

# Manulife Strategic Income Fund

★★★★ Overall Morningstar Rating

Global reach, *infinite* possibilities

## Why bonds now

- 1 Yields are at levels unseen in decades**  
Bonds are garnering appeal as a meaningful income generator.
- 2 Lower inflation could act as a tailwind**  
Bondholders could get some relief as price pressures ease.
- 3 A looming recession could bode well for bonds**  
Bonds provide a steady stream of income, even in recessionary times.
- 4 Central banks may be nearing the end of their rate-hiking cycles**  
As yields begin to fall, bond prices will rise, paving the way for capital gains.

## Why Manulife Strategic Income Fund

Tap into markets from  
all over the world

Benefit from a global team  
that works around the clock



Access a broad universe  
of fixed-income categories

Adapt to rapidly  
changing markets

## Did you know





## Sound risk management

Focuses on mitigating four key risks: credit, liquidity, interest-rate, and currency risks



## Built-in flexibility

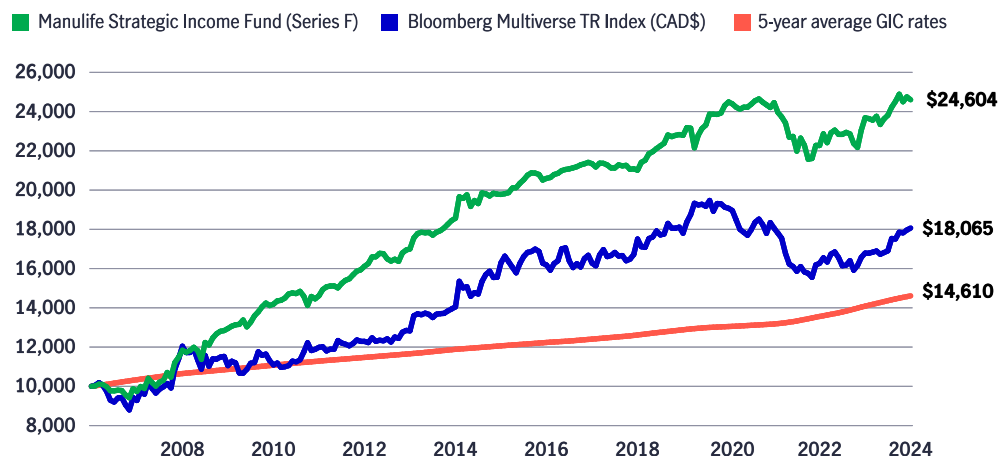
Employs tactical asset allocation and currency management to take advantage of credit and currency markets



## Go-anywhere approach

Enhances return potential by screening fixed-income opportunities across all categories anywhere in the world

## Growth of \$10,000 since inception



Source: Morningstar Direct, as of December 31, 2024. GIC refer to guaranteed investment certificate.

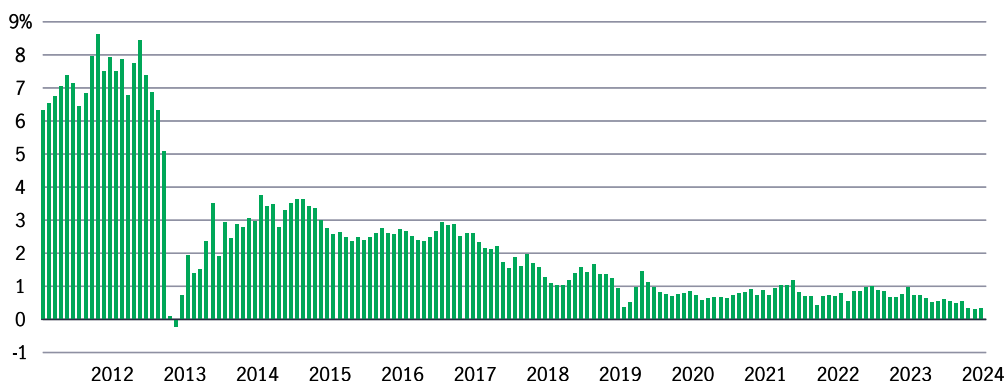
Inception date is January 11, 2007. The rate of return is used only to illustrate the effects of the compound growth rate and is not intended to reflect future values of the investment fund or returns on investment in the investment fund. The indexes cited are widely accepted benchmarks for investment performance within their relevant regions, sectors, or asset classes and represent nonmanaged investment portfolios. Although these indexes are similar to the fund's objectives, there may be material differences, including permitted holdings or investment strategies, which may affect returns. Please refer to the fund facts of the fund for more information.

The growth of \$10,000 invested chart shows the final value of a hypothetical \$10,000 investment in securities in this class/series of the fund without any withdrawal as of the end of the investment period indicated. This compound growth chart is for illustrative purposes only and is not intended to reflect future values or returns on investment in such securities.

## Calendar year returns (%)

Calendar returns	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Manulife Strategic Income Fund (Series F)	21.64	9.31	9.58	3.02	10.27	5.51	9.20	6.53	4.14	3.63	-1.54	8.45	7.46	-0.15	-8.93	6.34	3.89
Bloomberg Multiverse TR Index (CAD\$)	29.79	-8.26	0.32	8.16	2.52	4.37	9.54	15.99	-0.71	0.61	7.52	1.72	7.11	-5.32	-9.91	3.20	7.61

Since inception on a rolling 5-year basis, Manulife Strategic Income Fund has outperformed its Morningstar category 99.4% of the time, with an *average annual outperformance of 235 basis points*



Source: Morningstar Direct, as of December 31, 2024.

For more information,  
visit **[manulifeim.ca/strategicincome](https://manulifeim.ca/strategicincome)**.



### Important disclosures

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The Morningstar Rating™, commonly referred to as the Star Rating, relates how a fund has performed on a risk-adjusted basis against its Morningstar category peers and is subject to change every month. Calculations are based on the funds in each Morningstar category to better measure fund manager skill. The Star Ratings are as of December 31, 2024, for the funds shown, and the number of funds within their categories for each period are: Manulife Strategic Income Fund – Series F within the multi-sector fixed income fund category: 3-year period, 3 stars out of 265 funds; 5-year period, 3 stars out of 235 funds; 10-year period, 4 stars out of 82 funds. Funds are ranked by their Morningstar Risk-Adjusted Return scores, with the top 10% of funds in a category receiving 5 stars, the top 22.5% receiving 4 stars; a fund in the middle 35% receiving 3 stars; a fund in the next 22.5% receiving 2 stars; and a fund in the bottom 10% receiving 1 star. The Overall Star Rating for a fund is a weighted combination of its 3-, 5-, and 10-year ratings. Overall ratings are adjusted where a fund has less than 5 or 10 years of history. Please refer to [morningstar.ca](https://morningstar.ca) for greater detail on the calculation of the Star Ratings.

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 of the mutual funds before investing. The indicated rates of return are the historical annual compounded total returns, including changes in unit value and reinvestment of all distributions, and do not take into account sales, redemption, distribution, or optional charges or income taxes payable by any security holder that would have reduced returns. Mutual funds are not guaranteed, their values change frequently, and past performance may not be repeated. Mutual funds, unlike GICs, are not insured by the Canada Deposit Insurance Corporation or any other deposit insurer nor guaranteed by any entity.

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