

## Manulife Asset Allocation Portfolios

# Top 10 reasons to consider Manulife Asset Allocation Portfolios

## 1 Experienced pension-like wealth management

Experienced professional money managers – Manulife Investment Management's multi-asset solutions team manages CAD \$210 billion for clients worldwide\*:

- Global team of over 60 dedicated investment professionals
- Over 25 years asset allocation experience
- Expertise in forecasting over 140 classes of investments

## 2 Rigorous investment process<sup>1</sup>

The Team's process is time- and cycle-tested, consistent and scalable. They apply a three step process to strategically allocate capital over the longer term and to take advantage of shorter term opportunities in the market.

1. Build expected return forecasts
2. Asset class and strategy selection
3. Portfolio construction

The Team combines their strengths – strategic asset allocation and opportunistic asset allocation – to manage the assets entrusted to them.

## 3 Active strategic and opportunistic approach

The Manulife Investment Management multi-asset solutions team are strategic, long-term allocators of capital that can take advantage of shorter term opportunities in the market.

Longer term asset allocation views are built based on five year forward looking expected return forecasts. The asset mix of each portfolio is optimized based on output of these forecasts and reviewed quarterly.

Shorter term opportunities are identified through weekly analytical review of fundamentals, technical, sentiment and economic cycles. These views are reflected in the opportunistic positions in the portfolios.

\* As at December 31, 2021

AUM includes all asset allocation, index and liability driven investing (LDI) assets and refers to the strategy level.

<sup>1</sup> Source: [www.manulifeim.com/retail/ca/en/landing-page/manulife-asset-allocation-portfolios](http://www.manulifeim.com/retail/ca/en/landing-page/manulife-asset-allocation-portfolios)

Manulife Asset Allocation Portfolios are managed by Manulife Investment Management. Manulife Asset Allocation Portfolios are available in the InvestmentPlus Series of the Manulife GIF Select, MPIP Segregated Pools and Manulife Segregated Fund Education Saving Plan insurance contracts offered by The Manufacturers Life Insurance Company.



## 4 Access to some of the most popular mutual funds and exchange-traded funds (ETFs)

These portfolios offer you quality investment management from Manulife Investment Management, Mawer Investment Management Limited, Dimensional Fund Advisors Canada ULC and Brookfield Asset Management Inc., all in four easy-to-access portfolios.

## 5 Built-in and ongoing risk mitigation

The Manulife Investment Management multi-asset solutions team constantly monitor and review for risk and allocates capital in a risk-aware manner. Investments and weights are always looked at relative to each other from how they correlate and how they impact the Portfolio's risk profile.

## 6 Plan types

Manulife Asset Allocation Portfolios are offered within the TFSA or RRSP plan types and they are eligible with a minimum investment as low as \$500 for mutual funds or \$2,500 for GIF Select InvestmentPlus® contracts.

## 7 Choice

With four Portfolios to choose from across the risk/return spectrum Manulife Investment Management has a questionnaire to determine your investor profile which will help you decide on which Portfolio is most appropriate. The Portfolios are available on the mutual fund and the segregated fund platforms.

## 8 Tax smart drawdown option\*

If you are looking for a tax-efficient, non-registered way to invest and draw income from your investment, each Portfolio offers a Series T option. Series T provides an annual disbursement from your investment, frequency and amount you elect. Initially, payments consist of Return of Capital which is non-taxable.

## 9 Maximizes coverage for every dollar invested

Each Portfolio is an actively allocated mix of underlying investments providing complementary exposures to different geographies, sectors and investment styles.

## 10 Access to estate planning advantages and potential creditor protection

If you choose a portfolio within the segregated fund platform, you can gain access to the estate planning advantages and potential creditor protection that segregated fund contracts can provide.

\* Series T are not available within the segregated fund platform

To learn more, contact your advisor or visit [manulifeim.ca](http://manulifeim.ca)

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 fund facts as well as 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 unit value and reinvestment of all distributions and do not take into account sales, redemption, distribution or optional charges or income taxes payable by any securityholder 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.

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

Any amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value. Age restrictions and other conditions may apply.