

MANULIFE PRIVATE INVESTMENT POOLS –  
MPIP SEGREGATED POOLS

## Fund Facts

Effective May 27, 2019 | Performance as at December 31, 2018

MANULIFE | Private  
Investment  
Pools

**The Manufacturers Life Insurance Company (“Manulife”)** is the issuer of the Manulife Private Investment Pools – MPIP Segregated Pools insurance contract and the guarantor of any guarantee provisions therein.



# Manulife Certificate

The Manufacturers Life Insurance Company (“Manulife”) is the issuer of the Manulife Private Investment Pools – MPIP Segregated Pools insurance contract and the guarantor of any guarantee provisions contained therein.

The contract offers a variety of segregated funds including money market, fixed income, balanced and equity funds (referred to as the “Funds”). The underlying investments of the Funds may be units of mutual funds, pooled funds or other selected investments. Copies of the simplified prospectus, annual information form, financial highlights and audited financial statements of the underlying investments are available upon request. A description of the key features of the individual variable insurance contract is contained in the Information Folder and Contract. The Information Folder provides brief and plain disclosure of all material facts relating to the Manulife Private Investment Pools – MPIP Segregated Pools contract.

**Subject to any applicable death and maturity guarantee, any part of the premium or other amount that is allocated to a segregated fund is invested at the risk of the contract holder and may increase or decrease in value according to the fluctuations in the market value of the assets of the segregated fund.**



**Bernard Letendre**  
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# Comprehensive and up-to-date fund information at your fingertips!

GETTING COMPREHENSIVE AND UP-TO-DATE FUND INFORMATION HAS NEVER BEEN EASIER.

Access “Rates & Fund Performance” at [www.manulife.ca/investments](http://www.manulife.ca/investments) – a one-stop shop providing access to valuable fund information to help you build and maintain better portfolios.

Under “Rates & Fund Performance”, you can easily access the following information:

- **FUND INFORMATION** – fund prices, performance history, short-term, long-term and annual rates of return, quartile rankings, asset mixes, top holdings, key fund facts and more.
- **COMPREHENSIVE COMMENTARY & ANALYSIS** – overview of performance by manager, risk characteristics and market analysis providing you with the most up-to-date information available.
- **INTERACTIVE CHARTING CAPABILITIES** – to analyze a fund’s performance or relative performance to an index or other funds.
- **DYNAMIC PRINT CAPABILITIES** – ability to dynamically create up-to-date PDF fund profiles that are professionally designed.

## The i-Watch® philosophy

### Investment Management Services (IMS)

The IMS team operates independently and is staffed by a group of analysts and industry professionals whose credentials mirror those found in the most respected investment-consulting firms. The IMS team conducts ongoing systematic firm and fund reviews which consist of careful research and analysis to support understanding of both the investment firms and investment funds included in the Segregated Fund platform. IMS is an important part of the ongoing monitoring and oversight process and will review and provide consultation in any major changes to the platform.

### i-Watch

In order to ensure the best of class funds, IMS developed the Investment Watch (i-Watch) program. The program incorporates an institutional quality approach to conducting ongoing systematic firm and fund reviews. All funds open for new investment are quantitatively monitored on a quarterly basis. This is supported by an annual due diligence review which includes an examination of the evolving characteristics of the fund, and face-to-face meetings with the fund Manager. Additionally, on a bi-annual basis, a comprehensive operational due-diligence review is conducted.

The “Rates & Fund Performance” tool places valuable information at your fingertips to help you find the information you need to build and maintain high quality investment portfolios. It’s just one more example of how we help you invest for your future.

## HOW TO FIND THE “RATES & FUND PERFORMANCE” TOOL

1. Go to [www.manulife.ca](http://www.manulife.ca)
2. Click on **Rates & Fund Performance** under the **Quick Links** section
3. Click on **MPIP Segregated Pools**

The screenshot shows the Manulife Rates & Fund Performance tool interface. At the top, there are filter tabs for 'FUND CATEGORY', 'PRODUCT', 'SERIES', 'RISK RATING', and 'LOAD OPTION'. Below these is a search bar and a 'Show only funds in your list' checkbox. A table lists various funds, including 'Manulife Dollar-Cost Averaging Advantage GIP Select - EstatePlus' and 'Manulife High Interest Savings GIP Select - EstatePlus'. The table columns include 'Name', 'Inception Date', and performance metrics for 1, 3, 6, 12, 36, and 60 months. A 'Download selected' button is visible on the right side of the table.

- 1 Select the product, series, etc. from the filters at the top
- 2 Click on the fund name/series to access the interactive fund profile
- 3 “Download selected” – prints all funds you selected in the list in color PDFs
- 4 Detailed fund information tabs
- 5 Fund information overview
- 6 Interactive charting capabilities
- 7 Detailed holdings information – Asset Allocation, Geographic Allocation, Top 10 Holdings, etc.
- 8 Printable, full-colour PDFs

## Detailed fund information

The screenshot shows the detailed fund information page for 'Manulife Balanced GIP Select (Multi-Manager)'. The page includes an 'Overview' section with a current value of \$13.73 and a 6.45% (30.00) return as of March 31, 2017. It also features a 'Performance' section with a 'Growth Chart' showing investment value from 2010 to 2017, and 'Compound Returns (%)' and 'Calendar Returns (%)' for various periods. A 'Portfolio Allocation' section at the bottom shows 'Asset Allocation (%)' and 'Geographic Allocation (%)' with donut charts. A large 'SAMPLE' watermark is overlaid on the chart area.

# How to read a Manulife Private Investment Pools - MPIP Segregated Pools fund sheet

**1 FUND NAME:** This is the full name of the segregated Fund within your Manulife Private Investment Pools – MPIP Segregated Pools contract.

**2 DATE FUND AVAILABLE:** This is the date on which the Fund was first made available in the Manulife Private Investment Pools – MPIP Segregated Pools contract. It is also the date from which we measure performance.

**3 DATE FUND CREATED:** This is the date on which the Fund became available for sale in other Manulife products. This date may be older than the Date Fund Available as the Fund may have been previously offered under another Manulife segregated fund contract.

**4 MANAGED BY:** This is the name of the fund management company that manages the Fund.

**5 TOTAL UNITS OUTSTANDING:** This is the total number of units outstanding for all classes of the Fund.

**6 TOTAL FUND VALUE:** This is the total market value for all classes of the Fund's assets.

**7 PORTFOLIO TURNOVER RATE:** A measure of how frequently assets within the Fund are bought and sold. A portfolio turnover rate of 100% is equivalent to the Fund buying and selling all of the holdings in its portfolio once in the course of the year.

**8 MINIMUM INVESTMENT:** This is the minimum initial deposit amount required.

**9 MANAGEMENT EXPENSE RATIO (MER):** MERs include all expenses of the segregated fund such as the management fee, insurance costs, operating costs and applicable sales tax. There is no duplication of fees from the underlying pooled funds, unit trust or mutual fund. The MER is an estimate for the current year and is subject to change.

**10 UNITS OUTSTANDING:** This is the total number of units outstanding for the Sales Charge Option.

**11 NET ASSET VALUE PER UNIT:** The value of each unit in the Fund as at the date shown. The total market value of the Fund's assets, minus their liabilities, divided by the number of units outstanding.

## **12 WHAT DOES THIS FUND INVEST IN?**

■ **Underlying Fund:** The underlying investments of the Fund may be units of mutual funds, pooled funds or other investment funds. When a transaction (e.g. deposit or withdrawal) is made in a Fund, the transaction will purchase or redeem units of the underlying fund that corresponds to the Fund. For example, if you purchase units of the "Manulife Monthly High Income Fund" the Fund invests in units of the "Manulife Monthly High Income Fund". Each Fund will also contain a small cash component in addition to the underlying pooled/mutual fund component. The goal of the fund-on-fund strategy is to produce returns consistent with, and based on, the underlying fund. The fundamental investment objective is available upon request.

■ **Top Investments (within the underlying fund):** This lists the top investments in the (underlying) fund. It is listed beginning with the highest weighting to the lowest. The holdings may change due to ongoing portfolio transactions. If you would like more current information please refer to our website at [www.manulife.ca/investments](http://www.manulife.ca/investments)

**13 HOW RISKY IS IT?** The risk rating measures a Fund's fluctuation in monthly returns. A Fund with high risk has experienced larger fluctuations of monthly returns than a Fund with low risk. While higher risk funds may be more volatile in the short term, over the long term (10 years or more) a higher risk Fund will generally earn more than a lower risk investment. Generally, the greater the return you want to earn on your investments, the greater risk you have to assume. This increased gain is what investors expect in exchange for assuming the higher risk of these volatile investments. You can use the overall risk rating for each investment option to choose the investments that fit with your investment strategy. For any Fund with less than one-year history, the rating is not provided due to insufficient segregated fund history.

**14 WHO IS THIS FUND FOR?** This states a general description of the type of investor the Fund would be suitable for.



**15 HOW HAS THE FUND PERFORMED?**

- **Average Return:** This states how much a \$1,000 investment in the Fund would be worth when the most basic guarantee option was chosen and the average annual return as a percent for the years shown. For any Fund with less than one-year history, the information is not provided due to insufficient segregated fund history.
- **Year by Year Returns:** This chart shows you the Fund's annual performance. Each bar shows in percentage terms how much an investment made on January 1 would have changed by December 31 in that same year. Where the Fund has not had 10 years of history, the performance of the underlying mutual fund is shown for the time period prior to the availability of the Fund. If the Fund has been in existence during those years, its performance could be expected to be different from that indicated for the underlying mutual fund due to the additional costs of the guarantees or other administrative expenses. For any Fund with less than one-year history, the graph is not provided due to insufficient segregated fund history.

**16 ARE THERE ANY GUARANTEES?** This states that guarantees are provided under this contract.

**17 HOW MUCH DOES IT COST?** This describes the fees and expenses to buy, own and sell units of the fund.

- **Sales Charges:** This shows the percentage amount of any sales charge options and a description for each of how they work.
- **Ongoing fund expenses:** This describes the MER for the Fund and any different charges for different guarantee options.
- **Trailing commission:** This describes the ongoing commission paid to your advisor.

**Manulife Investments**

**QUICK FACTS**  
 Date Fund Available: October 2014  
 Date Fund Created: October 2014

**Underlying Fund Manager:** Manulife  
 Total Units Outstanding: 10,864,242

**Fund Facts — MRP Segregated Pools**  
 The Manufacturers Life Insurance Company  
**MANULIFE GLOBAL FIXED INCOME PRIVATE SEGREGATED POOL**  
 Performance as at December 31, 2018

**Total Fund Value:** \$218,510,331  
**Portfolio Turnover Rate:** 18.36%

SALES CHARGE OPTION	FRONT END SALES CHARGE	TRAILING COMMISSION	MANAGEMENT FEE (MER)	TRADING FEES	WITHDRAWAL FEES
Front-End/No Load	100.00%	1.7%	11.021%	11.261.300	
Low-Load	100.00%	2.0%	11.015%	7,990.365	

There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

**WHAT DOES THE FUND INVEST IN?**  
 This Segregated Fund invests in the Manulife Global Fixed Income Private Trust. The underlying fund invests primarily in foreign fixed income securities.

**Top 10 Investments (of the underlying fund)**

Symbol	Weight	%	
Shooll 10%	1/1/2013	1.43	
Shooll City Airport Trust 25%	3/31/2047 144A	1.11	
Island 3.9%	3/20/2023	1.03	
Shooll 10%	1/1/2013	0.93	
Island 3.4%	3/18/2024	0.90	
Manulife Capital Trust III (MCT)	3.8%	1.23/1/2049	0.89
Shooll 3.7%	3/20/2023	0.76	
Singapore 3.25%	8/1/2049	0.72	
Shooll Insured Bond Power Finance S.A. II	9.85%	7/16/2022 144A	0.64
Shooll 4.9%	3/22/2019	0.54	
Total		8.86	

Total investments: 508

**Investment Segmentation**

Category	Percentage
U.S. BONDS	10%
GLOBAL BONDS	10%
CASH AND EQUIVALENTS	10%
CANADIAN BONDS & SECURITIES	10%
U.S. EQUITIES	10%

**ARE THERE ANY GUARANTEES?**  
 This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

**WHO IS THIS FUND FOR?**  
 This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the bond markets.

**HOW HAS THE FUND PERFORMED?**  
 This section tells you how the fund has performed over the past 4 years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual returns will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**  
 A person who invested \$10,000 in the fund on October 6, 2014 has \$1,109.70 on October 6, 2018. This means that the fund has returned an average of 2.45% per year.

**Year by year returns**  
 The performance of the fund has performed in each of the past 4 years for a 4-year period. In the past 4 years the fund was up in value 3 years and down 1 year.

**HOW RISKY IS IT?**  
 The value of your investments can go down. Please see the Information Folder for further details.

For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**MANULIFE GLOBAL FIXED INCOME PRIVATE SEGREGATED POOL**

**HOW MUCH DOES IT COST?**  
 The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each sales charge option.

**1. Sales Charges**

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS
<b>Front-End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Low-Load Sales Charge</b>	If you sell within: 1 year of buying: 3.00% 2 years of buying: 3.00% 3 years of buying: 3.00% After 3 years: 0.00%	<ul style="list-style-type: none"> <li>When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.</li> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 25% (20% for MRP on top) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund.</li> </ul>
<b>No-Load Sales Charge</b>	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.

**2. Ongoing Fund Expenses**  
 The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Sales Charge Option	MER (Annual rate as a % of the fund value)
Front-End/No Load	1.7%
Low-Load	2.0%

**Trailing commission**  
 Manulife pays a trailing commission of up to 0.50% of the value of your investments each year, for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee and does not affect these expenses directly. The rate depends on the sales charge option you choose.

**3. Other Fees**  
 Trading fees are paid to Manulife.

Fee	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you buy or sell on a trading day per year.
Early Withdrawal Fee	2% of the value of units you sell or withdraw within 90 days of buying them.

You can change your mind about investing in Manulife. If you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

## Potential risks of investing

The underlying investments of the segregated funds may be units of mutual funds, pooled funds or other selected investments. The risk factors of the underlying investments directly affect those investments and will also affect the segregated funds. For a comprehensive disclosure of the risks of these underlying funds, refer to the simplified prospectus or other disclosure documents of the underlying funds, copies of which are available upon request.

**ASSET-BACKED AND MORTGAGE-BACKED RISK:** If there are changes in the market's perception of the issuers of asset backed or mortgage backed securities, or in the creditworthiness of the parties involved, then the value of the securities may be affected. In addition, for asset-backed securities, there is a risk that there may be a mismatch in timing between the cash flow of the underlying assets backing the security and the repayment obligation of the security upon maturity. In the use of mortgage-backed securities, there are also risks that there may be a drop in the interest rates charged on mortgages, a mortgagor may default in its obligations under a mortgage or there may be a drop in the value of the property secured by the mortgage.

**CREDIT RISK** is the risk of default by the issuer of debt instruments, such as bond or money market instruments. Default will negatively impact the value of assets within the underlying fund, thus lowering the overall return of the Fund.

**DERIVATIVE RISK** occurs when derivatives are used as a risk management tool to mitigate risks or diversify risks that are not desired. Some Funds and underlying mutual funds may invest in derivatives for hedging purposes, for achieving the duration target or for replicating the approximate return of a direct investment in the underlying mutual funds(s). A Fund's ability to dispose of the derivatives depends on the liquidity of such positions in the market, if the market direction goes against the manager's forecast, and the ability of the other party to fulfill its obligations. Therefore, there is no guarantee that transactions involving derivatives will always be beneficial to the Fund. The use of derivative instruments is prohibited in acquiring investment exposures not otherwise permitted in the Fund's investment description.

**EXCHANGE-TRADED FUND RISK** Certain Funds may invest in securities of exchange-traded funds ("ETFs"). These ETFs seek to provide returns similar to the performance of a

particular market index or industry sector index. ETFs may not achieve the same return as their benchmark market or industry sector indices due to, among other things, differences in the actual weights of securities held in the ETF versus the weights in the relevant index (any such differences are usually small) and due to the operating and management expenses of the ETFs. An ETF may, for a variety of reasons, also fail to accurately track the market segment or index that underlies its investment objective. The price of an ETF can also fluctuate and the value of Funds that invest in securities offered by ETFs will change with these fluctuations.

**FOREIGN CURRENCY RISK** occurs when an underlying fund invests in countries other than Canada or holds assets valued in another currency, which may decline in value relative to the Canadian currency. This situation will adversely affect the returns of those foreign assets held in the underlying fund and the total return of the Fund.

**INFLATION RISK** is the risk that inflation will affect interest rates and, in turn, make assets within an underlying fund less attractive from a price perspective, thus hurting the overall performance of the Fund.

**INTEREST RATE RISK** is the chance that interest rates may fluctuate, and thereby may negatively impact the value of the assets within an underlying fund, thus lowering the overall return of the Fund.

**LIQUIDITY RISK** is the risk that an investment cannot be easily converted into cash. An investment may be less liquid if it is not widely traded, if there are restrictions on the exchange where the trading takes place or due to legal restrictions, the nature of the investment itself, settlement terms, or for other reasons such as a shortage of buyers interested in a particular investment or an entire market. Investments with low liquidity can have dramatic changes in value and can result in loss.

**MANAGER RISK** is the chance that a fund manager may purchase a poor asset or may dispose of an asset which continues to grow in value; the fund manager may fail to recognize increasing or decreasing market conditions. Any or all of these can directly affect the performance of the Fund.

**MARKET RISK** is the fundamental risk of investing in the capital markets. It is the risk that the assets of the underlying fund will decline in value simply because the market, as a whole, declines in value, thereby lowering the overall return of the Fund.

**REAL ESTATE RISK** by nature is not a liquid asset. There is no formal market for trading in real property and very few records are available to the public, which give terms and conditions of real property transactions. It may take time to sell real estate investments at a reasonable price, limiting the funds ability to respond quickly to changes in economic or investment conditions.

**SECURITIES LENDING, REPURCHASE AND REVERSE REPURCHASE TRANSACTION RISK:** Funds may engage in securities lending, repurchase and reverse repurchase transactions directly, or may be exposed to these transactions indirectly because of the underlying funds in which they invest. While securities lending, repurchase and reverse repurchase transactions are different, all three arrangements involve the temporary exchange of securities for cash with a simultaneous obligation to redeliver a like quantity of the same securities at a future date. Securities lending is an agreement whereby a fund lends securities through an authorized agent in exchange for a fee and a form of acceptable collateral. Under a repurchase transaction, a fund agrees to sell securities for cash, while at the same time assuming an obligation to repurchase the same securities for cash, usually at a lower price and at a later date. A reverse repurchase transaction is a transaction in which a fund buys securities for cash and simultaneously agrees to resell the same securities for cash, usually at a higher price and at a later date. The risks associated with securities lending, repurchase and reverse repurchase transactions arise when a counterparty, whether it be the borrower, seller or buyer, defaults under the agreement evidencing the transaction. The fund is then forced to make a claim in order to recover its investment. In securities lending or repurchase transactions, the fund could incur a loss if the value of the securities loaned or sold has increased relative to the value of the collateral held by the fund. In the case of a reverse repurchase transaction, the fund could incur a loss if the value of the securities purchased by the fund decreases in

value relative to the value of the collateral held by the fund. To limit the risks associated with these transactions, a fund would adhere to controls and limits that are intended to offset these risks and by limiting the amount of exposure to these transactions. A fund would also typically deposit collateral only with lenders that meet certain criteria for creditworthiness and only up to certain limits.

**SMALL COMPANY RISK** is the result of smaller companies having valuations that tend to be more volatile than those of large established companies. As such, the value of Funds that buy investments in smaller companies may rise and fall significantly.

**SOVEREIGN RISK** applies when investing abroad as there may be additional risk of the Fund's capital to companies outside of the laws of Canada. Information flow, liquidity, political stability and social policy may all affect the prices of foreign investments and in return the value of the assets within the Fund, thus hurting the overall performance of the Fund.

**SPECIALIZATION RISK:** Some Funds specialize in investing in a particular industry or part of the world. Specialization allows the portfolio advisor to focus on specific areas of the economy, which can boost profits if both the sector and the companies selected prosper. However, if the industry or geographic area experience challenges, the Fund will suffer because there are relatively few other exposures to offset and because securities in the same industry tend to be affected by challenges in a similar manner. The Fund must follow its investment objective and may be required to continue to invest primarily in securities in the industry or geographic area, whether or not it is prosperous.

**SUBSTANTIAL SECURITYHOLDER RISK:** A Fund may have one or more substantial investors who hold a significant amount of securities of the Fund, such as a financial institution or a Top Fund. If a substantial investor decides to redeem its investment in a Fund, the Fund may be forced to sell its investments at an unfavourable market price in order to accommodate such request. The Fund may also be forced to change the composition of its portfolio. Such actions may result in considerable price fluctuations to the Fund's net asset value and negatively impact on its returns. The Funds do, however, have policies and procedures designed to monitor, detect and deter inappropriate short-term or excessive trading. See "Short-Term Trading".

**UNDERLYING FUND RISK:** applies where a segregated fund that invests in units of an underlying fund may be exposed to the risks associated with the underlying fund.

This section of the Fund Facts Booklet contains individual Fund Facts for each segregated fund available through your Manulife Private Investment Pools – MPIP Segregated Pools contract.

The individual Fund Facts give you an idea of what each segregated fund invests in, how it has performed and what fees or charges may apply. The description of each segregated fund in the individual Fund Facts is not complete without the following description of your rescission rights and our contact information.

### **WHAT IF I CHANGE MY MIND?**

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

### **FOR MORE INFORMATION**

This summary may not contain all the information you need. Please read the contract and the Information Folder or you may contact us at:

#### **Manulife**

500 King St N  
Waterloo (Ontario) N2J 4C6

[www.manulife.ca/investments](http://www.manulife.ca/investments)  
Canada, Outside of Quebec 1-888-790-4387,  
Quebec & French Business 1-800-355-6776

**QUICK FACTS**

**Date Fund Available:** October 2014  
**Date Fund Created:** October 2014

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 5,110,085

**Total Fund Value:** \$72,733,939  
**Portfolio Turnover Rate:** 5.51%

SALES CHARGE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Front-End/No-Load</b>	100,000	2.33	14.2721	2,826,816
<b>Low-Load</b>	100,000	2.46	14.1479	2,176,824

There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in Manulife Balanced Equity Private Pool. This Segregated Fund invests primarily in foreign equities and fixed income investments.

**Top 10 investments (of the underlying fund)**

	%
eBay Inc.	5.80
Heineken Holding N.V.	5.47
Danone SA	3.93
Reckitt Benckiser Group plc	3.85
Anheuser-Busch	3.74
Nestlé S.A.	3.72
Amazon.com, Inc.	3.30
Compagnie Financière Richemont SA	3.12
Allergan plc	3.06
Formula One Group	2.98
<b>Total</b>	<b>38.96</b>

Total investments: 741

**Investment Segmentation**

	% Assets
GLOBAL EQUITIES	36.5
U.S. EQUITIES	29.8
CANADIAN BONDS & DEBENTURES	13.5
CASH AND EQUIVALENTS	9.1
U.S. BONDS	8.6
REITS	2.7
GLOBAL BONDS	1.1
CANADIAN EQUITIES	0.4

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 4 years. Returns are after the MER has been deducted.

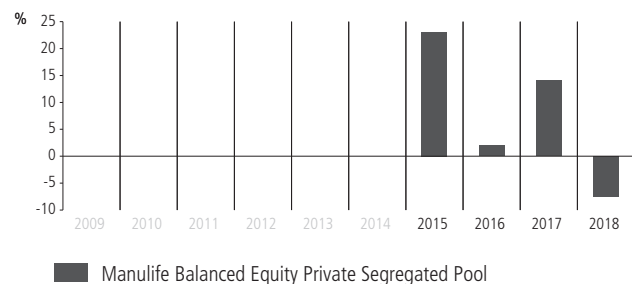
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund on October 6, 2014 has \$1,427.20 on December 31, 2018. This works out to an average of 8.76% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the Fund has performed in each of the past 4 years for a contractholder. In the last 4 years the fund was up in value 3 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**HOW RISKY IS IT?**

The value of your investments can go down. Please see the Information Folder for further details.



## HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each sales charge option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS										
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>										
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### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Sales Charge Option	MER (Annual rate as a % of the fund value)
Front-End/No-Load	2.33
Low-Load	2.46

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees are paid to Manulife.

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** October 2014  
**Date Fund Created:** October 2014

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 14,362,930

**Total Fund Value:** \$158,241,247  
**Portfolio Turnover Rate:** 5.37%

SALES CHARGE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Front-End/No-Load</b>	100,000	2.23	11.0322	8,339,424
<b>Low-Load</b>	100,000	2.40	10.9568	5,601,413

There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

**WHAT DOES THE FUND INVEST IN?**

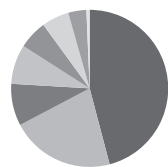
This Segregated Fund invests in Manulife Balanced Income Private Trust. The underlying funds invest primarily in Canadian and/or foreign equities and fixed income investments.

**Top 10 investments (of the underlying fund)**

	%
Gov. of Canada, 2.75%, 12/1/2048	1.69
Prime Security Services Borrower LLC, 9.25%, 5/15/2023 144A	1.15
Merit Trust 01/02/2019 DN	1.15
Federal Home Loan Bank 01/02/2019 DN	0.94
CWCLN TL B4 1L U 5.54669% 02/06/2026	0.90
Kraft Heinz Foods Company, 7.125%, 8/1/2039 144A	0.86
BWAY Corp., 5.65806%, 4/3/2024	0.82
Calumet Specialty Products Partners L.P., 6.5%, 4/15/2021	0.80
Sprint Corp., 7.25%, 9/15/2021	0.78
Micro Focus International plc	0.74
<b>Total</b>	<b>9.82</b>

Total investments: 475

**Investment Segmentation**



	% Assets
U.S. BONDS	47.1
CANADIAN BONDS & DEBENTURES	22.0
CANADIAN EQUITIES	8.9
U.S. EQUITIES	8.3
GLOBAL BONDS	6.1
GLOBAL EQUITIES	5.8
CASH AND EQUIVALENTS	3.8
REITS	0.7

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 4 years. Returns are after the MER has been deducted.

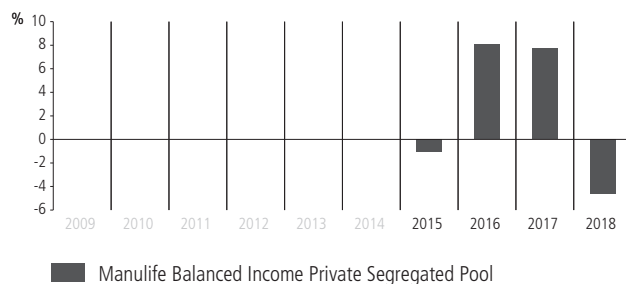
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund on October 6, 2014 has \$1,103.20 on December 31, 2018. This works out to an average of 2.35% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the Fund has performed in each of the past 4 years for a contractholder. In the last 4 years the fund was up in value 2 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**HOW RISKY IS IT?**

The value of your investments can go down. Please see the Information Folder for further details.



## HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each sales charge option.

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### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Sales Charge Option	MER (Annual rate as a % of the fund value)
Front-End/No-Load	2.23
Low-Load	2.40

### Trailing commission

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### 3. Other Fees

Trading Fees are paid to Manulife.

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.



**QUICK FACTS**

**Date Fund Available:** November 2018  
**Date Fund Created:** May 2017

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 10,781,935

**Total Fund Value:** \$104,181,486  
**Portfolio Turnover Rate:** 6.47%

SALES CHARGE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Front-End/No-Load</b>	100,000	2.31	9.7255	18,805
<b>Low-Load</b>	100,000	2.52	9.7245	5,302

There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

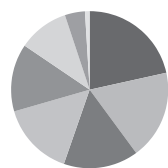
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in the Manulife Balanced Portfolio mutual fund. The underlying fund invests primarily in securities of funds and/or ETFs which in turn invest in domestic and global equity securities and/or domestic and global fixed income securities.

Top 10 investments (of the underlying fund)	%
Manulife Strategic Income Fund	10.56
Manulife Dividend Income Fund	9.96
Manulife Bond Fund	8.76
Manulife Canadian Unconstrained Bond Fund	8.03
Manulife World Investment Fund	7.61
Manulife Fundamental Equity Fund	7.45
Manulife Global Unconstrained Bond Fund	7.03
Manulife Global Infrastructure Fund	5.14
Manulife U.S. Unconstrained Bond Fund	4.99
Manulife U.S. All Cap Equity Fund	4.67
<b>Total</b>	<b>74.20</b>

Total investments: 22

**Investment Segmentation**



	% Assets
GLOBAL EQUITIES	21.9
U.S. EQUITIES	18.7
U.S. BONDS	15.7
CANADIAN BONDS & DEBENTURES	15.5
CANADIAN EQUITIES	14.2
GLOBAL BONDS	10.6
CASH AND EQUIVALENTS	4.2
REITS	1.0

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

The fund is not old enough to show performance history.

**Year-by-year returns** Any values close to zero may not be visible.

The fund is not old enough to show performance history.

**HOW RISKY IS IT?**

The value of your investments can go down. Please see the Information Folder for further details.



**WHO IS THIS FUND FOR?**

This fund may be right for people seeking a combination of growth and some income through a diversified portfolio of Canadian and global equity and fixed income securities. They prefer a low to medium level of investment risk.

## HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each sales charge option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS												
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>												
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<b>No Load Sales Charge</b>	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.												

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Sales Charge Option	MER (Annual rate as a % of the fund value)
Front-End/No-Load	2.31
Low-Load	2.52

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees are paid to Manulife.

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** October 2014  
**Date Fund Created:** October 2014

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 14,135,813

**Total Fund Value:** \$160,316,769  
**Portfolio Turnover Rate:** 3.26%

SALES CHARGE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Front-End/No-Load</b>	100,000	2.24	11.3646	7,853,000
<b>Low-Load</b>	100,000	2.41	11.2885	6,024,582

There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

**WHAT DOES THE FUND INVEST IN?**

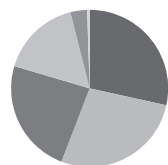
This Segregated Fund invests in the Manulife Canadian Balanced Private Pool. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

**Top 10 investments (of the underlying fund)**

	%
Gov. of Canada Treasury Bill, 1/24/2019	8.68
BCE Inc.	5.31
Merit Trust 01/02/2019 DN	4.20
Fédération Des Caisses Desjardins 01/02/2019 BDN	3.77
Alimentation Couche-Tard Inc.	3.00
Telus Corp.	2.58
The TJX Companies, Inc.	2.46
Brookfield Property Partners L.P.	2.44
Unitedhealth Group	2.40
The Progressive Corporation	2.10
<b>Total</b>	<b>36.95</b>

Total investments: 271

**Investment Segmentation**



	% Assets
● CANADIAN EQUITIES	28.8
● U.S. EQUITIES	27.7
● CANADIAN BONDS & DEBENTURES	24.0
● CASH AND EQUIVALENTS	16.7
● GLOBAL EQUITIES	3.5
● REITS	0.5

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 4 years. Returns are after the MER has been deducted.

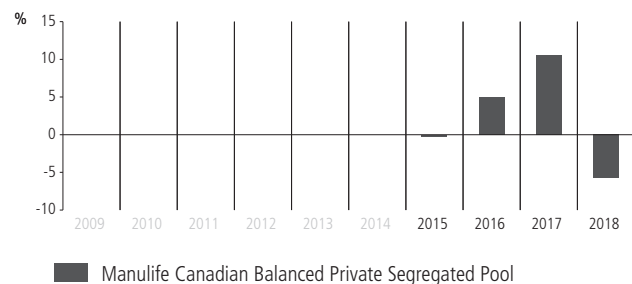
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund on October 6, 2014 has \$1,136.50 on December 31, 2018. This works out to an average of 3.07% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the Fund has performed in each of the past 4 years for a contractholder. In the last 4 years the fund was up in value 2 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**HOW RISKY IS IT?**

The value of your investments can go down. Please see the Information Folder for further details.



## HOW MUCH DOES IT COST?

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Sales Charge Option	MER (Annual rate as a % of the fund value)
Front-End/No-Load	2.24
Low-Load	2.41

### Trailing commission

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**QUICK FACTS**

**Date Fund Available:** October 2014  
**Date Fund Created:** October 2014

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 820,299

**Total Fund Value:** \$9,551,798  
**Portfolio Turnover Rate:** 23.60%

SALES CHARGE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Front-End/No-Load</b>	100,000	2.38	11.6537	238,147
<b>Low-Load</b>	100,000	2.55	11.5568	518,154

There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

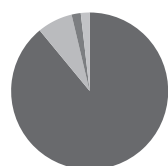
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in the Manulife Canadian Equity Private Pool. The underlying fund invests primarily in Canadian equities.

Top 10 investments (of the underlying fund)	%
Toronto Dominion Bank	6.53
Bank of Nova Scotia	5.83
BCE Inc.	5.17
CCL Industries Inc.	5.07
Canadian Natural Resources Ltd.	4.87
Cogeco Communications Inc.	4.40
Open Text Corp.	3.91
Brookfield Asset Management Inc.	3.39
Canadian Imperial Bank of Commerce	3.27
Loblaw Companies Ltd.	3.26
<b>Total</b>	<b>45.71</b>

Total investments: 43

**Investment Segmentation**



	% Assets
● CANADIAN EQUITIES	90.3
● U.S. EQUITIES	7.4
● GLOBAL EQUITIES	1.9
● CASH AND EQUIVALENTS	1.8

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 4 years. Returns are after the MER has been deducted.

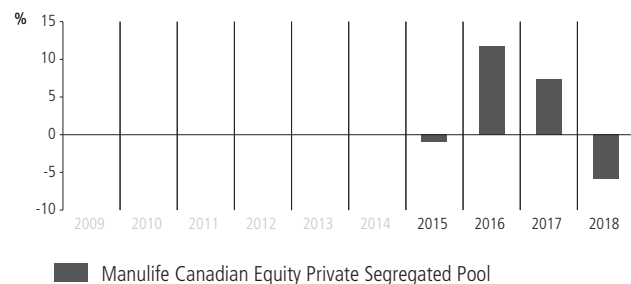
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund on October 6, 2014 has \$1,165.40 on December 31, 2018. This works out to an average of 3.68% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the Fund has performed in each of the past 4 years for a contractholder. In the last 4 years the fund was up in value 2 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**HOW RISKY IS IT?**

The value of your investments can go down. Please see the Information Folder for further details.



## HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each sales charge option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS										
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>										
<b>Low Load Sales Charge</b>	<p><b>If you sell within:</b></p> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>3.00</td> </tr> <tr> <td>2 years of buying</td> <td>3.00</td> </tr> <tr> <td>3 years of buying</td> <td>3.00</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	3.00	2 years of buying	3.00	3 years of buying	3.00	After 3 years	0.00	<p>When you invest, Manulife pays a commission of 2.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> </ul>
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1 year of buying	3.00											
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3 years of buying	3.00											
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<b>No Load Sales Charge</b>	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.										

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Sales Charge Option	MER (Annual rate as a % of the fund value)
Front-End/No-Load	2.38
Low-Load	2.55

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees are paid to Manulife.

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** August 2015  
**Date Fund Created:** August 2015

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 4,281,031

**Total Fund Value:** \$47,661,046  
**Portfolio Turnover Rate:** 16.68%

SALES CHARGE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Front-End/No-Load</b>	100,000	2.18	11.1483	2,054,850
<b>Low-Load</b>	100,000	2.34	11.0814	2,060,477

There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

**WHAT DOES THE FUND INVEST IN?**

This segregated Pool invests in the Manulife Canadian Growth and Income Private Trust. The underlying fund invests primarily in a mix of Canadian and/or foreign equities and fixed income.

**Top 10 investments (of the underlying fund)**

	%
Bank of Nova Scotia	2.64
BCE Inc.	2.47
Merit Trust 01/02/2019 DN	2.22
Royal Bank of Canada	2.11
Canadian Natural Resources Ltd.	1.75
Suncor Energy Inc.	1.72
Loblaw Companies Ltd.	1.71
Toronto Dominion Bank	1.64
Canadian Imperial Bank of Commerce	1.62
Enbridge Inc.	1.60
<b>Total</b>	<b>19.48</b>

Total investments: 383

**Investment Segmentation**



	% Assets
● CANADIAN EQUITIES	31.5
● U.S. BONDS	21.0
● CANADIAN BONDS & DEBENTURES	16.0
● U.S. EQUITIES	13.5
● GLOBAL EQUITIES	8.3
● CASH AND EQUIVALENTS	8.0
● GLOBAL BONDS	2.8
● REITS	0.7

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity market.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 3 years. Returns are after the MER has been deducted.

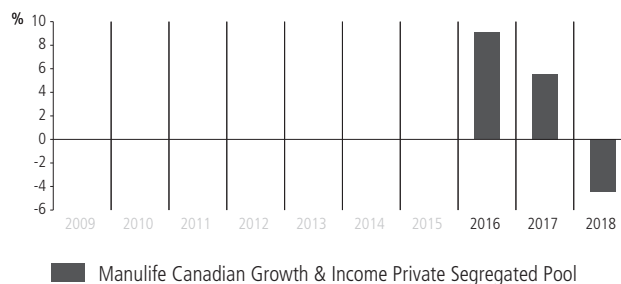
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund on August 24, 2015 has \$1,114.80 on December 31, 2018. This works out to an average of 3.29% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the Fund has performed in each of the past 3 years for a contractholder. In the last 3 years the fund was up in value 2 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**HOW RISKY IS IT?**

The value of your investments can go down. Please see the Information Folder for further details.



## HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each sales charge option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS										
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>										
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<b>No Load Sales Charge</b>	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.										

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Sales Charge Option	MER (Annual rate as a % of the fund value)
Front-End/No-Load	2.18
Low-Load	2.34

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees are paid to Manulife.

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.



**QUICK FACTS**

**Date Fund Available:** November 2018  
**Date Fund Created:** May 2017

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 4,311,445

**Total Fund Value:** \$42,383,936  
**Portfolio Turnover Rate:** 26.99%

SALES CHARGE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Front-End/No-Load</b>	100,000	2.11	9.9217	299,474
<b>Low-Load</b>	100,000	2.31	9.9212	275,568

There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

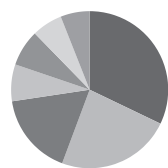
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in the Manulife Conservative Portfolio mutual fund. The underlying fund invests primarily in securities of funds and/or ETFs which in turn invest in domestic and global equity securities and/or domestic and global fixed income securities.

Top 10 investments (of the underlying fund)	%
Manulife Bond Fund	28.09
Manulife Strategic Income Fund	16.96
Manulife Global Unconstrained Bond Fund	10.70
Manulife U.S. Unconstrained Bond Fund	7.97
Manulife Dividend Income Fund	7.93
Manulife Canadian Unconstrained Bond Fund	7.47
Manulife Global Equity Class	5.31
Manulife Global Dividend Fund	4.26
Vanguard Emerging Markets Government Bond Id Fund	4.23
Manulife Multifactor Canadian Large Cap	2.38
<b>Total</b>	<b>95.30</b>

Total investments: 15

**Investment Segmentation**



	% Assets
● CANADIAN BONDS & DEBENTURES	32.8
● U.S. BONDS	24.1
● GLOBAL BONDS	17.3
● U.S. EQUITIES	7.7
● CANADIAN EQUITIES	7.7
● CASH AND EQUIVALENTS	6.4
● GLOBAL EQUITIES	6.1

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

The fund is not old enough to show performance history.

**Year-by-year returns** Any values close to zero may not be visible.

The fund is not old enough to show performance history.

**HOW RISKY IS IT?**

The value of your investments can go down. Please see the Information Folder for further details.



**WHO IS THIS FUND FOR?**

This fund may be right for people seeking capital preservation with a secondary emphasis on generating income and who prefer a low level of investment risk.

## HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each sales charge option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS												
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>												
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<b>No Load Sales Charge</b>	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.												

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Sales Charge Option	MER (Annual rate as a % of the fund value)
Front-End/No-Load	2.11
Low-Load	2.31

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees are paid to Manulife.

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** October 2014  
**Date Fund Created:** October 2014

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 1,797,595

**Total Fund Value:** \$19,391,265  
**Portfolio Turnover Rate:** 37.47%

SALES CHARGE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Front-End/No-Load</b>	100,000	1.72	10.7963	961,083
<b>Low-Load</b>	100,000	1.94	10.7143	731,617

There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

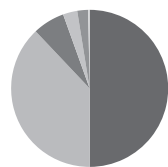
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in the Manulife Corporate Fixed Income Private Trust. The underlying fund invests in Canadian and U.S. fixed income investments.

Top 10 investments (of the underlying fund)	%
407 International Inc., 2.47%, 9/8/2022	1.22
The Bank of Nova Scotia, 4.5%, 12/16/2025	1.19
Federal Home Loan Bank 01/02/2019 DN	1.17
TD Capital Trust IV (FRN), 0.06631%, 6/30/2108	1.13
Fairfax Financial Holdings Ltd., 4.85%, 4/17/2028 144A	1.01
Prime Security Services Borrower LLC, 5.052%, 5/2/2022	0.97
Marriott Ownership Resorts Inc., 4.552%, 8/31/2025	0.96
United Rentals (North America) Inc., 4.875%, 1/15/2028	0.86
Superior Plus LP, 5.25%, 2/27/2024	0.84
West Corp., 6.52663%, 10/10/2024	0.84
<b>Total</b>	<b>10.19</b>

Total investments: 329

**Investment Segmentation**



	% Assets
● U.S. BONDS	51.2
● CANADIAN BONDS & DEBENTURES	39.0
● GLOBAL BONDS	6.7
● CASH AND EQUIVALENTS	3.0
● CANADIAN EQUITIES	2.3
● GLOBAL EQUITIES	0.3

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 4 years. Returns are after the MER has been deducted.

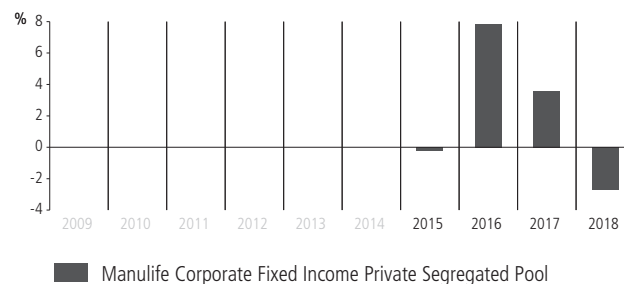
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund on October 6, 2014 has \$1,079.60 on December 31, 2018. This works out to an average of 1.83% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the Fund has performed in each of the past 4 years for a contractholder. In the last 4 years the fund was up in value 2 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**HOW RISKY IS IT?**

The value of your investments can go down. Please see the Information Folder for further details.



## HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each sales charge option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS												
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<b>No Load Sales Charge</b>	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.												

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Sales Charge Option	MER (Annual rate as a % of the fund value)
Front-End/No-Load	1.72
Low-Load	1.94

### Trailing commission

Manulife pays a trailing commission of up to 0.50% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees are paid to Manulife.

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** October 2014  
**Date Fund Created:** October 2014

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 22,116,795

**Total Fund Value:** \$283,357,438  
**Portfolio Turnover Rate:** 1.94%

SALES CHARGE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Front-End/No-Load</b>	100,000	2.41	12.8425	11,492,317
<b>Low-Load</b>	100,000	2.62	12.7331	10,010,711

There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

**WHAT DOES THE FUND INVEST IN?**

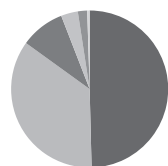
This Segregated Fund invests in the Manulife Dividend Income Private Pool. The underlying fund invests primarily in Canadian equities.

**Top 10 investments (of the underlying fund)**

	%
Gov. of Canada Treasury Bill, 1/24/2019	5.51
Waste Connections, Inc.	4.12
Roper Technologies, Inc.	4.12
Thermo Fisher Scientific Inc.	4.09
Toronto Dominion Bank	4.03
Canadian Pacific Railway Ltd.	3.25
Amphenol Corporation	3.19
Becton Dickinson & Co., 6.125%	2.87
Brookfield Infrastructure Partners L.P.	2.62
TransUnion	2.62
<b>Total</b>	<b>36.42</b>

Total investments: 123

**Investment Segmentation**



	% Assets
● CANADIAN EQUITIES	50.3
● U.S. EQUITIES	35.8
● CASH AND EQUIVALENTS	9.3
● GLOBAL EQUITIES	3.5
● REITS	1.9
● CANADIAN BONDS & DEBENTURES	0.5

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 4 years. Returns are after the MER has been deducted.

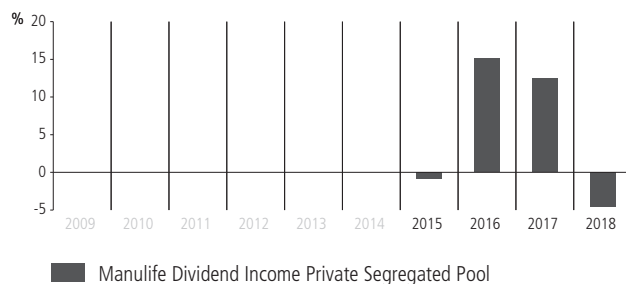
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund on October 6, 2014 has \$1,284.30 on December 31, 2018. This works out to an average of 6.08% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the Fund has performed in each of the past 4 years for a contractholder. In the last 4 years the fund was up in value 2 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**HOW RISKY IS IT?**

The value of your investments can go down. Please see the Information Folder for further details.



## HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each sales charge option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS										
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>										
<b>Low Load Sales Charge</b>	<p><b>If you sell within:</b></p> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>3.00</td> </tr> <tr> <td>2 years of buying</td> <td>3.00</td> </tr> <tr> <td>3 years of buying</td> <td>3.00</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	3.00	2 years of buying	3.00	3 years of buying	3.00	After 3 years	0.00	<p>When you invest, Manulife pays a commission of 2.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> </ul>
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After 3 years	0.00											
<b>No Load Sales Charge</b>	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.										

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Sales Charge Option	MER (Annual rate as a % of the fund value)
Front-End/No-Load	2.41
Low-Load	2.62

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees are paid to Manulife.

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

## QUICK FACTS

**Date Fund Available:** May 2019

**Fund Manager:** Manulife

**Total Fund Value:** --

**Date Fund Created:** May 2019

**Total Units Outstanding:** 525

**Portfolio Turnover Rate:** --

SALES CHARGE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Front-End/No-Load</b>	100,000	0.00	10.0000	25
<b>Low-Load</b>	100,000	0.00	10.0000	25

There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

## WHAT DOES THE FUND INVEST IN?

This Segregated Fund invests primarily in Canadian cash and on demand deposit accounts.

This fund did not exist prior to December 2018, so no information is available for the Top 10 Holdings.

This fund did not exist prior to December 2018, so no information is available for the Investment Segmentation.

## ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

## WHO IS THIS FUND FOR?

This fund may be right for a person seeking interest income with an emphasis on capital preservation.

## HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

The fund is not old enough to show performance history.

**Year-by-year returns** Any values close to zero may not be visible.

The fund is not old enough to show performance history.

## HOW RISKY IS IT?

The value of your investments can go down. Please see the Information Folder for further details.



## HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each sales charge option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS										
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>										
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After 3 years	0.00											
<b>No Load Sales Charge</b>	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.										

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. **Manulife is currently waiving the management fee of this fund, at its discretion.** Rather, Manulife is receiving a negotiated fee from Manulife Bank at a level that allows the fund to provide an interest rate comparable to the returns of Canadian money market segregated funds with similar features. This fee arrangement may change or be terminated at any time. **In the event the fee arrangement is terminated, a management fee not exceeding 1.0% may be charged to the fund.** For details about how the guarantees work, see your insurance contract.

Sales Charge Option	MER (Annual rate as a % of the fund value)
Front-End/No-Load	0.00
Low-Load	0.00

### Trailing commission

Manulife pays a trailing commission of up to 0.50% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees are paid to Manulife.

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.



**QUICK FACTS**

**Date Fund Available:** October 2016

**Fund Manager:** Manulife

**Total Fund Value:** \$60,190,473

**Date Fund Created:** October 2016

**Total Units Outstanding:** 5,872,571

**Portfolio Turnover Rate:** --

SALES CHARGE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Front-End/No-Load</b>	100,000	0.00	10.2495	4,824,255
<b>Low-Load</b>	100,000	0.00	10.2493	1,048,291

There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

**WHAT DOES THE FUND INVEST IN?**

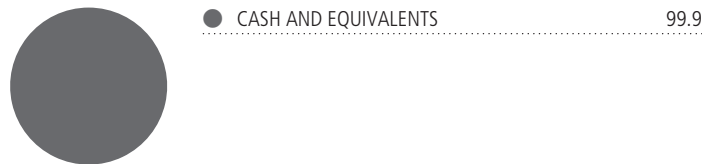
This Segregated Fund invests primarily in Canadian cash and cash equivalents.

Top 10 investments	%
Canadian Dollar	99.88
<b>Total</b>	<b>99.88</b>

Total investments: 1

**Investment Segmentation**

**% Assets**



**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 2 years. Returns are after the MER has been deducted.

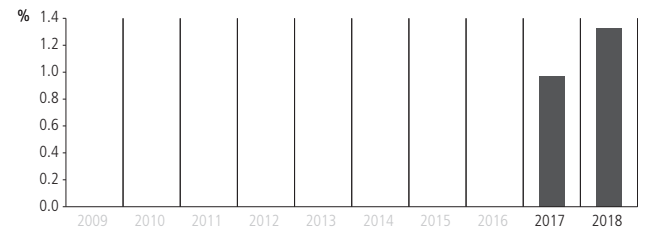
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund on October 14, 2016 has \$1,025.00 on December 31, 2018. This works out to an average of 1.12% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the Fund has performed in each of the past 2 years for a contractholder. In the past 2 years the Fund was up in value.



Manulife Dollar-Cost Averaging Advantage Private Segregated Pool (capped)

For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

**HOW RISKY IS IT?**

The value of your investments can go down. Please see the Information Folder for further details.



**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking interest income with an emphasis on capital preservation.

## HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each sales charge option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 1 year of buying 3.00 2 years of buying 3.00 3 years of buying 3.00 After 3 years 0.00	When you invest, Manulife pays a commission of 2.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> </ul>
<b>No Load Sales Charge</b>	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Sales Charge Option	MER (Annual rate as a % of the fund value)
Front-End/No-Load	0.00
Low-Load	0.00

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees are paid to Manulife.

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** October 2014

**Underlying Fund Manager:** Manulife Asset Management Limited

**Total Fund Value:** \$290,823,705

**Date Fund Created:** October 2014

**Total Units Outstanding:** 21,627,031

**Portfolio Turnover Rate:** 1.55%

SALES CHARGE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Front-End/No-Load</b>	100,000	2.33	13.4717	11,982,954
<b>Low-Load</b>	100,000	2.51	13.3770	9,098,110

There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in the Manulife Global Balanced Private Trust. The underlying fund invests in foreign equity and fixed income investments.

Top 10 investments (of the underlying fund)	%
Gov. of Canada Treasury Bill, 3/21/2019	4.05
Alphabet Inc.	2.52
JPMorgan Chase & Co.	2.43
Aon PLC	2.22
Wolters Kluwer N.V. Depository Receipt	2.09
S&P Global Inc.	2.09
Becton, Dickinson And Company	2.04
L'Air Liquide S.A.	1.95
Visa Inc.	1.86
Gov. of Canada Treasury Bill, 2/21/2019	1.79
<b>Total</b>	<b>23.06</b>

Total investments: 507

**Investment Segmentation**

	% Assets
GLOBAL EQUITIES	28.4
U.S. EQUITIES	25.7
CANADIAN BONDS & DEBENTURES	16.8
GLOBAL BONDS	10.1
CASH AND EQUIVALENTS	9.9
U.S. BONDS	6.0
CANADIAN EQUITIES	4.2

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 4 years. Returns are after the MER has been deducted.

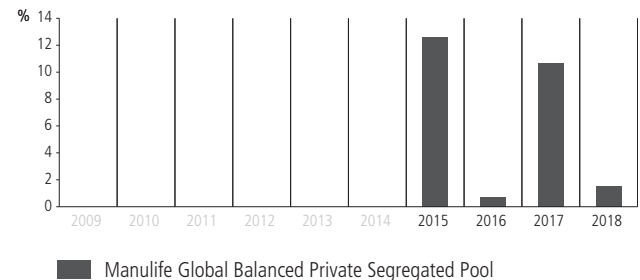
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund on October 6, 2014 has \$1,347.20 on December 31, 2018. This works out to an average of 7.29% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the Fund has performed in each of the past 4 years for a contractholder. In the past 4 years the Fund was up in value.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**HOW RISKY IS IT?**

The value of your investments can go down. Please see the Information Folder for further details.



## HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each sales charge option.

### 1. Sales Charges

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<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>												
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Sales Charge Option	MER (Annual rate as a % of the fund value)
Front-End/No-Load	2.33
Low-Load	2.51

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

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Trading Fees are paid to Manulife.

FEE	WHAT YOU PAY
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**QUICK FACTS**

**Date Fund Available:** October 2014  
**Date Fund Created:** October 2014

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 19,864,242

**Total Fund Value:** \$219,910,331  
**Portfolio Turnover Rate:** 18.36%

SALES CHARGE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Front-End/No-Load</b>	100,000	1.79	11.0974	11,741,300
<b>Low-Load</b>	100,000	2.00	11.0015	7,390,365

There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

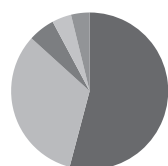
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in the Manulife Global Fixed Income Private Trust. The underlying fund invests primarily in foreign fixed income securities.

Top 10 investments (of the underlying fund)	%
Brazil, 10%, 1/1/2023	1.43
Mexico City Airport Trust, 5.5%, 7/31/2047 144A	1.11
Ireland, 3.9%, 3/20/2023	1.03
Brazil, 10%, 1/1/2021	0.97
Ireland, 3.4%, 3/18/2024	0.90
Wachovia Capital Trust III (FRN), 5.8%, 12/31/2049	0.89
Norway, 3.75%, 5/25/2021	0.76
Singapore, 3.25%, 9/1/2020	0.72
Swiss Insured Brazil Power Finance S.a r.l., 9.85%, 7/16/2032 144A	0.64
Norway, 4.5%, 5/22/2019	0.61
<b>Total</b>	<b>9.06</b>

Total investments: 508

**Investment Segmentation**



	% Assets
U.S. BONDS	56.2
GLOBAL BONDS	33.9
CASH AND EQUIVALENTS	5.7
CANADIAN BONDS & DEBENTURES	4.1
U.S. EQUITIES	4.0

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 4 years. Returns are after the MER has been deducted.

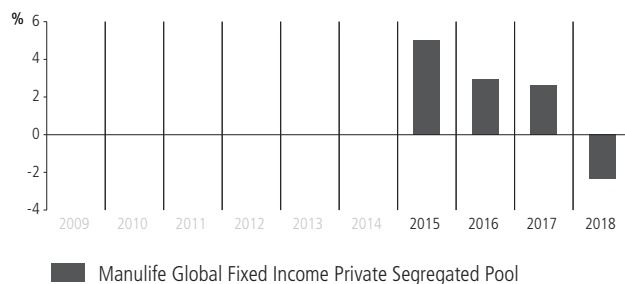
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund on October 6, 2014 has \$1,109.70 on December 31, 2018. This works out to an average of 2.49% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the Fund has performed in each of the past 4 years for a contractholder. In the last 4 years the fund was up in value 3 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**HOW RISKY IS IT?**

The value of your investments can go down. Please see the Information Folder for further details.



## HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each sales charge option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS										
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>										
<b>Low Load Sales Charge</b>	<p><b>If you sell within:</b></p> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>3.00</td> </tr> <tr> <td>2 years of buying</td> <td>3.00</td> </tr> <tr> <td>3 years of buying</td> <td>3.00</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	3.00	2 years of buying	3.00	3 years of buying	3.00	After 3 years	0.00	<p>When you invest, Manulife pays a commission of 2.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> </ul>
	%											
1 year of buying	3.00											
2 years of buying	3.00											
3 years of buying	3.00											
After 3 years	0.00											
<b>No Load Sales Charge</b>	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.										

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Sales Charge Option	MER (Annual rate as a % of the fund value)
Front-End/No-Load	1.79
Low-Load	2.00

### Trailing commission

Manulife pays a trailing commission of up to 0.50% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees are paid to Manulife.

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** May 2019  
**Date Fund Created:** November 2018

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 3,357

**Total Fund Value:** \$32,577  
**Portfolio Turnover Rate:** --

SALES CHARGE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Front-End/No-Load</b>	100,000	2.55	10.0000	25
<b>Low-Load</b>	100,000	2.70	10.0000	25

There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

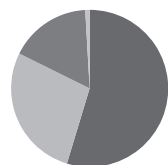
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in the Manulife Global Thematic Opportunities mutual fund. The underlying fund invests mainly in equities of companies that benefit from global long-term market themes.

Top 10 investments (of the underlying fund)	%
Visa Inc.	4.40
Thermo Fisher Scientific Inc.	3.49
Apple Inc.	3.35
Unitedhealth Group	3.24
Kering SA	3.16
Xylem Inc.	2.85
Roche Holding AG	2.85
Fidelity National Information Services, Inc.	2.79
Cigna Corporation	2.77
Synopsys, Inc.	2.67
<b>Total</b>	<b>31.57</b>

Total investments: 56

**Investment Segmentation**



	% Assets
● U.S. EQUITIES	60.2
● GLOBAL EQUITIES	30.4
● CASH AND EQUIVALENTS	18.5
● CANADIAN EQUITIES	1.0

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking long term growth through capital appreciation and who are interested in diversifying globally in developed and emerging countries.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

The fund is not old enough to show performance history.

**Year-by-year returns** Any values close to zero may not be visible.

The fund is not old enough to show performance history.

**HOW RISKY IS IT?**

The value of your investments can go down. Please see the Information Folder for further details.



## HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each sales charge option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Low Load Sales Charge</b>	<b>If you sell within:</b> 1 year of buying 3.00 2 years of buying 3.00 3 years of buying 3.00 After 3 years 0.00	When you invest, Manulife pays a commission of 2.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> </ul>
<b>No Load Sales Charge</b>	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Sales Charge Option	MER (Annual rate as a % of the fund value)
Front-End/No-Load	2.55
Low-Load	2.70

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees are paid to Manulife.

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.



**QUICK FACTS**

**Date Fund Available:** November 2018  
**Date Fund Created:** May 2017

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 5,953,518

**Total Fund Value:** \$56,922,268  
**Portfolio Turnover Rate:** 18.46%

SALES CHARGE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Front-End/No-Load</b>	100,000	2.42	9.6322	21,060
<b>Low-Load</b>	100,000	2.65	9.6283	46,423

There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in the Manulife Growth Portfolio mutual fund. The underlying fund invests primarily in securities of funds and/or ETFs which in turn invest in domestic and global equity securities and/or domestic and global fixed income securities.

Top 10 investments (of the underlying fund)	%
Manulife Dividend Income Fund	11.77
Manulife World Investment Fund	10.25
Manulife Fundamental Equity Fund	8.04
Manulife U.S. All Cap Equity Fund	6.33
Manulife Global Dividend Fund	6.11
Manulife Canadian Unconstrained Bond Fund	6.05
Manulife Bond Fund	5.56
Manulife Emerging Markets Fund	5.17
Manulife Global Infrastructure Fund	5.11
Manulife Strategic Income Fund	5.06
<b>Total</b>	<b>69.44</b>

Total investments: 23

**Investment Segmentation**



	% Assets
GLOBAL EQUITIES	29.2
U.S. EQUITIES	23.5
CANADIAN EQUITIES	17.1
CANADIAN BONDS & DEBENTURES	11.2
U.S. BONDS	9.6
GLOBAL BONDS	6.0
CASH AND EQUIVALENTS	3.2
REITS	1.4

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

The fund is not old enough to show performance history.

**Year-by-year returns** Any values close to zero may not be visible.

The fund is not old enough to show performance history.

**HOW RISKY IS IT?**

The value of your investments can go down. Please see the Information Folder for further details.



**WHO IS THIS FUND FOR?**

This fund may be right for people seeking long-term growth potential with a greater emphasis on the equity portion of their portfolio through a diversified portfolio of Canadian and global equity and fixed income securities.

## HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each sales charge option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS												
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>												
<b>Low Load Sales Charge</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>3.00</td> </tr> <tr> <td>2 years of buying</td> <td>3.00</td> </tr> <tr> <td>3 years of buying</td> <td>3.00</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>	If you sell within:	%	1 year of buying	3.00	2 years of buying	3.00	3 years of buying	3.00	After 3 years	0.00	<table border="1"> <tbody> <tr> <td>When you invest, Manulife pays a commission of 2.0%. Any sales charge you pay goes to Manulife.</td> <td> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> </ul> </td> </tr> </tbody> </table>	When you invest, Manulife pays a commission of 2.0%. Any sales charge you pay goes to Manulife.	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> </ul>
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<b>No Load Sales Charge</b>	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.												

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Sales Charge Option	MER (Annual rate as a % of the fund value)
Front-End/No-Load	2.42
Low-Load	2.65

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees are paid to Manulife.

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** May 2019  
**Date Fund Created:** October 2006

**Fund Manager:** Manulife  
**Total Units Outstanding:** 45,282,810

**Total Fund Value:** \$520,113,879  
**Portfolio Turnover Rate:** --

SALES CHARGE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Front-End/No-Load</b>	100,000	0.00	10.0000	25
<b>Low-Load</b>	100,000	0.00	10.0000	25

There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests primarily in Canadian cash and cash equivalents.

<b>Top 10 investments</b>	<b>%</b>
Canadian Dollar	99.89
<b>Total</b>	<b>99.89</b>

Total investments: 1



**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

The fund is not old enough to show performance history.

**Year-by-year returns** Any values close to zero may not be visible.

The fund is not old enough to show performance history.

**HOW RISKY IS IT?**

The value of your investments can go down. Please see the Information Folder for further details.



**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking interest income with an emphasis on capital preservation.

## HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each sales charge option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS												
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>												
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<b>No Load Sales Charge</b>	There are no charges to you.	If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.												

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. **Manulife is currently waiving the management fee of this fund, at its discretion.** Rather, Manulife is receiving a negotiated fee from Manulife Bank at a level that allows the fund to provide an interest rate comparable to the returns of Canadian money market segregated funds with similar features. This fee arrangement may change or be terminated at any time. **In the event the fee arrangement is terminated, a management fee not exceeding 1.0% may be charged to the fund.** For details about how the guarantees work, see your insurance contract.

Sales Charge Option	MER (Annual rate as a % of the fund value)
Front-End/No-Load	0.00
Low-Load	0.00

### Trailing commission

Manulife pays a trailing commission of up to 0.25% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees are paid to Manulife.

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** October 2016

**Underlying Fund Manager:** Manulife Asset Management Limited

**Total Fund Value:** \$47,211,224

**Date Fund Created:** October 2016

**Total Units Outstanding:** 4,311,443

**Portfolio Turnover Rate:** 12.38%

SALES CHARGE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Front-End/No-Load</b>	100,000	2.47	10.9668	2,161,557
<b>Low-Load</b>	100,000	2.63	10.9246	2,089,171

There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

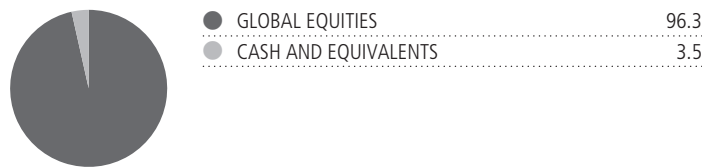
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in the Manulife International Equity Private Trust. The underlying fund invests primarily in equities of companies outside of Canada and the United States.

Top 10 investments (of the underlying fund)	%
Aon PLC	4.94
Intertek Group PLC	3.80
Wolters Kluwer N.V. Depositary Receipt	3.73
L'Air Liquide S.A.	3.51
Seven & i Holdings Co., Ltd.	3.38
Halma PLC	2.73
Croda International PLC	2.72
ASSA ABLOY AB (publ)	2.70
RELX PLC	2.62
Sika AG	2.50
<b>Total</b>	<b>32.63</b>

Total investments: 58

**Investment Segmentation**



**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking capital growth over the long term and who is willing to accept a medium to high level of investment risk.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 2 years. Returns are after the MER has been deducted.

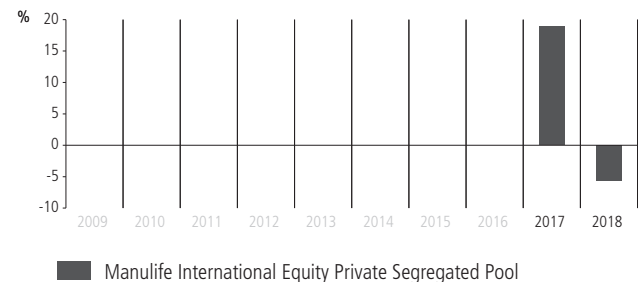
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund on October 14, 2016 has \$1,096.70 on December 31, 2018. This works out to an average of 4.26% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the Fund has performed in each of the past 2 years for a contractholder. In the last 2 years the fund was up in value 1 year and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**HOW RISKY IS IT?**

The value of your investments can go down. Please see the Information Folder for further details.



## HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each sales charge option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS												
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>												
<b>Low Load Sales Charge</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>3.00</td> </tr> <tr> <td>2 years of buying</td> <td>3.00</td> </tr> <tr> <td>3 years of buying</td> <td>3.00</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>	If you sell within:	%	1 year of buying	3.00	2 years of buying	3.00	3 years of buying	3.00	After 3 years	0.00	<table border="1"> <tbody> <tr> <td>When you invest, Manulife pays a commission of 2.0%. Any sales charge you pay goes to Manulife.</td> <td> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> </ul> </td> </tr> </tbody> </table>	When you invest, Manulife pays a commission of 2.0%. Any sales charge you pay goes to Manulife.	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> </ul>
If you sell within:	%													
1 year of buying	3.00													
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<b>No Load Sales Charge</b>	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.												

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Sales Charge Option	MER (Annual rate as a % of the fund value)
Front-End/No-Load	2.47
Low-Load	2.63

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees are paid to Manulife.

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** November 2018  
**Date Fund Created:** May 2017

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 5,396,397

**Total Fund Value:** \$52,347,616  
**Portfolio Turnover Rate:** 5.27%

SALES CHARGE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Front-End/No-Load</b>	100,000	2.20	9.8181	52,278
<b>Low-Load</b>	100,000	2.41	9.8172	25

There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in the Manulife Moderate Portfolio mutual fund. The underlying fund invests primarily in securities of funds and/or ETFs which in turn invest in domestic and global equity securities and/or domestic and global fixed income securities.

Top 10 investments (of the underlying fund)	%
Manulife Bond Fund	15.74
Manulife Strategic Income Fund	14.94
Manulife Canadian Unconstrained Bond Fund	10.76
Manulife Global Unconstrained Bond Fund	9.45
Manulife U.S. Unconstrained Bond Fund	6.88
Manulife Dividend Income Fund	6.66
Manulife World Investment Fund	6.42
Manulife Fundamental Equity Fund	5.69
Manulife U.S. All Cap Equity Fund	4.20
Vanguard Emerging Markets Government Bond Id Fund	3.79
<b>Total</b>	<b>84.53</b>

Total investments: 20

**Investment Segmentation**



**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

The fund is not old enough to show performance history.

**Year-by-year returns** Any values close to zero may not be visible.

The fund is not old enough to show performance history.

**HOW RISKY IS IT?**

The value of your investments can go down. Please see the Information Folder for further details.



**WHO IS THIS FUND FOR?**

This fund may be right for people seeking long-term growth consistent with capital preservation and are looking for a greater emphasis on the fixed income portion of their portfolio.

## HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each sales charge option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS										
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>										
<b>Low Load Sales Charge</b>	<p><b>If you sell within:</b></p> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>3.00</td> </tr> <tr> <td>2 years of buying</td> <td>3.00</td> </tr> <tr> <td>3 years of buying</td> <td>3.00</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	3.00	2 years of buying	3.00	3 years of buying	3.00	After 3 years	0.00	<p>When you invest, Manulife pays a commission of 2.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> </ul>
	%											
1 year of buying	3.00											
2 years of buying	3.00											
3 years of buying	3.00											
After 3 years	0.00											
<b>No Load Sales Charge</b>	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.										

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Sales Charge Option	MER (Annual rate as a % of the fund value)
Front-End/No-Load	2.20
Low-Load	2.41

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees are paid to Manulife.

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.



**QUICK FACTS**

**Date Fund Available:** October 2014  
**Date Fund Created:** October 2014

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 2,589,372

**Total Fund Value:** \$26,065,214  
**Portfolio Turnover Rate:** --

SALES CHARGE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Front-End/No-Load</b>	100,000	1.00	10.0569	2,363,554

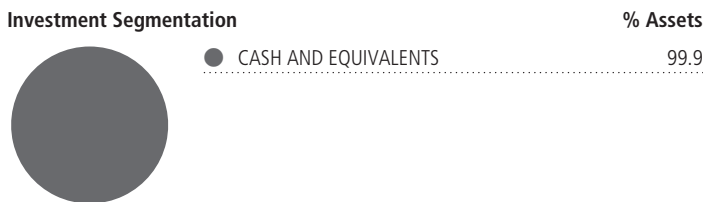
There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in the Manulife Money Market Fund. The underlying fund invests in Canadian money market investments.

Top 10 investments (of the underlying fund)	%
Canadian Treasury Bill 01/10/2019 Tbill	5.68
Province of New Brunswick 01/17/2019 Tbill	4.16
Omers Finance Trust 01/17/2019 DN	3.69
The Bank of Nova Scotia (FRN), 2.355%, 6/14/2019	3.66
Province of Ontario 01/09/2019 Tbill	3.40
Merit Trust 01/18/2019 DN	3.25
Manitoba, 2/20/2019	3.19
National Bank of Canada 01/11/2019 BA	2.94
Storm King Funding Frn 03/18/2019	2.86
Prime Trust 01/10/2019 DN	2.85
<b>Total</b>	<b>35.68</b>

Total investments: 59



**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

**WHO IS THIS FUND FOR?**

This fund may be right for a person looking for liquidity.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 4 years. Returns are after the MER has been deducted.

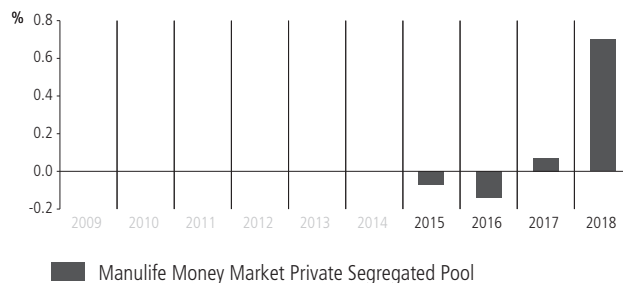
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund on October 6, 2014 has \$1,005.70 on December 31, 2018. This works out to an average of 0.13% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the Fund has performed in each of the past 4 years for a contractholder. In the last 4 years the fund was up in value 2 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**HOW RISKY IS IT?**

The value of your investments can go down. Please see the Information Folder for further details.



## HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each sales charge option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>No Load Sales Charge</b>	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Sales Charge Option	MER (Annual rate as a % of the fund value)
Front-End/No-Load	1.00

### Trailing commission

Manulife pays a trailing commission of up to 0.25% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees are paid to Manulife.

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** October 2014  
**Date Fund Created:** October 2014

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 13,224,807

**Total Fund Value:** \$158,275,838  
**Portfolio Turnover Rate:** 9.33%

SALES CHARGE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Front-End/No-Load</b>	100,000	2.29	11.9942	6,231,537
<b>Low-Load</b>	100,000	2.45	11.9202	6,714,155

There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

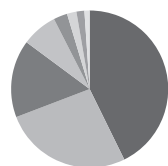
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in the Manulife U.S. Balanced Private Trust. The underlying fund invests primarily in foreign equities and fixed income securities.

Top 10 investments (of the underlying fund)	%
Microsoft Corp.	3.35
Citigroup Inc.	2.62
Lennar Corporation	2.62
Apple Inc.	2.29
Bank of America Corp.	2.21
Allergan plc	2.03
The Goldman Sachs Group, Inc.	1.94
Kinder Morgan, Inc.	1.90
Wells Fargo & Co.	1.64
Amgen Inc.	1.57
<b>Total</b>	<b>22.17</b>

Total investments: 556

**Investment Segmentation**



	% Assets
U.S. EQUITIES	44.2
U.S. BONDS	27.4
GLOBAL BONDS	16.5
GLOBAL EQUITIES	7.6
CASH AND EQUIVALENTS	3.0
CANADIAN BONDS & DEBENTURES	2.0
CANADIAN EQUITIES	1.7
REITS	1.1

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 4 years. Returns are after the MER has been deducted.

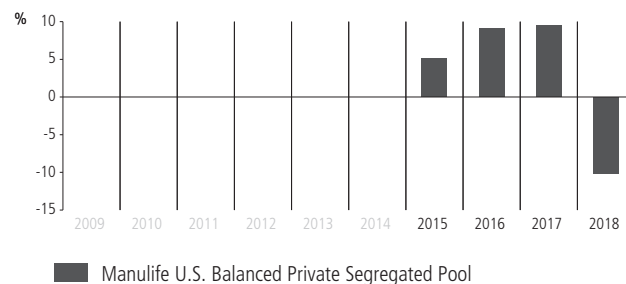
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund on October 6, 2014 has \$1,199.40 on December 31, 2018. This works out to an average of 4.39% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the Fund has performed in each of the past 4 years for a contractholder. In the last 4 years the fund was up in value 3 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**HOW RISKY IS IT?**

The value of your investments can go down. Please see the Information Folder for further details.



## HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each sales charge option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS												
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>												
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<b>No Load Sales Charge</b>	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.												

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Sales Charge Option	MER (Annual rate as a % of the fund value)
Front-End/No-Load	2.29
Low-Load	2.45

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

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FEE	WHAT YOU PAY
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Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** April 2015  
**Date Fund Created:** April 2015

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 10,859,961

**Total Fund Value:** \$119,686,237  
**Portfolio Turnover Rate:** 6.51%

SALES CHARGE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Front-End/No-Load</b>	100,000	2.29	11.0413	6,272,812
<b>Low-Load</b>	100,000	2.47	10.9731	4,437,454

There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

**WHAT DOES THE FUND INVEST IN?**

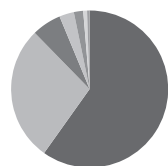
This Segregated Fund invests in the Manulife U.S. Balanced Value Private Trust. The underlying fund invests primarily in U.S. fixed income and equities.

**Top 10 investments (of the underlying fund)**

	%
Roper Technologies, Inc.	4.03
Thermo Fisher Scientific Inc.	3.98
Waste Connections, Inc.	3.96
Visa Inc.	3.68
Gov. of Canada Treasury Bill, 2/7/2019	3.30
Amphenol Corporation	3.04
Becton Dickinson & Co., 6.125%	2.88
TransUnion	2.60
DTE Energy Company, 6.5%	2.41
Danaher Corporation	2.41
<b>Total</b>	<b>32.30</b>

Total investments: 785

**Investment Segmentation**



	% Assets
U.S. EQUITIES	61.9
U.S. BONDS	28.8
CASH AND EQUIVALENTS	6.3
GLOBAL BONDS	3.1
GLOBAL EQUITIES	2.0
REITS	0.8
CANADIAN BONDS & DEBENTURES	0.5

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 3 years. Returns are after the MER has been deducted.

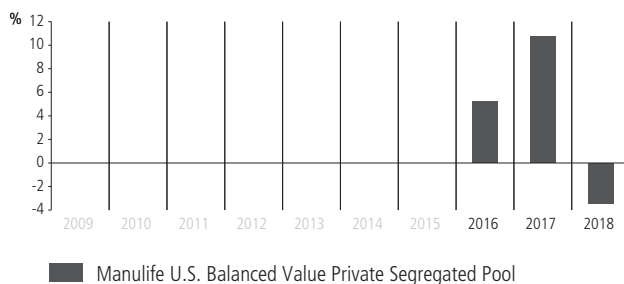
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund on April 30, 2015 has \$1,104.10 on December 31, 2018. This works out to an average of 2.73% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the Fund has performed in each of the past 3 years for a contractholder. In the last 3 years the fund was up in value 2 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**HOW RISKY IS IT?**

The value of your investments can go down. Please see the Information Folder for further details.



## HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each sales charge option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS										
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>										
<b>Low Load Sales Charge</b>	<p><b>If you sell within:</b></p> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>3.00</td> </tr> <tr> <td>2 years of buying</td> <td>3.00</td> </tr> <tr> <td>3 years of buying</td> <td>3.00</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	3.00	2 years of buying	3.00	3 years of buying	3.00	After 3 years	0.00	<p>When you invest, Manulife pays a commission of 2.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> </ul>
	%											
1 year of buying	3.00											
2 years of buying	3.00											
3 years of buying	3.00											
After 3 years	0.00											
<b>No Load Sales Charge</b>	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.										

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Sales Charge Option	MER (Annual rate as a % of the fund value)
Front-End/No-Load	2.29
Low-Load	2.47

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees are paid to Manulife.

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

**QUICK FACTS**

**Date Fund Available:** October 2014  
**Date Fund Created:** October 2014

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 5,299,305

**Total Fund Value:** \$72,137,045  
**Portfolio Turnover Rate:** 10.06%

SALES CHARGE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Front-End/No-Load</b>	100,000	2.42	13.6538	2,794,267
<b>Low-Load</b>	100,000	2.62	13.5327	2,387,353

There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in the Manulife U.S. Equity Private Pool. This Segregated Fund invests primarily in U.S. equities.

**Top 10 investments (of the underlying fund)**

	%
Amazon.com, Inc.	8.33
Alphabet Inc.	5.25
Lennar Corporation	5.21
Facebook, Inc.	5.18
Bank of America Corp.	4.85
Citigroup Inc.	4.33
Apple Inc.	4.26
Polaris Industries Inc.	4.02
The Goldman Sachs Group, Inc.	3.80
Morgan Stanley	3.75
<b>Total</b>	<b>48.99</b>

Total investments: 45

**Investment Segmentation**



**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 4 years. Returns are after the MER has been deducted.

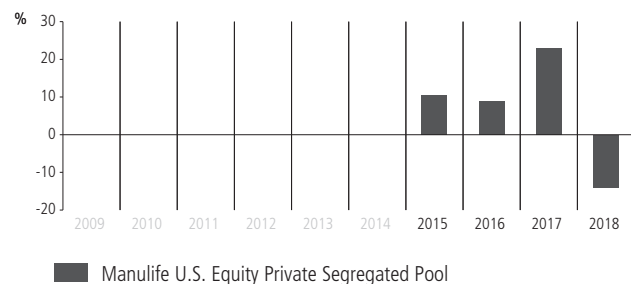
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund on October 6, 2014 has \$1,365.40 on December 31, 2018. This works out to an average of 7.63% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the Fund has performed in each of the past 4 years for a contractholder. In the last 4 years the fund was up in value 3 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**HOW RISKY IS IT?**

The value of your investments can go down. Please see the Information Folder for further details.



## HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each sales charge option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS										
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>										
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<b>No Load Sales Charge</b>	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.										

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Sales Charge Option	MER (Annual rate as a % of the fund value)
Front-End/No-Load	2.42
Low-Load	2.62

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees are paid to Manulife.

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.



**QUICK FACTS**

**Date Fund Available:** October 2014  
**Date Fund Created:** October 2014

**Fund Manager:** Mawer Investment Management Ltd.  
**Total Units Outstanding:** 7,971,710

**Total Fund Value:** \$118,827,431  
**Portfolio Turnover Rate:** 11.18%

SALES CHARGE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Front-End/No-Load</b>	100,000	2.45	14.9497	4,279,095
<b>Low-Load</b>	100,000	2.67	14.7848	3,317,234

There are investment options for fee based accounts. Ask your advisor or see the Information Folder for details.

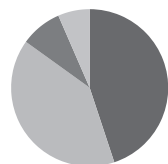
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests primarily in foreign equities.

Top 10 investments	%
JPMorgan Chase & Co.	3.87
Aon PLC	3.62
S&P Global Inc.	3.53
Alphabet Inc.	3.53
Becton, Dickinson And Company	3.39
Wolters Kluwer N.V. Depositary Receipt	3.38
Gov. of Canada Treasury Bill, 2/7/2019	2.93
Visa Inc.	2.93
L'Air Liquide S.A.	2.84
Novartis AG Sponsored ADR	2.47
<b>Total</b>	<b>32.49</b>

Total investments: 74

**Investment Segmentation**



	% Assets
GLOBAL EQUITIES	45.0
U.S. EQUITIES	40.1
CASH AND EQUIVALENTS	8.6
CANADIAN EQUITIES	6.5

**ARE THERE ANY GUARANTEES?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 4 years. Returns are after the MER has been deducted.

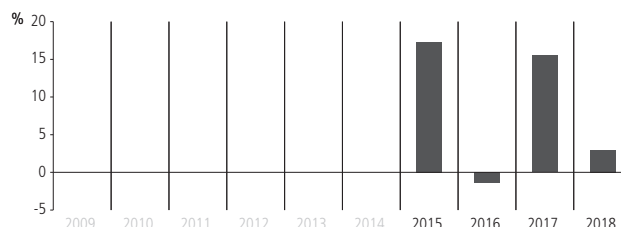
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund on October 6, 2014 has \$1,495.00 on December 31, 2018. This works out to an average of 9.96% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the Fund has performed in each of the past 4 years for a contractholder. In the last 4 years the fund was up in value 3 years and down in value 1 year.



Manulife Global Equity Private Segregated Pool

For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**HOW RISKY IS IT?**

The value of your investments can go down. Please see the Information Folder for further details.



## HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each sales charge option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS										
<b>Front End Sales Charge</b>	Up to 5% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>										
<b>Low Load Sales Charge</b>	<p><b>If you sell within:</b></p> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>3.00</td> </tr> <tr> <td>2 years of buying</td> <td>3.00</td> </tr> <tr> <td>3 years of buying</td> <td>3.00</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	3.00	2 years of buying	3.00	3 years of buying	3.00	After 3 years	0.00	<p>When you invest, Manulife pays a commission of 2.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> </ul>
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<b>No Load Sales Charge</b>	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your advisor may have to return a portion of their commission to Manulife.										

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Sales Charge Option	MER (Annual rate as a % of the fund value)
Front-End/No-Load	2.45
Low-Load	2.67

### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees are paid to Manulife.

FEE	WHAT YOU PAY
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. For more details, see "What If I Change My Mind?" and for details on how to contact Manulife for additional information, see "For More Information". Both sections appear after the Fund Facts pages in this booklet.

# Information specific to the F-class and Professional Service Fee options

## F-CLASS AND PROFESSIONAL SERVICE FEE (PSF) FUNDS

WHAT YOU PAY			HOW IT WORKS	
<ul style="list-style-type: none"> <li>■ For F Class funds, sales charges are generally negotiated between you and your dealer</li> <li>■ For F Class funds, collection of these fees will occur within the dealer account and not from the contract</li> <li>■ Professional Service Fee (PSF) is negotiated between the client and advisor and may not exceed 1.25% annually, plus applicable taxes. The fee is defaulted to 0% if no fee is specified on the form.</li> <li>■ The fee and applicable taxes are collected by redeeming units of the corresponding PSF funds on a monthly basis.</li> </ul> <p>These are separate fees in addition to the MER</p>			<ul style="list-style-type: none"> <li>■ Funds in an F-Class Sales Charge Option are available for investors who have fee-based or wrap accounts with their dealer</li> <li>■ PSF may only be purchased through approved distributors.</li> </ul>	
FUND NAME	PAGE #	MER (%)	NET ASSET VALUE PER UNITS (\$)	UNITS OUTSTANDING
Manulife Balanced Equity Private Segregated Pool	13	1.16	14.9552	106,443
Manulife Balanced Income Private Segregated Pool	15	1.14	11.5269	422,091
Manulife Balanced Private Segregated Portfolio	17	1.25	9.7320	25
Manulife Canadian Balanced Private Segregated Pool	19	1.17	11.8580	258,230
Manulife Canadian Equity Private Segregated Pool	21	1.21	12.3176	63,997
Manulife Canadian Growth & Income Private Segregated Pool	23	1.10	11.5875	165,703
Manulife Conservative Private Segregated Portfolio	25	1.11	9.9268	25
Manulife Corporate Fixed Income Private Segregated Pool	27	1.21	11.2147	104,894
Manulife Dividend Income Private Segregated Pool	29	1.33	13.5237	613,766
Manulife Dollar Cost Averaging Program Private Segregated Pool	31	0.00	10.00	25
Manulife Dollar-Cost Averaging Advantage Private Segregated Pool (capped)	33	0.00	10.2580	25
Manulife Global Balanced Private Segregated Pool	35	1.26	14.0811	545,966
Manulife Global Fixed Income Private Segregated Pool	37	1.27	11.3407	732,577
Manulife Global Thematic Opportunities Private Segregated Pool	39	1.45	10.0000	25
Manulife Growth Private Segregated Portfolio	41	1.32	9.6388	25
Manulife High Interest Savings Private Segregated Pool	43	0.00	10.0000	25
Manulife International Equity Private Segregated Pool	45	1.40	11.2393	60,714
Manulife Moderate Private Segregated Portfolio	47	1.15	9.8244	25
Manulife Money Market Private Segregated Pool	49	0.75	10.1638	225,818
Manulife U.S. Balanced Private Segregated Pool	51	1.22	12.5386	279,113
Manulife U.S. Balanced Value Private Segregated Pool	53	1.24	11.5814	149,694
Manulife U.S. Equity Private Segregated Pool	55	1.32	14.2524	117,685
Manulife Global Equity Private Segregated Pool	57	1.35	15.4821	375,380

# Fund Highlights

December 31, 2018

FUND NAME	FE Mgmt Fee (%)	FE MER (%)	LL Mgmt Fee (%)	LL MER (%)	F Class Mgmt Fee (%)	F Class MER (%)
Manulife Balanced Equity Private Segregated Pool	1.47	2.33	1.47	2.33	0.56	1.16
Manulife Balanced Income Private Segregated Pool	1.40	2.23	1.54	2.40	0.50	1.14
Manulife Balanced Private Segregated Portfolio	2.02	2.31	2.21	2.52	1.06	1.25
Manulife Canadian Balanced Private Segregated Pool	1.42	2.24	1.42	2.24	0.52	1.17
Manulife Canadian Equity Private Segregated Pool	1.50	2.38	1.68	2.55	0.60	1.21
Manulife Canadian Growth & Income Private Segregated Pool	1.29	2.18	1.43	2.34	0.39	1.10
Manulife Conservative Private Segregated Portfolio	1.84	2.11	2.02	2.31	0.93	1.11
Manulife Corporate Fixed Income Private Segregated Pool	0.95	1.72	0.95	1.72	0.50	1.21
Manulife Dividend Income Private Segregated Pool	1.55	2.41	1.73	2.62	0.64	1.33
Manulife Dollar Cost Averaging Program Private Segregated Pool	0.00	0.00	0.00	0.00	0.00	0.00
Manulife Dollar-Cost Averaging Advantage Private Segregated Pool (capped)	0.00	0.00	0.00	0.00	0.00	0.00
Manulife Global Balanced Private Segregated Pool	1.49	2.33	1.49	2.33	0.59	1.26
Manulife Global Fixed Income Private Segregated Pool	1.00	1.79	1.18	2.00	0.54	1.27
Manulife Global Thematic Opportunities Private Segregated Pool	2.29	2.55	2.42	2.70	1.29	1.45
Manulife Growth Private Segregated Portfolio	2.11	2.42	2.31	2.65	1.11	1.32
Manulife High Interest Savings Private Segregated Pool	0.00	0.00	0.00	0.00	0.00	0.00
Manulife International Equity Private Segregated Pool	2.19	2.47	2.19	2.47	1.20	1.40
Manulife Moderate Private Segregated Portfolio	1.93	2.20	2.12	2.41	0.97	1.15
Manulife Money Market Private Segregated Pool	0.00	1.00	n/a	n/a	0.00	0.75
Manulife U.S. Balanced Private Segregated Pool	1.47	2.29	1.60	2.45	0.56	1.22
Manulife U.S. Balanced Value Private Segregated Pool	1.47	2.29	1.47	2.29	0.56	1.24
Manulife U.S. Equity Private Segregated Pool	1.57	2.42	1.76	2.62	0.67	1.32
Manulife Global Equity Private Segregated Pool	1.58	2.45	1.58	2.45	0.68	1.35

## OBJECTIVE AND STRATEGY

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying Fund Prospectus for complete Objective and Strategy of the underlying fund.

### **Manulife Balanced Equity Private Segregated Pool**

#### *Objective*

The Pool seeks to provide long-term total return by investing primarily in a diversified portfolio of global equity, fixed income and money market securities. The Pool may also achieve its objective by entering into forward contracts in order to approximate the return of another fund managed by Manulife Investments (less derivative transaction costs).

#### *Strategy*

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

### **Manulife Balanced Income Private Segregated Pool**

#### *Objective*

The Pool seeks to generate income and as a secondary objective, to provide the potential for long term capital appreciation by investing its assets in Canadian and/or global fixed income and/or equity, mutual fund or exchange-traded fund securities.

#### *Strategy*

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

### **Manulife Balanced Private Segregated Portfolio**

#### *Objective*

This Global Equity Portfolio aims to provide a combination of long-term capital appreciation with a secondary focus on income generation. The Portfolio seeks to accomplish its objective by primarily investing in securities of Underlying Funds and/or ETFs. These Underlying Funds and/or ETFs generally invest in domestic and global equity securities and/or domestic and global fixed income securities.

#### *Strategy*

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

### **Manulife Canadian Balanced Private Segregated Pool**

#### *Objective*

The Pool seeks to provide both current income and the potential for capital appreciation by investing in Canadian and foreign equity and fixed income securities. The Pool may also achieve its objective by entering into forward contracts in order to approximate the return of another fund managed by Manulife Investments (less derivative transaction costs).

#### *Strategy*

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

### **Manulife Canadian Equity Private Segregated Pool**

#### *Objective*

The Pool seeks to provide long-term capital growth by investing primarily in a diversified portfolio of Canadian equity securities.

#### *Strategy*

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

### **Manulife Canadian Growth & Income Private Segregated Pool**

#### *Objective*

This Balanced Pool seeks to provide both current income and the potential for capital appreciation by investing in Canadian and foreign equity and fixed income securities.

#### *Strategy*

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

### **Manulife Conservative Private Segregated Portfolio**

#### *Objective*

This Fixed Income Portfolio seeks to primarily preserve capital with a secondary focus on income. The Portfolio seeks to accomplish its objective by primarily investing in securities of Underlying Funds and/or ETFs which invest in domestic and global fixed income securities and/or domestic and global equity securities.

#### *Strategy*

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## OBJECTIVE AND STRATEGY

### **Manulife Corporate Fixed Income Private Segregated Pool**

#### *Objective*

The Pool seeks to generate income and capital appreciation primarily through exposure to a diversified portfolio of Canadian and U.S. investment grade and high yield corporate bonds.

#### *Strategy*

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

### **Manulife Dividend Income Private Segregated Pool**

#### *Objective*

This Canadian Equity Pool seeks to provide a combination of income and long-term capital appreciation. The Pool will invest in a diversified portfolio, of which the equity portion will be comprised of mainly Canadian dividend paying common and preferred equity securities. The Pool may also invest in real estate investment trusts (“REITs”) and royalty trusts. A portion of the Pool’s assets may also be held in foreign securities.

#### *Strategy*

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

### **Manulife Dollar Cost Averaging Program Private Segregated Pool**

#### *Objective*

To provide investors with interest income by generally holding all of its portfolio assets on deposit in a demand deposit (cashable) account with an administered interest rate at its affiliate, Manulife Bank of Canada.

#### *Strategy*

Upon request, the strategy for this fund is available through the Investment Policy Statement (IPS).

### **Manulife Dollar-Cost Averaging Advantage Private Segregated Pool (capped)**

#### *Objective*

The investment objective of the Fund is to provide investors with interest income by investing in high interest cash accounts. The Fund is expected to provide a gross investment return equivalent to the return of the Manulife Bank Advantage Account.

#### *Strategy*

To provide investors with interest income by investing in high interest cash accounts. The Fund is expected

to provide a gross investment return equivalent to the return of the Manulife Bank Advantage Account.

### **Manulife Global Balanced Private Segregated Pool**

#### *Objective*

The Pool seeks to provide a combination of income and capital appreciation by investing primarily in a global diversified portfolio of equity and fixed income securities.

#### *Strategy*

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

### **Manulife Global Fixed Income Private Segregated Pool**

#### *Objective*

The Pool seeks to generate income with an emphasis on capital preservation. This Pool invests primarily in government and corporate debt securities from developed and emerging markets. It also invests in U.S. government and agency securities and high yield bonds. The Pool may also invest in preferred shares and other types of debt securities.

#### *Strategy*

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

### **Manulife Global Thematic Opportunities Private Segregated Pool**

#### *Objective*

This Global Equity Fund aims to achieve capital growth by investing mainly in equities of companies that benefit from global long-term market themes.

#### *Strategy*

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

### **Manulife Growth Private Segregated Portfolio**

#### *Objective*

This Global Equity Portfolio aims to achieve long-term capital appreciation. The Portfolio seeks to accomplish its objective by primarily investing in securities of Underlying Funds and/or ETFs. These Underlying Funds and/or ETFs generally invest in domestic and global equity securities and/or domestic and global fixed income securities.

#### *Strategy*

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## OBJECTIVE AND STRATEGY

### **Manulife High Interest Savings Private Segregated Pool**

#### *Objective*

To provide investors with interest income by generally holding all of its portfolio assets on deposit in a demand deposit (cashable) account with an administered interest rate at its affiliate, Manulife Bank of Canada.

#### *Strategy*

Upon request, the strategy for this fund is available through the Investment Policy Statement (IPS).

### **Manulife International Equity Private Segregated Pool**

#### *Objective*

The Pool seeks to provide long-term growth and capital gains to provide diversification of risk by investing primarily in equities of companies located outside of Canada and the United States.

#### *Strategy*

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

### **Manulife Moderate Private Segregated Portfolio**

#### *Objective*

This Fixed Income Portfolio aims to primarily achieve long-term growth consistent with capital preservation along with a secondary focus on income. The Portfolio seeks to accomplish its objective by primarily investing in securities of Underlying Funds and/or ETFs. These Underlying Funds and/or ETFs generally invest in domestic and global fixed income securities and/or domestic and global equity securities.

#### *Strategy*

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

### **Manulife Money Market Private Segregated Pool**

#### *Objective*

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

#### *Strategy*

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

### **Manulife U.S. Balanced Private Segregated Pool**

#### *Objective*

The Pool seeks to generate income and capital appreciation primarily through exposure to a diversified portfolio primarily consisting of dividend paying equity and fixed income securities. The Pool will also invest its assets in equity, fixed income, mutual fund or exchange-traded fund securities.

#### *Strategy*

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

### **Manulife U.S. Balanced Value Private Segregated Pool**

#### *Objective*

The Pool seeks to provide a combination of income and capital appreciation by investing primarily in a diversified portfolio of U.S. dividend paying and other equity securities as well as fixed income securities. The Pool may seek to accomplish its objective by investing in securities of other mutual funds.

#### *Strategy*

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

### **Manulife U.S. Equity Private Segregated Pool**

#### *Objective*

The Pool seeks to provide long-term capital appreciation by investing primarily in equity securities of U.S. companies of all sizes.

#### *Strategy*

This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

### **Manulife Global Equity Private Segregated Pool**

#### *Objective*

The fundamental investment objective of the Pool is to seek to generate long-term capital growth. The Pool seeks to provide above average long-term returns by investing in equity securities of companies around the world.

#### *Strategy*

The Pool invests primarily in global equity securities where the portfolio sub-advisor believes are the best opportunities. This may include both large and small capitalization companies. The Pool may hold a portion of its assets in cash or short-term money market securities which searching for investment opportunities and/or due to general market or economic conditions.

For more information, please contact your advisor or visit [manulife.ca/investments](http://manulife.ca/investments)



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