</sup>:** \$672.70M  
**CIFSC category:** Global Neutral Balanced  
**Distribution frequency<sup>4</sup>:** Monthly  
**Distribution yield<sup>5</sup>:** 1.94%  
**Positions:** 647  
**Management fee:** 0.76%  
**MER:** 1.21% (as at 2021-12-31, includes HST)  
**Min. investment:** \$500 initial; \$25 PAC  
**Fund Status:** Open  
**Risk:** Low to Moderate



### Fixed Income Characteristics

Average Credit Quality <sup>6</sup>	A-/BBB+	P/E Ratio	24.75
Current Yield	3.93%	P/B Ratio	5.26
Maturity (Years)	6.29	P/CF Ratio	15.84
Effective Duration	4.17	ROE	34.42%
Modified Duration	4.58	Average Market Cap	\$136.62B
Yield to Maturity	5.39%	Dividend Yield	1.12%
Yield to Worst	5.33%		

### Equity Characteristics

P/E Ratio	24.75
P/B Ratio	5.26
P/CF Ratio	15.84
ROE	34.42%
Average Market Cap	\$136.62B
Dividend Yield	1.12%

### Equity Style Box<sup>7</sup>



The fund's portfolio is biased toward large-cap growth stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	4513	4959	4713	4413	—
Advisor - DCA	24513	24959	24713	24413	—
F	—	—	—	—	4613
F - DCA	—	—	—	—	24613
FT6	—	—	—	—	1813
T6	9511	9959	9711	9411	—

DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

- Managed by the Manulife Essential Equity Team all companies are viewed under the same fundamental proprietary lens, using a scalable and repeatable process driven by the team's fundamental beliefs unchanged since the team's founding in 1996.
- The team's focus is on creating a high returning conglomerate portfolio consisting of diversified businesses to ensure that revenue and earnings come from many different sources. As a result, no single event will have a large negative impact on the portfolio.
- An incredibly flexible mandate, the fund aims to provide investors with a portfolio of Global diversified businesses, which in aggregate have high and stable profitability, minimal financial leverage and at an attractive valuation.

## Performance

### Growth of \$10,000 since inception<sup>8</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
10.84	22.89	1.20	0.54	2.32	23.10	-3.51	14.66	25.70	14.98

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-2.69	-1.07	-9.44	-18.41	-17.80	7.55	7.20	8.37	—	—	7.96

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	10.83	1.05	0.39	0.40	1.29	74.21
Benchmark <sup>9</sup>	7.79	1.07	0.34	—	—	—





## Management

### Portfolio advisor:

Essential Equity Team

### Sub Advisor:

Manulife Investment Management (US) LLC



Prakash  
Chaudhari



Saurabh  
Moudgil



Jonathan  
Popper



Daniel S.  
Janis III



Thomas C.  
Goggins



Kisoo Park



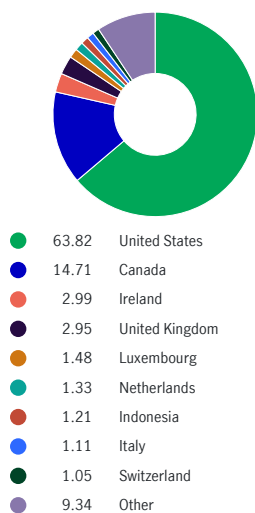
Christopher  
Chapman

## Top 10 Holdings (%) <sup>11</sup>

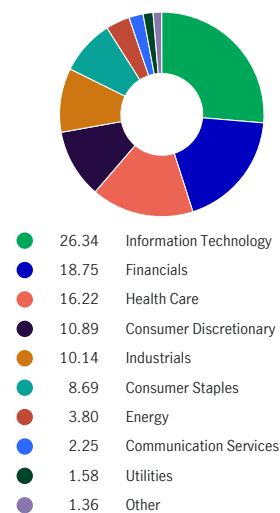
1. Province of Nova Scotia Provincial Treasury Bill, 8/4/2022	2.94
2. Microsoft Corp. Com	2.52
3. S&P Global Inc.	2.47
4. Alphabet Inc. Cap Stk Cl C	2.21
5. Apple Inc. Com	1.91
6. Marsh & McLennan Cos. Com	1.89
7. Aon plc Shs Cl A	1.86
8. Berkshire Hathaway Inc. Cl B New	1.57
9. UnitedHealth Group Inc. Com	1.49
10. Amazon.com Inc. Com	1.37

## Portfolio Allocation

### Geographic Allocation (%)



### Sector Allocation (Equities) (%)



## Annual Distributions <sup>4</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.12	\$0.00	\$0.63	\$0.22	\$0.97
2020	\$0.07	—	\$0.06	\$0.09	\$0.22
2019	\$0.06	—	—	—	\$0.06
2018	\$0.09	—	\$0.17	—	\$0.26
2017	\$0.04	—	\$0.67	—	\$0.70
2016	\$0.06	\$0.00	—	—	\$0.06

## Management Fee Reduction Rates <sup>10</sup>

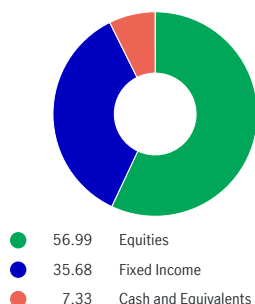
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Recent Developments

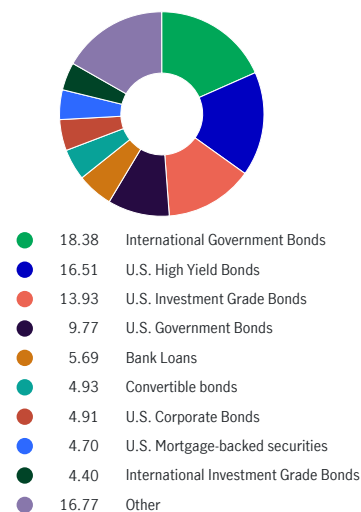
On March 1, 2022, we reduced the management fees on some series of this fund. For more information, refer to the Press Release

[➤ Press Release](#)

### Asset Allocation (%)



### Fixed Income Allocation (%)





# Manulife Yield Opportunities Fund<sup>1</sup>

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

Commentary  
Investment note

Star performers

Fund profile index

Manulife Investment  
Management sales team

Fund profiles

## Overview

### Overall Morningstar Rating<sup>2</sup>



### Key Facts

**Management Team:** Canadian Fixed Income Team

**Inception date:** December 23, 2009

**AUM<sup>3</sup>:** \$2.31B

**CIFSC category:** Global Fixed Income Balanced

**Distribution frequency<sup>4</sup>:** Monthly

**Distribution yield<sup>5</sup>:** 5.43%

**Positions:** 519

**Management fee:** 0.60%

**MER:** 0.89% (as at 2021-12-31, includes HST)

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Open

**Risk:** Low



### Fixed Income Characteristics

Average Credit Quality <sup>6</sup>	BB+/BB	P/E Ratio	26.07
Current Yield	4.67%	P/B Ratio	5.59
Maturity (Years)	7.24	P/CF Ratio	17.55
Effective Duration	4.54	ROE	36.31%
Modified Duration	4.85	Average Market Cap	\$116.56B
Yield to Maturity	7.40%	Dividend Yield	1.27%
Yield to Worst	7.25%		

### Equity Characteristics

P/E Ratio	26.07
P/B Ratio	5.59
P/CF Ratio	17.55
ROE	36.31%
Average Market Cap	\$116.56B
Dividend Yield	1.27%

### Equity Style Box<sup>7</sup>

Large			
Medium			
Small			
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap growth stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	4524	4879	4724	4424	—
Advisor - DCA	24524	24879	24724	24424	—
F	—	—	—	—	4624
F - DCA	—	—	—	—	24624
FT6	—	—	—	—	1038
T6	1538	3076	1338	1238	—

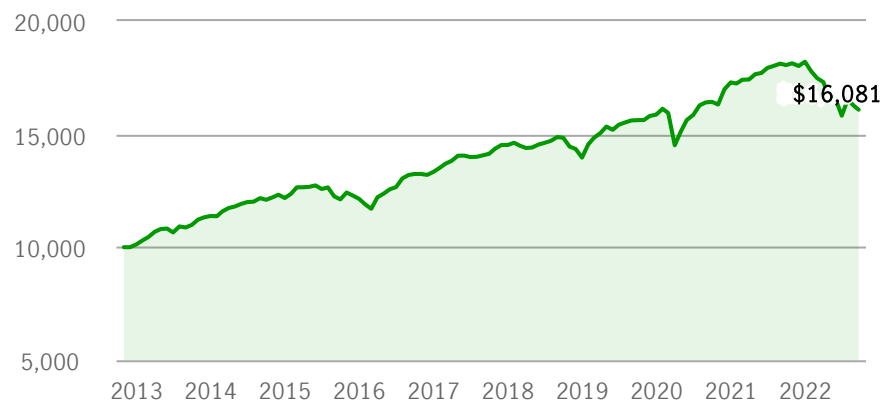
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

- Offers investors a diversified portfolio constructed with primarily fixed income securities featuring allocations to government, investment grade and high yielding fixed income securities from developed and emerging markets, coupled with dividend paying equity securities.
- Seeks consistent and steady income distribution paid monthly at a rate of 5 cents per month, or 60 cents per annum
- Low volatility targeted with a risk-conscious, active management approach focused on careful sector and security selection

## Performance

### Growth of \$10,000 since inception<sup>8</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
11.29	12.44	6.97	-0.29	9.82	8.93	-3.87	13.64	8.97	5.29

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-1.77	-1.90	-7.13	-10.81	-10.40	1.33	2.91	5.25	—	—	5.58

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	7.32	0.54	0.01	0.93	1.18	65.17
Benchmark <sup>9</sup>	5.77	0.45	-0.15	—	—	—



## Management

### Portfolio advisor:

Canadian Fixed Income Team



Roshan  
Thiru



Altaf Nanji



Richard Kos



Sivan Nair



Jonathan  
Crescenzi

### Annual Distributions<sup>4</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.21	\$0.04	\$0.64	\$0.32	\$1.21
2020	\$0.30	\$0.02	\$0.18	\$0.24	\$0.74
2019	\$0.33	\$0.03	\$0.08	\$0.22	\$0.66
2017	\$0.30	\$0.03	\$0.32	\$0.24	\$0.89
2016	\$0.41	\$0.04	—	\$0.15	\$0.60

### Management Fee Reduction Rates<sup>10</sup>

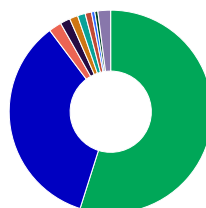
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

### Top 10 Holdings (%)<sup>11</sup>

1. United States Treasury Note, 1.88%, 11/15/2051	2.06
2. Rogers Communications Inc. (FRN), 5.25%, 3/15/2082	1.31
3. United States Treasury Note, 1.88%, 2/15/2032	1.21
4. Nissan Motor Co. Ltd., 3.52%, 9/17/2025	1.13
5. United States Treasury Note, 1.38%, 8/15/2050	0.74
6. Federal Home Loan Banks, 8/3/2022	0.74
7. Algonquin Power & Utilities Corp. Corp Unit, 7.75%	0.71
8. Gov. of Canada, 12/1/2053	0.69
9. Keyera Corp. (FRN), 0.06%, 3/10/2081	0.67
10. AltaGas Ltd. (FRN), 5.25%, 1/11/2082	0.65

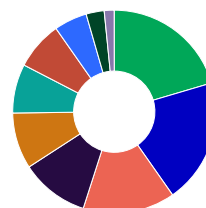
### Portfolio Allocation

#### Geographic Allocation (%)



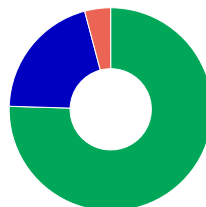
54.89	United States
34.86	Canada
2.04	Japan
1.60	Ireland
1.32	Netherlands
1.24	United Kingdom
1.01	Luxembourg
0.52	France
0.49	Mexico
2.03	Other

#### Sector Allocation (Equities) (%)



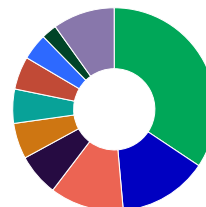
20.43	Financials
19.85	Information Technology
14.67	Health Care
10.92	Consumer Staples
8.94	Industrials
7.80	Utilities
7.70	Consumer Discretionary
5.25	Energy
2.88	Communication Services
1.58	Other

#### Asset Allocation (%)



75.49	Fixed Income
20.39	Equities
4.12	Cash and Equivalents

#### Fixed Income Allocation (%)



34.36	U.S. High Yield Bonds
14.22	Floating Rate Bank Loans
11.78	Canadian Investment Grade Bonds
6.72	U.S. Government Bonds
5.70	Canadian High Yield Bonds
5.44	U.S. Corporate Bonds
5.24	Bank Loans
4.23	International High Yield Bonds
2.46	International Investment Grade Bonds
9.85	Other



# Manulife Climate Action Balanced Fund

Series F • Holdings as at July 31, 2022

Commentary  
Investment note

## Overview

### Key Facts

**Inception date:** August 5, 2022  
**AUM<sup>1</sup>:** \$145.80K  
**CIFSC category:** Global Neutral Balanced  
**Distribution frequency<sup>2</sup>:** Annual  
**Positions:** 1  
**Min. investment:** \$500 initial; \$25 PAC  
**Fund Status:** Open  
**Risk:** Low to Moderate



### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	8368	8568	8468	8268	—
Advisor - DCA	28368	—	—	—	—
F	—	—	—	—	8669
F - DCA	—	—	—	—	28669
FT6	—	—	—	—	8769
T6	8968	8369	8269	8868	—

DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

### Why invest?

- Seeks to provide long-term capital growth and income by investing in a diversified portfolio of global equity and fixed income securities of issuers that are making positive contributions to climate change.

### Performance

Performance cannot be shown until one year after the Fund's inception.

### Calendar Returns (%)

Performance cannot be shown until one year after the Fund's inception.

### Compound Returns (%)

Performance cannot be shown until one year after the Fund's inception.

Star performers

Fund profile index

Manulife Investment  
Management sales team

Fund profiles

## Management



James  
Robertson



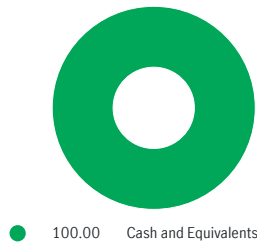
Alexandre  
Richard

## Management Fee Reduction Rates<sup>3</sup>

Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Portfolio Allocation

### Asset Allocation (%)





# Manulife Money Market Fund

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

Commentary  
Investment note

Star performers

Fund profile index

Manulife Investment  
Management sales team

Fund profiles

## Overview

### Key Facts

**Management Team:** Canadian Fixed Income Team

**Inception date:** December 14, 2012

**Performance reset date:** May 25, 2018<sup>1</sup>

**AUM<sup>2</sup>:** \$217.02M

**CIFSC category:** Canadian Money Market

**Distribution frequency<sup>3</sup>:** Monthly

**Distribution yield<sup>4</sup>:** 0.02%

**Positions:** 26

**Management fee:** 0.42%

**MER:** 0.36% (as at 2021-12-31, includes HST)

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Open

**Risk:** Low



### Fixed Income Characteristics

Average Credit Quality <sup>5</sup>	AA-/A+
Current Yield <sup>6</sup>	3.33%
Maturity (Years)	0.19
Effective Duration	0.07
Modified Duration	0.11
Yield to Maturity	3.43%
Yield to Worst	3.43%

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	4522	—	—	—	—
F	—	—	—	—	4622
Advisor	—	4627	4727	4427	—

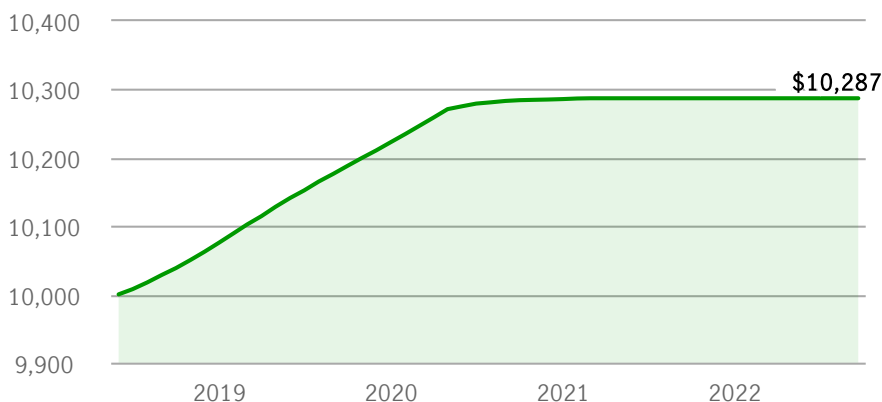
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

### Why invest?

The fund seeks to preserve capital and provide interest income by investing primarily in Canadian money market instruments.

### Performance

#### Growth of \$10,000 since inception<sup>7</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
—	—	—	—	—	—	7.30	1.46	0.62	0.02

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
0.19	0.39	0.46	0.47	0.47	0.52	—	—	—	—	0.79

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	0.18	—	-9.16	-0.14	1.01	76.68
Benchmark <sup>8</sup>	0.22	202.73	-7.05	—	—	—



## Management

### Portfolio advisor:

Canadian Fixed Income Team



Faisal  
Rahman



Roshan  
Thiru

## Annual Distributions<sup>3</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.00	—	—	—	\$0.00
2020	\$0.06	—	—	—	\$0.06
2019	\$0.14	—	—	—	\$0.14
2018	\$0.12	—	—	—	\$0.12
2017	\$0.05	—	—	—	\$0.05
2016	\$0.03	—	—	—	\$0.03

## Management Fee Reduction Rates<sup>9</sup>

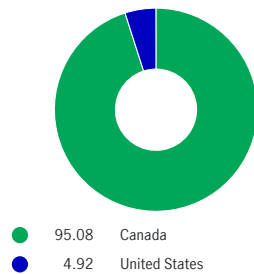
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Top 10 Holdings (%)<sup>10</sup>

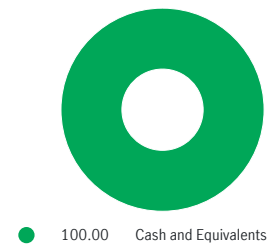
1. Province of Nova Scotia Provincial Treasury Bill, 8/18/2022	11.35
2. Toronto Hydro Corp., 8/3/2022	8.35
3. OMERS Finance Trust, 8/19/2022	8.17
4. Province of Nova Scotia Provincial Treasury Bill, 8/11/2022	6.81
5. Canadian Imperial Bank of Commerce (FRN), 2.97%, 4/19/2023	6.12
6. Bank of Nova Scotia (The), 8/8/2022	5.96
7. Toronto Dominion Bank (The) (New York Branch) (FRN), 2.51%, 4/6/2023	4.92
8. ROYAL BANK OF CANADA 16AUG22 BA	4.54
9. Safe Trust 96S1, 8/3/2022	4.54
10. Bank of Montreal (FRN), 2.99%, 4/25/2023	4.03

## Portfolio Allocation

### Geographic Allocation (%)



### Asset Allocation (%)



Commentary  
Investment note

Star performers

Fund profile index

Manulife Investment  
Management sales team

Fund profiles



# Manulife Bond Fund

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

Commentary  
Investment note

Star performers

Fund profile index

Manulife Investment  
Management sales team

Fund profiles

## Overview

### Overall Morningstar Rating<sup>1</sup>



### Key Facts

**Management Team:** Canadian Fixed Income Team

**Inception date:** October 2, 2000

**AUM<sup>2</sup>:** \$1.39B

**CIFSC category:** Canadian Fixed Income

**Distribution frequency<sup>3</sup>:** Quarterly

**Distribution yield<sup>4</sup>:** 0.17%

**Positions:** 445

**Management fee:** 0.70%

**MER:** 0.93% (as at 2021-12-31, includes HST)

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Open

**Risk:** Low



### Fixed Income Characteristics

Average Credit Quality <sup>5</sup>	A+/A
Current Yield	3.43%
Maturity (Years)	10.3
Effective Duration	7.27
Modified Duration	7.32
Yield to Maturity	4.44%
Yield to Worst	4.43%

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	4545	4844	4745	4445	—
Advisor - DCA	24545	24844	24745	24445	—
F	—	—	—	—	4645
F - DCA	—	—	—	—	24645
FT6	—	—	—	—	1001
M	—	—	—	—	1655
T6	1501	9050	1301	1201	—

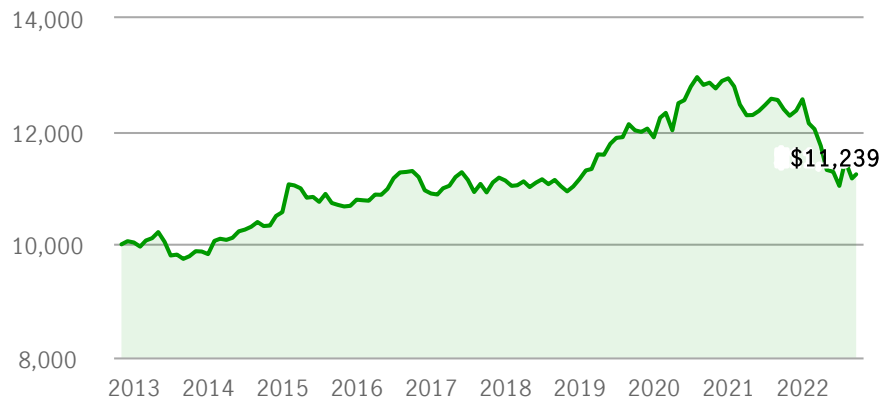
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

- Invests primarily in bonds and debentures issued or guaranteed by the Canadian Government or provincial and municipal governments and bonds and debentures issued by Canadian corporations. The Fund may also invest in debt securities issued by foreign issuers.
- The portfolio advisor's investment philosophy emphasizes sector allocation, credit quality and security selection, combined with active yield-curve management and risk containment.

## Performance

### Growth of \$10,000 since inception<sup>6</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
3.91	-2.06	7.56	2.09	1.01	2.11	0.24	6.61	8.77	-2.86

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-2.74	-1.05	-7.26	-11.15	-11.06	-2.71	0.17	1.16	—	—	3.41

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	5.43	0.05	-0.43	-0.33	1.02	99.34
Benchmark <sup>7</sup>	5.38	0.13	-0.37	—	—	—





## Management

### Portfolio advisor:

Canadian Fixed Income Team



Roshan  
Thiru



Sivan Nair



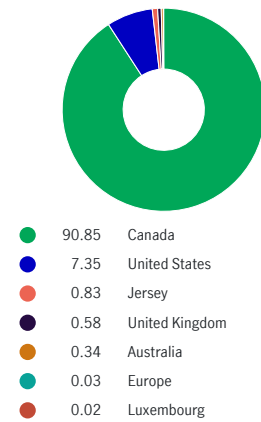
Altaf Nanji

## Top 10 Holdings (%)<sup>9</sup>

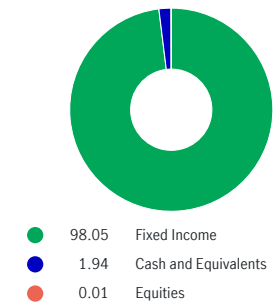
1. Province of Ontario, 2.55%, 12/2/2052	2.41
2. Gov. of Canada, 2%, 6/1/2032	2.38
3. Canada Housing Trust No.1, 3.55%, 9/15/2032	2.02
4. Gov. of Canada, 5%, 6/1/2037	1.70
5. Province of Ontario, 3.75%, 12/2/2053	1.37
6. Province of Ontario, 3.45%, 6/2/2045	1.35
7. Province of Quebec, 3.5%, 12/1/2045	1.28
8. Province of Ontario, 2.6%, 6/2/2025	1.22
9. Gov. of Canada, 1%, 9/1/2026	0.98
10. Province of Alberta, 2.95%, 6/1/2052	0.98

## Portfolio Allocation

### Geographic Allocation (%)



### Asset Allocation (%)



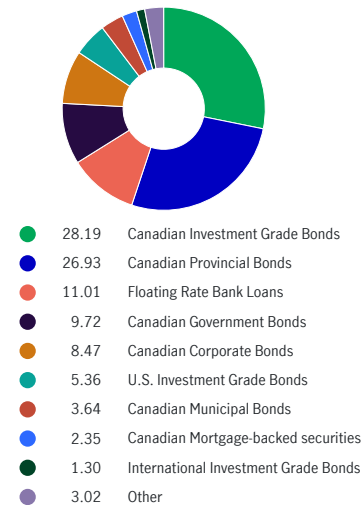
## Annual Distributions<sup>3</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.01	—	—	—	\$0.01
2020	\$0.07	—	\$0.06	—	\$0.12
2019	\$0.02	—	—	—	\$0.02
2018	\$0.06	—	—	—	\$0.06
2017	\$0.13	—	—	—	\$0.13
2016	\$0.09	—	\$0.05	—	\$0.13

## Management Fee Reduction Rates<sup>8</sup>

Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

### Fixed Income Allocation (%)





# Manulife Canadian Unconstrained Bond Fund<sup>1</sup>

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

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Management sales team

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## Overview

### Overall Morningstar Rating<sup>2</sup>



### Key Facts

**Management Team:** Canadian Fixed Income Team

**Inception date:** April 24, 2007

**AUM<sup>3</sup>:** \$374.23M

**CIFSC category:** Canadian Fixed Income

**Distribution frequency<sup>4</sup>:** Quarterly

**Distribution yield<sup>5</sup>:** 2.67%

**Positions:** 376

**Management fee:** 0.60%

**MER:** 0.84% (as at 2021-12-31, includes HST)

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Open

**Risk:** Low



### Fixed Income Characteristics

Average Credit Quality <sup>6</sup>	A-/BBB+
Current Yield	4.43%
Maturity (Years)	10.76
Effective Duration	6.96
Modified Duration	7.11
Yield to Maturity	5.45%
Yield to Worst	5.42%

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	520	3083	720	420	—
Advisor - DCA	20520	23083	20720	20420	—
F	—	—	—	—	620
F - DCA	—	—	—	—	20620
FT6	—	—	—	—	3923
T6	3583	3183	3783	3483	—

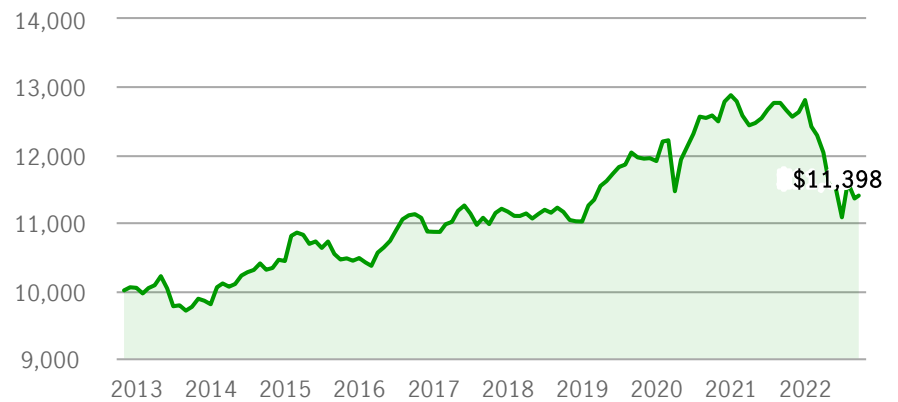
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

- Invests primarily in bonds and debentures issued or guaranteed by the Canadian government or provincial and municipal governments and investment grade and high yield corporate bonds and debentures. The Fund may also invest in debt securities issued by foreign issuers.
- The portfolio advisor's investment philosophy emphasizes sector allocation, credit quality and security selection, combined with active yield-curve management and risk containment.
- The high yield component of the Fund is managed using fundamental credit analysis (bottom-up) to select those securities and sectors believed to be offering the best relative value.

## Performance

### Growth of \$10,000 since inception<sup>7</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
4.20	-2.41	6.51	0.42	3.69	2.73	-1.30	8.09	8.16	-0.55

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-2.07	-1.28	-7.58	-11.33	-11.04	-1.91	0.51	1.36	—	—	3.07

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	5.94	0.12	-0.35	-0.04	1.14	78.89
Benchmark <sup>8</sup>	5.38	0.13	-0.37	—	—	—



## Management

### Portfolio advisor:

Canadian Fixed Income Team



Roshan  
Thiru



Sivan Nair



Altaf Nanji



Richard Kos



Jonathan  
Crescenzi

## Annual Distributions<sup>4</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.26	\$0.01	\$0.12	—	\$0.38
2020	\$0.30	\$0.00	—	—	\$0.30
2019	\$0.32	\$0.00	—	—	\$0.32
2018	\$0.23	\$0.00	—	—	\$0.23
2017	\$0.31	—	\$0.16	—	\$0.47
2016	\$0.25	—	\$0.15	—	\$0.39

## Management Fee Reduction Rates<sup>9</sup>

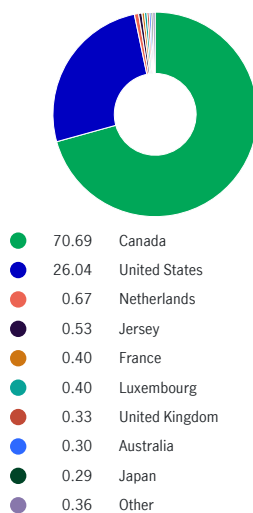
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Top 10 Holdings (%)<sup>10</sup>

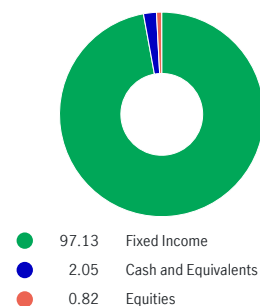
1. Gov. of Canada, 2%, 6/1/2032	5.06
2. Province of Ontario, 2.55%, 12/2/2052	3.34
3. Gov. of Canada, 5%, 6/1/2037	2.36
4. Province of Ontario, 4.7%, 6/2/2037	1.61
5. Province of Quebec, 3.1%, 12/1/2051	1.27
6. Province of Ontario, 2.9%, 6/2/2049	1.24
7. United States Treasury Note, 3.25%, 6/30/2029	1.22
8. Province of Ontario, 3.75%, 12/2/2053	1.18
9. Province of Quebec, 2.85%, 12/1/2053	1.06
10. Rogers Communications Inc. (FRN), 5.25%, 3/15/2082	1.05

## Portfolio Allocation

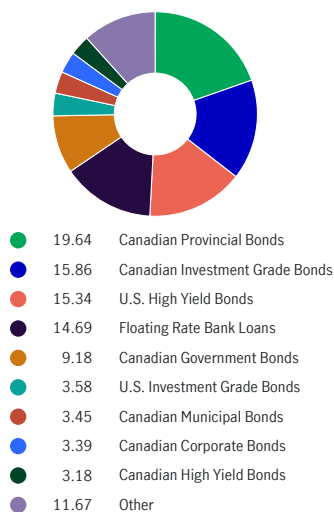
### Geographic Allocation (%)



### Asset Allocation (%)



### Fixed Income Allocation (%)





# Manulife Corporate Bond Fund

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

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## Overview

### Overall Morningstar Rating<sup>1</sup>



### Key Facts

**Management Team:** Canadian Fixed Income Team

**Inception date:** August 26, 2003

**AUM<sup>2</sup>:** \$770.69M

**CIFSC category:** High Yield Fixed Income

**Distribution frequency<sup>3</sup>:** Monthly

**Distribution yield<sup>4</sup>:** 3.33%

**Positions:** 416

**Management fee:** 0.70%

**MER:** 0.93% (as at 2021-12-31, includes HST)

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Open

**Risk:** Low



### Fixed Income Characteristics

Average Credit Quality <sup>5</sup>	BB+/BB
Current Yield	5.41%
Maturity (Years)	6.22
Effective Duration	4.06
Modified Duration	4.34
Yield to Maturity	7.21%
Yield to Worst	7.17%

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	598	3898	798	498	—
Advisor - DCA	20598	23898	20798	20498	—
F	—	—	—	—	698
F - DCA	—	—	—	—	20698
FT6	—	—	—	—	1006
M	—	—	—	—	1855
T6	1506	3998	1306	1206	—

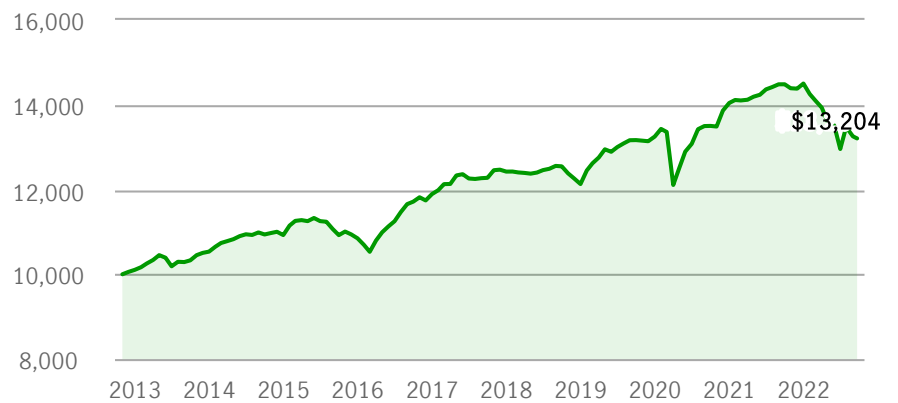
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

- Seeks to provide a steady flow of high income and long-term capital appreciation through investments in North American investment grade corporate and high yield bonds.
- The investment grade corporate bond component of the Fund is managed based on a combination of top-down macroeconomic research and bottom-up fundamental credit analysis. The high yield component will be managed using fundamental credit analysis (bottom-up) to select those securities and sectors believed to be offering the best relative value. Stable, credit-worthy issuers will be emphasized in portfolio construction.
- Seeks to provide an enhanced yield profile in a time of low interest rates, and strives to insulate investors in times of rising interest rates.

## Performance

### Growth of \$10,000 since inception<sup>6</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
8.56	4.26	3.70	-0.70	9.61	4.47	-2.36	9.23	5.98	3.28

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-1.63	-1.93	-5.97	-8.59	-8.47	0.23	1.56	3.05	—	—	4.16

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	6.31	0.31	-0.19	0.11	0.96	94.80
Benchmark <sup>7</sup>	6.69	0.29	-0.19	—	—	—



## Management

### Portfolio advisor:

Canadian Fixed Income Team



Roshan  
Thiru



Altaf Nanji



Richard Kos



Jonathan  
Crescenzi



Sivan Nair

### Annual Distributions<sup>3</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.30	\$0.01	—	—	\$0.31
2020	\$0.33	\$0.01	—	—	\$0.34
2019	\$0.37	\$0.01	—	—	\$0.38
2018	\$0.38	\$0.01	—	—	\$0.39
2017	\$0.40	\$0.01	—	—	\$0.41
2016	\$0.39	\$0.01	—	—	\$0.40

### Management Fee Reduction Rates<sup>8</sup>

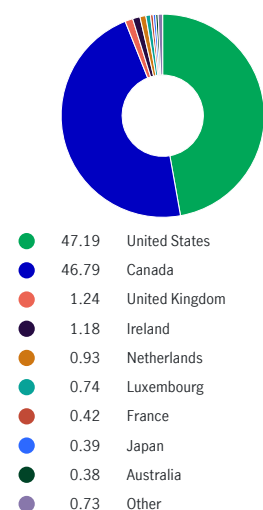
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Top 10 Holdings (%)<sup>9</sup>

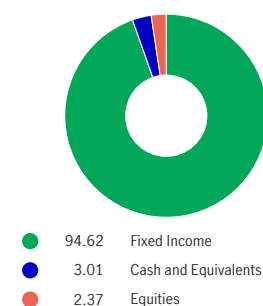
1. Royal Bank of Canada (FRN), 4%, 2/24/2081	1.66
2. Cenovus Energy Inc., 3.5%, 2/7/2028	1.59
3. United States Treasury Note, 2.88%, 5/15/2052	1.29
4. Bank of Nova Scotia (The), 2.95%, 3/8/2027	1.19
5. Rogers Communications Inc. (FRN), 5.25%, 3/15/2082	1.05
6. Bank of Nova Scotia (The), 4.5%, 12/16/2025	1.02
7. Morguard Corporation, 0.04%, 9/28/2023	0.97
8. Athene Global Funding, 2.1%, 9/24/2025	0.89
9. Metropolitan Life Global Funding I, 3.39%, 4/9/2030	0.84
10. First Capital REIT, 3.75%, 7/12/2027	0.74

## Portfolio Allocation

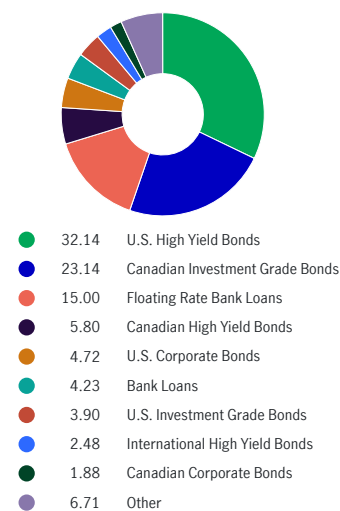
### Geographic Allocation (%)



### Asset Allocation (%)



### Fixed Income Allocation (%)





# Manulife U.S. Unconstrained Bond Fund<sup>1</sup>

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

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## Overview

### Key Facts

**Inception date:** July 2, 2013  
**AUM<sup>2</sup>:** \$481.15M  
**CIFSC category:** High Yield Fixed Income  
**Distribution frequency<sup>3</sup>:** Monthly  
**Distribution yield<sup>4</sup>:** 4.44%  
**Positions:** 254  
**Management fee:** 0.70%  
**MER:** 1.00% (as at 2021-12-31, includes HST)  
**Min. investment:** \$500 initial; \$25 PAC  
**Fund Status:** Open  
**Risk:** Low to Moderate



### Fixed Income Characteristics

Average Credit Quality <sup>5</sup>	BB/BB-
Current Yield	5.98%
Maturity (Years)	5.68
Effective Duration	3.67
Modified Duration	4.02
Yield to Maturity	8.14%
Yield to Worst	8.11%

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	4533	4383	4733	4433	—
Advisor - DCA	24533	24383	24733	24433	—
F	—	—	—	—	4633
F - DCA	—	—	—	—	24633
FT6	—	—	—	—	4933
M	—	—	—	—	4931
T6	9810	9383	9812	9809	—

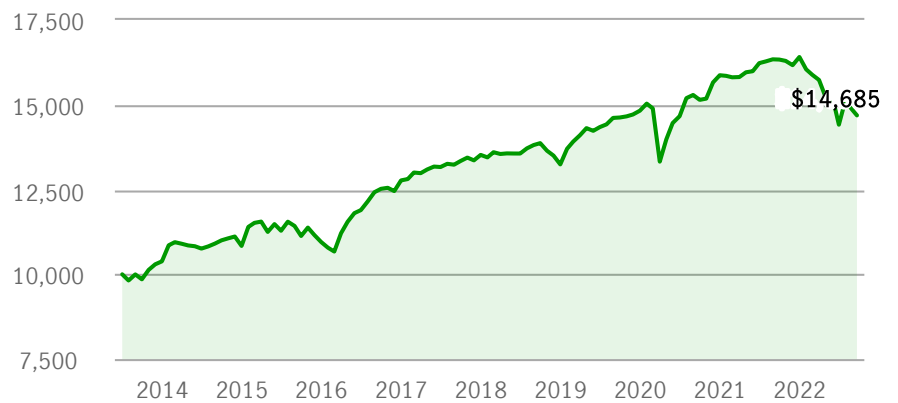
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

- Invests across the spectrum of U.S. Treasury and corporate debt securities, of any quality or term. In addition, the portfolio sub-advisor will actively manage the fund's exposure to sectors of the US debt market, which may include investment grade corporate bonds, high yield fixed income securities, bank loans and floating rate securities and other US-based investments.
- Fully unconstrained which allows the managers to explore all asset classes and credit qualities of the U.S. fixed income universe to uncover and deploy their "best ideas" for investors.
- Active currency management employs strategic positioning (intended to capture medium to long term currency trends) and tactical positioning (intended to take advantage of short-term volatility and dislocations).

## Performance

### Growth of \$10,000 since inception<sup>6</sup>



## Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
—	—	4.37	1.06	16.59	5.89	-2.07	11.97	7.05	3.39

## Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-1.76	-2.57	-6.53	-9.52	-9.14	0.53	2.33	—	—	—	4.40

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	7.63	0.40	-0.07	0.79	0.88	93.86
Benchmark <sup>7</sup>	9.01	0.23	-0.14	—	—	—



## Management

### Sub Advisor:

Manulife Investment Management (US) LLC



Dennis F.  
McCafferty



Caryn  
Rothman

### Annual Distributions<sup>3</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.43	—	\$0.21	—	\$0.65
2020	\$0.39	—	—	—	\$0.39
2019	\$0.47	—	—	—	\$0.47
2018	\$0.52	—	—	—	\$0.52
2017	\$0.50	—	\$0.78	\$0.00	\$1.28
2016	\$0.62	—	—	—	\$0.62

### Management Fee Reduction Rates<sup>8</sup>

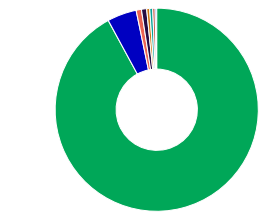
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Top 10 Holdings (%)<sup>9</sup>

1. VICI Properties L.P REIT, 4.63%, 12/1/2029	1.11
2. American Airlines Inc., 7.45986%, 4/20/2028	1.04
3. Pactiv Evergreen Group Holdings Inc., 4.91614%, 2/5/2026	0.88
4. Occidental Petroleum Corp., 5.5%, 12/1/2025	0.86
5. RHP Hotel Properties L.P. REIT, 4.5%, 2/15/2029	0.85
6. Live Nation Entertainment Inc., 4.75%, 10/15/2027	0.83
7. Uber Technologies Inc., 8%, 11/1/2026	0.80
8. Royal Caribbean Cruises Ltd., 9.13%, 6/15/2023	0.80
9. Centene Corp., 3.38%, 2/15/2030	0.79
10. KB Home, 4%, 6/15/2031	0.78

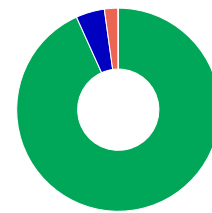
## Portfolio Allocation

### Geographic Allocation (%)



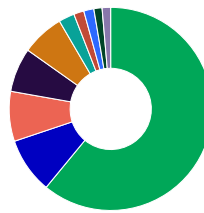
92.09	United States
4.66	Canada
0.84	Luxembourg
0.83	Cayman Islands
0.49	Ireland
0.47	Israel
0.39	Germany
0.24	Virgin Islands (British) [af]

### Asset Allocation (%)



93.26	Fixed Income
4.55	Cash and Equivalents
2.19	Equities
0.00	Other

### Fixed Income Allocation (%)



60.98	U.S. High Yield Bonds
8.88	U.S. Investment Grade Bonds
7.94	U.S. Corporate Bonds
7.02	Bank Loans
6.78	U.S. Mortgage-backed securities
2.52	Preferred Shares
1.61	International Corporate Bonds
1.61	International High Yield Bonds
1.30	Canadian High Yield Bonds
1.37	Other



# Manulife Global Unconstrained Bond Fund<sup>1,2</sup>

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

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## Overview

### Overall Morningstar Rating<sup>3</sup>



### Key Facts

**Inception date:** July 2, 2013  
**AUM<sup>4</sup>:** \$2.67B  
**CIFSC category:** High Yield Fixed Income  
**Distribution frequency<sup>5</sup>:** Monthly  
**Distribution yield<sup>6</sup>:** 4.86%  
**Positions:** 489  
**Management fee:** 0.70%  
**MER:** 0.99% (as at 2021-12-31, includes HST)  
**Min. investment:** \$500 initial; \$25 PAC  
**Fund Status:** Open  
**Risk:** Low to Moderate



### Fixed Income Characteristics

Average Credit Quality <sup>7</sup>	BB+/BB
Current Yield	6.26%
Maturity (Years)	6.57
Effective Duration	3.93
Modified Duration	4.18
Yield to Maturity	9.73%
Yield to Worst	9.69%

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	4532	4527	4732	4432	—
Advisor - DCA	24532	24527	24732	24432	—
F	—	—	—	—	4632
F - DCA	—	—	—	—	24632
FT6	—	—	—	—	4932
T6	9312	9950	9313	9311	—

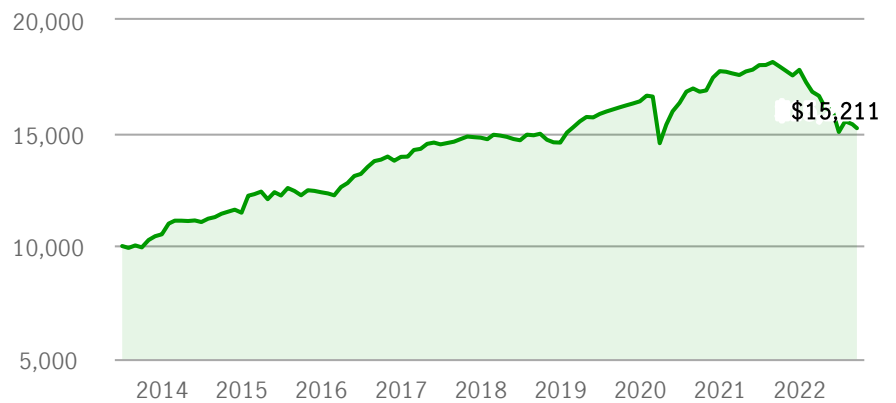
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

### Why invest?

- This global fixed income fund invests opportunistically across the spectrum of global government and corporate debt securities, of any quality or term.
- The fund is fully unconstrained which allows the managers to explore all asset classes and credit qualities of the global fixed income universe to uncover and deploy their "best ideas" for investors. Portfolio construction is a collaborative effort between the US, UK and Asia teams, analysts and traders.
- Active currency management employs strategic positioning (intended to capture medium to long term currency trends) and tactical positioning (intended to take advantage of short-term volatility and dislocations).

## Performance

### Growth of \$10,000 since inception<sup>8</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
—	—	9.07	7.89	12.65	6.09	-1.49	12.52	8.13	0.33

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-0.86	-3.94	-8.54	-13.52	-15.18	-1.38	1.03	—	—	—	4.81

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	8.33	0.15	-0.21	-0.27	1.38	61.30
Benchmark <sup>9</sup>	6.58	0.20	-0.23	—	—	—





## Management

### Sub Advisor:

Manulife Investment Management (US) LLC



Caryn  
Rothman



Dennis F.  
McCafferty



Endre  
Pedersen



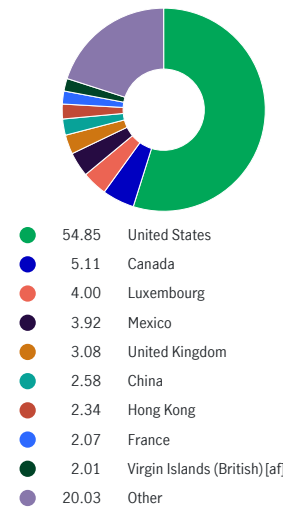
Daniel S.  
Janis III

## Top 10 Holdings (%)<sup>11</sup>

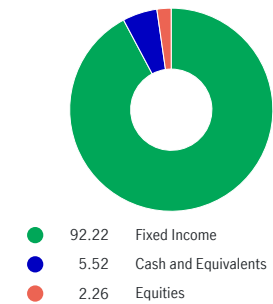
1. United States Treasury Note, 0.25%, 3/15/2024	1.83
2. Lamb Weston Holdings Inc., 4.13%, 1/31/2030	0.71
3. HCA Inc., 3.5%, 9/1/2030	0.61
4. Occidental Petroleum Corp., 6.63%, 9/1/2030	0.58
5. Bank of America Corp. (FRN), 6.1%, 12/29/2049	0.55
6. Qorvo Inc., 3.38%, 4/1/2031	0.53
7. SoftBank Group Corp. (FRN), 6.88%, 12/31/2049	0.52
8. Sixsigma Networks Mexico S.A. de C.V. (KIO Networks), 7.5%, 5/2/2025	0.52
9. ING Groep N.V. (FRN), 6.5%, 12/31/2049	0.50
10. Nautilus Inkia Holdings SCS, 5.88%, 11/9/2027	0.49

## Portfolio Allocation

### Geographic Allocation (%)



### Asset Allocation (%)



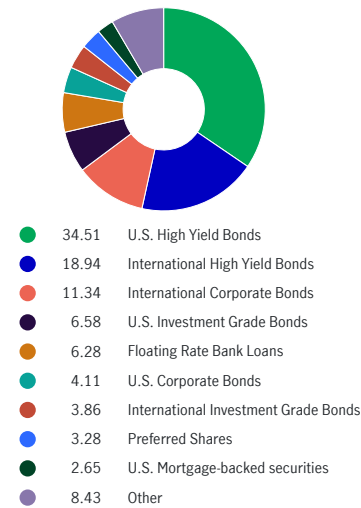
## Annual Distributions<sup>5</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.56	—	\$0.53	—	\$1.09
2020	\$0.46	—	—	—	\$0.46
2019	\$0.51	—	—	—	\$0.51
2018	\$0.56	—	—	—	\$0.56
2017	\$0.61	—	\$0.78	—	\$1.38
2016	\$0.56	—	\$0.36	—	\$0.92

## Management Fee Reduction Rates<sup>10</sup>

Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

### Fixed Income Allocation (%)





# Manulife Strategic Income Fund

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

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## Overview

### Overall Morningstar Rating<sup>1</sup>



### Key Facts

**Management Team:** Global Multi-Sector Fixed Income Team

**Inception date:** January 11, 2007

**AUM<sup>2</sup>:** \$9.91B

**CIFSC category:** Global Fixed Income

**Distribution frequency<sup>3</sup>:** Monthly

**Distribution yield<sup>4</sup>:** 2.60%

**Positions:** 567

**Management fee:** 0.60%

**MER:** 0.89% (as at 2021-12-31, includes HST)

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Open

**Risk:** Low



### Fixed Income Characteristics

Average Credit Quality <sup>5</sup>	BBB+/BBB
Current Yield	4.05%
Maturity (Years)	6.68
Effective Duration	4.28
Modified Duration	4.71
Yield to Maturity	5.53%
Yield to Worst	5.47%

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	559	3872	759	459	—
Advisor - DCA	20559	23872	20759	20459	—
F	—	—	—	—	659
F - DCA	—	—	—	—	20659
FT6	—	—	—	—	1030
M	—	—	—	—	1556
T6	1530	3972	1330	1230	—

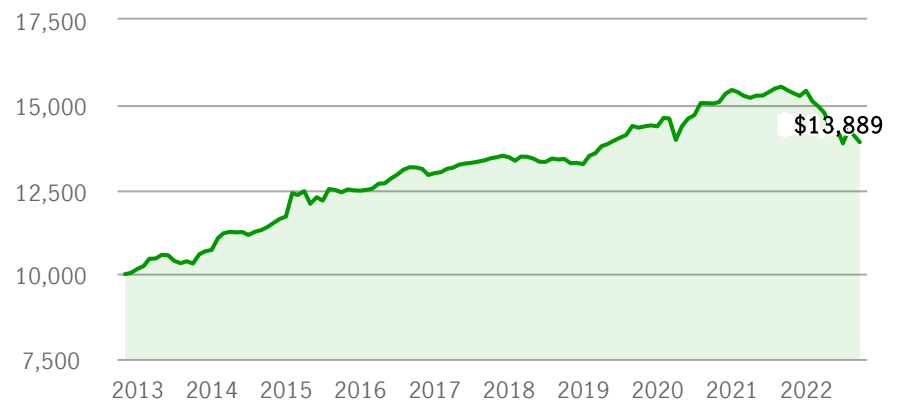
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

- This global multi-sector fixed income fund can access any fixed income asset class from any area of the world. Coupled with a focused, active currency management the composition of this portfolio offers investors a unique opportunity in the space. The team focuses on the management of 4 key risks to the fixed income portfolio: Credit, Liquidity, Interest Rate and Currency.
- With discretionary portfolio managers based in Boston and Hong Kong, this global multi-sector fixed income fund is managed 24 hours a day, 6 days a week with prudent risk management as the primary focus in all investment decisions. Portfolio construction is a collaborative effort between experienced portfolio managers, research analysts and traders.
- Active currency management employs strategic positioning (intended to capture medium to long term currency trends) and tactical positioning (intended to take advantage of short-term volatility and dislocations).

## Performance

### Growth of \$10,000 since inception<sup>6</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
10.27	5.51	9.20	6.53	4.14	3.63	-1.54	8.45	7.46	-0.15

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-1.62	-2.00	-6.11	-8.89	-9.59	-0.78	1.01	3.71	—	—	5.26

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	4.47	0.31	-0.36	1.47	1.19	7.10
Benchmark <sup>7</sup>	6.63	-0.12	-0.40	—	—	—



## Management

### Portfolio advisor:

Global Multi-Sector Fixed Income Team

### Sub Advisor:

Manulife Investment Management (US) LLC



Daniel S.  
Janis III



Thomas C.  
Goggins



Kisoo Park



Christopher  
Chapman

## Annual Distributions<sup>3</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.31	\$0.00	—	—	\$0.31
2020	\$0.32	—	—	—	\$0.32
2019	\$0.36	—	—	—	\$0.36
2018	\$0.39	—	—	—	\$0.39
2017	\$0.38	—	\$0.71	—	\$1.10
2016	\$0.36	—	\$0.20	—	\$0.57

## Management Fee Reduction Rates<sup>8</sup>

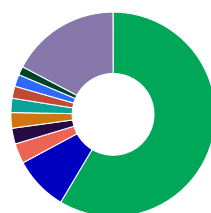
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Top 10 Holdings (%)<sup>9</sup>

1. United States Treasury Note, 1.88%, 2/15/2032	2.16
2. United States Treasury Note, 3%, 2/15/2049	1.19
3. Skymiles Ip Ltd., 4.75%, 10/20/2028	0.98
4. Japan, 0.1%, 12/20/2023	0.83
5. United States Treasury Note, 2.88%, 5/15/2032	0.77
6. HCA Inc., 3.5%, 9/1/2030	0.73
7. Indonesia, 6.38%, 4/15/2032	0.70
8. LIFE 2022-BMR2 Mortgage Trust, 5/15/2039	0.69
9. NextEra Energy Inc. Equity Units, 5.279%, 3/1/2023	0.67
10. Province of Ontario, 1.35%, 12/2/2030	0.66

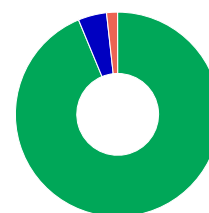
## Portfolio Allocation

### Geographic Allocation (%)



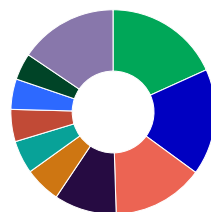
58.56	United States
8.60	Canada
3.16	Indonesia
2.50	United Kingdom
2.46	Luxembourg
2.25	Norway
1.91	Mexico
1.89	Australia
1.38	China
17.29	Other

### Asset Allocation (%)



93.75	Fixed Income
4.52	Cash and Equivalents
1.73	Equities
-0.00	Other

### Fixed Income Allocation (%)



18.24	International Government Bonds
16.82	U.S. High Yield Bonds
14.47	U.S. Investment Grade Bonds
9.86	U.S. Government Bonds
5.70	Bank Loans
5.24	U.S. Corporate Bonds
5.09	U.S. Mortgage-backed securities
4.81	International Investment Grade Bonds
4.23	International Corporate Bonds
15.54	Other



# Manulife Strategic Investment Grade Global Bond Fund

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

Commentary  
Investment note

Star performers

Fund profile index

Manulife Investment  
Management sales team

Fund profiles

## Overview

### Overall Morningstar Rating<sup>1</sup>



### Key Facts

**Management Team:** Global Multi-Sector Fixed Income Team

**Inception date:** March 16, 2015

**AUM<sup>2</sup>:** \$255.90M

**CIFSC category:** Global Fixed Income

**Distribution frequency<sup>3</sup>:** Monthly

**Distribution yield<sup>4</sup>:** 1.77%

**Positions:** 346

**Management fee:** 0.50%

**MER:** 0.79% (as at 2021-12-31, includes HST)

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Open

**Risk:** Low



### Fixed Income Characteristics

Average Credit Quality <sup>5</sup>	A+/A
Current Yield	3.15%
Maturity (Years)	6.85
Effective Duration	4.80
Modified Duration	4.99
Yield to Maturity	4.57%
Yield to Worst	4.57%

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	4575	4868	4775	4475	—
Advisor - DCA	24575	24868	24775	24475	—
F	—	—	—	—	4675
F - DCA	—	—	—	—	24675
FT6	—	—	—	—	9940
T6	9141	9068	9841	9041	—

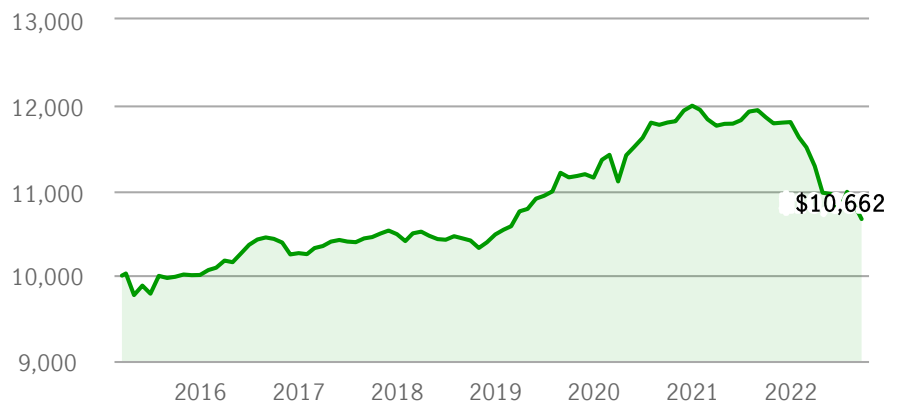
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

- This global multi-sector fixed income fund can access any investment grade quality fixed income asset class from any area of the world. Coupled with a focused, active currency management the composition of this portfolio offers investors a unique opportunity in the space. The team focuses on the management of 4 key risks to the fixed income portfolio: Credit, Liquidity, Interest Rate and Currency.
- With discretionary portfolio managers based in Boston and Hong Kong, this global multi-sector fixed income fund is managed 24 hours a day, 6 days a week with prudent risk management as the primary focus in all investment decisions. Portfolio construction is a collaborative effort between experienced portfolio managers, research analysts and traders.
- Active currency management employs strategic positioning (intended to capture medium to long term currency trends) and tactical positioning (intended to take advantage of short-term volatility and dislocations).

## Performance

### Growth of \$10,000 since inception<sup>6</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
—	—	—	—	2.56	2.16	-0.03	6.35	7.56	-1.60

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-1.72	-1.48	-6.18	-8.53	-9.60	-1.24	0.67	—	—	—	1.03

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	3.62	0.26	-0.51	1.76	0.77	68.44
Benchmark <sup>7</sup>	5.49	-0.33	-0.73	—	—	—



## Management

### Portfolio advisor:

Global Multi-Sector Fixed Income Team

### Sub Advisor:

Manulife Investment Management (US) LLC



Daniel S.  
Janis III



Thomas C.  
Goggins



Kisoo Park



Christopher  
Chapman

## Annual Distributions<sup>3</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.17	—	—	—	\$0.17
2020	\$0.18	—	—	—	\$0.18
2019	\$0.23	—	—	—	\$0.23
2018	\$0.24	—	—	—	\$0.24
2017	\$0.26	—	\$0.38	—	\$0.64
2016	\$0.15	—	\$0.01	—	\$0.16

## Management Fee Reduction Rates<sup>8</sup>

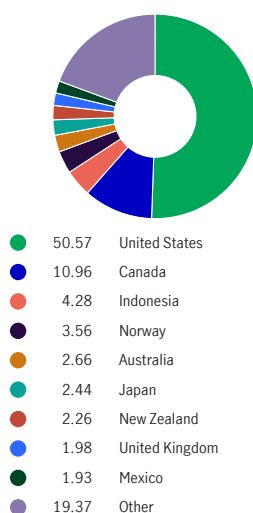
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Top 10 Holdings (%)<sup>9</sup>

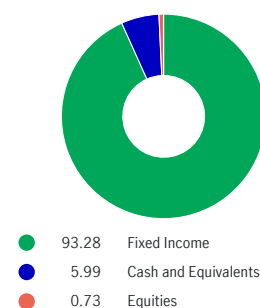
1. United States Treasury Note, 1.88%, 2/15/2032	2.38
2. Her Majesty's Treasury, 0.13%, 1/31/2024	1.49
3. Singapore, 2.38%, 6/1/2025	1.21
4. Denmark, 1.75%, 11/15/2025	1.12
5. United States Treasury Note, 2.38%, 2/15/2042	1.08
6. Skymiles Ip Ltd., 4.75%, 10/20/2028	1.04
7. Boeing Co., 5.15%, 5/1/2030	0.95
8. Japan, 0.1%, 6/20/2026	0.95
9. United States Treasury Note, 3%, 2/15/2049	0.94
10. Williams Cos. Inc. (The), 3.5%, 11/15/2030	0.88

## Portfolio Allocation

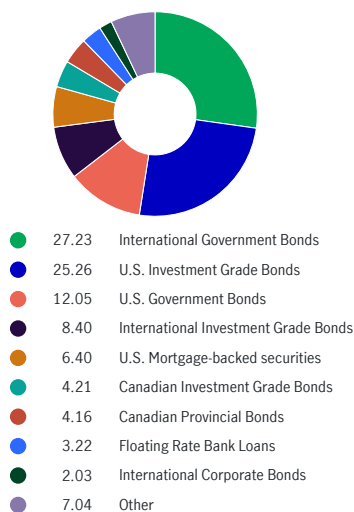
### Geographic Allocation (%)



### Asset Allocation (%)



### Fixed Income Allocation (%)





# Manulife U.S. Dollar Strategic Income Fund<sup>1</sup>

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

Commentary  
Investment note

## Overview

### Overall Morningstar Rating<sup>2</sup>



### Key Facts

**Management Team:** Global Multi-Sector Fixed Income Team

**Inception date:** March 16, 2015

**AUM<sup>3</sup>:** \$182.64M

**CIFSC category:** Global Fixed Income

**Distribution frequency<sup>4</sup>:** Monthly

**Distribution yield<sup>5</sup>:** 2.58%

**Positions:** 541

**Management fee:** 0.60%

**MER:** 0.89% (as at 2021-12-31, includes HST)

**Min. investment:** \$500 initial; n/a PAC

**Fund Status:** Open

**Risk:** Low



### Fixed Income Characteristics

Average Credit Quality <sup>6</sup>	BBB+/BBB
Current Yield	4.07%
Maturity (Years)	6.69
Effective Duration	4.13
Modified Duration	4.53
Yield to Maturity	5.15%
Yield to Worst	5.09%

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	9144	9051	9644	9044	—
F	—	—	—	—	9844
FT6	—	—	—	—	9944
M	—	—	—	—	9147
T6	9145	9052	9845	9045	—

DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

### Why invest?

This global multi-sector fixed income fund can access any fixed income asset class from any area of the world. Coupled with a focused, active currency management the composition of this portfolio offers U.S. Dollar investors a unique opportunity in the space. With discretionary portfolio managers based in Hong Kong, London and Boston, this global multi-sector fixed income fund is managed 24 hours a day, 6 days a week with prudent risk management as the primary focus in all investment decisions. The team focuses on the management of 4 key risks to the portfolio: Credit, Liquidity, Interest Rate and Currency.

### Performance

#### Growth of \$10,000 since inception<sup>7</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
—	—	—	—	3.01	4.22	-3.87	9.92	7.36	-0.72

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-2.08	-2.56	-6.69	-9.60	-10.48	-0.98	0.45	—	—	—	1.05

Star performers

Fund profile index

Manulife Investment  
Management sales team

Fund profiles



## Management

### Portfolio advisor:

Global Multi-Sector Fixed Income Team

### Sub Advisor:

Manulife Investment Management (US) LLC



Daniel S.  
Janis III



Thomas C.  
Goggins



Kisoo Park



Christopher  
Chapman

## Annual Distributions<sup>4</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2020	\$0.25	—	—	—	\$0.25
2019	—	\$0.28	—	—	\$0.28
2018	\$0.32	—	—	—	\$0.32
2017	\$0.30	—	—	—	\$0.30
2016	\$0.27	—	—	—	\$0.27

## Management Fee Reduction Rates<sup>8</sup>

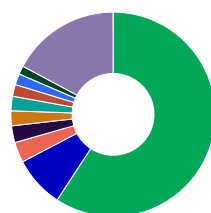
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Top 10 Holdings (%)<sup>9</sup>

1. United States Treasury Note, 1.88%, 2/15/2032	2.32
2. Skymiles Ip Ltd., 4.75%, 10/20/2028	0.98
3. United States Treasury Note, 3%, 2/15/2049	0.87
4. United States Treasury Note, 2.88%, 5/15/2032	0.78
5. Japan, 0.1%, 12/20/2023	0.78
6. Province of Ontario, 1.35%, 12/2/2030	0.74
7. LIFE 2022-BMR2 Mortgage Trust, 5/15/2039	0.72
8. Indonesia, 6.38%, 4/15/2032	0.64
9. Indonesia, 6.5%, 6/15/2025	0.63
10. Singapore, 2.38%, 6/1/2025	0.61

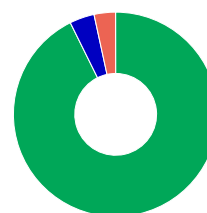
## Portfolio Allocation

### Geographic Allocation (%)



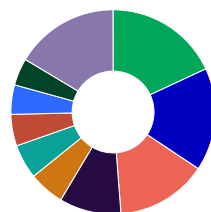
59.23	United States
8.10	Canada
3.22	Indonesia
2.65	Luxembourg
2.36	United Kingdom
2.30	Norway
1.87	Mexico
1.74	Australia
1.34	China
17.20	Other

### Asset Allocation (%)



92.71	Fixed Income
3.93	Cash and Equivalents
3.40	Equities
-0.03	Other

### Fixed Income Allocation (%)



18.08	International Government Bonds
16.27	U.S. High Yield Bonds
14.42	U.S. Investment Grade Bonds
9.80	U.S. Government Bonds
5.64	Bank Loans
5.43	U.S. Corporate Bonds
5.01	U.S. Mortgage-backed securities
4.64	International Investment Grade Bonds
4.30	International Corporate Bonds
16.42	Other



# Manulife Climate Action Bond Fund

Series F • Holdings as at July 31, 2022

Commentary  
Investment note

## Overview

### Key Facts

**Inception date:** August 5, 2022  
**AUM<sup>1</sup>:** \$19.61M  
**CIFSC category:** Global Fixed Income  
**Distribution frequency<sup>2</sup>:** Monthly  
**Positions:** 1  
**Min. investment:** \$500 initial; \$25 PAC  
**Fund Status:** Open  
**Risk:** Low



### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	8358	8558	8458	8258	—
Advisor - DCA	28358	—	—	—	—
F	—	—	—	—	8659
F - DCA	—	—	—	—	28659
FT6	—	—	—	—	8759
T6	8958	8359	8259	8858	—

DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

### Why invest?

- Seeks to provide income and long-term capital growth by investing primarily in global fixed income securities of issuers that are making positive contributions to climate change.

### Performance

Performance cannot be shown until one year after the Fund's inception.

### Calendar Returns (%)

Performance cannot be shown until one year after the Fund's inception.

### Compound Returns (%)

Performance cannot be shown until one year after the Fund's inception.

Star performers

Fund profile index

Manulife Investment  
Management sales team

Fund profiles





Commentary  
Investment note

Star performers

Fund profile index

Manulife Investment  
Management sales team

Fund profiles

## Management

### Sub Advisor:

Manulife Investment Management (US) LLC



Caryn  
Rothman



Murray  
Collis



Elina  
Theodorakopoulou



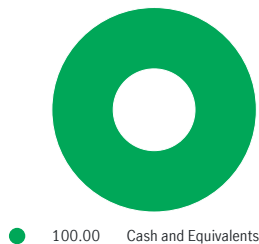
Spencer  
Godfrey



Alvin Ong

## Portfolio Allocation

### Asset Allocation (%)



## Management Fee Reduction Rates<sup>3</sup>

Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points



# Manulife Global Core Plus Bond Fund

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

Commentary  
Investment note

Star performers

Fund profile index

Manulife Investment  
Management sales team

Fund profiles

## Overview

### Overall Morningstar Rating<sup>1</sup>



### Key Facts

**Inception date:** August 6, 2019  
**AUM<sup>2</sup>:** \$40.46M  
**CIFSC category:** Global Fixed Income  
**Distribution frequency<sup>3</sup>:** Monthly  
**Distribution yield<sup>4</sup>:** 3.05%  
**Positions:** 221  
**Management fee:** 0.50%  
**MER:** 0.78% (as at 2021-12-31, includes HST)  
**Min. investment:** \$500 initial; \$25 PAC  
**Fund Status:** Open  
**Risk:** Low



### Fixed Income Characteristics

Average Credit Quality <sup>5</sup>	A/A-
Current Yield	4.07%
Maturity (Years)	9.17
Effective Duration	6.34
Modified Duration	6.67
Yield to Maturity	5.91%
Yield to Worst	5.89%

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	3587	3888	3787	3487	—
Advisor - DCA	23587	23888	23787	23487	—
F	—	—	—	—	3687
F - DCA	—	—	—	—	23687
FT6	—	—	—	—	3987
T6	3588	3988	3788	3488	—

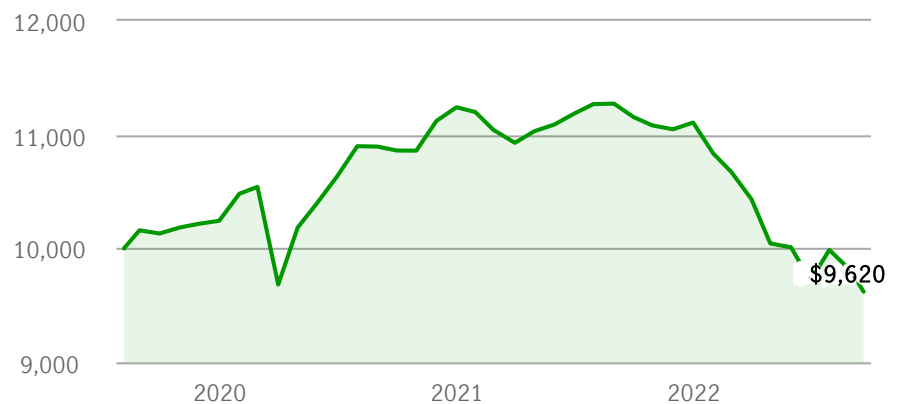
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

- This global fixed income fund will invest in a diversified portfolio of global fixed income securities of varying maturities. The portfolio sub-advisor will actively manage the fund's regional, country and currency allocations, and may invest in securities from both developed and emerging markets.
- Types of investments may include Government bonds, investment grade and high yield corporate bonds, bank loans and floating rate instruments, mortgage and asset-backed securities among others.
- Allocations to fixed income securities rated below investment grade such as high yield corporate bonds and certain emerging market sovereign bonds will typically range between 20% and 30%.

## Performance

### Growth of \$10,000 since inception<sup>6</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
—	—	—	—	—	—	—	—	9.74	-1.20

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-1.82	-2.04	-8.11	-11.71	-13.01	-1.17	—	—	—	—	-0.63

Risk Measures (3 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	7.67	-0.19	-0.27	2.34	1.43	62.12
Benchmark <sup>7</sup>	4.10	-0.69	-0.72	—	—	—



## Management

### Sub Advisor:

Manulife Investment Management (US) LLC



Caryn  
Rothman

### Annual Distributions<sup>3</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.33	—	\$0.51	—	\$0.84
2020	\$0.35	—	\$0.19	—	\$0.53
2019	\$0.12	—	—	—	\$0.12

### Management Fee Reduction Rates<sup>8</sup>

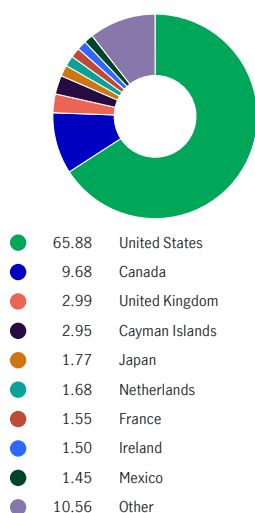
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Top 10 Holdings (%)<sup>9</sup>

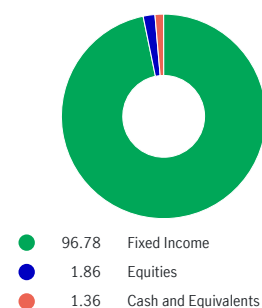
1. United States Treasury Note, 3.25%, 5/15/2042	4.78
2. United States Treasury Note, 2.25%, 2/15/2052	3.19
3. United States Treasury Note, 3.25%, 6/30/2027	2.27
4. Marathon Clo X Ltd, 11/15/2029	0.99
5. Federal Home Loan Mortgage Corporation - Pool Number ZT0499, 8/1/2048	0.98
6. AerCap Ireland Capital Designated Activity Co., 2.45%, 10/29/2026	0.97
7. Scentre Management Limited, 3.63%, 1/22/2026	0.91
8. Americredit Automobile Receivables Trust 2019-3, 2.58%, 3/18/2025	0.90
9. Driven Brands Funding LLC, 3.237%, 1/20/2051	0.82
10. Bank of America Corp. (FRN), 2.97%, 2/4/2033	0.80

## Portfolio Allocation

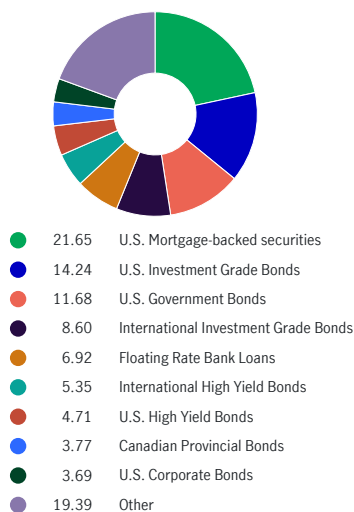
### Geographic Allocation (%)



### Asset Allocation (%)



### Fixed Income Allocation (%)





# Manulife Balanced Portfolio

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

Commentary  
Investment note

Star performers

Fund profile index

Manulife Investment  
Management sales team

Fund profiles

## Overview

### Overall Morningstar Rating<sup>1</sup>



### Key Facts

**Management Team:** Manulife Multi-Asset Solutions Team

**Inception date:** May 5, 2017

**AUM<sup>2</sup>:** \$835.20M

**CIFSC category:** Global Neutral Balanced

**Distribution frequency<sup>3</sup>:** Annual

**Positions:** 5232

**Management fee:** 0.77%

**MER:** 1.22% (as at 2021-12-31, includes HST)

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Open

**Risk:** Low to Moderate



### Equity Characteristics

P/E Ratio	15.16
P/B Ratio	2.32
P/CF Ratio	10.64
ROE	21.35%
Average Market Cap	\$68.49B
Dividend Yield	2.59%

### Equity Style Box<sup>4</sup>

Large			
Medium			
Small			
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap blend stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	3579	3280	3779	3479	—
Advisor - DCA	23579	23280	23779	23479	—
F	—	—	—	—	3679
F - DCA	—	—	—	—	23679
FT6	—	—	—	—	3979
T6	3580	3380	3780	3480	—

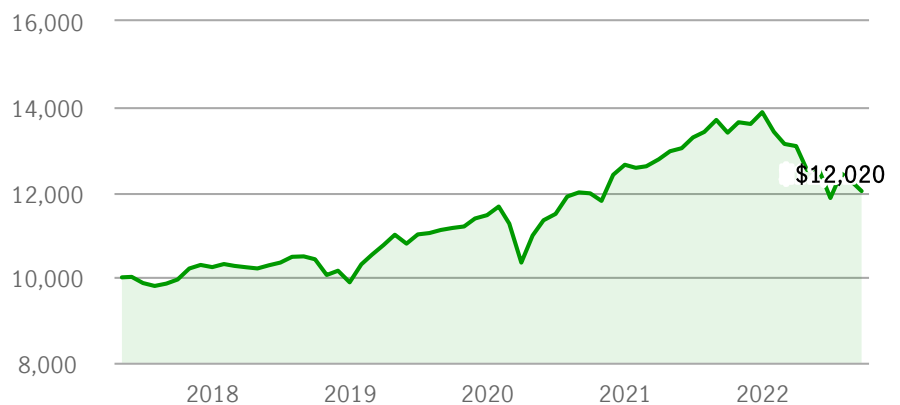
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

### Why invest?

- One ticket, multi-asset investment solution for accessing active asset allocation from Manulife Investment Management's Multi-Asset Solutions Team
- Seeks long-term capital appreciation, with a secondary focus on income generation within a broadly diversified, risk-targeted portfolio.
- Combines strategic asset allocation that aims to drive consistent long-term results and diversification benefits, with a built-in opportunistic approach which seeks to capitalize on short-term market opportunities and help minimize risk.
- Diverse mix of quality underlying mutual funds and exchange-traded funds managed by Manulife Investment Management and experienced sub-advisors Mawer Investment Management Limited, Dimensional Fund Advisors Canada ULC and Brookfield Investment Management Inc.

### Performance

#### Growth of \$10,000 since inception<sup>5</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
—	—	—	—	—	—	-3.48	15.92	10.31	9.75

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-1.96	-2.55	-7.08	-12.07	-10.90	3.16	4.36	—	—	—	3.80

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	8.49	0.74	0.17	-1.36	1.11	93.12
Benchmark <sup>6</sup>	7.65	1.03	0.32	—	—	—



## Management

### Portfolio advisor:

Manulife Multi-Asset Solutions Team



Nathan  
Thooff



James  
Robertson

## Annual Distributions<sup>3</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.14	\$0.03	\$0.53	—	\$0.70
2020	\$0.12	\$0.03	\$0.14	—	\$0.28
2019	\$0.14	\$0.04	\$0.07	\$0.00	\$0.24
2018	\$0.14	\$0.03	\$0.23	—	\$0.40
2017	\$0.09	\$0.02	\$0.32	—	\$0.42

## Management Fee Reduction Rates<sup>7</sup>

Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Recent Developments

On March 1, 2022, we reduced the management fees on some series of this fund. For more information, refer to the Press Release

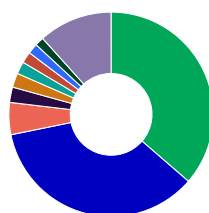
[➤ Press Release](#)

## Top 10 Underlying Fund Holdings (%)<sup>8</sup>

1. Manulife Strategic Income Fund	12.31
2. Manulife World Investment Fund	8.89
3. Manulife Bond Fund	8.79
4. Manulife U.S. All Cap Equity Fund	8.37
5. Manulife Global Dividend Fund	7.75
6. Manulife Fundamental Equity Fund	6.55
7. Manulife Dividend Income Fund	6.43
8. Manulife Multifactor Canadian Large Cap	6.33
9. Manulife Corporate Bond Fund	5.27
10. Manulife Global Unconstrained Bond Fund	3.97

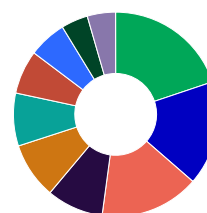
## Portfolio Allocation

### Geographic Allocation (%)



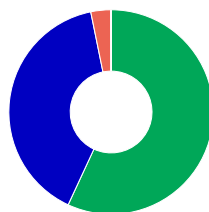
36.36	United States
35.45	Canada
5.07	United Kingdom
2.43	Brazil
2.24	France
1.94	China
1.79	Japan
1.62	Netherlands
1.43	Ireland
11.66	Other

### Sector Allocation (Equities) (%)



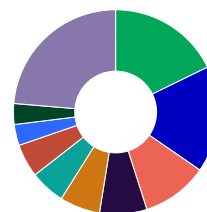
19.84	Financials
16.56	Information Technology
15.74	Industrials
8.97	Health Care
8.90	Consumer Discretionary
8.36	Energy
6.90	Materials
6.02	Consumer Staples
4.22	Communication Services
4.48	Other

### Asset Allocation (%)



57.78	Equities
40.49	Fixed Income
3.24	Cash and Equivalents
0.00	Other

### Fixed Income Allocation (%)



17.78	U.S. High Yield Bonds
16.84	Canadian Investment Grade Bonds
10.46	Canadian Provincial Bonds
7.48	U.S. Investment Grade Bonds
6.38	Floating Rate Bank Loans
5.54	Canadian Government Bonds
5.25	International Government Bonds
3.31	U.S. Government Bonds
3.30	U.S. Corporate Bonds
23.66	Other



# Manulife Conservative Portfolio

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

Commentary  
Investment note

Star performers

Fund profile index

Manulife Investment  
Management sales team

Fund profiles

## Overview

### Overall Morningstar Rating<sup>1</sup>



### Key Facts

**Management Team:** Manulife Multi-Asset Solutions Team

**Inception date:** May 5, 2017

**AUM<sup>2</sup>:** \$465.69M

**CIFSC category:** Global Fixed Income Balanced

**Distribution frequency<sup>3</sup>:** Quarterly

**Distribution yield<sup>4</sup>:** 1.96%

**Positions:** 3540

**Management fee:** 0.69%

**MER:** 1.09% (as at 2021-12-31, includes HST)

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Open

**Risk:** Low



### Equity Characteristics

P/E Ratio	16.44
P/B Ratio	2.42
P/CF Ratio	10.30
ROE	21.62%
Average Market Cap	\$66.23B
Dividend Yield	2.65%

### Equity Style Box<sup>5</sup>

Large	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Medium	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Small	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap blend stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	3575	3275	3775	3475	—
Advisor - DCA	23575	23275	23775	23475	—
F	—	—	—	—	3675
F - DCA	—	—	—	—	23675
FT6	—	—	—	—	3975
T6	3576	3276	3776	3476	—

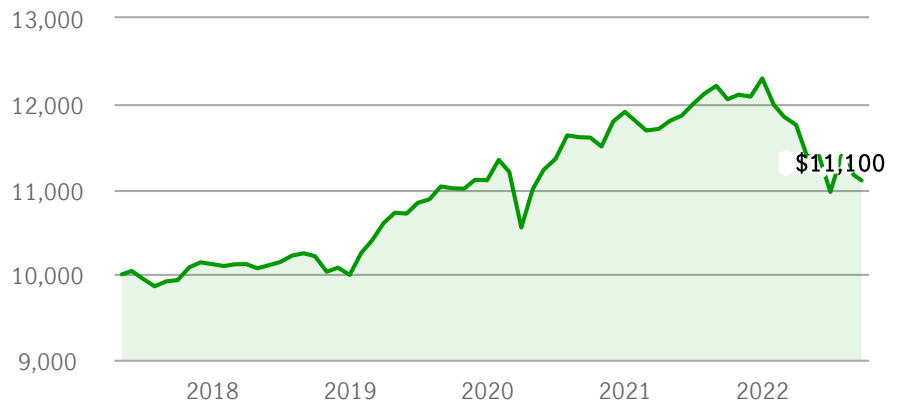
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

### Why invest?

- One ticket, multi-asset investment solution for accessing active asset allocation from Manulife Investment Management's Multi-Asset Solutions Team
- Seeks capital preservation, along with a secondary focus on income, within a broadly diversified, risk-targeted portfolio.
- Combines strategic asset allocation that aims to drive consistent long-term results and diversification benefits, with a built-in opportunistic approach which seeks to capitalize on short-term market opportunities and help minimize risk.
- Diverse mix of quality underlying mutual funds and exchange-traded funds managed by Manulife Investment Management and experienced sub-advisors Mawer Investment Management Limited, Dimensional Fund Advisors Canada ULC and Brookfield Investment Management Inc.

### Performance

#### Growth of \$10,000 since inception<sup>6</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
—	—	—	—	—	—	-1.25	11.10	7.22	3.30

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-1.96	-1.95	-5.72	-9.21	-8.55	0.41	2.40	—	—	—	2.09

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	5.71	0.60	-0.05	-0.03	1.21	69.21
Benchmark <sup>7</sup>	5.21	0.57	-0.10	—	—	—



## Management

### Portfolio advisor:

Manulife Multi-Asset Solutions Team



Nathan  
Thooff



James  
Robertson

## Annual Distributions<sup>3</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.18	\$0.01	\$0.21	—	\$0.40
2020	\$0.19	\$0.01	\$0.11	—	\$0.31
2019	\$0.20	\$0.02	\$0.07	—	\$0.29
2018	\$0.23	\$0.01	\$0.06	—	\$0.30
2017	\$0.14	\$0.01	\$0.27	—	\$0.42

## Management Fee Reduction Rates<sup>8</sup>

Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Recent Developments

On March 1, 2022, we reduced the management fees on some series of this fund. For more information, refer to the Press Release

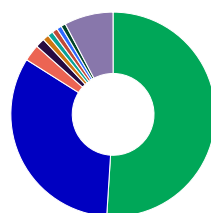
[➤ Press Release](#)

## Top 10 Underlying Fund Holdings (%)<sup>9</sup>

1. Manulife Bond Fund	22.52
2. Manulife Strategic Income Fund	22.44
3. Manulife Smart Short-Term Bond ETF	6.80
4. Manulife Corporate Bond Fund	5.73
5. Manulife Global Unconstrained Bond Fund	5.32
6. Vanguard Canadian Aggregate Bond Index ETF	4.42
7. Manulife U.S. Unconstrained Bond Fund	3.98
8. Manulife Global Equity Class	3.64
9. Manulife Fundamental Equity Fund	3.37
10. Manulife Dividend Income Fund	3.36

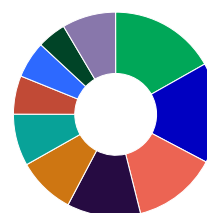
## Portfolio Allocation

### Geographic Allocation (%)



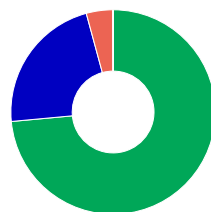
51.01	Canada
32.97	United States
2.63	United Kingdom
1.47	Brazil
0.96	France
0.87	Ireland
0.86	Luxembourg
0.76	Netherlands
0.74	Indonesia
7.73	Other

### Sector Allocation (Equities) (%)



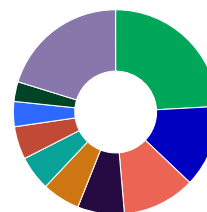
16.81	Industrials
15.91	Financials
13.37	Information Technology
11.63	Energy
9.10	Utilities
8.21	Health Care
6.08	Consumer Staples
5.82	Materials
4.56	Consumer Discretionary
8.51	Other

### Asset Allocation (%)



74.10	Fixed Income
22.41	Equities
4.26	Cash and Equivalents
0.00	Other

### Fixed Income Allocation (%)



24.12	Canadian Investment Grade Bonds
13.00	U.S. High Yield Bonds
11.52	Canadian Provincial Bonds
7.40	U.S. Investment Grade Bonds
5.99	Floating Rate Bank Loans
5.47	Canadian Government Bonds
5.22	International Government Bonds
3.95	Canadian Corporate Bonds
3.13	U.S. Government Bonds
20.22	Other



# Manulife Growth Portfolio

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

Commentary  
Investment note

Star performers

Fund profile index

Manulife Investment  
Management sales team

Fund profiles

## Overview

### Overall Morningstar Rating<sup>1</sup>



### Key Facts

**Management Team:** Manulife Multi-Asset Solutions Team

**Inception date:** May 5, 2017

**AUM<sup>2</sup>:** \$492.25M

**CIFSC category:** Global Equity Balanced

**Distribution frequency<sup>3</sup>:** Annual

**Positions:** 5307

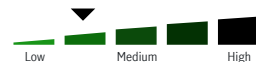
**Management fee:** 0.84%

**MER:** 1.28% (as at 2021-12-31, includes HST)

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Open

**Risk:** Low to Moderate



### Equity Characteristics

P/E Ratio	15.13
P/B Ratio	2.33
P/CF Ratio	10.66
ROE	21.37%
Average Market Cap	\$68.75B
Dividend Yield	2.56%

### Equity Style Box<sup>4</sup>

Large			
Medium			
Small			
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap blend stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	3581	3882	3781	3481	—
Advisor - DCA	23581	23882	23781	23481	—
F	—	—	—	—	3681
F - DCA	—	—	—	—	23681
FT6	—	—	—	—	3981
T6	3582	3982	3782	3482	—

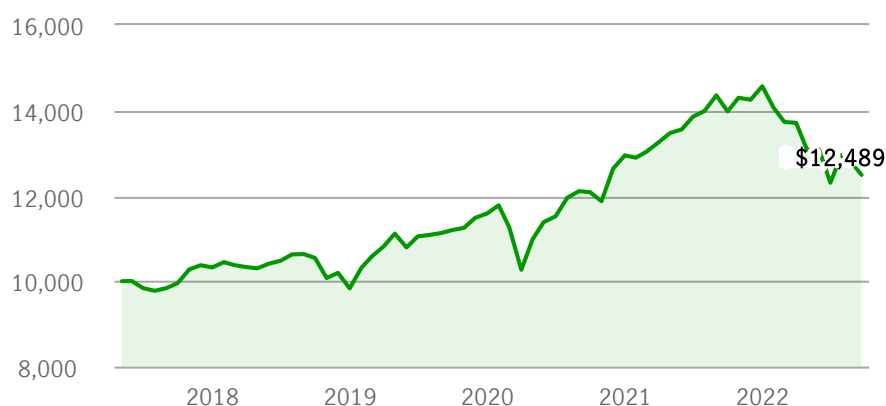
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

- One ticket, multi-asset investment solution for accessing active asset allocation from Manulife Investment Management's Multi-Asset Solutions Team.
- Seeks long-term capital appreciation within a broadly diversified, risk-targeted portfolio.
- Combines strategic asset allocation that aims to drive consistent long-term results and diversification benefits, with a built-in opportunistic approach which seeks to capitalize on short-term market opportunities and help minimize risk.
- Diverse mix of quality underlying mutual funds and exchange-traded funds managed by Manulife Investment Management and experienced sub-advisors Mawer Investment Management Limited, Dimensional Fund Advisors Canada ULC and Brookfield Investment Management Inc.

## Performance

### Growth of \$10,000 since inception<sup>5</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
—	—	—	—	—	—	-4.75	17.86	11.74	12.51

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-1.89	-2.81	-7.38	-12.71	-11.41	4.55	5.27	—	—	—	4.61

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	9.76	0.78	0.24	-1.57	1.05	96.22
Benchmark <sup>6</sup>	9.29	1.06	0.40	—	—	—





## Management

### Portfolio advisor:

Manulife Multi-Asset Solutions Team



Nathan  
Thooff



James  
Robertson

### Annual Distributions<sup>3</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.10	\$0.03	\$0.75	—	\$0.88
2020	\$0.07	\$0.03	\$0.19	—	\$0.29
2019	\$0.07	\$0.05	\$0.01	\$0.00	\$0.13
2018	\$0.07	\$0.04	\$0.30	—	\$0.41
2017	\$0.05	\$0.02	\$0.30	—	\$0.37

### Management Fee Reduction Rates<sup>7</sup>

Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

### Recent Developments

On March 1, 2022, we reduced the management fees on some series of this fund. For more information, refer to the Press Release

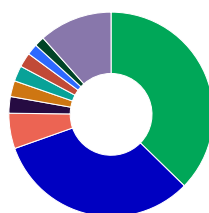
[➤ Press Release](#)

## Top 10 Underlying Fund Holdings (%)<sup>8</sup>

1. Manulife U.S. All Cap Equity Fund	10.56
2. Manulife World Investment Fund	10.21
3. Manulife Global Dividend Fund	8.58
4. Manulife Fundamental Equity Fund	7.78
5. Manulife Dividend Income Fund	7.62
6. Manulife Multifactor Canadian Large Cap	7.55
7. MIM Global Small Cap Equity Pooled Fund	4.61
8. Manulife Emerging Markets Fund	4.43
9. Manulife Corporate Bond Fund	4.37
10. Manulife Global Unconstrained Bond Fund	3.96

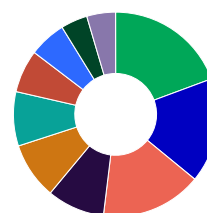
## Portfolio Allocation

### Geographic Allocation (%)



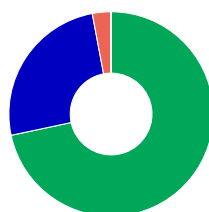
37.31	United States
32.28	Canada
5.60	United Kingdom
2.61	Brazil
2.53	France
2.46	Japan
2.30	China
1.75	Netherlands
1.57	Ireland
11.60	Other

### Sector Allocation (Equities) (%)



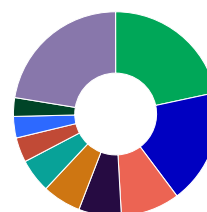
19.35	Financials
16.58	Information Technology
16.00	Industrials
9.12	Consumer Discretionary
8.96	Health Care
8.58	Energy
6.75	Materials
5.88	Consumer Staples
4.22	Communication Services
4.56	Other

### Asset Allocation (%)



72.99	Equities
25.86	Fixed Income
3.01	Cash and Equivalents
0.00	Other

### Fixed Income Allocation (%)



21.64	U.S. High Yield Bonds
18.15	Canadian Investment Grade Bonds
9.32	Canadian Provincial Bonds
6.75	Floating Rate Bank Loans
6.10	U.S. Investment Grade Bonds
5.35	Canadian Government Bonds
3.91	International High Yield Bonds
3.39	U.S. Corporate Bonds
2.96	Canadian Corporate Bonds
22.41	Other



# Manulife Moderate Portfolio

Series F • Performance as at August 31, 2022 • Holdings as at July 31, 2022

Commentary  
Investment note

Star performers

Fund profile index

Manulife Investment  
Management sales team

Fund profiles

## Overview

### Overall Morningstar Rating<sup>1</sup>



### Key Facts

**Management Team:** Manulife Multi-Asset Solutions Team

**Inception date:** May 5, 2017

**AUM<sup>2</sup>:** \$397.81M

**CIFSC category:** Global Fixed Income Balanced

**Distribution frequency<sup>3</sup>:** Quarterly

**Distribution yield<sup>4</sup>:** 1.60%

**Positions:** 4250

**Management fee:** 0.70%

**MER:** 1.12% (as at 2021-12-31, includes HST)

**Min. investment:** \$500 initial; \$25 PAC

**Fund Status:** Open

**Risk:** Low



### Equity Characteristics

P/E Ratio	15.59
P/B Ratio	2.32
P/CF Ratio	10.39
ROE	20.19%
Average Market Cap	\$59.56B
Dividend Yield	2.68%

### Equity Style Box<sup>5</sup>

Large	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Medium	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Small	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Value	Blend	Growth

The fund's portfolio is biased toward large-cap blend stocks.

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	3577	3176	3777	3477	—
Advisor - DCA	23577	23176	23777	23477	—
F	—	—	—	—	3677
F - DCA	—	—	—	—	23677
FT6	—	—	—	—	3977
T6	3578	3376	3778	3478	—

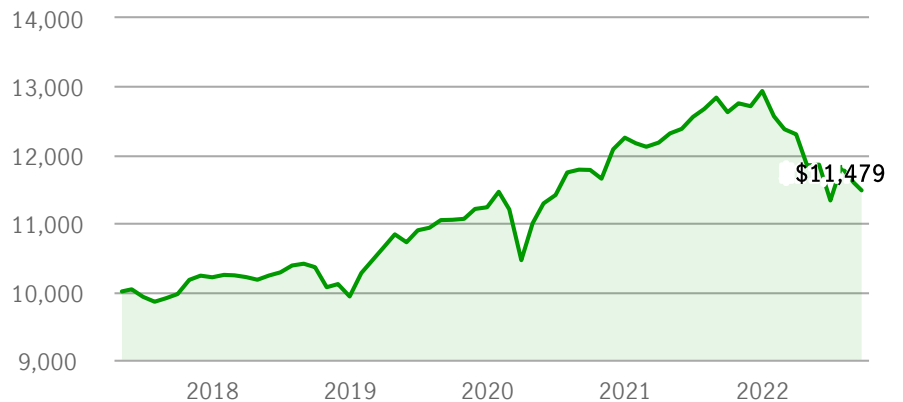
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### Why invest?

- One ticket, multi-asset investment solution for accessing active asset allocation from Manulife Investment Management's Multi-Asset Solutions Team
- Seeks long-term growth consistent with capital preservation, along with a secondary focus on income, within a broadly diversified, risk-targeted portfolio.
- Combines strategic asset allocation that aims to drive consistent long-term results and diversification benefits, with a built-in opportunistic approach which seeks to capitalize on short-term market opportunities and help minimize risk.
- Diverse mix of quality underlying mutual funds and exchange-traded funds managed by Manulife Investment Management and experienced sub-advisors Mawer Investment Management Limited, Dimensional Fund Advisors Canada ULC and Brookfield Investment Management Inc.

### Performance

#### Growth of \$10,000 since inception<sup>6</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
—	—	—	—	—	—	-2.75	13.15	9.07	5.58

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
-1.95	-2.22	-6.32	-10.37	-9.70	1.63	3.20	—	—	—	2.81

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	6.88	0.67	0.06	-0.78	1.19	82.50
Benchmark <sup>7</sup>	5.94	0.87	0.13	—	—	—



## Management

### Portfolio advisor:

Manulife Multi-Asset Solutions Team



Nathan  
Thoof



James  
Robertson

## Annual Distributions<sup>3</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.15	\$0.02	\$0.39	—	\$0.56
2020	\$0.16	\$0.02	\$0.13	—	\$0.31
2019	\$0.17	\$0.03	\$0.05	—	\$0.25
2018	\$0.17	\$0.02	\$0.14	—	\$0.33
2017	\$0.10	\$0.01	\$0.29	—	\$0.41

## Management Fee Reduction Rates<sup>8</sup>

Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

## Recent Developments

On March 1, 2022, we reduced the management fees on some series of this fund. For more information, refer to the Press Release

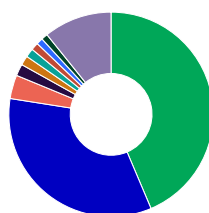
[➤ Press Release](#)

## Top 10 Underlying Fund Holdings (%)<sup>9</sup>

1. Manulife Strategic Income Fund	19.57
2. Manulife Bond Fund	15.20
3. Manulife Corporate Bond Fund	5.80
4. Manulife U.S. All Cap Equity Fund	5.11
5. Manulife Fundamental Equity Fund	4.78
6. Manulife Dividend Income Fund	4.77
7. Manulife Smart Short-Term Bond ETF	4.73
8. Manulife Multifactor Canadian Large Cap	4.54
9. Manulife Global Unconstrained Bond Fund	4.47
10. Manulife World Investment Fund	4.39

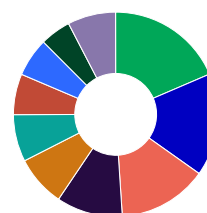
## Portfolio Allocation

### Geographic Allocation (%)



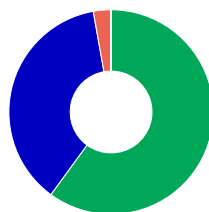
43.62	Canada
33.87	United States
3.73	United Kingdom
1.87	Brazil
1.50	China
1.39	France
1.19	Japan
1.03	Ireland
1.03	Netherlands
10.78	Other

### Sector Allocation (Equities) (%)



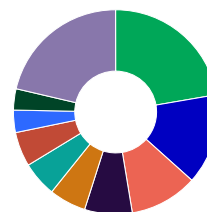
18.55	Financials
16.28	Industrials
14.14	Information Technology
10.48	Energy
8.06	Consumer Discretionary
7.45	Health Care
6.44	Utilities
6.12	Materials
4.87	Consumer Staples
7.61	Other

### Asset Allocation (%)



60.66	Fixed Income
37.56	Equities
2.83	Cash and Equivalents
0.00	Other

### Fixed Income Allocation (%)



22.29	Canadian Investment Grade Bonds
14.35	U.S. High Yield Bonds
10.75	Canadian Provincial Bonds
7.53	U.S. Investment Grade Bonds
5.85	Floating Rate Bank Loans
5.56	International Government Bonds
5.46	Canadian Government Bonds
3.53	Canadian Corporate Bonds
3.35	U.S. Government Bonds
21.34	Other



# Fund profiles

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Manulife Investment  
Management sales team

Fund profiles



**Important note:** The fund profile information is not complete without all notes and disclaimer.

**Asset under management:** Asset under management includes all classes/series combined.

**Distribution yield:** Distribution yield is calculated based on prior 12-month rolling average of paid distributions and using average month-end net asset value, per security. The distribution yield does not include any year-end capital gains distributions paid in addition to the regular monthly distributions. Distribution yield should not be confused with a fund's performance or rate of return.

**Top 10 holdings:** Holdings are subject to change. They are not recommendations to buy or sell any security.

**Average credit quality (ACQ) rating:** Average credit quality (ACQ) rating may change over time. The portfolio itself has not been rated by an independent rating agency. The fund's underlying investments (except for unrated assets) are rated by designated rating organizations. The ratings generally range from AAA (highest) to D (lowest). Unrated bonds, cash and equivalents are not assigned ratings, and are not included in the ACQ. ACQ does not necessarily reflect the credit rating and default risks of individual holdings and its potential impact on an overall portfolio. The risk of default increases as a bond's rating decreases, so the ACQ provided is not a statistical measurement of the portfolio's default risk because a simple, weighted average does not measure the increasing level of risk from lower-rated bonds. The ACQ may be lower if cash and equivalents are excluded from the calculation. The ACQ is provided for informational purposes only. Derivative positions are not reflected in the ACQ\*.

\*Source: Bloomberg Barclays Point

**Growth of \$10,000 chart:** For illustration purposes only. The rate of return shown 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.

**Distributions:** The payment of distributions is not guaranteed and may fluctuate. If distributions paid by the fund are greater than the performance of the fund, then your original investment will shrink. Distributions should not be confused with a fund's performance, rate of return, or yield. You may also receive return of capital distributions from a fund. Please consult with your tax advisor regarding the tax implications of receiving distributions. See the prospectus for more information on a fund's distributions policy.

**Source for all data:** Transmission Media, as at August 31, 2022.



For more information, please contact your  
Manulife Investment Management representative  
or visit **manulifeim.ca**

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 share or unit value and reinvestment of all dividends or 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.

**For exchange traded funds (ETFs):** Commissions, management fees and expenses all may be associated with exchange traded funds (ETFs). Investment objectives, risks, fees, expenses and other important information are contained in the prospectus, please read it before investing. ETFs are not guaranteed, their values change frequently and past performance may not be repeated.

**For asset allocation portfolios:** Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments and the use of an asset allocation service. Please read the prospectus of the mutual funds in which investment may be made under the asset allocation service before investing. The indicated rates of return are the historical annual compounded total returns assuming the investment strategy recommended by the asset allocation service is used and after deduction of the fees and charges in respect of the service. The returns are based on the historical annual compounded total returns of the participating funds including changes in share/unit value and reinvestment of all dividends/distributions and do not take into account sales, redemption, distribution or optional charges or income taxes payable by any securityholder in respect of a participating fund that would have reduced returns. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.

**For Simplicity Portfolios:** *Simplicity* is a registered trademark of The Manufacturers Life Insurance Company (Manulife) identifying the Manulife Simplicity Portfolios offered by Manulife Investment Management.

**For money-market funds:** Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus as well as the fund facts before investing. The performance data provided assumes reinvestment of distributions only and does not take into account sales, redemption, distribution or optional charges or income taxes payable by any securityholder that would have reduced returns. Mutual fund securities are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer. There can be no assurances that the fund will be able to maintain its net asset value per security at a constant amount or that the full amount of your investment in the fund will be returned to you.

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