

## **Fund Facts**

# Manulife Private Investment Pools — MPIP Segregated Pools

**Effective November 12, 2024**

**Performance as at December 31, 2023**

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.

## What's New in MPIP Segregated Funds

### New Guarantee Option:

On or about November 12, 2024, **Manulife Private Investment Pools – MPIP Segregated Pools** will offer a 100% Guaranteed Death Benefit, renaming the existing series and expanding the offering to include a new series:

- MPIP 75/75
- MPIP 75/100

### Fund additions:

Effective on or about September 9, 2024, the following funds will be available in **Manulife Private Investment Pools - MPIP Segregated Pools**:

- Manulife Smart Global Dividend ETF Private Segregated Portfolio
- Manulife International Large Cap Private Segregated Pool

Full fund details, including fund codes and MERs for the new funds, are available on the Manulife website, **Price & Performance**.

### Fee reduction:

Effective on or about September 9, 2024, the Management Expense Ratio (MER) will be reduced for the following fund:

Fund name	Old MER (%)	New Estimated MER (%)*
Manulife Fundamental Balanced Class Private Segregated Pool	2.40	2.31

\*The estimated MERs will be reported for the remainder of 2024 within the Fund Facts and on the Price & Performance Tool. As of December 31, 2024, the MER will be composed of a blended rate of the previous MER (January 1, 2024 to September 8, 2024) and the reduced MER (September 9, 2024 to December 31, 2024). FE/NL sales charge options reflected.

### New sales charge option:

Effective on or about September 9, 2024, a no-load (without commission chargeback) sales charge option will be added to the following pool:

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

As a result, the front-end and no-load (with commission chargeback) sales charge options will no longer allow new deposits, subsequent deposits, new or existing PACs. However, they will remain available for switches within the same sales charge option. Existing PACs will automatically be switched to the new sales charge which will also be available for new deposits, subsequent deposits, and new PACs.

The Manufacturers Life Insurance Company (Manulife) is the issuer of insurance contracts containing Manulife segregated funds and the guarantor of any guarantee provisions therein. Manulife, Stylized M Design, and Manulife & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

## How to read the Fund Facts: Manulife Segregated Funds

1. **Fund name:** This is the full name of the segregated fund within your contract.
2. **Date fund available:** This is the date on which the fund was first made available in your 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 segregated fund 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. **Fund manager/Underlying fund manager:** This is the name of the fund management company that manages the fund or the underlying 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:** This is 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. **Guarantee option:** This section lists the guarantee options available within the contract.
9. **Minimum investment:** This is the minimum initial deposit amount required.
10. **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, mutual funds or other investment funds. If the fund was launched after the Performance Date, the MER is an estimate for the current year and is subject to change.
11. **Management Fee:** The management fee of a fund is calculated and accrued on a daily basis and paid to Manulife for the management of the fund and guarantee costs. You do not directly pay for the management fees as they are paid by the fund.
12. **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.
13. **Units outstanding:** This is the total number of units outstanding for the Sales Charge Option.
14. **What does this fund Invest in?**
  - **Underlying Fund:** The underlying investments of the fund may be units of pooled funds, unit trust, mutual 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 Bond segregated fund, the fund invests in units of the Manulife Bond mutual fund. Each fund may also contain a small cash component in addition to the underlying investment. The goal of the fund-on-fund strategy is to produce returns consistent with, and based on, the underlying fund.
  - **Top 10 Investments:** This lists the top 10 investments of the fund or the underlying fund. It is listed beginning with the highest weighting to the lowest. The holdings may change due to ongoing portfolio transactions. The total number of investments of the (underlying) fund will be listed at the bottom of this section. If you would like more current information, please refer to our website at [www.manulifeim.ca](http://www.manulifeim.ca).
  - **Investment Segmentation:** This pie chart represents the breakdown of the fund's investment portfolio by investment type.
15. **Are there any guarantees?** This states that guarantees are provided under this contract.
16. **Who is this fund for?** This states a general description of the type of investor the fund would be suitable for.

## How to read the Fund Facts: Manulife Segregated Funds

### 17. 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 percentage 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. For any fund with less than one-year history, the graph is not provided due to insufficient segregated fund history.

### 18. 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.

### 19. 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 additional charges for different guarantee options.
- **Fund Fee Rate (will only be displayed if applicable):** This is a separate guarantee fee applicable to specific products and/or Series.
- **Trailing commission:** This describes the ongoing commission paid to your advisor while you hold the fund.

### 20. What if I change my mind?

This section outlines details on when you can change your mind and what to do if you change your mind.

### 21. Objective and Strategy:

This section describes the investment objective and strategy of the segregated fund. For segregated funds that invest directly in an underlying fund, please see the underlying fund Prospectus (available on request) for the complete objective and strategy of the underlying fund.

### 22. Information specific to Elite/F-Class/Professional Service Fee/Platinum sales charge options:

Some products may have alternative sales charge options that offer reduced fees. These sales charge options will be included in this section, which will outline any of the fund related information that differs from the standard sales charge options of the fund (listed on pages 1 and 2 on each Fund Facts).

# How to read the Fund Facts: Manulife Segregated Funds



Performance as at December 31, 2023

## Fund Facts — MPIP Segregated Pools

### Manulife Conservative Private Segregated Portfolio

#### Quick Facts

**Date Fund Available:** November 2018 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$381,853,745  
**Date Fund Created:** May 2017 **Total Units Outstanding:** 33,539,440 **Portfolio Turnover Rate:** 14.20%

8	Guarantee option	9	Minimum investment (\$)	10	MER (%)	11	Management fee (%)	12	Net asset value per unit (\$)	13	Units outstanding
	InvestmentPlus 75/75		100,000		2.11		1.84		11.4627		18,443,130
	InvestmentPlus 75/100		100,000		2.19		1.95		11.4178		1,035,227
	IncomePlus		100,000		2.48		2.22		10.0000		10
	EstatePlus		100,000		2.60		2.33		10.0000		10

For information on F-Class and Professional Service Fee (PSF) sales charge options, refer to page 3.

#### What does the fund invest in?

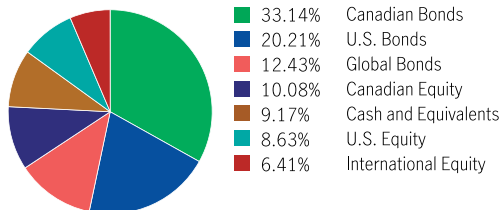
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Conservative Portfolio. The underlying mutual fund trust holds primarily domestic and global equity securities and/or domestic and global fixed income securities.

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

Manulife Bond Fund	24.60%
Manulife Strategic Income Fund	16.24%
Manulife Global Unconstrained Bond Fund	9.04%
MIM Emerging Markets Corporate Debt Pooled Fund	5.26%
Manulife Corporate Bond Fund	4.97%
iShares 1-5 Year Laddered Corporate Bond Index ETF	3.98%
Manulife Global Dividend Fund	3.97%
Manulife Global Equity Class	3.97%
Manulife Global Listed Infrastructure Fund	3.53%
Vanguard Canadian Aggregate Bond Index ETF	3.51%
<b>Total</b>	<b>79.07%</b>

Total investments: 23

#### 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 guarantees. For details, please refer to the Information Folder and Contract.

#### 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 has the fund performed?

This section tells you how the fund has performed over the past 5 years for a contractholder who has chosen MPIP 75/75. 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.

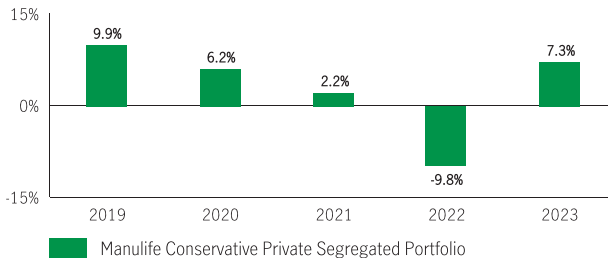
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund and chose MPIP 75/75 on November 29, 2018 has \$1,146.44 on December 31, 2023. This works out to an average of 2.72% 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 5 years for a contractholder who chose the MPIP 75/75. In the last 5 years the fund was up in value 4 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 to read the Fund Facts: Manulife Segregated Funds

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## 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 guarantee option.

### 1. Sales Charge

Sales charge option	What you pay	How it works										
Front End Sales Charge	Up to 5.0% 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>										
Low Load Sales Charge *	<table><tr><td><b>If you sell within:</b></td><td><b>%</b></td></tr><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></table>	<b>If you sell within:</b>	<b>%</b>	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>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><li>Any sales charge you pay goes to Manulife</li></ul>
<b>If you sell within:</b>	<b>%</b>											
1 year of buying	3.00											
2 years of buying	3.00											
3 years of buying	3.00											
After 3 years	0.00											
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.										

\* **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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 Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
MPIP 75/75 Front-end/No-load	2.11	1.84
MPIP 75/75 Low-load	2.19	1.95
MPIP 75/100 Front-end/No-load	2.48	2.22
MPIP 75/100 Low-load	2.60	2.33

#### 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.

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## 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.

# How to read the Fund Facts: Manulife Segregated Funds

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## 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**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.

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## Information specific to F-Class and Professional Service Fee charge options

### F-Class and Professional Service Fee

This section shows the information specific to the F-Class and Professional Service Fee (PSF) sales charge options of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer. The PSF sales charge option is only available through approved distributors.

What you pay - F-Class			What you pay - Professional Service Fee (PSF)		
<ul style="list-style-type: none"><li>• Sales charges are generally negotiated between you and your dealer.</li><li>• Collection of these fees will occur within the dealer account and not from the contract.</li><li>• These are separate fees in addition to the MER.</li></ul>			<ul style="list-style-type: none"><li>• A fee 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 fund(s) on a monthly basis.</li><li>• These are separate fees in addition to the MER.</li></ul>		
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 F-class/PSF	100,000	1.13	0.93	12.0384	459,053
MPIP 75/100 F-class/PSF	100,000	1.37	1.22	10.0000	10

## For more information

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

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776



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## Fund Facts — MPIP Segregated Pools

# Manulife Balanced Equity Private Segregated Pool

## Quick Facts

**Date Fund Available:** October 2014

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

**Total Fund Value:** \$113,217,025

**Date Fund Created:** October 2014

**Total Units Outstanding:** 5,637,725

**Portfolio Turnover Rate:** 11.41%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 Front-end/No-load	100,000	2.33	1.47	20.1156	4,243,063
MPIP 75/75 Low-load	100,000	2.47	1.60	19.8076	1,297,636
MPIP 75/100 Front-end/No-load	100,000	2.78	2.50	10.0000	10
MPIP 75/100 Low-load	100,000	2.93	2.63	10.0000	10

For information on F-Class and Professional Service Fee (PSF) sales charge options, refer to page 3.

## What does the fund invest in?

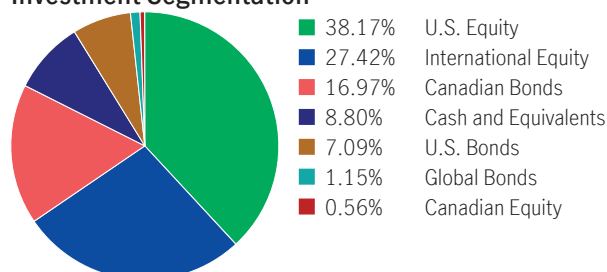
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Balanced Equity Private Pool. The underlying corporate class mutual fund holds primarily foreign equities and foreign fixed income investments.

## Top 10 investments (of the underlying fund)

Amazon.com Inc.	4.58%
Anheuser-Busch InBev S.A./N.V. Shs	3.89%
Danone Shs	3.62%
eBay Inc.	3.35%
Heineken Holding N.V. Shs	3.31%
Exor N.V. Ord Shs Exor Holding Nv	3.18%
Comcast Corp. Cl A	2.82%
Walmart Inc.	2.60%
Crown Castle Inc.	2.50%
Formula One Group Com Liberty Formula One Ser A	2.46%
<b>Total</b>	<b>32.31%</b>

Total investments: 756

## 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 guarantees. 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 9 years for a contractholder who has chosen MPIP 75/75. 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.

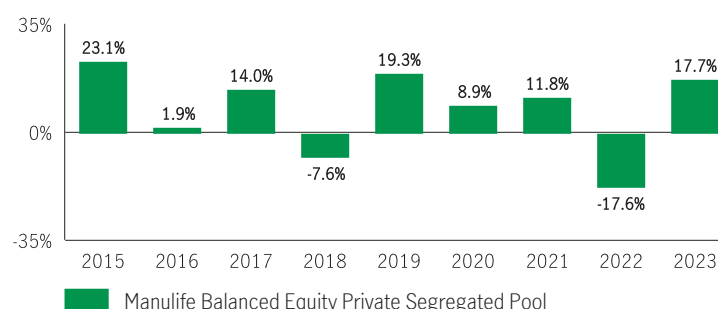
## Average return

A person who invested \$1,000 in the fund and chose MPIP 75/75 on October 6, 2014 has \$2,012.39 on December 31, 2023. This works out to an average of 7.87% 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 9 years for a contractholder who chose the MPIP 75/75. In the last 9 years the fund was up in value 7 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
Front End Sales Charge	Up to 5.0% 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>
Low Load Sales Charge *	<b>If you sell within:</b>	<b>%</b>	<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><li>Any sales charge you pay goes to Manulife</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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

\* **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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 Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
MPIP 75/75 Front-end/No-load	2.33	1.47
MPIP 75/75 Low-load	2.47	1.60
MPIP 75/100 Front-end/No-load	2.78	2.50
MPIP 75/100 Low-load	2.93	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.

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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.

# 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**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 Investment Management Limited (less derivative transaction costs).

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

## Information specific to F-Class and Professional Service Fee sales charge options

### F-Class and Professional Service Fee

This section shows the information specific to the F-Class and Professional Service Fee (PSF) sales charge options of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer. The PSF sales charge option is only available through approved distributors.

What you pay - F-Class			What you pay - Professional Service Fee (PSF)		
<ul style="list-style-type: none"><li>Sales charges are generally negotiated between you and your dealer.</li><li>Collection of these fees will occur within the dealer account and not from the contract.</li><li>These are separate fees in addition to the MER.</li></ul>			<ul style="list-style-type: none"><li>A fee 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 fund(s) on a monthly basis.</li><li>These are separate fees in addition to the MER.</li></ul>		

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 F-class/PSF	100,000	1.23	0.56	22.2912	96,996
MPIP 75/100 F-class/PSF	100,000	1.68	1.50	10.0000	10

## For more information

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

**Manulife**

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

## Fund Facts — MPIP Segregated Pools

# Manulife Balanced Income Private Segregated Pool

## Quick Facts

**Date Fund Available:** October 2014

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

**Total Fund Value:** \$624,876,243

**Date Fund Created:** October 2014

**Total Units Outstanding:** 47,898,434

**Portfolio Turnover Rate:** 9.08%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 Front-end/No-load	100,000	2.17	1.31	13.0223	42,453,142
MPIP 75/75 Low-load	100,000	2.32	1.45	12.8287	4,035,786
MPIP 75/100 Front-end/No-load	100,000	2.51	2.25	10.0000	10
MPIP 75/100 Low-load	100,000	2.66	2.39	10.0000	10

For information on F-Class and Professional Service Fee (PSF) sales charge options, refer to page 3.

## What does the fund invest in?

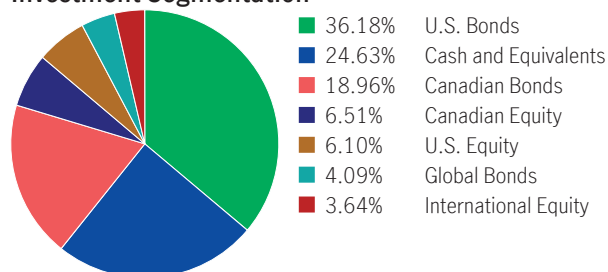
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Balanced Income Private Trust. The underlying mutual fund trust holds primarily Canadian and foreign equities and fixed income investments.

## Top 10 investments (of the underlying fund)

United States Treasury Note, 3.88%, 2/15/2043	4.41%
United States Treasury Note, 3.88%, 5/15/2043	3.33%
Rogers Communications Inc. (FRN), 5.25%, 3/15/2082	2.52%
United States Treasury Note, 3.63%, 2/15/2053	2.20%
Gov. of Canada, 1.75%, 12/1/2053	2.15%
ENBRIDGE INC FRN 15JAN84	1.86%
United States Treasury Note, 4.75%, 11/15/2053	1.63%
Algonquin Power & Utilities Corp. (FRN), 4.75%, 1/18/2082	1.50%
Federal Agricultural Mortgage Corporation, 1/2/2024	1.26%
Nissan Motor Co. Ltd., 3.52%, 9/17/2025	1.09%
<b>Total</b>	<b>21.95%</b>

Total investments: 404

## 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 guarantees. 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 9 years for a contractholder who has chosen MPIP 75/75. 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.

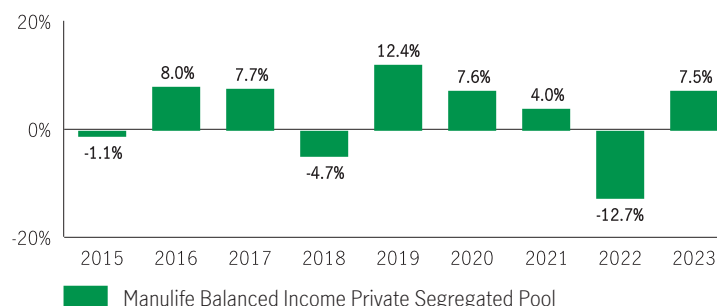
## Average return

A person who invested \$1,000 in the fund and chose MPIP 75/75 on October 6, 2014 has \$1,302.43 on December 31, 2023. This works out to an average of 2.90% 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 9 years for a contractholder who chose the MPIP 75/75. In the last 9 years the fund was up in value 6 years and down in value 3 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										
Front End Sales Charge	Up to 5.0% 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>										
Low Load Sales Charge *	<table><tr><td><b>If you sell within:</b></td><td><b>%</b></td></tr><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></table>	<b>If you sell within:</b>	<b>%</b>	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>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><li>Any sales charge you pay goes to Manulife</li></ul>
<b>If you sell within:</b>	<b>%</b>											
1 year of buying	3.00											
2 years of buying	3.00											
3 years of buying	3.00											
After 3 years	0.00											
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.										

\* **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

## 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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 Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
MPIP 75/75 Front-end/No-load	2.17	1.31
MPIP 75/75 Low-load	2.32	1.45
MPIP 75/100 Front-end/No-load	2.51	2.25
MPIP 75/100 Low-load	2.66	2.39

### 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.

## 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.

# 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**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.

## Information specific to F-Class and Professional Service Fee sales charge options

### F-Class and Professional Service Fee

This section shows the information specific to the F-Class and Professional Service Fee (PSF) sales charge options of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer. The PSF sales charge option is only available through approved distributors.

What you pay - F-Class			What you pay - Professional Service Fee (PSF)		
<ul style="list-style-type: none"><li>Sales charges are generally negotiated between you and your dealer.</li><li>Collection of these fees will occur within the dealer account and not from the contract.</li><li>These are separate fees in addition to the MER.</li></ul>			<ul style="list-style-type: none"><li>A fee 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 fund(s) on a monthly basis.</li><li>These are separate fees in addition to the MER.</li></ul>		
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 F-class/PSF	100,000	1.05	0.41	14.3786	1,409,476
MPIP 75/100 F-class/PSF	100,000	1.40	1.25	10.0000	10

## For more information

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

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

## Fund Facts — MPIP Segregated Pools

# Manulife Balanced Private Segregated Portfolio

## Quick Facts

**Date Fund Available:** November 2018

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

**Total Fund Value:** \$641,604,604

**Date Fund Created:** May 2017

**Total Units Outstanding:** 50,598,623

**Portfolio Turnover Rate:** 8.46%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 Front-end/No-load	100,000	2.30	2.02	12.8645	22,352,859
MPIP 75/75 Low-load	100,000	2.52	2.21	12.7193	724,166
MPIP 75/100 Front-end/No-load	100,000	2.69	2.41	10.0000	10
MPIP 75/100 Low-load	100,000	2.91	2.61	10.0000	10

For information on F-Class and Professional Service Fee (PSF) sales charge options, refer to page 3.

## What does the fund invest in?

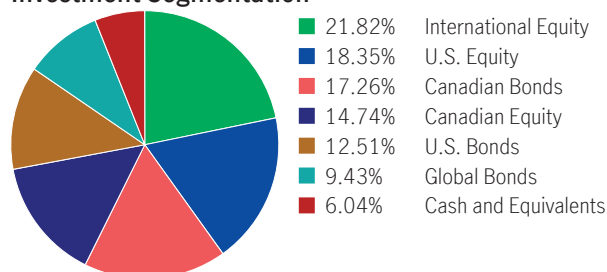
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Balanced Portfolio. The underlying mutual fund trust holds primarily securities of funds and/or ETFs which in turn invest in domestic and global equity securities and/or domestic and global fixed income securities.

## Top 10 investments (of the underlying fund)

Manulife Bond Fund	12.54%
Manulife Strategic Income Fund	11.74%
Manulife U.S. All Cap Equity Fund	5.83%
Manulife World Investment Fund	5.58%
Manulife Multifactor Canadian Large Cap	5.46%
Manulife Fundamental Equity Fund	5.41%
MIM Emerging Markets Corporate Debt Pooled Fund	5.26%
Manulife Global Dividend Fund	5.16%
Manulife Dividend Income Fund	4.90%
Manulife Multifactor US Large Cap Index	3.51%
<b>Total</b>	<b>65.41%</b>

Total investments: 30

## 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 guarantees. For details, please refer to the Information Folder and Contract.

## 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 has the fund performed?

This section tells you how the fund has performed over the past 5 years for a contractholder who has chosen MPIP 75/75. 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.

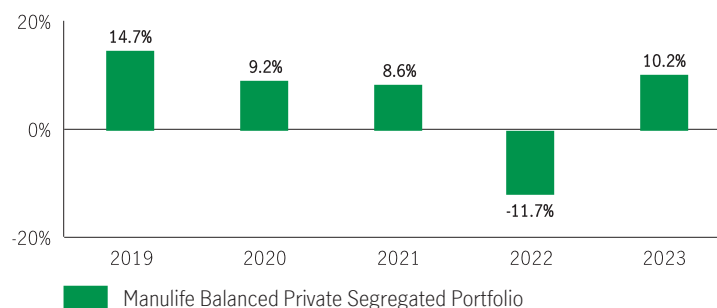
### Average return

A person who invested \$1,000 in the fund and chose MPIP 75/75 on November 29, 2018 has \$1,286.80 on December 31, 2023. This works out to an average of 5.08% 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 5 years for a contractholder who chose the MPIP 75/75. In the last 5 years the fund was up in value 4 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										
Front End Sales Charge	Up to 5.0% 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>										
Low Load Sales Charge *	<table><tr><td><b>If you sell within:</b></td><td><b>%</b></td></tr><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></table>	<b>If you sell within:</b>	<b>%</b>	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>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><li>Any sales charge you pay goes to Manulife</li></ul>
<b>If you sell within:</b>	<b>%</b>											
1 year of buying	3.00											
2 years of buying	3.00											
3 years of buying	3.00											
After 3 years	0.00											
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.										

\* **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

## 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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 Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
MPIP 75/75 Front-end/No-load	2.30	2.02
MPIP 75/75 Low-load	2.52	2.21
MPIP 75/100 Front-end/No-load	2.69	2.41
MPIP 75/100 Low-load	2.91	2.61

### 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.

## 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.

# 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** This Global Balanced 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.

## Information specific to F-Class and Professional Service Fee sales charge options

### F-Class and Professional Service Fee

This section shows the information specific to the F-Class and Professional Service Fee (PSF) sales charge options of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer. The PSF sales charge option is only available through approved distributors.

What you pay - F-Class			What you pay - Professional Service Fee (PSF)		
<ul style="list-style-type: none"><li>Sales charges are generally negotiated between you and your dealer.</li><li>Collection of these fees will occur within the dealer account and not from the contract.</li><li>These are separate fees in addition to the MER.</li></ul>			<ul style="list-style-type: none"><li>A fee 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 fund(s) on a monthly basis.</li><li>These are separate fees in addition to the MER.</li></ul>		

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 F-class/PSF	100,000	1.27	1.06	13.5568	701,422
MPIP 75/100 F-class/PSF	100,000	1.58	1.41	10.0000	10

## For more information

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

**Manulife**

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776



## Fund Facts — MPIP Segregated Pools

# Manulife Canadian Balanced Private Segregated Pool

## Quick Facts

**Date Fund Available:** October 2014

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

**Total Fund Value:** \$442,201,055

**Date Fund Created:** October 2014

**Total Units Outstanding:** 29,767,925

**Portfolio Turnover Rate:** 6.78%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 Front-end/No-load	100,000	2.27	1.42	14.8368	25,116,564
MPIP 75/75 Low-load	100,000	2.42	1.56	14.6253	3,765,647
MPIP 75/100 Front-end/No-load	100,000	2.62	2.35	10.0000	10
MPIP 75/100 Low-load	100,000	2.77	2.49	10.0000	10

For information on F-Class and Professional Service Fee (PSF) sales charge options, refer to page 3.

## What does the fund invest in?

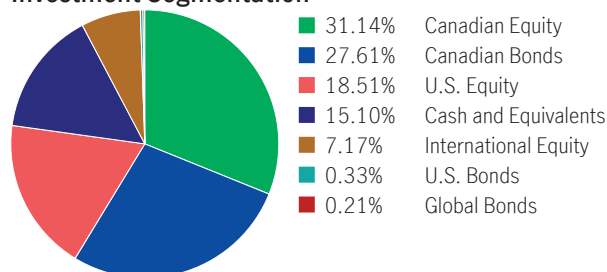
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Canadian Balanced Private Pool. The underlying corporate class mutual fund holds primarily Canadian equities and Canadian fixed income investments.

## Top 10 investments (of the underlying fund)

Brookfield Corporation Vtg Shs Cl A	2.81%
Thermo Fisher Scientific Inc.	2.67%
Alimentation Couche-Tard Inc.	2.62%
Constellation Software Inc.	2.47%
Dollar General Corp.	2.47%
Aon PLC Shs Cl A	2.44%
Berkshire Hathaway Inc. Cl B New	2.43%
Microsoft Corp.	2.41%
Brookfield Infrastructure Partners L.P. Partnership Units	2.34%
Alphabet Inc. Cl A	1.93%
<b>Total</b>	<b>24.60%</b>

Total investments: 352

## 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 guarantees. 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 9 years for a contractholder who has chosen MPIP 75/75. 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.

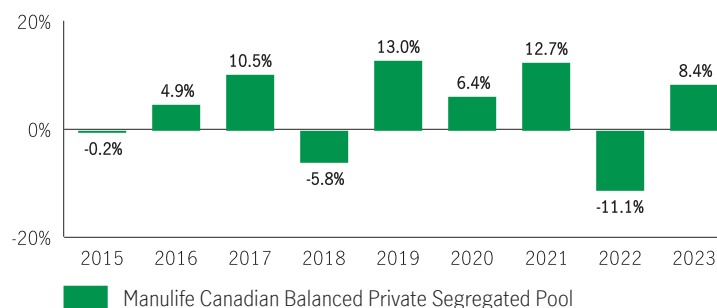
## Average return

A person who invested \$1,000 in the fund and chose MPIP 75/75 on October 6, 2014 has \$1,484.03 on December 31, 2023. This works out to an average of 4.37% 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 9 years for a contractholder who chose the MPIP 75/75. In the last 9 years the fund was up in value 6 years and down in value 3 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										
Front End Sales Charge	Up to 5.0% 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>										
Low Load Sales Charge *	<table><tr><td><b>If you sell within:</b></td><td><b>%</b></td></tr><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></table>	<b>If you sell within:</b>	<b>%</b>	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>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><li>Any sales charge you pay goes to Manulife</li></ul>
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3 years of buying	3.00											
After 3 years	0.00											
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.										

\* **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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 Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
MPIP 75/75 Front-end/No-load	2.27	1.42
MPIP 75/75 Low-load	2.42	1.56
MPIP 75/100 Front-end/No-load	2.62	2.35
MPIP 75/100 Low-load	2.77	2.49

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.

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.

# 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**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 Investment Management Limited (less derivative transaction costs).

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

## Information specific to F-Class and Professional Service Fee sales charge options

### F-Class and Professional Service Fee

This section shows the information specific to the F-Class and Professional Service Fee (PSF) sales charge options of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer. The PSF sales charge option is only available through approved distributors.

What you pay - F-Class			What you pay - Professional Service Fee (PSF)		
<ul style="list-style-type: none"><li>Sales charges are generally negotiated between you and your dealer.</li><li>Collection of these fees will occur within the dealer account and not from the contract.</li><li>These are separate fees in addition to the MER.</li></ul>			<ul style="list-style-type: none"><li>A fee 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 fund(s) on a monthly basis.</li><li>These are separate fees in addition to the MER.</li></ul>		
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 F-class/PSF	100,000	1.18	0.52	16.3451	885,684
MPIP 75/100 F-class/PSF	100,000	1.51	1.35	10.0000	10

## For more information

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

**Manulife**

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

## Fund Facts — MPIP Segregated Pools

# Manulife Canadian Equity Private Segregated Pool

## Quick Facts

**Date Fund Available:** October 2014

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

**Total Fund Value:** \$150,687,098

**Date Fund Created:** October 2014

**Total Units Outstanding:** 7,224,709

**Portfolio Turnover Rate:** 5.11%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 Front-end/No-load	100,000	2.36	1.50	20.8022	6,438,625
MPIP 75/75 Low-load	100,000	2.52	1.68	20.4422	543,805
MPIP 75/100 Front-end/No-load	100,000	2.96	2.66	10.0000	10
MPIP 75/100 Low-load	100,000	3.16	2.84	10.0000	10

For information on F-Class and Professional Service Fee (PSF) sales charge options, refer to page 3.

## What does the fund invest in?

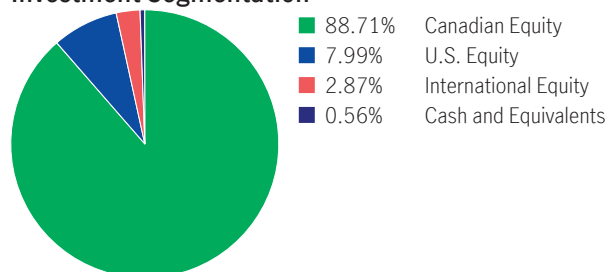
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Canadian Equity Private Pool. The underlying corporate class mutual fund holds primarily Canadian equities.

## Top 10 investments (of the underlying fund)

Canadian Pacific Kansas City Limited	6.41%
Toronto-Dominion Bank Com New	5.30%
Sun Life Financial Inc.	4.43%
Royal Bank of Canada	4.38%
Canadian Natural Resources Ltd.	4.24%
Suncor Energy Inc.	4.24%
Bank of Montreal	4.11%
Canadian National Railwaypany	3.81%
Constellation Software Inc.	3.56%
Telus Corp.	3.23%
<b>Total</b>	<b>43.71%</b>

Total investments: 44

## 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 guarantees. 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 9 years for a contractholder who has chosen MPIP 75/75. 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.

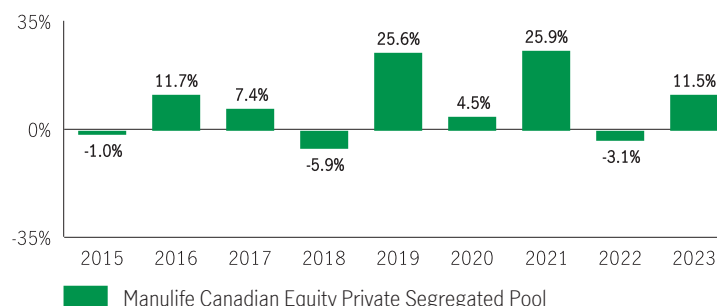
## Average return

A person who invested \$1,000 in the fund and chose MPIP 75/75 on October 6, 2014 has \$2,081.12 on December 31, 2023. This works out to an average of 8.26% 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 9 years for a contractholder who chose the MPIP 75/75. In the last 9 years the fund was up in value 6 years and down in value 3 years.



Manulife Canadian 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										
Front End Sales Charge	Up to 5.0% 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>										
Low Load Sales Charge *	<table><tr><td><b>If you sell within:</b></td><td><b>%</b></td></tr><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></table>	<b>If you sell within:</b>	<b>%</b>	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>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><li>Any sales charge you pay goes to Manulife</li></ul>
<b>If you sell within:</b>	<b>%</b>											
1 year of buying	3.00											
2 years of buying	3.00											
3 years of buying	3.00											
After 3 years	0.00											
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.										

\* **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

## 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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 Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
MPIP 75/75 Front-end/No-load	2.36	1.50
MPIP 75/75 Low-load	2.52	1.68
MPIP 75/100 Front-end/No-load	2.96	2.66
MPIP 75/100 Low-load	3.16	2.84

### 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.

## 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.

# 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**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.

## Information specific to F-Class and Professional Service Fee sales charge options

### F-Class and Professional Service Fee

This section shows the information specific to the F-Class and Professional Service Fee (PSF) sales charge options of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer. The PSF sales charge option is only available through approved distributors.

What you pay - F-Class			What you pay - Professional Service Fee (PSF)		
<ul style="list-style-type: none"><li>Sales charges are generally negotiated between you and your dealer.</li><li>Collection of these fees will occur within the dealer account and not from the contract.</li><li>These are separate fees in addition to the MER.</li></ul>			<ul style="list-style-type: none"><li>A fee 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 fund(s) on a monthly basis.</li><li>These are separate fees in addition to the MER.</li></ul>		
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 F-class/PSF	100,000	1.27	0.60	23.2528	242,249
MPIP 75/100 F-class/PSF	100,000	1.86	1.66	10.0000	10

## For more information

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

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

## Fund Facts — MPIP Segregated Pools

# Manulife Canadian Growth & Income Private Segregated Pool

## Quick Facts

**Date Fund Available:** August 2015

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

**Total Fund Value:** \$163,175,876

**Date Fund Created:** August 2015

**Total Units Outstanding:** 10,530,350

**Portfolio Turnover Rate:** 10.69%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 Front-end/No-load	100,000	2.18	1.29	15.4588	8,741,823
MPIP 75/75 Low-load	100,000	2.33	1.43	15.2334	1,330,504
MPIP 75/100 Front-end/No-load	100,000	2.53	2.27	10.0000	10
MPIP 75/100 Low-load	100,000	2.69	2.41	10.0000	10

For information on F-Class and Professional Service Fee (PSF) sales charge options, refer to page 3.

## What does the fund invest in?

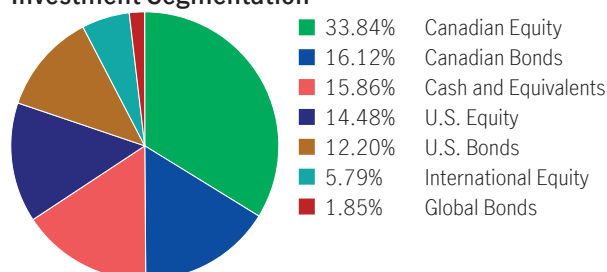
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Canadian Growth and Income Private Trust. The underlying mutual fund trust holds primarily Canadian and foreign fixed income investments.

## Top 10 investments (of the underlying fund)

Toronto-Dominion Bank Com New	3.16%
ZEUS RECEIVABLES TRUST 02JAN24 DN	2.79%
Canadian National Railwaypany	2.21%
Canadian Pacific Kansas City Limited	2.08%
Constellation Software Inc.	2.06%
Bank of Montreal	2.05%
TMX Group Limited	1.96%
Microsoft Corp.	1.85%
Intact Financial Corporation	1.68%
Empire Co. Ltd. CI A	1.59%
<b>Total</b>	<b>21.42%</b>

Total investments: 415

## 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 guarantees. 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 8 years for a contractholder who has chosen MPIP 75/75. 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.

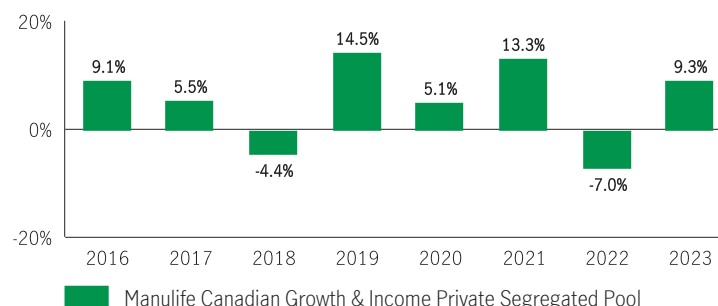
## Average return

A person who invested \$1,000 in the fund and chose MPIP 75/75 on August 24, 2015 has \$1,546.32 on December 31, 2023. This works out to an average of 5.36% 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 8 years for a contractholder who chose the MPIP 75/75. In the last 8 years the fund was up in value 6 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										
Front End Sales Charge	Up to 5.0% 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>										
Low Load Sales Charge *	<table><tr><td><b>If you sell within:</b></td><td><b>%</b></td></tr><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></table>	<b>If you sell within:</b>	<b>%</b>	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>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><li>Any sales charge you pay goes to Manulife</li></ul>
<b>If you sell within:</b>	<b>%</b>											
1 year of buying	3.00											
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3 years of buying	3.00											
After 3 years	0.00											
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.										

\* **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

## 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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 Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
MPIP 75/75 Front-end/No-load	2.18	1.29
MPIP 75/75 Low-load	2.33	1.43
MPIP 75/100 Front-end/No-load	2.53	2.27
MPIP 75/100 Low-load	2.69	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.

## 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.



# 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**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.

## Information specific to F-Class and Professional Service Fee sales charge options

### F-Class and Professional Service Fee

This section shows the information specific to the F-Class and Professional Service Fee (PSF) sales charge options of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer. The PSF sales charge option is only available through approved distributors.

What you pay - F-Class			What you pay - Professional Service Fee (PSF)		
<ul style="list-style-type: none"><li>Sales charges are generally negotiated between you and your dealer.</li><li>Collection of these fees will occur within the dealer account and not from the contract.</li><li>These are separate fees in addition to the MER.</li></ul>			<ul style="list-style-type: none"><li>A fee 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 fund(s) on a monthly basis.</li><li>These are separate fees in addition to the MER.</li></ul>		
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 F-class/PSF	100,000	1.06	0.39	16.9648	457,993
MPIP 75/100 F-class/PSF	100,000	1.43	1.27	10.0000	10

## For more information

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

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
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Quebec & French Business 1-800-355-6776

## Fund Facts — MPIP Segregated Pools

# Manulife Climate Action Balanced Private Segregated Pool

## Quick Facts

**Date Fund Available:** September 2022

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

**Total Fund Value:** \$5,607,378

**Date Fund Created:** September 2022

**Total Units Outstanding:** 659,337

**Portfolio Turnover Rate:** 5.85%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 Front-end/No-load	100,000	2.35	2.06	8.5170	444,262
MPIP 75/75 Low-load	100,000	2.55	2.24	8.5480	10
MPIP 75/100 Front-end/No-load	100,000	2.75	2.47	10.0000	10
MPIP 75/100 Low-load	100,000	2.95	2.65	10.0000	10

For information on F-Class and Professional Service Fee (PSF) sales charge options, refer to page 3.

## What does the fund invest in?

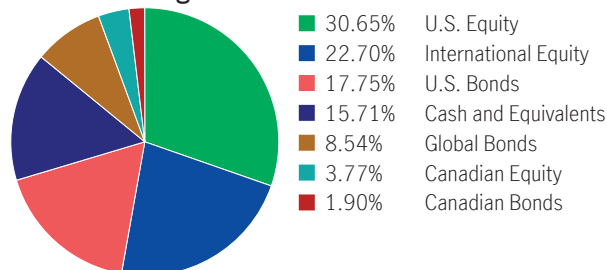
This segregated fund has a “fund-of-fund” structure that invests into the Manulife Climate Action Balanced Fund. The underlying mutual fund trust holds primarily a diversified portfolio of global equity and fixed income securities of issuers that are making positive contributions to climate change.

## Top 10 investments (of the underlying fund)

Manulife Climate Action Fund	56.99%
Manulife Climate Action Bond Fund	38.14%
<b>Total</b>	<b>95.13%</b>

Total investments: 2

## 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 guarantees. 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 global equity market.

## How has the fund performed?

This section tells you how the fund has performed over the past year for a contractholder who has chosen MPIP 75/75. 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.

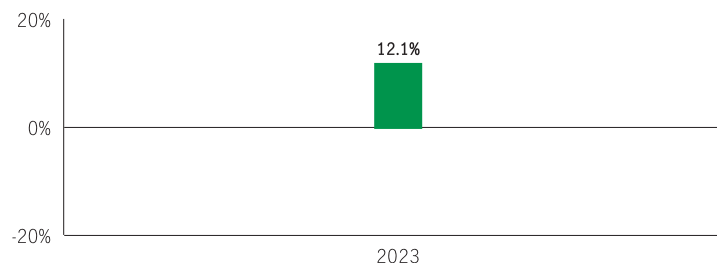
## Average return

A person who invested \$1,000 in the fund and chose MPIP 75/75 on September 14, 2022 has \$850.83 on December 31, 2023. This works out to an average of -11.73% per year.

## Year-by-year returns

Any values close to zero may not be visible.

This chart shows how the fund has performed in the past year for a contractholder who chose the MPIP 75/75. In the past year the Fund was up in value.



Manulife Climate Action Balanced 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										
Front End Sales Charge	Up to 5.0% 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>										
Low Load Sales Charge *	<table><tr><td><b>If you sell within:</b></td><td><b>%</b></td></tr><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></table>	<b>If you sell within:</b>	<b>%</b>	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>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><li>Any sales charge you pay goes to Manulife</li></ul>
<b>If you sell within:</b>	<b>%</b>											
1 year of buying	3.00											
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3 years of buying	3.00											
After 3 years	0.00											
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.										

\* **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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 Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
MPIP 75/75 Front-end/No-load	2.35	2.06
MPIP 75/75 Low-load	2.55	2.24
MPIP 75/100 Front-end/No-load	2.75	2.47
MPIP 75/100 Low-load	2.95	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.

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.

# 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund seeks to provide long-term capital growth and income by investing in a diversified portfolio of global equity and fixed income securities of issuers that are making positive contributions to climate change.

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

## Information specific to F-Class and Professional Service Fee sales charge options

### F-Class and Professional Service Fee

This section shows the information specific to the F-Class and Professional Service Fee (PSF) sales charge options of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer. The PSF sales charge option is only available through approved distributors.

What you pay - F-Class			What you pay - Professional Service Fee (PSF)		
<ul style="list-style-type: none"><li>Sales charges are generally negotiated between you and your dealer.</li><li>Collection of these fees will occur within the dealer account and not from the contract.</li><li>These are separate fees in addition to the MER.</li></ul>			<ul style="list-style-type: none"><li>A fee 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 fund(s) on a monthly basis.</li><li>These are separate fees in addition to the MER.</li></ul>		
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 F-class/PSF	100,000	1.23	1.07	8.7070	10
MPIP 75/100 F-class/PSF	100,000	1.65	1.47	10.0000	10

## For more information

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

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

## Fund Facts — MPIP Segregated Pools

# Manulife Climate Action Private Segregated Pool

## Quick Facts

**Date Fund Available:** May 2021

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

**Total Fund Value:** \$46,870,354

**Date Fund Created:** May 2021

**Total Units Outstanding:** 3,999,162

**Portfolio Turnover Rate:** 6.87%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 Front-end/No-load	100,000	2.29	2.03	11.8046	1,443,557
MPIP 75/75 Low-load	100,000	2.41	2.16	11.7637	46,853
MPIP 75/100 Front-end/No-load	100,000	2.94	2.64	10.0000	10
MPIP 75/100 Low-load	100,000	3.08	2.77	10.0000	10

For information on F-Class and Professional Service Fee (PSF) sales charge options, refer to page 3.

## What does the fund invest in?

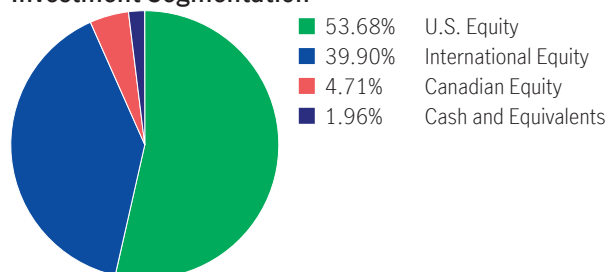
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Climate Action Fund. The underlying mutual fund trust holds primarily a diversified portfolio of global equity issuers who are leaders in making positive contributions to climate change mitigation.

## Top 10 investments (of the underlying fund)

Microsoft Corp.	7.36%
Oracle Corp.	4.80%
Publicis Groupe S.A. Shs	4.11%
Schneider Electric S.E. Shs	3.93%
McKesson Corp.	3.88%
Canadian Pacific Kansas City Limited	3.87%
Lowe's Cos. Inc.	3.84%
Deutsche Boerse AG Namen -Akt	3.78%
Aptiv PLC Ord Usd0.01	3.67%
Elevance Health Inc.	3.58%
<b>Total</b>	<b>42.82%</b>

Total investments: 36

## 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 guarantees. 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 2 years for a contractholder who has chosen MPIP 75/75. 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.

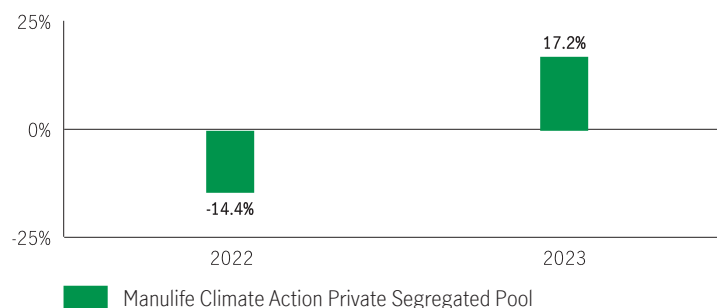
## Average return

A person who invested \$1,000 in the fund and chose MPIP 75/75 on May 25, 2021 has \$1,181.29 on December 31, 2023. This works out to an average of 6.62% 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 who chose the MPIP 75/75. 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										
Front End Sales Charge	Up to 5.0% 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>										
Low Load Sales Charge *	<table><tr><td><b>If you sell within:</b></td><td><b>%</b></td></tr><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></table>	<b>If you sell within:</b>	<b>%</b>	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>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><li>Any sales charge you pay goes to Manulife</li></ul>
<b>If you sell within:</b>	<b>%</b>											
1 year of buying	3.00											
2 years of buying	3.00											
3 years of buying	3.00											
After 3 years	0.00											
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.										

\* **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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 Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
MPIP 75/75 Front-end/No-load	2.29	2.03
MPIP 75/75 Low-load	2.41	2.16
MPIP 75/100 Front-end/No-load	2.94	2.64
MPIP 75/100 Low-load	3.08	2.77

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.

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.

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# 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund seeks to provide long-term capital growth by investing primarily in a diversified portfolio of global equity securities of issuers who are also leaders in making positive contributions to climate change mitigation.

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

## Information specific to F-Class and Professional Service Fee sales charge options

### F-Class and Professional Service Fee

This section shows the information specific to the F-Class and Professional Service Fee (PSF) sales charge options of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer. The PSF sales charge option is only available through approved distributors.

What you pay - F-Class			What you pay - Professional Service Fee (PSF)		
<ul style="list-style-type: none"><li>Sales charges are generally negotiated between you and your dealer.</li><li>Collection of these fees will occur within the dealer account and not from the contract.</li><li>These are separate fees in addition to the MER.</li></ul>			<ul style="list-style-type: none"><li>A fee 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 fund(s) on a monthly basis.</li><li>These are separate fees in addition to the MER.</li></ul>		
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 F-class/PSF	100,000	1.14	1.03	12.1720	25,990
MPIP 75/100 F-class/PSF	100,000	1.83	1.64	10.0000	10

## For more information

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

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

## Fund Facts — MPIP Segregated Pools

# Manulife Conservative Private Segregated Portfolio

## Quick Facts

**Date Fund Available:** November 2018

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

**Total Fund Value:** \$381,853,745

**Date Fund Created:** May 2017

**Total Units Outstanding:** 33,539,440

**Portfolio Turnover Rate:** 14.20%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 Front-end/No-load	100,000	2.11	1.84	11.4627	18,443,130
MPIP 75/75 Low-load	100,000	2.19	1.95	11.4178	1,035,227
MPIP 75/100 Front-end/No-load	100,000	2.48	2.22	10.0000	10
MPIP 75/100 Low-load	100,000	2.60	2.33	10.0000	10

For information on F-Class and Professional Service Fee (PSF) sales charge options, refer to page 3.

## What does the fund invest in?

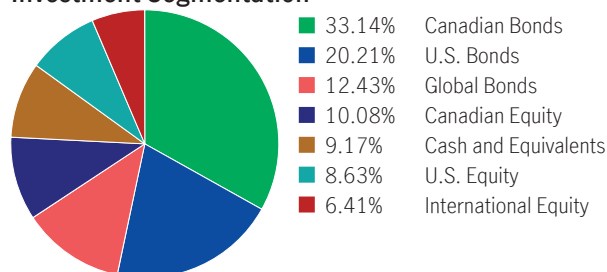
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Conservative Portfolio. The underlying mutual fund trust holds primarily domestic and global equity securities and/or domestic and global fixed income securities.

## Top 10 investments (of the underlying fund)

Manulife Bond Fund	24.60%
Manulife Strategic Income Fund	16.24%
Manulife Global Unconstrained Bond Fund	9.04%
MIM Emerging Markets Corporate Debt Pooled Fund	5.26%
Manulife Corporate Bond Fund	4.97%
iShares 1-5 Year Laddered Corporate Bond Index ETF	3.98%
Manulife Global Dividend Fund	3.97%
Manulife Global Equity Class	3.97%
Manulife Global Listed Infrastructure Fund	3.53%
Vanguard Canadian Aggregate Bond Index ETF	3.51%
<b>Total</b>	<b>79.07%</b>

Total investments: 23

## 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 guarantees. For details, please refer to the Information Folder and Contract.

## 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 has the fund performed?

This section tells you how the fund has performed over the past 5 years for a contractholder who has chosen MPIP 75/75. 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.

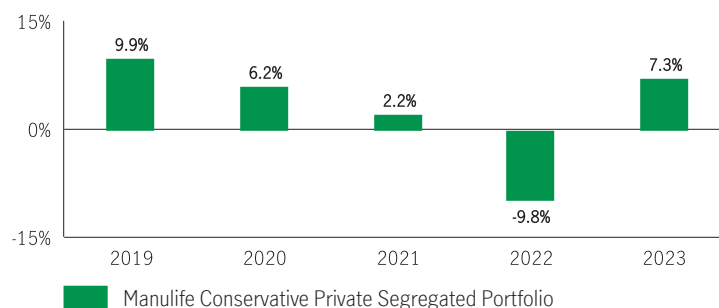
## Average return

A person who invested \$1,000 in the fund and chose MPIP 75/75 on November 29, 2018 has \$1,146.44 on December 31, 2023. This works out to an average of 2.72% 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 5 years for a contractholder who chose the MPIP 75/75. In the last 5 years the fund was up in value 4 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										
Front End Sales Charge	Up to 5.0% 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>										
Low Load Sales Charge *	<table><tr><td><b>If you sell within:</b></td><td><b>%</b></td></tr><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></table>	<b>If you sell within:</b>	<b>%</b>	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>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><li>Any sales charge you pay goes to Manulife</li></ul>
<b>If you sell within:</b>	<b>%</b>											
1 year of buying	3.00											
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After 3 years	0.00											
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.										

\* **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

## 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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 Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
MPIP 75/75 Front-end/No-load	2.11	1.84
MPIP 75/75 Low-load	2.19	1.95
MPIP 75/100 Front-end/No-load	2.48	2.22
MPIP 75/100 Low-load	2.60	2.33

### 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.

## What if I change my mind?

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# 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**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.

## Information specific to F-Class and Professional Service Fee sales charge options

### F-Class and Professional Service Fee

This section shows the information specific to the F-Class and Professional Service Fee (PSF) sales charge options of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer. The PSF sales charge option is only available through approved distributors.

What you pay - F-Class			What you pay - Professional Service Fee (PSF)		
<ul style="list-style-type: none"><li>Sales charges are generally negotiated between you and your dealer.</li><li>Collection of these fees will occur within the dealer account and not from the contract.</li><li>These are separate fees in addition to the MER.</li></ul>			<ul style="list-style-type: none"><li>A fee 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 fund(s) on a monthly basis.</li><li>These are separate fees in addition to the MER.</li></ul>		
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 F-class/PSF	100,000	1.13	0.93	12.0384	459,053
MPIP 75/100 F-class/PSF	100,000	1.37	1.22	10.0000	10

## For more information

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

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

## Fund Facts — MPIP Segregated Pools

# Manulife Corporate Fixed Income Private Segregated Pool

## Quick Facts

**Date Fund Available:** October 2014

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

**Total Fund Value:** \$36,346,109

**Date Fund Created:** October 2014

**Total Units Outstanding:** 2,921,123

**Portfolio Turnover Rate:** 20.17%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 Front-end/No-load	100,000	1.74	0.95	12.3772	2,440,391
MPIP 75/75 Low-load	100,000	1.99	1.13	12.1337	190,473

For information on F-Class and Professional Service Fee (PSF) sales charge options, refer to page 3.

## What does the fund invest in?

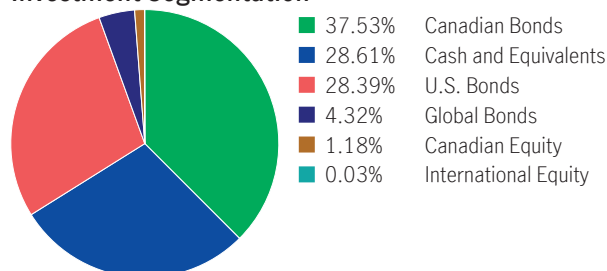
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Corporate Fixed Income Private Trust. The underlying mutual fund trust holds primarily Canadian and U.S. fixed income investments.

## Top 10 investments (of the underlying fund)

Rogers Communications Inc. (FRN), 5.25%, 3/15/2082	2.40%
ENBRIDGE INC FRN 15JAN84	1.98%
Gov. of Canada, 2%, 6/1/2028	1.44%
Gov. of Canada, 1.75%, 12/1/2053	1.37%
Royal Bank of Canada (FRN), 0.05%, 11/24/2080	1.33%
Bank of Nova Scotia (The), 4.5%, 12/16/2025	1.28%
ZEUS RECEIVABLES TRUST 02JAN24 DN	1.14%
North West Redwater Partnership, 3.65%, 6/1/2035	1.13%
Algonquin Power & Utilities Corp. (FRN), 4.75%, 1/18/2082	1.10%
Bank of Montreal, 4.71%, 12/7/2027	1.07%
<b>Total</b>	<b>14.26%</b>

Total investments: 366

## 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 guarantees. 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 9 years for a contractholder who has chosen MPIP 75/75. 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.

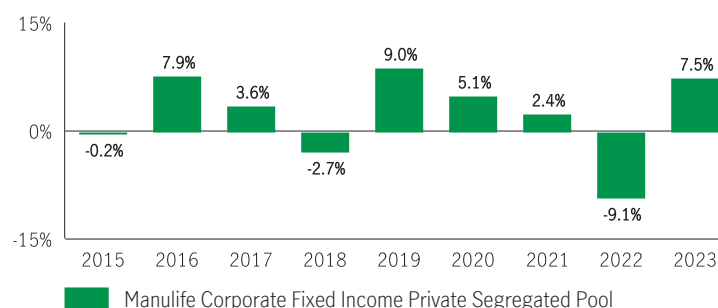
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

## Average return

A person who invested \$1,000 in the fund and chose MPIP 75/75 on October 6, 2014 has \$1,237.88 on December 31, 2023. This works out to an average of 2.34% 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 9 years for a contractholder who chose the MPIP 75/75. In the last 9 years the fund was up in value 6 years and down in value 3 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										
Front End Sales Charge	Up to 5.0% 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>										
Low Load Sales Charge *	<table><tr><td><b>If you sell within:</b></td><td><b>%</b></td></tr><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></table>	<b>If you sell within:</b>	<b>%</b>	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>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><li>Any sales charge you pay goes to Manulife</li></ul>
<b>If you sell within:</b>	<b>%</b>											
1 year of buying	3.00											
2 years of buying	3.00											
3 years of buying	3.00											
After 3 years	0.00											
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.										

\* **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

## 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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 Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
MPIP 75/75 Front-end/No-load	1.74	0.95
MPIP 75/75 Low-load	1.99	1.13

### 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.

# 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.

# 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**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.

## Information specific to F-Class and Professional Service Fee sales charge options

### F-Class and Professional Service Fee

This section shows the information specific to the F-Class and Professional Service Fee (PSF) sales charge options of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer. The PSF sales charge option is only available through approved distributors.

What you pay - F-Class	What you pay - Professional Service Fee (PSF)
<ul style="list-style-type: none"><li>Sales charges are generally negotiated between you and your dealer.</li><li>Collection of these fees will occur within the dealer account and not from the contract.</li><li>These are separate fees in addition to the MER.</li></ul>	<ul style="list-style-type: none"><li>A fee 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 fund(s) on a monthly basis.</li><li>These are separate fees in addition to the MER.</li></ul>

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 F-class/PSF	100,000	1.21	0.50	13.1945	290,259

## For more information

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

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

## Fund Facts — MPIP Segregated Pools

# Manulife Dividend Income Plus Private Segregated Pool

## Quick Facts

**Date Fund Available:** October 2019

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

**Total Fund Value:** \$159,849,936

**Date Fund Created:** October 2013

**Total Units Outstanding:** 11,962,040

**Portfolio Turnover Rate:** 10.60%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 Front-end/No-load	100,000	2.44	2.15	13.7563	3,014,749
MPIP 75/75 Low-load	100,000	2.60	2.33	13.6058	177,750
MPIP 75/100 Front-end/No-load	100,000	3.04	2.73	10.0000	10
MPIP 75/100 Low-load	100,000	3.24	2.91	10.0000	10

For information on F-Class and Professional Service Fee (PSF) sales charge options, refer to page 3.

## What does the fund invest in?

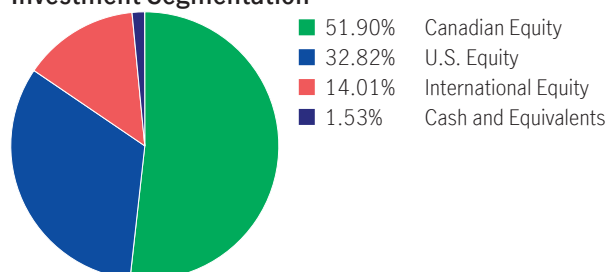
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Dividend Income Plus Fund. The underlying mutual fund trust holds primarily Canadian equities.

## Top 10 investments (of the underlying fund)

Brookfield Corporation Vtg Shs Cl A	4.63%
Thermo Fisher Scientific Inc.	4.40%
Alimentation Couche-Tard Inc.	4.24%
Berkshire Hathaway Inc. Cl B New	4.09%
Alphabet Inc. Cl A	4.08%
Aon PLC Shs Cl A	4.02%
Constellation Software Inc.	4.01%
Dollar General Corp.	3.99%
Microsoft Corp.	3.90%
Brookfield Infrastructure Partners L.P. Partnership Units	3.83%
<b>Total</b>	<b>41.20%</b>

Total investments: 55

## 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 guarantees. 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 for a contractholder who has chosen MPIP 75/75. 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.

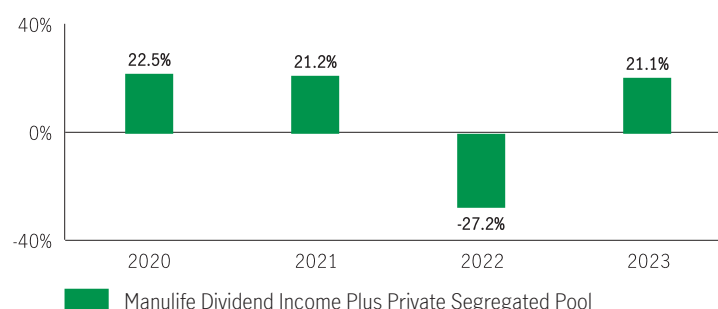
## Average return

A person who invested \$1,000 in the fund and chose MPIP 75/75 on October 7, 2019 has \$1,376.48 on December 31, 2023. This works out to an average of 7.84% 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 who chose the MPIP 75/75. 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										
Front End Sales Charge	Up to 5.0% 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>										
Low Load Sales Charge *	<table><tr><td><b>If you sell within:</b></td><td><b>%</b></td></tr><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></table>	<b>If you sell within:</b>	<b>%</b>	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>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><li>Any sales charge you pay goes to Manulife</li></ul>
<b>If you sell within:</b>	<b>%</b>											
1 year of buying	3.00											
2 years of buying	3.00											
3 years of buying	3.00											
After 3 years	0.00											
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.										

\* **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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 Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
MPIP 75/75 Front-end/No-load	2.44	2.15
MPIP 75/75 Low-load	2.60	2.33
MPIP 75/100 Front-end/No-load	3.04	2.73
MPIP 75/100 Low-load	3.24	2.91

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.

What if I change my mind?

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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.

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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** This Canadian Equity Fund seeks to obtain capital appreciation, preservation and dividend income. The Fund will invest in a diversified portfolio, of which the equity portion will be comprised of mainly Canadian and U.S. equity securities. A portion of the Fund’s assets may also be held in securities outside of North America.

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

Information specific to F-Class and Professional Service Fee sales charge options

F-Class and Professional Service Fee

This section shows the information specific to the F-Class and Professional Service Fee (PSF) sales charge options of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer. The PSF sales charge option is only available through approved distributors.

What you pay - F-Class			What you pay - Professional Service Fee (PSF)		
<ul style="list-style-type: none"><li>Sales charges are generally negotiated between you and your dealer.</li><li>Collection of these fees will occur within the dealer account and not from the contract.</li><li>These are separate fees in addition to the MER.</li></ul>			<ul style="list-style-type: none"><li>A fee 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 fund(s) on a monthly basis.</li><li>These are separate fees in addition to the MER.</li></ul>		
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 F-class/PSF	100,000	1.35	1.17	14.4431	103,161
MPIP 75/100 F-class/PSF	100,000	1.93	1.73	10.0000	10

For more information

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

Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776



## Fund Facts — MPIP Segregated Pools

# Manulife Dividend Income Private Segregated Pool

## Quick Facts

**Date Fund Available:** October 2014

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

**Total Fund Value:** \$813,066,594

**Date Fund Created:** October 2014

**Total Units Outstanding:** 39,437,401

**Portfolio Turnover Rate:** 5.28%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 Front-end/No-load	100,000	2.42	1.55	20.6230	31,521,367
MPIP 75/75 Low-load	100,000	2.63	1.73	20.2426	6,887,790
MPIP 75/100 Front-end/No-load	100,000	2.92	2.62	10.0000	10
MPIP 75/100 Low-load	100,000	3.12	2.80	10.0000	10

For information on F-Class and Professional Service Fee (PSF) sales charge options, refer to page 3.

## What does the fund invest in?

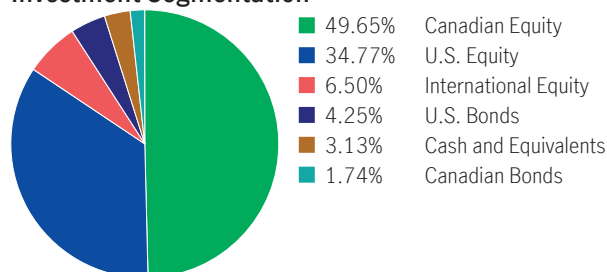
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Dividend Income Private Pool. The underlying corporate class mutual fund holds primarily Canadian equities.

## Top 10 investments (of the underlying fund)

Thomson Reuters Corp. Com No Par	4.04%
Thermo Fisher Scientific Inc.	4.03%
Linde PLC Shs	4.01%
Roper Technologies Inc.	4.01%
Constellation Software Inc.	4.00%
Canadian Pacific Kansas City Limited	3.98%
FirstService Corporation	3.98%
Visa Inc. Com Cl A	3.97%
Waste Connections Inc.	3.27%
Cadence Design Systems Inc.	2.96%
<b>Total</b>	<b>38.25%</b>

Total investments: 76

## 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 guarantees. 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 9 years for a contractholder who has chosen MPIP 75/75. 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.

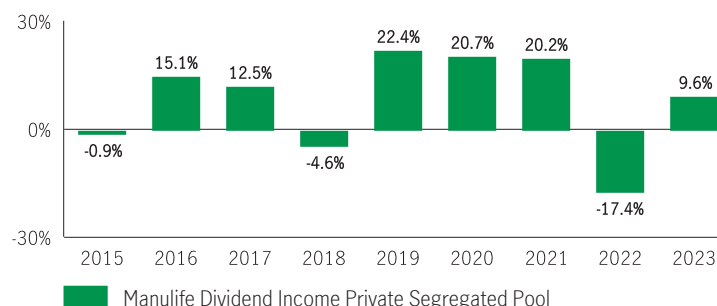
## Average return

A person who invested \$1,000 in the fund and chose MPIP 75/75 on October 6, 2014 has \$2,063.19 on December 31, 2023. This works out to an average of 8.16% 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 9 years for a contractholder who chose the MPIP 75/75. In the last 9 years the fund was up in value 6 years and down in value 3 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										
Front End Sales Charge	Up to 5.0% 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>										
Low Load Sales Charge *	<table><tr><td><b>If you sell within:</b></td><td><b>%</b></td></tr><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></table>	<b>If you sell within:</b>	<b>%</b>	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>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><li>Any sales charge you pay goes to Manulife</li></ul>
<b>If you sell within:</b>	<b>%</b>											
1 year of buying	3.00											
2 years of buying	3.00											
3 years of buying	3.00											
After 3 years	0.00											
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.										

\* **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

## 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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 Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
MPIP 75/75 Front-end/No-load	2.42	1.55
MPIP 75/75 Low-load	2.63	1.73
MPIP 75/100 Front-end/No-load	2.92	2.62
MPIP 75/100 Low-load	3.12	2.80

### 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.

## 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.

# 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**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.

## Information specific to F-Class and Professional Service Fee sales charge options

### F-Class and Professional Service Fee

This section shows the information specific to the F-Class and Professional Service Fee (PSF) sales charge options of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer. The PSF sales charge option is only available through approved distributors.

What you pay - F-Class			What you pay - Professional Service Fee (PSF)		
<ul style="list-style-type: none"><li>Sales charges are generally negotiated between you and your dealer.</li><li>Collection of these fees will occur within the dealer account and not from the contract.</li><li>These are separate fees in addition to the MER.</li></ul>			<ul style="list-style-type: none"><li>A fee 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 fund(s) on a monthly basis.</li><li>These are separate fees in addition to the MER.</li></ul>		
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 F-class/PSF	100,000	1.34	0.64	22.9281	1,028,214
MPIP 75/100 F-class/PSF	100,000	1.81	1.62	10.0000	10

## For more information

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

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

## Fund Facts — MPIP Segregated Pools

# Manulife Dollar-Cost Averaging Program Private Segregated Pool

## Quick Facts

**Date Fund Available:** May 2019

**Fund Manager:** Manulife

**Total Fund Value:** \$110,725,441

**Date Fund Created:** May 2019

**Total Units Outstanding:** 10,576,949

**Portfolio Turnover Rate:** --

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 Front-end/No-load	100,000	0.00	0.00	10.4686	6,419,593
MPIP 75/75 Low-load	100,000	0.00	0.00	10.4395	10
MPIP 75/100 Front-end/No-load	100,000	0.00	0.00	10.0000	10

For information on F-Class and Professional Service Fee (PSF) sales charge options, refer to page 3.

## What does the fund invest in?

This Segregated Fund invests directly into a Manulife Bank demand deposit account.

## Top 10 investments

Canadian Dollar

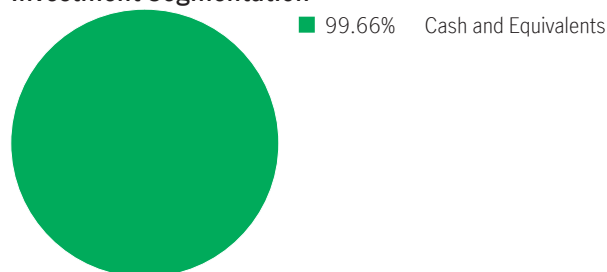
99.66%

**Total**

**99.66%**

Total investments: 1

## Investment Segmentation



## How has the fund performed?

This section tells you how the fund has performed over the past 4 years for a contractholder who has chosen MPIP 75/75. Returns are after the MER has been deducted.

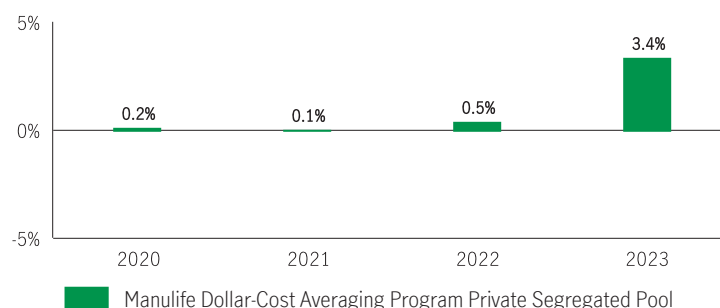
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

## Average return

A person who invested \$1,000 in the fund and chose MPIP 75/75 on May 27, 2019 has \$1,046.95 on December 31, 2023. This works out to an average of 1.00% 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.

## 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 guarantees. 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 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
Front End Sales Charge	Up to 5.0% 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>
Low Load Sales Charge *	<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	<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> <li>Any sales charge you pay goes to Manulife</li> </ul>
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

\* **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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 Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
MPIP 75/75 Front-end/No-load	0.00	0.00
MPIP 75/75 Low-load	0.00	0.00
MPIP 75/100 Front-end/No-load	0.00	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.

## 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.

## Objective and Strategy

**Objective:** The fund seeks 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:** The fund seeks to provide investors with interest income by generally holding all of its portfolio assets on deposit in a demand deposit (cashable) account where 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. The strategy for this fund is available through the Investment Policy Statement (IPS).

## Information specific to F-Class and Professional Service Fee sales charge options

### F-Class and Professional Service Fee

This section shows the information specific to the F-Class and Professional Service Fee (PSF) sales charge options of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer. The PSF sales charge option is only available through approved distributors.

What you pay - F-Class		What you pay - Professional Service Fee (PSF)	
<ul style="list-style-type: none"><li>Sales charges are generally negotiated between you and your dealer.</li><li>Collection of these fees will occur within the dealer account and not from the contract.</li><li>These are separate fees in addition to the MER.</li></ul>		<ul style="list-style-type: none"><li>A fee 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 fund(s) on a monthly basis.</li><li>These are separate fees in addition to the MER.</li></ul>	

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 F-class/PSF	100,000	0.00	0.00	10.4749	55,520
MPIP 75/100 F-class/PSF	100,000	0.00	0.00	10.0000	10

## For more information

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

**Manulife**

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

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## Fund Facts — MPIP Segregated Pools

# Manulife Fundamental Balanced Class Private Segregated Pool

## Quick Facts

Date Fund Available: February 2023

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$82,604,807

Date Fund Created: May 2020

Total Units Outstanding: 6,799,611

Portfolio Turnover Rate: 1.93%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 Front-end/No-load	100,000	2.33	2.07	10.9000	2,990,339
MPIP 75/75 Low-load	100,000	2.56	2.25	10.8712	285,529
MPIP 75/100 Front-end/No-load	100,000	2.66	2.39	10.0000	10
MPIP 75/100 Low-load	100,000	2.86	2.57	10.0000	10

For information on F-Class and Professional Service Fee (PSF) sales charge options, refer to page 3.

## What does the fund invest in?

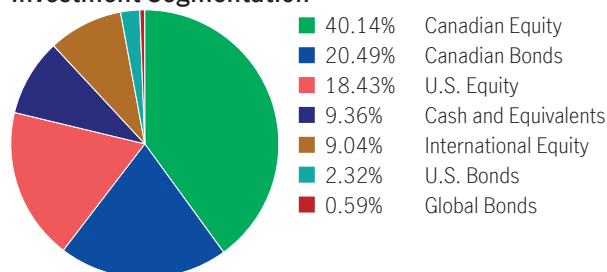
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Fundamental Balanced Class. The underlying corporate class mutual fund holds primarily Canadian equities and Canadian fixed income investments.

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

Canadian Pacific Kansas City Limited	2.99%
Royal Bank of Canada	2.64%
National Bank of Canada	2.57%
Gov. of Canada, 2/15/2024	2.38%
Bank of Montreal	2.32%
Lowe's Cos. Inc.	2.23%
Enbridge Inc.	2.04%
TMX Group Limited	2.00%
Diageo PLC Sponsored ADR Sponsored ADR New	1.96%
CCL Industries Inc. CI B	1.96%
<b>Total</b>	<b>23.08%</b>

Total investments: 645

### 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 guarantees. 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 years for a contractholder who has chosen MPIP 75/75. 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
Front End Sales Charge	Up to 5.0% 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>
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.
Low Load Sales Charge *	<b>If you sell within:</b>	<b>%</b>	<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><li>Any sales charge you pay goes to Manulife</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	

\* **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

## 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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 Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
MPIP 75/75 Front-end/No-load	2.33	2.07
MPIP 75/75 Low-load	2.56	2.25
MPIP 75/100 Front-end/No-load	2.66	2.39
MPIP 75/100 Low-load	2.86	2.57

### 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.

## 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.



## 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Manulife Fundamental Balanced Class fund seeks to provide long-term total return by investing primarily in a diversified portfolio of Canadian equity, fixed income and money market securities.

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

## Information specific to F-Class and Professional Service Fee sales charge options

### F-Class and Professional Service Fee

This section shows the information specific to the F-Class and Professional Service Fee (PSF) sales charge options of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer. The PSF sales charge option is only available through approved distributors.

What you pay - F-Class			What you pay - Professional Service Fee (PSF)		
<ul style="list-style-type: none"><li>Sales charges are generally negotiated between you and your dealer.</li><li>Collection of these fees will occur within the dealer account and not from the contract.</li><li>These are separate fees in addition to the MER.</li></ul>			<ul style="list-style-type: none"><li>A fee 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 fund(s) on a monthly basis.</li><li>These are separate fees in addition to the MER.</li></ul>		
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 F-class/PSF	100,000	1.23	1.07	11.0101	100,934
MPIP 75/100 F-class/PSF	100,000	1.56	1.39	10.0000	10

## For more information

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

### Manulife

500 King Street North, Waterloo ON N2J4C6

[www.manulifeim.ca](http://www.manulifeim.ca)

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

## Fund Facts — MPIP Segregated Pools

# Manulife Fundamental Equity Private Segregated Pool

## Quick Facts

Date Fund Available: February 2023

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$352,358,604

Date Fund Created: January 2004

Total Units Outstanding: 12,697,497

Portfolio Turnover Rate: 11.04%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 Front-end/No-load	100,000	2.33	2.11	11.1757	1,445,204
MPIP 75/75 Low-load	100,000	2.61	2.29	11.1072	56,297
MPIP 75/100 Front-end/No-load	100,000	2.95	2.65	10.0000	10
MPIP 75/100 Low-load	100,000	3.15	2.83	10.0000	10

For information on F-Class and Professional Service Fee (PSF) sales charge options, refer to page 3.

## What does the fund invest in?

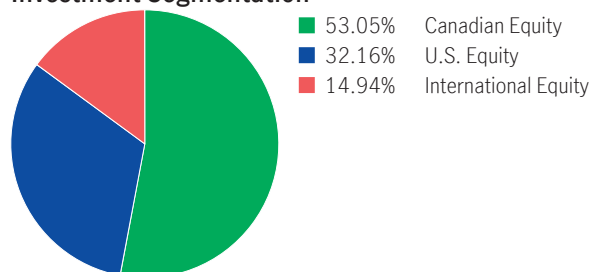
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Fundamental Equity Fund. The underlying mutual fund trust holds primarily Canadian equities.

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

Canadian Pacific Kansas City Limited	4.87%
TMX Group Limited	3.63%
Lowe's Cos. Inc.	3.38%
Microsoft Corp.	3.20%
Constellation Software Inc.	3.19%
Elevance Health Inc.	3.12%
Intact Financial Corporation	3.08%
CCL Industries Inc. Cl B	3.06%
McDonald's Corp.	3.01%
Abbott Laboratories	2.94%
<b>Total</b>	<b>33.49%</b>

Total investments: 82

### 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 guarantees. 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 years for a contractholder who has chosen MPIP 75/75. 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
Front End Sales Charge	Up to 5.0% 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>
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.
Low Load Sales Charge *	<b>If you sell within:</b>	<b>%</b>	<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><li>Any sales charge you pay goes to Manulife</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	

\* **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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 Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
MPIP 75/75 Front-end/No-load	2.33	2.11
MPIP 75/75 Low-load	2.61	2.29
MPIP 75/100 Front-end/No-load	2.95	2.65
MPIP 75/100 Low-load	3.15	2.83

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.

What if I change my mind?

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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.

## 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund seeks to obtain long-term capital appreciation by investing primarily in Canadian equity securities.

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

## Information specific to F-Class and Professional Service Fee sales charge options

### F-Class and Professional Service Fee

This section shows the information specific to the F-Class and Professional Service Fee (PSF) sales charge options of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer. The PSF sales charge option is only available through approved distributors.

What you pay - F-Class			What you pay - Professional Service Fee (PSF)		
<ul style="list-style-type: none"><li>Sales charges are generally negotiated between you and your dealer.</li><li>Collection of these fees will occur within the dealer account and not from the contract.</li><li>These are separate fees in addition to the MER.</li></ul>			<ul style="list-style-type: none"><li>A fee 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 fund(s) on a monthly basis.</li><li>These are separate fees in addition to the MER.</li></ul>		

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 F-class/PSF	100,000	1.28	1.11	11.3430	10
MPIP 75/100 F-class/PSF	100,000	1.85	1.65	10.0000	10

## For more information

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**Manulife**

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

## Fund Facts — MPIP Segregated Pools

# Manulife Global Balanced Private Segregated Pool

## Quick Facts

**Date Fund Available:** October 2014

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

**Total Fund Value:** \$1,288,620,959

**Date Fund Created:** October 2014

**Total Units Outstanding:** 69,525,569

**Portfolio Turnover Rate:** 5.51%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 Front-end/No-load	100,000	2.34	1.49	18.4801	58,565,178
MPIP 75/75 Low-load	100,000	2.51	1.63	18.1968	7,821,179
MPIP 75/100 Front-end/No-load	100,000	2.80	2.51	10.0000	10
MPIP 75/100 Low-load	100,000	2.95	2.65	10.0000	10

For information on F-Class and Professional Service Fee (PSF) sales charge options, refer to page 3.

## What does the fund invest in?

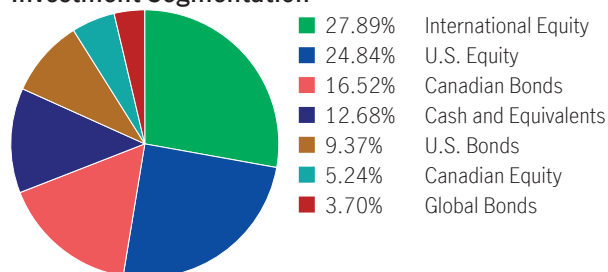
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global Balanced Private Trust. The underlying mutual fund trust holds primarily foreign equities and foreign fixed income investments.

## Top 10 investments (of the underlying fund)

Gov. of Canada, 2/15/2024	3.74%
Marsh & McLennan Cos.	2.68%
Alimentation Couche-Tard Inc.	2.60%
Publicis Groupe S.A. Shs	2.48%
Microsoft Corp.	2.35%
Wolters Kluwer N.V. Shs	2.34%
UnitedHealth Group Inc.	2.24%
CGI Inc. Cl A Sub Vtg	2.14%
Aon PLC Shs Cl A	1.76%
KDDI Corp. Shs	1.73%
<b>Total</b>	<b>24.06%</b>

Total investments: 641

## 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 guarantees. 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 9 years for a contractholder who has chosen MPIP 75/75. 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.

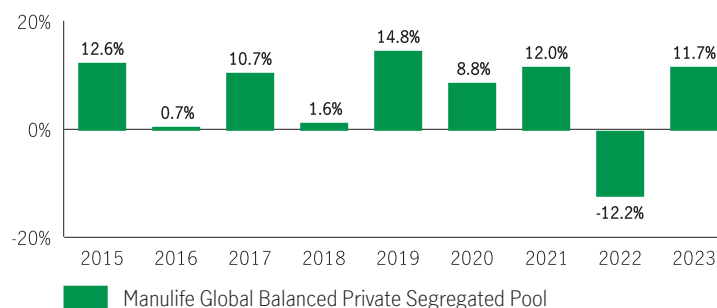
## Average return

A person who invested \$1,000 in the fund and chose MPIP 75/75 on October 6, 2014 has \$1,848.68 on December 31, 2023. This works out to an average of 6.88% 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 9 years for a contractholder who chose the MPIP 75/75. In the last 9 years the fund was up in value 8 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										
Front End Sales Charge	Up to 5.0% 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>										
Low Load Sales Charge *	<table><tr><td><b>If you sell within:</b></td><td><b>%</b></td></tr><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></table>	<b>If you sell within:</b>	<b>%</b>	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>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><li>Any sales charge you pay goes to Manulife</li></ul>
<b>If you sell within:</b>	<b>%</b>											
1 year of buying	3.00											
2 years of buying	3.00											
3 years of buying	3.00											
After 3 years	0.00											
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.										

\* **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

## 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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 Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
MPIP 75/75 Front-end/No-load	2.34	1.49
MPIP 75/75 Low-load	2.51	1.63
MPIP 75/100 Front-end/No-load	2.80	2.51
MPIP 75/100 Low-load	2.95	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.

## 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.

## 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**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.

## Information specific to F-Class and Professional Service Fee sales charge options

### F-Class and Professional Service Fee

This section shows the information specific to the F-Class and Professional Service Fee (PSF) sales charge options of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer. The PSF sales charge option is only available through approved distributors.

What you pay - F-Class			What you pay - Professional Service Fee (PSF)		
<ul style="list-style-type: none"><li>Sales charges are generally negotiated between you and your dealer.</li><li>Collection of these fees will occur within the dealer account and not from the contract.</li><li>These are separate fees in addition to the MER.</li></ul>			<ul style="list-style-type: none"><li>A fee 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 fund(s) on a monthly basis.</li><li>These are separate fees in addition to the MER.</li></ul>		
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 F-class/PSF	100,000	1.25	0.59	20.3910	3,139,182
MPIP 75/100 F-class/PSF	100,000	1.69	1.51	10.0000	10

## For more information

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

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

## Fund Facts — MPIP Segregated Pools

# Manulife Global Equity Private Segregated Pool

## Quick Facts

Date Fund Available: October 2014

Fund Manager: Mawer Investment Management Ltd.

Total Fund Value: \$430,968,987

Date Fund Created: October 2014

Total Units Outstanding: 18,006,827

Portfolio Turnover Rate: 9.30%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 Front-end/No-load	100,000	2.45	1.58	23.8998	14,731,894
MPIP 75/75 Low-load	100,000	2.66	1.76	23.3908	2,446,591
MPIP 75/100 Front-end/No-load	100,000	3.11	2.79	10.0000	10
MPIP 75/100 Low-load	100,000	3.30	2.97	10.0000	10

For information on F-Class and Professional Service Fee (PSF) sales charge options, refer to page 3.

## What does the fund invest in?

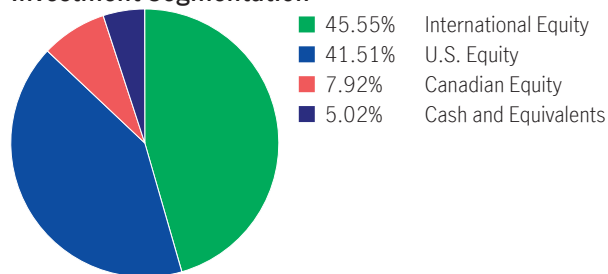
This segregated fund invests directly into a basket of securities holding primarily foreign equities.

### Top 10 investments

Marsh & McLennan Cos.	4.54%
Alimentation Couche-Tard Inc.	4.34%
Publicis Groupe S.A. Shs	4.06%
Microsoft Corp.	3.97%
Wolters Kluwer N.V. Shs	3.95%
UnitedHealth Group Inc.	3.74%
CGI Inc. Cl A Sub Vtg	3.58%
Aon PLC Shs Cl A	2.96%
KDDI Corp. Shs	2.87%
NOVO NORDISK A/S	2.86%
<b>Total</b>	<b>36.89%</b>

Total investments: 59

### 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 guarantees. 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 9 years for a contractholder who has chosen MPIP 75/75. Returns are after the MER has been deducted.

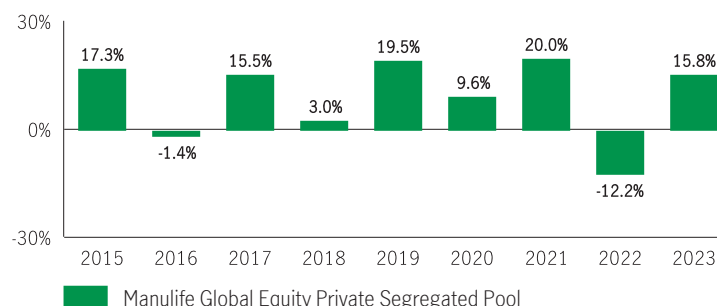
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the fund and chose MPIP 75/75 on October 6, 2014 has \$2,391.22 on December 31, 2023. This works out to an average of 9.90% 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 9 years for a contractholder who chose the MPIP 75/75. In the last 9 years the fund was up in value 7 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										
Front End Sales Charge	Up to 5.0% 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>										
Low Load Sales Charge *	<table><tr><td><b>If you sell within:</b></td><td><b>%</b></td></tr><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></table>	<b>If you sell within:</b>	<b>%</b>	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>• 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><li>• Any sales charge you pay goes to Manulife</li></ul>
<b>If you sell within:</b>	<b>%</b>											
1 year of buying	3.00											
2 years of buying	3.00											
3 years of buying	3.00											
After 3 years	0.00											
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.										

\* **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

## 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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 Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
MPIP 75/75 Front-end/No-load	2.45	1.58
MPIP 75/75 Low-load	2.66	1.76
MPIP 75/100 Front-end/No-load	3.11	2.79
MPIP 75/100 Low-load	3.30	2.97

### 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.

## 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.

# Objective and Strategy

**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. The strategy for this fund is available through the Investment Policy Statement (IPS).

## Information specific to F-Class and Professional Service Fee sales charge options

### F-Class and Professional Service Fee

This section shows the information specific to the F-Class and Professional Service Fee (PSF) sales charge options of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer. The PSF sales charge option is only available through approved distributors.

What you pay - F-Class		What you pay - Professional Service Fee (PSF)	
<ul style="list-style-type: none"><li>Sales charges are generally negotiated between you and your dealer.</li><li>Collection of these fees will occur within the dealer account and not from the contract.</li><li>These are separate fees in addition to the MER.</li></ul>		<ul style="list-style-type: none"><li>A fee 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 fund(s) on a monthly basis.</li><li>These are separate fees in addition to the MER.</li></ul>	

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 F-class/PSF	100,000	1.36	0.68	26.1407	828,312
MPIP 75/100 F-class/PSF	100,000	2.00	1.79	10.0000	10

## For more information

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

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

## Fund Facts — MPIP Segregated Pools

# Manulife Global Fixed Income Private Segregated Pool

## Quick Facts

Date Fund Available: October 2014

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$380,887,239

Date Fund Created: October 2014

Total Units Outstanding: 31,903,686

Portfolio Turnover Rate: 8.75%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 Front-end/No-load	100,000	1.81	1.00	11.9350	26,514,205
MPIP 75/75 Low-load	100,000	2.02	1.18	11.7095	3,760,247
MPIP 75/100 Front-end/No-load	100,000	2.21	1.98	10.0000	10
MPIP 75/100 Low-load	100,000	2.41	2.16	10.0000	10

For information on F-Class and Professional Service Fee (PSF) sales charge options, refer to page 3.

## What does the fund invest in?

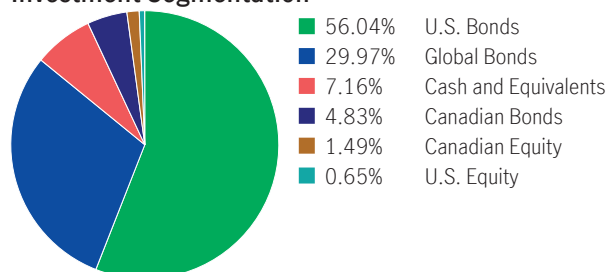
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global Fixed Income Private Trust. The underlying mutual fund trust holds primarily fixed income investments.

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

United States Treasury Note, 3.5%, 2/15/2033	2.16%
United States Treasury Note, 2.88%, 5/15/2032	2.07%
United States Treasury Note, 2.75%, 8/15/2032	2.06%
United States Treasury Note, 1.88%, 2/15/2032	1.83%
New Zealand, 3.5%, 4/14/2033	0.96%
Federal Home Loan Mortgage Corp Participation Certificates Pool Number SD-7565, 5.5%, 9/1/2053	0.93%
Indonesia, 6.5%, 6/15/2025	0.86%
Japan, 0.01%, 12/1/2024	0.85%
Korea (the Republic of), 2.38%, 3/10/2027	0.84%
Skymiles Ip Ltd., 4.75%, 10/20/2028	0.79%
<b>Total</b>	<b>13.36%</b>

Total investments: 465

### 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 guarantees. 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 9 years for a contractholder who has chosen MPIP 75/75. 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.

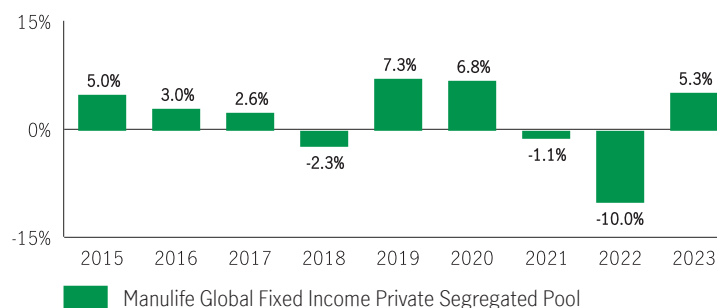
### Average return

A person who invested \$1,000 in the fund and chose MPIP 75/75 on October 6, 2014 has \$1,193.63 on December 31, 2023. This works out to an average of 1.94% 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 9 years for a contractholder who chose the MPIP 75/75. In the last 9 years the fund was up in value 6 years and down in value 3 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
Front End Sales Charge	Up to 5.0% 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>
Low Load Sales Charge *	<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	<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> <li>Any sales charge you pay goes to Manulife</li> </ul>
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

\* **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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 Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
MPIP 75/75 Front-end/No-load	1.81	1.00
MPIP 75/75 Low-load	2.02	1.18
MPIP 75/100 Front-end/No-load	2.21	1.98
MPIP 75/100 Low-load	2.41	2.16

#### 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.

## 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.

# 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**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.

## Information specific to F-Class and Professional Service Fee sales charge options

### F-Class and Professional Service Fee

This section shows the information specific to the F-Class and Professional Service Fee (PSF) sales charge options of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer. The PSF sales charge option is only available through approved distributors.

What you pay - F-Class			What you pay - Professional Service Fee (PSF)		
<ul style="list-style-type: none"><li>Sales charges are generally negotiated between you and your dealer.</li><li>Collection of these fees will occur within the dealer account and not from the contract.</li><li>These are separate fees in addition to the MER.</li></ul>			<ul style="list-style-type: none"><li>A fee 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 fund(s) on a monthly basis.</li><li>These are separate fees in addition to the MER.</li></ul>		

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 F-class/PSF	100,000	1.27	0.54	12.5279	1,629,204
MPIP 75/100 F-class/PSF	100,000	1.66	1.48	10.0000	10

## For more information

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

**Manulife**

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Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

## Fund Facts — MPIP Segregated Pools

# Manulife Global Monthly High Income Private Segregated Pool

## Quick Facts

**Date Fund Available:** May 2021

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

**Total Fund Value:** \$277,638,907

**Date Fund Created:** October 2013

**Total Units Outstanding:** 20,465,904

**Portfolio Turnover Rate:** 9.22%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 Front-end/No-load	100,000	2.33	2.07	10.2433	11,170,768
MPIP 75/75 Low-load	100,000	2.51	2.21	10.1932	275,479
MPIP 75/100 Front-end/No-load	100,000	2.72	2.44	10.0000	10
MPIP 75/100 Low-load	100,000	2.87	2.58	10.0000	10

For information on F-Class and Professional Service Fee (PSF) sales charge options, refer to page 3.

## What does the fund invest in?

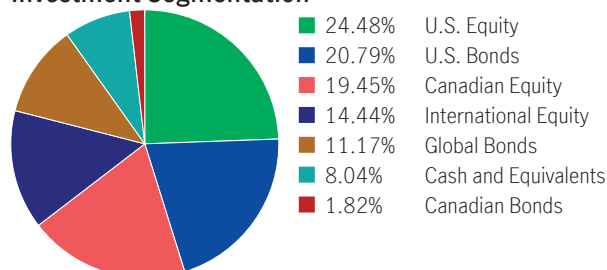
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global Monthly High Income Class. The underlying corporate class mutual fund holds primarily foreign equities and foreign fixed income investments.

## Top 10 investments (of the underlying fund)

Brookfield Corporation Vtg Shs Cl A	2.84%
Bunzl PLC Shs	2.84%
Alimentation Couche-Tard Inc.	2.69%
Thermo Fisher Scientific Inc.	2.69%
CGI Inc. Cl A Sub Vtg	2.68%
Constellation Software Inc.	2.56%
Alphabet Inc. Cl A	2.52%
Dollar General Corp.	2.51%
Aon PLC Shs Cl A	2.48%
Microsoft Corp.	2.48%
<b>Total</b>	<b>26.29%</b>

Total investments: 509

## 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 guarantees. 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 2 years for a contractholder who has chosen MPIP 75/75. 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.

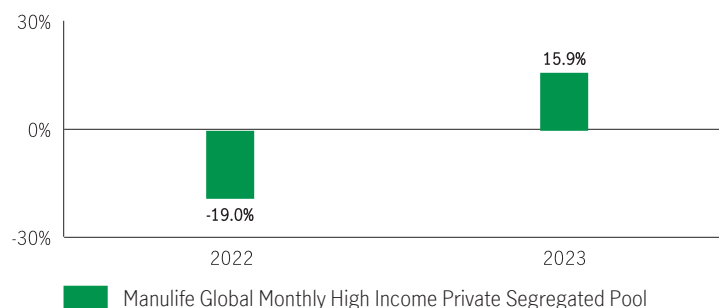
## Average return

A person who invested \$1,000 in the fund and chose MPIP 75/75 on May 25, 2021 has \$1,024.43 on December 31, 2023. This works out to an average of 0.93% 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 who chose the MPIP 75/75. 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										
Front End Sales Charge	Up to 5.0% 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>										
Low Load Sales Charge *	<table><tr><td><b>If you sell within:</b></td><td><b>%</b></td></tr><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></table>	<b>If you sell within:</b>	<b>%</b>	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>• 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><li>• Any sales charge you pay goes to Manulife</li></ul>
<b>If you sell within:</b>	<b>%</b>											
1 year of buying	3.00											
2 years of buying	3.00											
3 years of buying	3.00											
After 3 years	0.00											
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.										

\* **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

## 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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 Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
MPIP 75/75 Front-end/No-load	2.33	2.07
MPIP 75/75 Low-load	2.51	2.21
MPIP 75/100 Front-end/No-load	2.72	2.44
MPIP 75/100 Low-load	2.87	2.58

### 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.

## 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.

# 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund seeks to provide long-term total return by investing primarily in a diversified portfolio of Canadian and foreign equity, fixed income and money market securities.

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

## Information specific to F-Class and Professional Service Fee sales charge options

### F-Class and Professional Service Fee

This section shows the information specific to the F-Class and Professional Service Fee (PSF) sales charge options of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer. The PSF sales charge option is only available through approved distributors.

What you pay - F-Class			What you pay - Professional Service Fee (PSF)		
<ul style="list-style-type: none"><li>Sales charges are generally negotiated between you and your dealer.</li><li>Collection of these fees will occur within the dealer account and not from the contract.</li><li>These are separate fees in addition to the MER.</li></ul>			<ul style="list-style-type: none"><li>A fee 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 fund(s) on a monthly basis.</li><li>These are separate fees in addition to the MER.</li></ul>		
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 F-class/PSF	100,000	1.22	1.07	10.5408	387,980
MPIP 75/100 F-class/PSF	100,000	1.61	1.44	10.0000	10

## For more information

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

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776



## Fund Facts — MPIP Segregated Pools

# Manulife Global Thematic Opportunities Private Segregated Pool

## Quick Facts

**Date Fund Available:** May 2019

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

**Total Fund Value:** \$261,768,092

**Date Fund Created:** November 2018

**Total Units Outstanding:** 18,877,917

**Portfolio Turnover Rate:** 1.44%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 Front-end/No-load	100,000	2.49	2.21	13.2698	7,334,267
MPIP 75/75 Low-load	100,000	2.63	2.34	13.1780	469,739
MPIP 75/100 Front-end/No-load	100,000	3.13	2.81	10.0000	10
MPIP 75/100 Low-load	100,000	3.27	2.94	10.0000	10

For information on F-Class and Professional Service Fee (PSF) sales charge options, refer to page 3.

## What does the fund invest in?

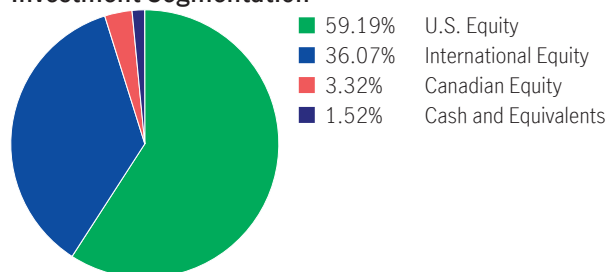
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global Thematic Opportunities Fund. The underlying mutual fund trust holds primarily equities of companies that benefit from global long-term market themes.

## Top 10 investments (of the underlying fund)

Visa Inc. Com Cl A	4.23%
UnitedHealth Group Inc.	3.64%
Microsoft Corp.	3.59%
Alphabet Inc. Cl A	3.57%
Thermo Fisher Scientific Inc.	3.45%
NOVO NORDISK A/S	3.08%
KLA Corp.	3.00%
Republic Services Inc.	2.96%
NextEra Energy Inc.	2.94%
Roper Technologies Inc.	2.77%
<b>Total</b>	<b>33.23%</b>

Total investments: 48

## 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 guarantees. 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 4 years for a contractholder who has chosen MPIP 75/75. 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.

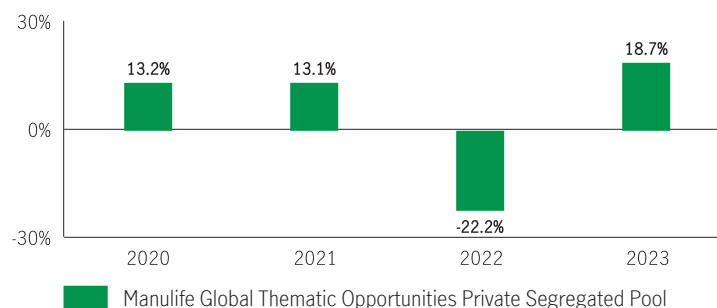
## Average return

A person who invested \$1,000 in the fund and chose MPIP 75/75 on May 27, 2019 has \$1,327.65 on December 31, 2023. This works out to an average of 6.36% 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 who chose the MPIP 75/75. 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										
Front End Sales Charge	Up to 5.0% 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>										
Low Load Sales Charge *	<table><tr><td><b>If you sell within:</b></td><td><b>%</b></td></tr><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></table>	<b>If you sell within:</b>	<b>%</b>	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>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><li>Any sales charge you pay goes to Manulife</li></ul>
<b>If you sell within:</b>	<b>%</b>											
1 year of buying	3.00											
2 years of buying	3.00											
3 years of buying	3.00											
After 3 years	0.00											
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.										

\* **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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 Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
MPIP 75/75 Front-end/No-load	2.49	2.21
MPIP 75/75 Low-load	2.63	2.34
MPIP 75/100 Front-end/No-load	3.13	2.81
MPIP 75/100 Low-load	3.27	2.94

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.

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.

## 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**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.

## Information specific to F-Class and Professional Service Fee sales charge options

### F-Class and Professional Service Fee

This section shows the information specific to the F-Class and Professional Service Fee (PSF) sales charge options of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer. The PSF sales charge option is only available through approved distributors.

What you pay - F-Class			What you pay - Professional Service Fee (PSF)		
<ul style="list-style-type: none"><li>Sales charges are generally negotiated between you and your dealer.</li><li>Collection of these fees will occur within the dealer account and not from the contract.</li><li>These are separate fees in addition to the MER.</li></ul>			<ul style="list-style-type: none"><li>A fee 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 fund(s) on a monthly basis.</li><li>These are separate fees in addition to the MER.</li></ul>		

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 F-class/PSF	100,000	1.38	1.21	13.9646	222,290
MPIP 75/100 F-class/PSF	100,000	2.02	1.81	10.0000	10

## For more information

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

**Manulife**

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

## Fund Facts — MPIP Segregated Pools

# Manulife Growth Private Segregated Portfolio

## Quick Facts

**Date Fund Available:** November 2018

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

**Total Fund Value:** \$266,476,286

**Date Fund Created:** May 2017

**Total Units Outstanding:** 20,021,863

**Portfolio Turnover Rate:** 13.36%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 Front-end/No-load	100,000	2.40	2.11	13.5117	8,169,686
MPIP 75/75 Low-load	100,000	2.59	2.31	13.3615	350,876
MPIP 75/100 Front-end/No-load	100,000	2.82	2.53	10.0000	10
MPIP 75/100 Low-load	100,000	3.05	2.74	10.0000	10

For information on F-Class and Professional Service Fee (PSF) sales charge options, refer to page 3.

## What does the fund invest in?

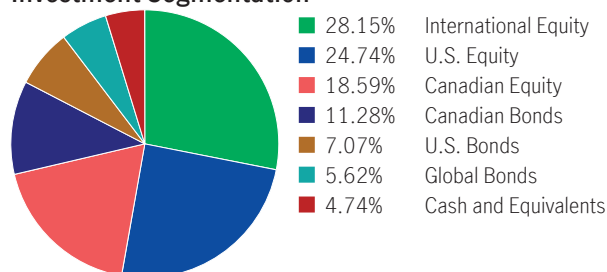
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Growth Portfolio. The underlying mutual fund trust holds primarily Canadian and foreign equities as well as fixed income investments.

## Top 10 investments (of the underlying fund)

Manulife Bond Fund	6.81%
Manulife U.S. All Cap Equity Fund	6.26%
Manulife Multifactor Canadian Large Cap	6.20%
Manulife Fundamental Equity Fund	6.10%
Manulife Global Dividend Fund	6.06%
Manulife World Investment Fund	5.83%
Manulife Dividend Income Fund	5.34%
Manulife Growth Opportunities Fund	4.94%
Manulife Multifactor US Large Cap Index	4.54%
MIM Global Small Cap Equity Pooled Fund	4.29%
<b>Total</b>	<b>56.37%</b>

Total investments: 31

## 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 guarantees. For details, please refer to the Information Folder and Contract.

## 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 has the fund performed?

This section tells you how the fund has performed over the past 5 years for a contractholder who has chosen MPIP 75/75. Returns are after the MER has been deducted.

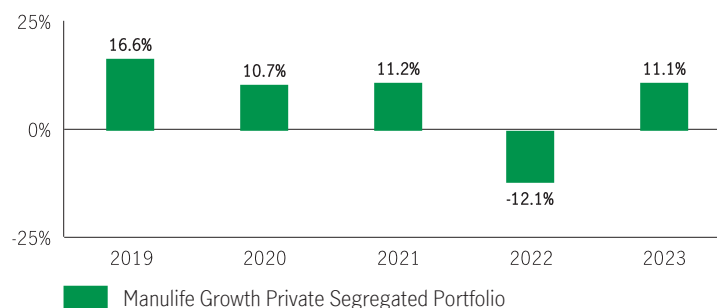
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

## Average return

A person who invested \$1,000 in the fund and chose MPIP 75/75 on November 29, 2018 has \$1,351.61 on December 31, 2023. This works out to an average of 6.10% 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 5 years for a contractholder who chose the MPIP 75/75. In the last 5 years the fund was up in value 4 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
Front End Sales Charge	Up to 5.0% 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>
Low Load Sales Charge *	<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	<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> <li>Any sales charge you pay goes to Manulife</li> </ul>
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

\* **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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 Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
MPIP 75/75 Front-end/No-load	2.40	2.11
MPIP 75/75 Low-load	2.59	2.31
MPIP 75/100 Front-end/No-load	2.82	2.53
MPIP 75/100 Low-load	3.05	2.74

#### 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.

## 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.

# 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**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.

## Information specific to F-Class and Professional Service Fee sales charge options

### F-Class and Professional Service Fee

This section shows the information specific to the F-Class and Professional Service Fee (PSF) sales charge options of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer. The PSF sales charge option is only available through approved distributors.

What you pay - F-Class			What you pay - Professional Service Fee (PSF)		
<ul style="list-style-type: none"><li>Sales charges are generally negotiated between you and your dealer.</li><li>Collection of these fees will occur within the dealer account and not from the contract.</li><li>These are separate fees in addition to the MER.</li></ul>			<ul style="list-style-type: none"><li>A fee 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 fund(s) on a monthly basis.</li><li>These are separate fees in addition to the MER.</li></ul>		

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 F-class/PSF	100,000	1.31	1.11	14.3799	308,689
MPIP 75/100 F-class/PSF	100,000	1.71	1.53	10.0000	10

## For more information

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

**Manulife**

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

## Fund Facts — MPIP Segregated Pools

# Manulife High Interest Savings Private Segregated Pool

## Quick Facts

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

**Fund Manager:** Manulife  
**Total Units Outstanding:** 40,453,212

**Total Fund Value:** \$458,911,021  
**Portfolio Turnover Rate:** --

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 Front-end/No-load	100,000	0.00	0.00	10.3671	8,651,887
MPIP 75/75 Low-load	100,000	0.00	0.00	10.3671	746,852
MPIP 75/100 Front-end/No-load	100,000	0.00	0.00	10.0000	10
MPIP 75/100 Low-load	100,000	0.00	0.00	10.0000	10

For information on F-Class and Professional Service Fee (PSF) sales charge options, refer to page 3.

## What does the fund invest in?

This Segregated Fund invests directly into a Manulife Bank demand deposit account.

### Top 10 investments

Canadian Dollar

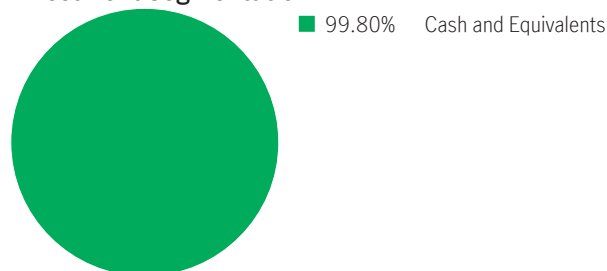
99.80%

### Total

99.80%

Total investments: 1

### Investment Segmentation



## How has the fund performed?

This section tells you how the fund has performed over the past 4 years for a contractholder who has chosen MPIP 75/75. 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.

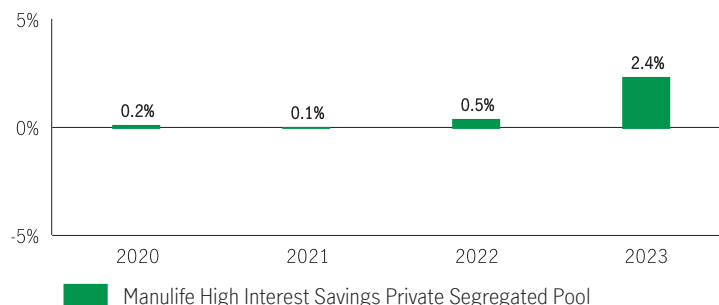
### Average return

A person who invested \$1,000 in the fund and chose MPIP 75/75 on May 27, 2019 has \$1,036.78 on December 31, 2023. This works out to an average of 0.79% 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.

## 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 guarantees. 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 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
No Load Sales Charge *	There are no charges to you.		If you sell units within the first 4 years from deposit, your servicing advisor may have to return a portion of the commission to Manulife.
Front End Sales Charge *	Up to 5.0% 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>
Low Load Sales Charge **	<b>If you sell within:</b>	<b>%</b>	<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><li>Any sales charge you pay goes to Manulife</li></ul>
	1 year of buying	0.00	
	2 years of buying	0.00	
	3 years of buying	0.00	
	After 3 years	0.00	

\* Effective on or about September 9th, 2024, **Front-end** and **No-load with commission chargeback** sales charges will no longer allow new deposits, subsequent deposits, new or existing PACs. However, they will remain available for switches within the same sales charge option. Existing PACs will automatically be switched to No-load without commission chargeback which will also be available for new deposits, subsequent deposits, and new PACs.

\*\* **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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 Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
MPIP 75/75 Front-end/No-load	0.00	0.00
MPIP 75/75 Low-load	0.00	0.00
MPIP 75/100 Front-end/No-load	0.00	0.00
MPIP 75/100 Low-load	0.00	0.00

Trailing commission

Manulife pays a trailing commission of up to 0.15% 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.

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.



## Objective and Strategy

**Objective:** The fund seeks 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:** The fund seeks to provide investors with interest income by generally holding all of its portfolio assets on deposit in a demand deposit (cashable) account where 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. The strategy for this fund is available through the Investment Policy Statement (IPS).

## Information specific to F-Class and Professional Service Fee sales charge options

### F-Class and Professional Service Fee

This section shows the information specific to the F-Class and Professional Service Fee (PSF) sales charge options of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer. The PSF sales charge option is only available through approved distributors.

What you pay - F-Class			What you pay - Professional Service Fee (PSF)		
<ul style="list-style-type: none"><li>Sales charges are generally negotiated between you and your dealer.</li><li>Collection of these fees will occur within the dealer account and not from the contract.</li><li>These are separate fees in addition to the MER.</li></ul>			<ul style="list-style-type: none"><li>A fee 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 fund(s) on a monthly basis.</li><li>These are separate fees in addition to the MER.</li></ul>		

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 F-class/PSF	100,000	0.00	0.00	10.3771	900,083
MPIP 75/100 F-class/PSF	100,000	0.00	0.00	10.0000	10

## For more information

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

**Manulife**

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

## Fund Facts — MPIP Segregated Pools

# Manulife International Equity Private Segregated Pool

## Quick Facts

**Date Fund Available:** October 2016

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

**Total Fund Value:** \$48,472,087

**Date Fund Created:** October 2016

**Total Units Outstanding:** 3,571,840

**Portfolio Turnover Rate:** 9.06%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 Front-end/No-load	100,000	2.48	2.19	13.5543	2,665,219
MPIP 75/75 Low-load	100,000	2.62	2.33	13.4068	754,766
MPIP 75/100 Front-end/No-load	100,000	3.13	2.81	10.0000	10
MPIP 75/100 Low-load	100,000	3.28	2.95	10.0000	10

For information on F-Class and Professional Service Fee (PSF) sales charge options, refer to page 3.

## What does the fund invest in?

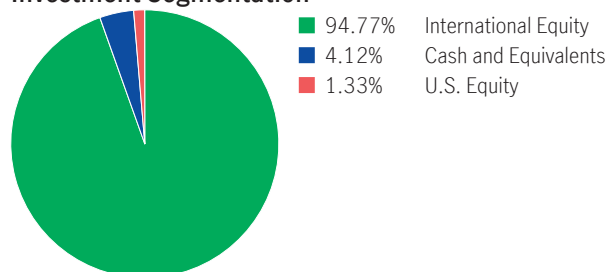
This segregated fund has a “fund-of-fund” structure and invests into the Manulife International Equity Private Trust. The underlying mutual fund trust holds primarily foreign equities.

## Top 10 investments (of the underlying fund)

Aon PLC Shs Cl A	4.02%
Wolters Kluwer N.V. Shs	3.94%
RELX PLC Shs	3.79%
Taiwan Semiconductor Manufacturing Co. Ltd. Shs	3.46%
Bunzl PLC Shs	3.38%
Compass Group PLC Ord Gbp0.1105	3.00%
Deutsche Boerse AG Namen -Akt	2.85%
NOVO NORDISK A/S	2.83%
HDFC Bank Ltd. Eq New Fv Re 1	2.61%
Ashtead Group PLC Shs	2.54%
<b>Total</b>	<b>32.43%</b>

Total investments: 62

## 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 guarantees. 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 7 years for a contractholder who has chosen MPIP 75/75. 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.

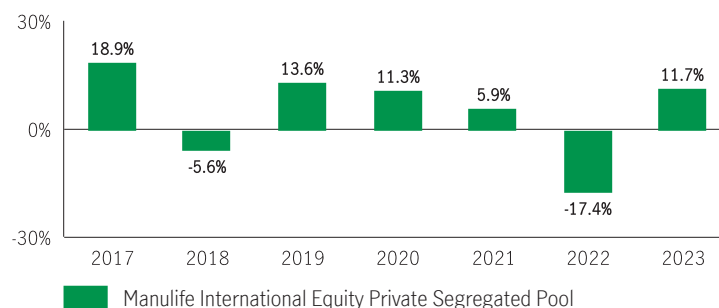
## Average return

A person who invested \$1,000 in the fund and chose MPIP 75/75 on October 14, 2016 has \$1,355.74 on December 31, 2023. This works out to an average of 4.31% 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 7 years for a contractholder who chose the MPIP 75/75. In the last 7 years the fund was up in value 5 years and down in value 2 years.



Manulife International 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										
Front End Sales Charge	Up to 5.0% 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>										
Low Load Sales Charge *	<table><tr><td><b>If you sell within:</b></td><td><b>%</b></td></tr><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></table>	<b>If you sell within:</b>	<b>%</b>	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>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><li>Any sales charge you pay goes to Manulife</li></ul>
<b>If you sell within:</b>	<b>%</b>											
1 year of buying	3.00											
2 years of buying	3.00											
3 years of buying	3.00											
After 3 years	0.00											
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.										

\* **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

## 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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 Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
MPIP 75/75 Front-end/No-load	2.48	2.19
MPIP 75/75 Low-load	2.62	2.33
MPIP 75/100 Front-end/No-load	3.13	2.81
MPIP 75/100 Low-load	3.28	2.95

### 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.

## 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.

# 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**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.

## Information specific to F-Class and Professional Service Fee sales charge options

### F-Class and Professional Service Fee

This section shows the information specific to the F-Class and Professional Service Fee (PSF) sales charge options of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer. The PSF sales charge option is only available through approved distributors.

What you pay - F-Class			What you pay - Professional Service Fee (PSF)		
<ul style="list-style-type: none"><li>Sales charges are generally negotiated between you and your dealer.</li><li>Collection of these fees will occur within the dealer account and not from the contract.</li><li>These are separate fees in addition to the MER.</li></ul>			<ul style="list-style-type: none"><li>A fee 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 fund(s) on a monthly basis.</li><li>These are separate fees in addition to the MER.</li></ul>		
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 F-class/PSF	100,000	1.38	1.20	14.6742	151,825
MPIP 75/100 F-class/PSF	100,000	2.02	1.81	10.0000	10

## For more information

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

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

Fund Facts — MPIP Segregated Pools

Manulife International Large Cap Private Segregated Pool

Quick Facts

Date Fund Available: September 2024	Underlying Fund Manager: Manulife Investment Management Limited			Total Fund Value: \$0	
Date Fund Created: September 2024	Total Units Outstanding: 170			Portfolio Turnover Rate: --	
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 Front-end/No-load	100,000	2.59	2.32	10.0000	10
MPIP 75/75 Low-load	100,000	2.74	2.46	10.0000	10
MPIP 75/100 Front-end/No-load	100,000	3.24	2.91	10.0000	10
MPIP 75/100 Low-load	100,000	3.39	3.05	10.0000	10

For information on F-Class and Professional Service Fee (PSF) sales charge options, refer to page 3.

What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Manulife International Large Cap Fund. The underlying mutual fund trust hold primarily foreign equities.

This fund did not exist prior to December 31, 2023, so no information is available for the Top 10 Holdings.

This fund did not exist prior to December 31, 2023, so no information is available for the Investment Segmentation.

How has the fund performed?

This section tells you how the fund has performed over the past years for a contractholder who has chosen MPIP 75/75. 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.



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 guarantees. 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 appreciation, investing for the medium to long term and who is willing to accept a 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										
Front End Sales Charge	Up to 5.0% 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>										
Low Load Sales Charge *	<table><tr><td><b>If you sell within:</b></td><td><b>%</b></td></tr><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></table>	<b>If you sell within:</b>	<b>%</b>	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>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><li>Any sales charge you pay goes to Manulife</li></ul>
<b>If you sell within:</b>	<b>%</b>											
1 year of buying	3.00											
2 years of buying	3.00											
3 years of buying	3.00											
After 3 years	0.00											
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.										

\* **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

## 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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 Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
MPIP 75/75 Front-end/No-load	2.59	2.32
MPIP 75/75 Low-load	2.74	2.46
MPIP 75/100 Front-end/No-load	3.24	2.91
MPIP 75/100 Low-load	3.39	3.05

### 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.

# 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.

# 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The investment objective of the Fund is to aim to achieve above-average long-term risk-adjusted returns and to provide diversification of risk by investing primarily in equity and equity related securities of larger companies located in developed countries outside of Canada and the United States, primarily in Europe, Australasia and the Far East (EAFE).

**Strategy:** This fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to F-Class and Professional Service Fee sales charge options

### F-Class and Professional Service Fee

This section shows the information specific to the F-Class and Professional Service Fee (PSF) sales charge options of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer. The PSF sales charge option is only available through approved distributors.

What you pay - F-Class			What you pay - Professional Service Fee (PSF)		
<ul style="list-style-type: none"><li>Sales charges are generally negotiated between you and your dealer.</li><li>Collection of these fees will occur within the dealer account and not from the contract.</li><li>These are separate fees in addition to the MER.</li></ul>			<ul style="list-style-type: none"><li>A fee 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 fund(s) on a monthly basis.</li><li>These are separate fees in addition to the MER.</li></ul>		

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 F-class/PSF	100,000	1.49	1.32	10.0000	10
MPIP 75/100 F-class/PSF	100,000	2.13	1.91	10.0000	10

## For more information

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

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Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

## Fund Facts — MPIP Segregated Pools

# Manulife Mawer U.S. Equity Private Segregated Pool

## Quick Facts

**Date Fund Available:** May 2020

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

**Total Fund Value:** \$707,783,634

**Date Fund Created:** July 2008

**Total Units Outstanding:** 20,108,696

**Portfolio Turnover Rate:** 4.12%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 Front-end/No-load	100,000	2.37	2.10	13.7762	6,161,969
MPIP 75/75 Low-load	100,000	2.61	2.29	13.6563	175,938
MPIP 75/100 Front-end/No-load	100,000	3.07	2.76	10.0000	10
MPIP 75/100 Low-load	100,000	3.28	2.95	10.0000	10

For information on F-Class and Professional Service Fee (PSF) sales charge options, refer to page 3.

## What does the fund invest in?

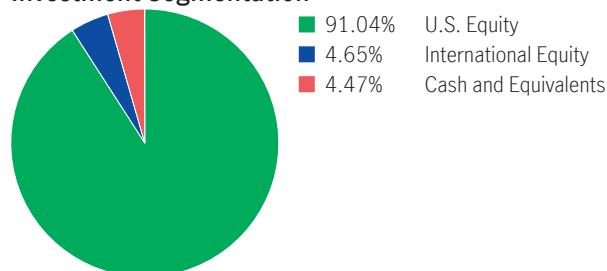
This segregated fund has a “fund-of-fund” structure and invests into the Manulife U.S. Equity Fund. The underlying mutual fund trust holds primarily foreign equities.

## Top 10 investments (of the underlying fund)

Microsoft Corp.	4.78%
Amphenol Corp. Cl A	4.63%
Visa Inc. Com Cl A	4.47%
Marsh & McLennan Cos.	4.16%
Alphabet Inc. Cap Stk Cl C	3.62%
Verisk Analytics Inc.	3.38%
Arthur J. Gallagher & Co.	3.14%
CME Group Inc.	3.05%
Waters Corporation	2.85%
UnitedHealth Group Inc.	2.80%
<b>Total</b>	<b>36.87%</b>

Total investments: 62

## 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 guarantees. 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 3 years for a contractholder who has chosen MPIP 75/75. 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.

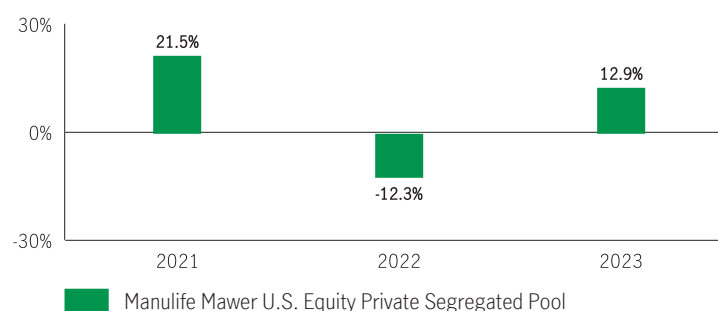
## Average return

A person who invested \$1,000 in the fund and chose MPIP 75/75 on May 4, 2020 has \$1,378.61 on December 31, 2023. This works out to an average of 9.17% 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 who chose the MPIP 75/75. In the last 3 years the fund was up in value 2 years and down in value 1 year.



Manulife Mawer U.S. 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										
Front End Sales Charge	Up to 5.0% 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>										
Low Load Sales Charge *	<table><tr><td><b>If you sell within:</b></td><td><b>%</b></td></tr><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></table>	<b>If you sell within:</b>	<b>%</b>	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>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><li>Any sales charge you pay goes to Manulife</li></ul>
<b>If you sell within:</b>	<b>%</b>											
1 year of buying	3.00											
2 years of buying	3.00											
3 years of buying	3.00											
After 3 years	0.00											
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.										

\* **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

## 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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 Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
MPIP 75/75 Front-end/No-load	2.37	2.10
MPIP 75/75 Low-load	2.61	2.29
MPIP 75/100 Front-end/No-load	3.07	2.76
MPIP 75/100 Low-load	3.28	2.95

### 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.

## 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.

## 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund aims to obtain long-term capital growth. The Fund seeks to provide above-average long-term rates of return by investing in common shares of U.S. companies. The Fund may also invest in treasury bills or short-term investments, not exceeding three years to maturity, from time to time.

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

## Information specific to F-Class and Professional Service Fee sales charge options

### F-Class and Professional Service Fee

This section shows the information specific to the F-Class and Professional Service Fee (PSF) sales charge options of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer. The PSF sales charge option is only available through approved distributors.

What you pay - F-Class			What you pay - Professional Service Fee (PSF)		
<ul style="list-style-type: none"><li>Sales charges are generally negotiated between you and your dealer.</li><li>Collection of these fees will occur within the dealer account and not from the contract.</li><li>These are separate fees in addition to the MER.</li></ul>			<ul style="list-style-type: none"><li>A fee 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 fund(s) on a monthly basis.</li><li>These are separate fees in addition to the MER.</li></ul>		
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 F-class/PSF	100,000	1.26	1.10	14.3535	401,344
MPIP 75/100 F-class/PSF	100,000	1.97	1.76	10.0000	10

## For more information

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

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

## Fund Facts — MPIP Segregated Pools

# Manulife Moderate Private Segregated Portfolio

## Quick Facts

**Date Fund Available:** November 2018

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

**Total Fund Value:** \$245,511,765

**Date Fund Created:** May 2017

**Total Units Outstanding:** 20,822,488

**Portfolio Turnover Rate:** 11.63%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 Front-end/No-load	100,000	2.22	1.93	11.9534	9,531,699
MPIP 75/75 Low-load	100,000	2.44	2.12	11.8389	519,046
MPIP 75/100 Front-end/No-load	100,000	2.57	2.31	10.0000	10
MPIP 75/100 Low-load	100,000	2.77	2.49	10.0000	10

For information on F-Class and Professional Service Fee (PSF) sales charge options, refer to page 3.

## What does the fund invest in?

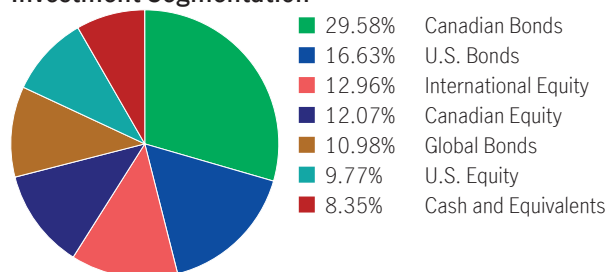
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Moderate Portfolio. The underlying mutual fund trust holds primarily Canadian and foreign equities and fixed income investments.

## Top 10 investments (of the underlying fund)

Manulife Bond Fund	21.04%
Manulife Strategic Income Fund	14.43%
Manulife Global Unconstrained Bond Fund	5.31%
MIM Emerging Markets Corporate Debt Pooled Fund	5.26%
Manulife Corporate Bond Fund	4.96%
Manulife World Investment Fund	4.47%
Manulife U.S. All Cap Equity Fund	4.37%
Manulife Multifactor Canadian Large Cap	4.37%
Manulife Fundamental Equity Fund	4.30%
iShares 1-5 Year Laddered Corporate Bond Index ETF	3.50%
<b>Total</b>	<b>72.01%</b>

Total investments: 26

## 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 guarantees. For details, please refer to the Information Folder and Contract.

## 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 has the fund performed?

This section tells you how the fund has performed over the past 5 years for a contractholder who has chosen MPIP 75/75. 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.

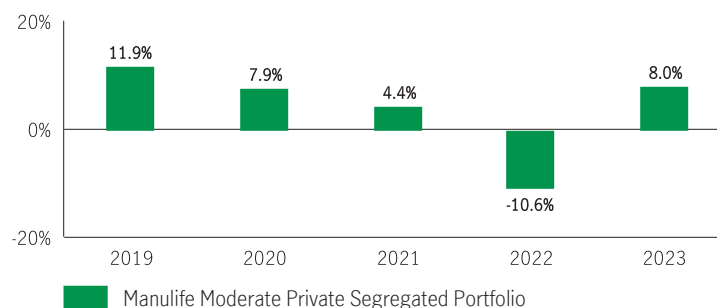
## Average return

A person who invested \$1,000 in the fund and chose MPIP 75/75 on November 29, 2018 has \$1,195.57 on December 31, 2023. This works out to an average of 3.57% 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 5 years for a contractholder who chose the MPIP 75/75. In the last 5 years the fund was up in value 4 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										
Front End Sales Charge	Up to 5.0% 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>										
Low Load Sales Charge *	<table><tr><td><b>If you sell within:</b></td><td><b>%</b></td></tr><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></table>	<b>If you sell within:</b>	<b>%</b>	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>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><li>Any sales charge you pay goes to Manulife</li></ul>
<b>If you sell within:</b>	<b>%</b>											
1 year of buying	3.00											
2 years of buying	3.00											
3 years of buying	3.00											
After 3 years	0.00											
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.										

\* **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

## 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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 Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
MPIP 75/75 Front-end/No-load	2.22	1.93
MPIP 75/75 Low-load	2.44	2.12
MPIP 75/100 Front-end/No-load	2.57	2.31
MPIP 75/100 Low-load	2.77	2.49

### 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.

## What if I change my mind?

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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.

# 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**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.

## Information specific to F-Class and Professional Service Fee sales charge options

### F-Class and Professional Service Fee

This section shows the information specific to the F-Class and Professional Service Fee (PSF) sales charge options of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer. The PSF sales charge option is only available through approved distributors.

What you pay - F-Class			What you pay - Professional Service Fee (PSF)		
<ul style="list-style-type: none"><li>• Sales charges are generally negotiated between you and your dealer.</li><li>• Collection of these fees will occur within the dealer account and not from the contract.</li><li>• These are separate fees in addition to the MER.</li></ul>			<ul style="list-style-type: none"><li>• A fee 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 fund(s) on a monthly basis.</li><li>• These are separate fees in addition to the MER.</li></ul>		
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 F-class/PSF	100,000	1.14	0.97	12.6757	324,599
MPIP 75/100 F-class/PSF	100,000	1.47	1.31	10.0000	10

## For more information

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

### Manulife

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www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

## Fund Facts — MPIP Segregated Pools

# Manulife Smart Balanced Dividend ETF Bundle Private Segregated Pool

## Quick Facts

**Date Fund Available:** November 2021

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

**Total Fund Value:** \$62,356,967

**Date Fund Created:** November 2021

**Total Units Outstanding:** 6,058,379

**Portfolio Turnover Rate:** 11.65%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 Front-end/No-load	100,000	2.02	1.78	10.3094	3,463,376
MPIP 75/75 Low-load	100,000	2.24	1.96	10.2158	44,258

For information on F-Class and Professional Service Fee (PSF) sales charge options, refer to page 3.

## What does the fund invest in?

This segregated fund has a “fund-of-fund” structure that invests into the Manulife Smart Balanced Dividend ETF Bundle. The underlying mutual fund trust invests primarily in securities of exchanged-traded funds to gain exposure to Canadian and U.S. equity and fixed income securities.

## Top 10 investments (of the underlying fund)

Manulife Smart Corporate Bond ETF

39.66%

Manulife Smart Dividend ETF

29.64%

Manulife Smart U.S. Dividend ETF

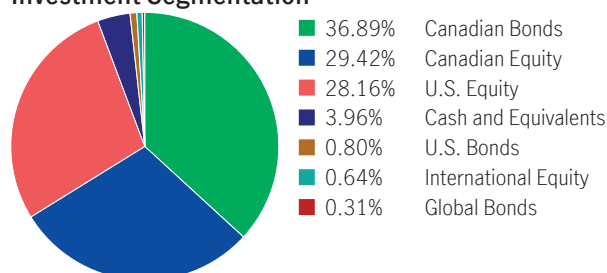
29.45%

**Total**

**98.75%**

Total investments: 3

## 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 guarantees. For details, please refer to the Information Folder and Contract.

## Who is this fund for?

This Fund may be right for a person who is seeking a combination of income and capital growth.

## How has the fund performed?

This section tells you how the fund has performed over the past 2 years for a contractholder who has chosen MPIP 75/75. 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.

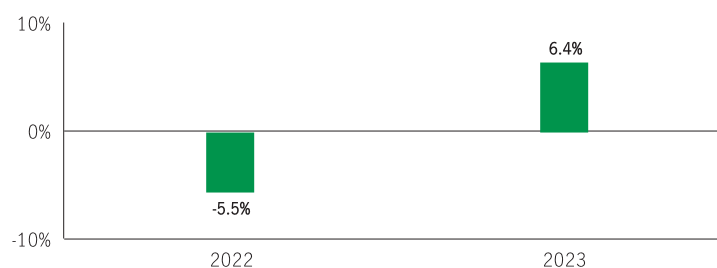
## Average return

A person who invested \$1,000 in the fund and chose MPIP 75/75 on November 22, 2021 has \$1,031.06 on December 31, 2023. This works out to an average of 1.46% 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 who chose the MPIP 75/75. In the last 2 years the fund was up in value 1 year and down in value 1 year.



Manulife Smart Balanced Dividend ETF Bundle 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										
Front End Sales Charge	Up to 5.0% 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>										
Low Load Sales Charge *	<table><tr><td><b>If you sell within:</b></td><td><b>%</b></td></tr><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></table>	<b>If you sell within:</b>	<b>%</b>	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>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><li>Any sales charge you pay goes to Manulife</li></ul>
<b>If you sell within:</b>	<b>%</b>											
1 year of buying	3.00											
2 years of buying	3.00											
3 years of buying	3.00											
After 3 years	0.00											
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.										

\* **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

## 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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 Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
MPIP 75/75 Front-end/No-load	2.02	1.78
MPIP 75/75 Low-load	2.24	1.96

### 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.

# 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.

# 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund seeks to provide a combination of income and capital appreciation by investing in the Manulife Smart Balanced Dividend ETF Bundle, or a substantially similar fund, which primarily invests in securities of exchanged-traded funds to gain exposure to Canadian and U.S. equity and fixed income securities.

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

## Information specific to F-Class and Professional Service Fee sales charge options

### F-Class and Professional Service Fee

This section shows the information specific to the F-Class and Professional Service Fee (PSF) sales charge options of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer. The PSF sales charge option is only available through approved distributors.

What you pay - F-Class	What you pay - Professional Service Fee (PSF)
<ul style="list-style-type: none"><li>Sales charges are generally negotiated between you and your dealer.</li><li>Collection of these fees will occur within the dealer account and not from the contract.</li><li>These are separate fees in addition to the MER.</li></ul>	<ul style="list-style-type: none"><li>A fee 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 fund(s) on a monthly basis.</li><li>These are separate fees in addition to the MER.</li></ul>

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 F-class/PSF	100,000	0.92	0.79	10.5677	168,240

## For more information

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

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776



## Fund Facts — MPIP Segregated Pools

# Manulife Smart Corporate Bond ETF Private Segregated Pool

## Quick Facts

**Date Fund Available:** September 2021

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

**Total Fund Value:** \$3,778,876

**Date Fund Created:** September 2021

**Total Units Outstanding:** 435,270

**Portfolio Turnover Rate:** 11.46%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 Front-end/No-load	100,000	1.60	1.40	8.6903	284,062
MPIP 75/75 Low-load	100,000	1.81	1.58	8.8060	10

For information on F-Class and Professional Service Fee (PSF) sales charge options, refer to page 3.

## What does the fund invest in?

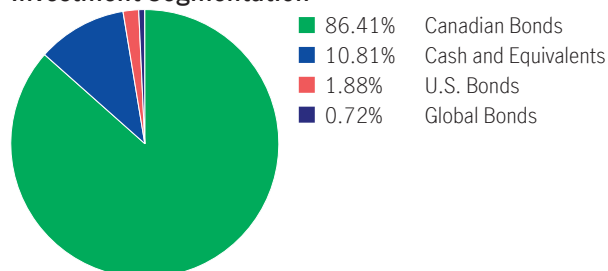
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Smart Corporate Bond ETF. The underlying exchange-traded fund holds primarily a diversified portfolio of fixed income securities issued by Canadian corporations.

## Top 10 investments (of the underlying fund)

Federation des caisses Desjardins du Quebec, 2.86%, 5/26/2030	2.65%
Toronto-Dominion Bank, 4.68%, 1/8/2029	2.53%
Glacier Credit Card Trust, 4.96%, 9/20/2027	2.38%
Fortified Trust, 1.96%, 10/23/2026	2.27%
Dream Industrial, 1.66%, 12/22/2025	2.21%
Toronto-Dominion Bank, 4.48%, 1/18/2028	1.88%
Telus Corp., 4.85%, 4/5/2044	1.75%
Toronto-Dominion Bank, 0.03%, 4/22/2030	1.75%
Royal Bank of Canada, 5.23%, 6/24/2030	1.70%
Rogers Communications Inc., 6.75%, 11/9/2039	1.55%
<b>Total</b>	<b>20.66%</b>

Total investments: 150

## 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 guarantees. 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 2 years for a contractholder who has chosen MPIP 75/75. 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.

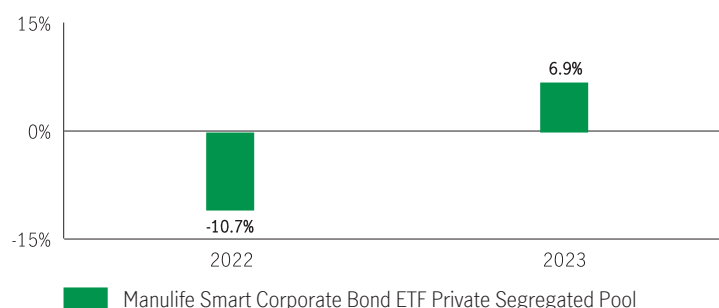
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

## Average return

A person who invested \$1,000 in the fund and chose MPIP 75/75 on September 13, 2021 has \$868.59 on December 31, 2023. This works out to an average of -5.95% 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 who chose the MPIP 75/75. 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										
Front End Sales Charge	Up to 5.0% 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>										
Low Load Sales Charge *	<table><tr><td><b>If you sell within:</b></td><td><b>%</b></td></tr><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></table>	<b>If you sell within:</b>	<b>%</b>	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>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><li>Any sales charge you pay goes to Manulife</li></ul>
<b>If you sell within:</b>	<b>%</b>											
1 year of buying	3.00											
2 years of buying	3.00											
3 years of buying	3.00											
After 3 years	0.00											
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.										

\* **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

## 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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 Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
MPIP 75/75 Front-end/No-load	1.60	1.40
MPIP 75/75 Low-load	1.81	1.58

### 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.

# 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.

## 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund seeks to earn the highest level of income consistent with the preservation of capital, by investing primarily in a diversified portfolio of fixed income securities issued by Canadian corporations.

**Strategy:** This Fund will invest in units of the underlying ETF or a substantially similar fund.

## Information specific to F-Class and Professional Service Fee sales charge options

### F-Class and Professional Service Fee

This section shows the information specific to the F-Class and Professional Service Fee (PSF) sales charge options of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer. The PSF sales charge option is only available through approved distributors.

What you pay - F-Class	What you pay - Professional Service Fee (PSF)
<ul style="list-style-type: none"><li>Sales charges are generally negotiated between you and your dealer.</li><li>Collection of these fees will occur within the dealer account and not from the contract.</li><li>These are separate fees in addition to the MER.</li></ul>	<ul style="list-style-type: none"><li>A fee 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 fund(s) on a monthly basis.</li><li>These are separate fees in addition to the MER.</li></ul>

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 F-class/PSF	100,000	1.04	0.90	8.8177	36,164

## For more information

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

**Manulife**

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

## Fund Facts — MPIP Segregated Pools

# Manulife Smart Dividend ETF Private Segregated Pool

## Quick Facts

**Date Fund Available:** September 2021

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

**Total Fund Value:** \$32,468,804

**Date Fund Created:** September 2021

**Total Units Outstanding:** 3,090,316

**Portfolio Turnover Rate:** 6.25%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 Front-end/No-load	100,000	2.15	1.90	10.5248	1,578,801
MPIP 75/75 Low-load	100,000	2.42	2.08	10.4191	6,307

For information on F-Class and Professional Service Fee (PSF) sales charge options, refer to page 3.

## What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Manulife Smart Dividend ETF. The underlying exchange-traded fund holds primarily a diversified portfolio of Canadian dividend paying securities.

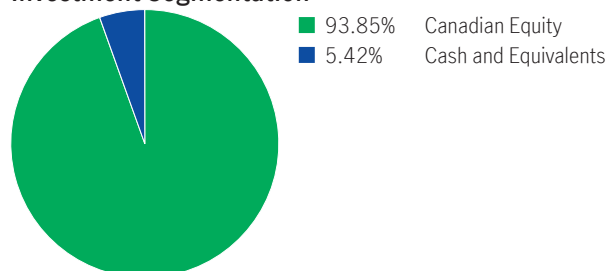
## Top 10 investments (of the underlying fund)

Bank of Montreal	3.98%
Canadian Imperial Bank of Commerce	3.93%
Canadian National Railway	3.90%
Thomson Reuters Corp. Com No Par	3.89%
Manulife Financial Corporation	3.88%
Canadian Natural Resources Ltd.	3.86%
Bank of Nova Scotia (The)	3.83%
Suncor Energy Inc.	3.83%
Nutrien Ltd.	3.82%
Great-West Lifeco Inc.	3.79%

## Total

Total investments: 54

## 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 guarantees. For details, please refer to the Information Folder and Contract.

## Who is this fund for?

This Fund may be right for a person who is seeking capital growth primarily coming through investment in dividend paying Canadian securities.

## How has the fund performed?

This section tells you how the fund has performed over the past 2 years for a contractholder who has chosen MPIP 75/75. 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.

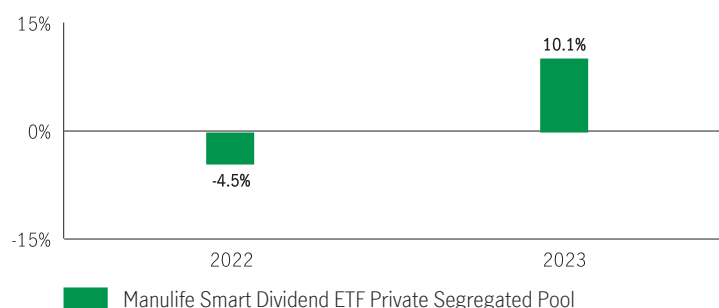
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

## Average return

A person who invested \$1,000 in the fund and chose MPIP 75/75 on September 13, 2021 has \$1,052.67 on December 31, 2023. This works out to an average of 2.26% 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 who chose the MPIP 75/75. 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
Front End Sales Charge	Up to 5.0% 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>
Low Load Sales Charge *	<b>If you sell within:</b>	<b>%</b>	<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><li>Any sales charge you pay goes to Manulife</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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

\* **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

## 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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 Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
MPIP 75/75 Front-end/No-load	2.15	1.90
MPIP 75/75 Low-load	2.42	2.08

### 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.

## 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.

## 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund seeks to provide a steady flow of income and long-term capital appreciation by investing primarily in a diversified portfolio of Canadian dividend paying securities.

**Strategy:** This Fund will invest in units of the underlying ETF or a substantially similar fund.

## Information specific to F-Class and Professional Service Fee sales charge options

### F-Class and Professional Service Fee

This section shows the information specific to the F-Class and Professional Service Fee (PSF) sales charge options of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer. The PSF sales charge option is only available through approved distributors.

What you pay - F-Class	What you pay - Professional Service Fee (PSF)
<ul style="list-style-type: none"><li>Sales charges are generally negotiated between you and your dealer.</li><li>Collection of these fees will occur within the dealer account and not from the contract.</li><li>These are separate fees in addition to the MER.</li></ul>	<ul style="list-style-type: none"><li>A fee 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 fund(s) on a monthly basis.</li><li>These are separate fees in addition to the MER.</li></ul>

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 F-class/PSF	100,000	1.04	0.91	10.7958	81,676

## For more information

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

**Manulife**

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

Fund Facts — MPIP Segregated Pools

Manulife Smart Global Dividend ETF Private Segregated Portfolio

Quick Facts

Date Fund Available: September 2024		Underlying Fund Manager: Manulife Investment Management Limited		Total Fund Value: \$0	
Date Fund Created: September 2024		Total Units Outstanding: 70		Portfolio Turnover Rate: --	
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 Front-end/No-load	100,000	2.29	2.05	10.0000	10
MPIP 75/75 Low-load	100,000	2.49	2.23	10.0000	10

For information on F-Class and Professional Service Fee (PSF) sales charge options, refer to page 3.

What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Manulife Smart Global Dividend ETF. The underlying exchange-traded fund holds primarily a diversified portfolio of global dividend paying securities.

This fund did not exist prior to December 31, 2023, so no information is available for the Top 10 Holdings.

This fund did not exist prior to December 31, 2023, 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 guarantees. 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 years for a contractholder who has chosen MPIP 75/75. 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
Front End Sales Charge	Up to 5.0% 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>
Low Load Sales Charge *	<b>If you sell within:</b>	<b>%</b>	<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><li>Any sales charge you pay goes to Manulife</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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

\* **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

## 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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 Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
MPIP 75/75 Front-end/No-load	2.29	2.05
MPIP 75/75 Low-load	2.49	2.23

### 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.

## 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.



## 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund seeks to provide a steady flow of income and long-term capital appreciation by investing primarily in underlying exchange traded funds managed by Manulife Investment Management Limited that provide exposure to a diversified portfolio of global dividend paying securities.

**Strategy:** This Fund will invest in units of the underlying ETF or a substantially similar fund.

## Information specific to F-Class and Professional Service Fee sales charge options

### F-Class and Professional Service Fee

This section shows the information specific to the F-Class and Professional Service Fee (PSF) sales charge options of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer. The PSF sales charge option is only available through approved distributors.

What you pay - F-Class	What you pay - Professional Service Fee (PSF)
<ul style="list-style-type: none"><li>Sales charges are generally negotiated between you and your dealer.</li><li>Collection of these fees will occur within the dealer account and not from the contract.</li><li>These are separate fees in addition to the MER.</li></ul>	<ul style="list-style-type: none"><li>A fee 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 fund(s) on a monthly basis.</li><li>These are separate fees in addition to the MER.</li></ul>

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 F-class/PSF	100,000	1.19	1.05	10.0000	10

## For more information

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

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www.manulifeim.ca  
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Quebec & French Business 1-800-355-6776

## Fund Facts — MPIP Segregated Pools

# Manulife Smart U.S. Dividend ETF Private Segregated Pool

## Quick Facts

**Date Fund Available:** September 2021 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$29,657,532  
**Date Fund Created:** September 2021 **Total Units Outstanding:** 2,791,554 **Portfolio Turnover Rate:** 7.17%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 Front-end/No-load	100,000	2.16	1.92	10.6506	1,499,481
MPIP 75/75 Low-load	100,000	2.23	2.10	10.5545	12,922

For information on F-Class and Professional Service Fee (PSF) sales charge options, refer to page 3.

## What does the fund invest in?

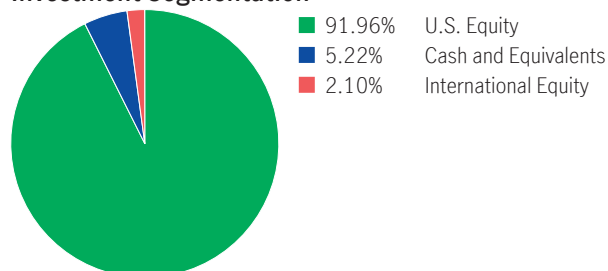
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Smart U.S. Dividend ETF - Unhedged Units. The underlying exchange-traded fund holds primarily a diversified portfolio of U.S. dividend paying securities.

## Top 10 investments (of the underlying fund)

KeyCorp	4.32%
Truist Financial Corp.	3.96%
Crown Castle Inc.	3.87%
Verizoncommunications Inc.	3.72%
Walgreens Boots Alliance Inc.	3.66%
HP Inc.	3.09%
Lockheed Martin Corp.	3.01%
Cisco Systems Inc.	2.97%
Corning Inc.	2.94%
VF Corp.	2.47%
<b>Total</b>	<b>34.02%</b>

Total investments: 130

## 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 guarantees. For details, please refer to the Information Folder and Contract.

## Who is this fund for?

This Fund may be right for a person who is seeking capital growth primarily coming through investment in U.S. dividend paying securities.

## How has the fund performed?

This section tells you how the fund has performed over the past 2 years for a contractholder who has chosen MPIP 75/75. 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.

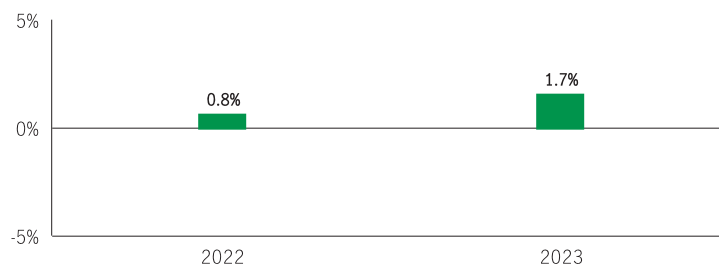
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

## Average return

A person who invested \$1,000 in the fund and chose MPIP 75/75 on September 13, 2021 has \$1,065.30 on December 31, 2023. This works out to an average of 2.79% 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 Smart U.S. Dividend ETF 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
Front End Sales Charge	Up to 5.0% 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>
Low Load Sales Charge *	<b>If you sell within:</b>	<b>%</b>	<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><li>Any sales charge you pay goes to Manulife</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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

\* **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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 Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
MPIP 75/75 Front-end/No-load	2.16	1.92
MPIP 75/75 Low-load	2.23	2.10

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.

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.

## 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund (unhedged for currency) seeks to provide a steady flow of income and long-term capital appreciation by investing primarily in a diversified portfolio of U.S. dividend paying securities.

**Strategy:** This Fund will invest in units of the underlying ETF or a substantially similar fund.

## Information specific to F-Class and Professional Service Fee sales charge options

### F-Class and Professional Service Fee

This section shows the information specific to the F-Class and Professional Service Fee (PSF) sales charge options of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer. The PSF sales charge option is only available through approved distributors.

What you pay - F-Class	What you pay - Professional Service Fee (PSF)
<ul style="list-style-type: none"><li>Sales charges are generally negotiated between you and your dealer.</li><li>Collection of these fees will occur within the dealer account and not from the contract.</li><li>These are separate fees in addition to the MER.</li></ul>	<ul style="list-style-type: none"><li>A fee 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 fund(s) on a monthly basis.</li><li>These are separate fees in addition to the MER.</li></ul>

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 F-class/PSF	100,000	1.08	0.93	10.9296	77,116

## For more information

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

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

## Fund Facts — MPIP Segregated Pools

# Manulife Strategic Dividend Bundle Private Segregated Pool

## Quick Facts

**Date Fund Available:** May 2022

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

**Total Fund Value:** \$541,151,728

**Date Fund Created:** August 2015

**Total Units Outstanding:** 35,753,379

**Portfolio Turnover Rate:** 6.77%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 Front-end/No-load	100,000	2.41	2.11	10.9811	2,176,162
MPIP 75/75 Low-load	100,000	2.61	2.29	10.9035	10,347
MPIP 75/100 Front-end/No-load	100,000	2.81	2.52	10.0000	10
MPIP 75/100 Low-load	100,000	3.01	2.70	10.0000	10

For information on F-Class and Professional Service Fee (PSF) sales charge options, refer to page 3.

## What does the fund invest in?

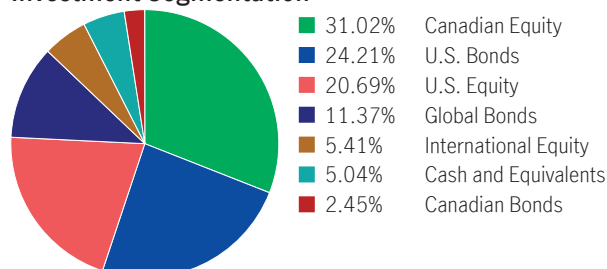
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Strategic Dividend Bundle. The underlying mutual fund trusts hold primarily Canadian and foreign equities as well as fixed income investments.

## Top 10 investments (of the underlying fund)

Manulife Dividend Income Fund	40.08%
Manulife Strategic Income Fund	30.07%
Manulife Dividend Income Plus Fund	20.05%
Manulife Global Unconstrained Bond Fund	10.04%
<b>Total</b>	<b>100.24%</b>

Total investments: 4

## 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 guarantees. 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 year for a contractholder who has chosen MPIP 75/75. 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.

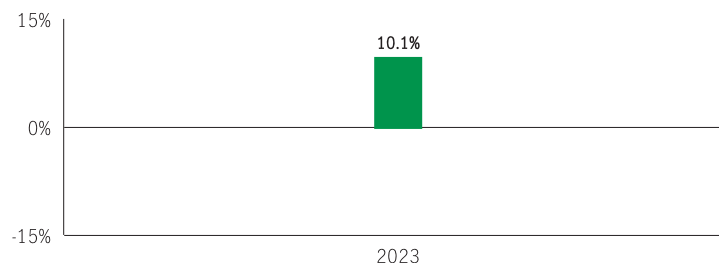
## Average return

A person who invested \$1,000 in the fund and chose MPIP 75/75 on May 24, 2022 has \$1,098.64 on December 31, 2023. This works out to an average of 6.04% per year.

## Year-by-year returns

Any values close to zero may not be visible.

This chart shows how the fund has performed in the past year for a contractholder who chose the MPIP 75/75. In the past year the Fund was up in value.



Manulife Strategic Dividend Bundle 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										
Front End Sales Charge	Up to 5.0% 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>										
Low Load Sales Charge *	<table><tr><td><b>If you sell within:</b></td><td><b>%</b></td></tr><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></table>	<b>If you sell within:</b>	<b>%</b>	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>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><li>Any sales charge you pay goes to Manulife</li></ul>
<b>If you sell within:</b>	<b>%</b>											
1 year of buying	3.00											
2 years of buying	3.00											
3 years of buying	3.00											
After 3 years	0.00											
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.										

\* **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

## 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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 Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
MPIP 75/75 Front-end/No-load	2.41	2.11
MPIP 75/75 Low-load	2.61	2.29
MPIP 75/100 Front-end/No-load	2.81	2.52
MPIP 75/100 Low-load	3.01	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.

## 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.

# 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** This Balanced Fund seeks to provide a combination of income and capital appreciation. The Fund seeks to accomplish its objective by investing primarily in securities of other mutual funds to gain exposure to 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.

## Information specific to F-Class and Professional Service Fee sales charge options

### F-Class and Professional Service Fee

This section shows the information specific to the F-Class and Professional Service Fee (PSF) sales charge options of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer. The PSF sales charge option is only available through approved distributors.

What you pay - F-Class			What you pay - Professional Service Fee (PSF)		
<ul style="list-style-type: none"><li>Sales charges are generally negotiated between you and your dealer.</li><li>Collection of these fees will occur within the dealer account and not from the contract.</li><li>These are separate fees in addition to the MER.</li></ul>			<ul style="list-style-type: none"><li>A fee 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 fund(s) on a monthly basis.</li><li>These are separate fees in addition to the MER.</li></ul>		
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 F-class/PSF	100,000	1.28	1.11	11.2142	11,768
MPIP 75/100 F-class/PSF	100,000	1.70	1.52	10.0000	10

## For more information

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

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

## Fund Facts — MPIP Segregated Pools

# Manulife U.S. Balanced Private Segregated Pool

## Quick Facts

**Date Fund Available:** October 2014

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

**Total Fund Value:** \$180,832,080

**Date Fund Created:** October 2014

**Total Units Outstanding:** 10,473,511

**Portfolio Turnover Rate:** 9.20%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 Front-end/No-load	100,000	2.30	1.47	17.2725	7,404,864
MPIP 75/75 Low-load	100,000	2.46	1.60	17.0267	2,730,505
MPIP 75/100 Front-end/No-load	100,000	2.70	2.42	10.0000	10
MPIP 75/100 Low-load	100,000	2.84	2.55	10.0000	10

For information on F-Class and Professional Service Fee (PSF) sales charge options, refer to page 3.

## What does the fund invest in?

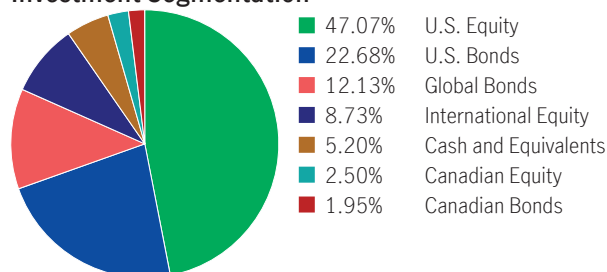
This segregated fund has a “fund-of-fund” structure and invests into the Manulife U.S. Balanced Private Trust. The underlying mutual fund trust holds primarily U.S. equities and U.S. fixed income investments.

## Top 10 investments (of the underlying fund)

Crown Castle Inc.	3.65%
KKR & Co. Inc.	3.44%
Apple Inc.	2.52%
Cellnex Telecom S.A. Cellnex Telecom S A Acciones	2.05%
Danone Shs	1.91%
Nasdaq Inc.	1.87%
Elevance Health Inc.	1.81%
Lennar Corp. Cl A	1.79%
American Tower Corp.	1.77%
Analog Devices Inc.	1.71%
<b>Total</b>	<b>22.52%</b>

Total investments: 513

## 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 guarantees. 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 9 years for a contractholder who has chosen MPIP 75/75. 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.

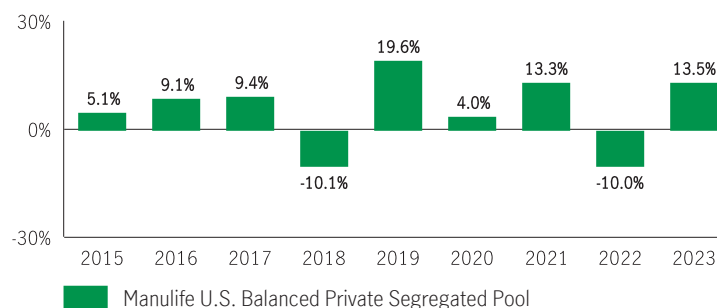
## Average return

A person who invested \$1,000 in the fund and chose MPIP 75/75 on October 6, 2014 has \$1,727.81 on December 31, 2023. This works out to an average of 6.10% 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 9 years for a contractholder who chose the MPIP 75/75. In the last 9 years the fund was up in value 7 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										
Front End Sales Charge	Up to 5.0% 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>										
Low Load Sales Charge *	<table><tr><td><b>If you sell within:</b></td><td><b>%</b></td></tr><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></table>	<b>If you sell within:</b>	<b>%</b>	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>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><li>Any sales charge you pay goes to Manulife</li></ul>
<b>If you sell within:</b>	<b>%</b>											
1 year of buying	3.00											
2 years of buying	3.00											
3 years of buying	3.00											
After 3 years	0.00											
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.										

\* **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

## 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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 Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
MPIP 75/75 Front-end/No-load	2.30	1.47
MPIP 75/75 Low-load	2.46	1.60
MPIP 75/100 Front-end/No-load	2.70	2.42
MPIP 75/100 Low-load	2.84	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.

## 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.

# 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**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.

## Information specific to F-Class and Professional Service Fee sales charge options

### F-Class and Professional Service Fee

This section shows the information specific to the F-Class and Professional Service Fee (PSF) sales charge options of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer. The PSF sales charge option is only available through approved distributors.

What you pay - F-Class			What you pay - Professional Service Fee (PSF)		
<ul style="list-style-type: none"><li>Sales charges are generally negotiated between you and your dealer.</li><li>Collection of these fees will occur within the dealer account and not from the contract.</li><li>These are separate fees in addition to the MER.</li></ul>			<ul style="list-style-type: none"><li>A fee 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 fund(s) on a monthly basis.</li><li>These are separate fees in addition to the MER.</li></ul>		
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 F-class/PSF	100,000	1.23	0.56	19.0465	338,112
MPIP 75/100 F-class/PSF	100,000	1.59	1.42	10.0000	10

## For more information

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

### Manulife

500 King Street North, Waterloo ON N2J4C6  
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Quebec & French Business 1-800-355-6776

## Fund Facts — MPIP Segregated Pools

# Manulife U.S. Balanced Value Private Segregated Pool

## Quick Facts

**Date Fund Available:** April 2015

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

**Total Fund Value:** \$389,772,866

**Date Fund Created:** April 2015

**Total Units Outstanding:** 24,531,866

**Portfolio Turnover Rate:** 5.86%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 Front-end/No-load	100,000	2.31	1.47	15.8808	20,929,244
MPIP 75/75 Low-load	100,000	2.45	1.60	15.6689	3,104,501
MPIP 75/100 Front-end/No-load	100,000	2.71	2.43	10.0000	10
MPIP 75/100 Low-load	100,000	2.85	2.56	10.0000	10

For information on F-Class and Professional Service Fee (PSF) sales charge options, refer to page 3.

## What does the fund invest in?

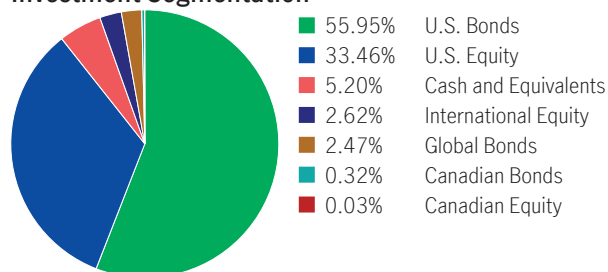
This segregated fund has a “fund-of-fund” structure and invests into the Manulife U.S. Balanced Value Private Trust. The underlying mutual fund trust holds primarily U.S. equities and U.S. fixed income investments.

## Top 10 investments (of the underlying fund)

UNITED STATES TREASUR 4.375000% 30NOV30	2.58%
United States Treasury Note, 4.75%, 11/15/2043	2.54%
United States Treasury Note, 4.13%, 8/15/2053	2.38%
UNITED STATES TREASUR 4.500000% 15NOV33	1.61%
Cintas Corp.	1.59%
Roper Technologies Inc.	1.57%
Thermo Fisher Scientific Inc.	1.57%
Linde PLC Shs	1.57%
Union Pacific Corp.	1.56%
Visa Inc. Com Cl A	1.56%
<b>Total</b>	<b>18.54%</b>

Total investments: 888

## 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 guarantees. 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 8 years for a contractholder who has chosen MPIP 75/75. 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.

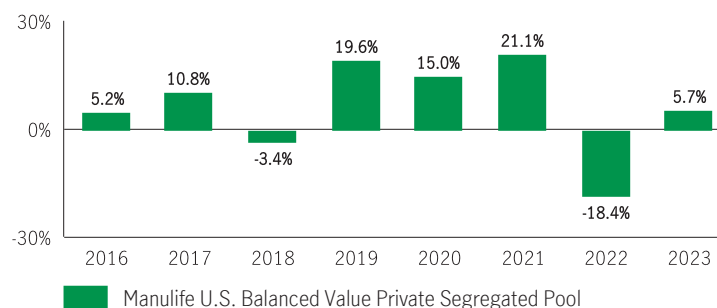
## Average return

A person who invested \$1,000 in the fund and chose MPIP 75/75 on April 30, 2015 has \$1,588.54 on December 31, 2023. This works out to an average of 5.48% 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 8 years for a contractholder who chose the MPIP 75/75. In the last 8 years the fund was up in value 6 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										
Front End Sales Charge	Up to 5.0% 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>										
Low Load Sales Charge *	<table><tr><td><b>If you sell within:</b></td><td><b>%</b></td></tr><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></table>	<b>If you sell within:</b>	<b>%</b>	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>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><li>Any sales charge you pay goes to Manulife</li></ul>
<b>If you sell within:</b>	<b>%</b>											
1 year of buying	3.00											
2 years of buying	3.00											
3 years of buying	3.00											
After 3 years	0.00											
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.										

\* **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

## 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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 Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
MPIP 75/75 Front-end/No-load	2.31	1.47
MPIP 75/75 Low-load	2.45	1.60
MPIP 75/100 Front-end/No-load	2.71	2.43
MPIP 75/100 Low-load	2.85	2.56

### 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.

# 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.

## 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**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.

## Information specific to F-Class and Professional Service Fee sales charge options

### F-Class and Professional Service Fee

This section shows the information specific to the F-Class and Professional Service Fee (PSF) sales charge options of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer. The PSF sales charge option is only available through approved distributors.

What you pay - F-Class			What you pay - Professional Service Fee (PSF)		
<ul style="list-style-type: none"><li>Sales charges are generally negotiated between you and your dealer.</li><li>Collection of these fees will occur within the dealer account and not from the contract.</li><li>These are separate fees in addition to the MER.</li></ul>			<ul style="list-style-type: none"><li>A fee 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 fund(s) on a monthly basis.</li><li>These are separate fees in addition to the MER.</li></ul>		
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 F-class/PSF	100,000	1.22	0.56	17.5765	498,091
MPIP 75/100 F-class/PSF	100,000	1.60	1.43	10.0000	10

## For more information

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

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

## Fund Facts — MPIP Segregated Pools

# Manulife U.S. Dividend Income Private Segregated Pool

## Quick Facts

**Date Fund Available:** May 2020  
**Date Fund Created:** October 2007

**Underlying Fund Manager:** Manulife Investment Management Limited  
**Total Units Outstanding:** 26,202,237

**Total Fund Value:** \$582,493,617  
**Portfolio Turnover Rate:** 1.24%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 Front-end/No-load	100,000	2.31	2.05	14.6932	4,362,655
MPIP 75/75 Low-load	100,000	2.48	2.18	14.6257	185,047
MPIP 75/100 Front-end/No-load	100,000	2.99	2.69	10.0000	10
MPIP 75/100 Low-load	100,000	3.14	2.82	10.0000	10

For information on F-Class and Professional Service Fee (PSF) sales charge options, refer to page 3.

## What does the fund invest in?

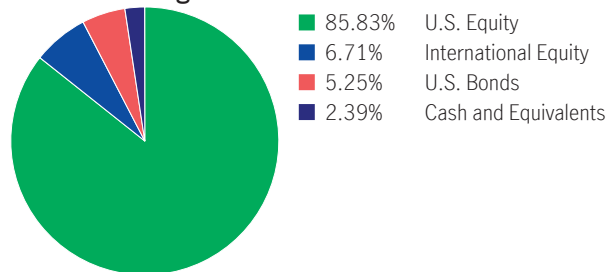
This segregated fund has a “fund-of-fund” structure and invests into the Manulife U.S. Dividend Income Fund. The underlying mutual fund trust holds primarily U.S. equities.

## Top 10 investments (of the underlying fund)

Cintas Corp.	4.07%
Thermo Fisher Scientific Inc.	4.04%
Roper Technologies Inc.	4.04%
Linde PLC Shs	4.03%
Union Pacific Corp.	4.01%
Visa Inc. Com Cl A	4.00%
Amazon.com Inc.	3.95%
Intuit Inc.	3.70%
Sherwin-Williams Co.	3.48%
Microsoft Corp.	3.37%
<b>Total</b>	<b>38.68%</b>

Total investments: 68

## 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 guarantees. For details, please refer to the Information Folder and Contract.

## Who is this fund for?

This Fund may be right for people seeking potential capital growth and some income. They are comfortable with the risks of investing in U.S. equities.

## How has the fund performed?

This section tells you how the fund has performed over the past 3 years for a contractholder who has chosen MPIP 75/75. Returns are after the MER has been deducted.

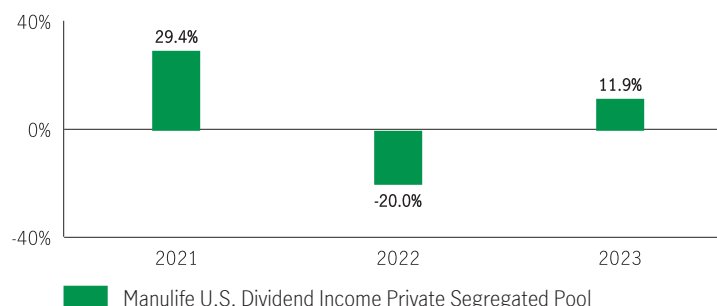
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

## Average return

A person who invested \$1,000 in the fund and chose MPIP 75/75 on May 4, 2020 has \$1,470.59 on December 31, 2023. This works out to an average of 11.12% 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 3 years for a contractholder who chose the MPIP 75/75. 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										
Front End Sales Charge	Up to 5.0% 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>										
Low Load Sales Charge *	<table><tr><td><b>If you sell within:</b></td><td><b>%</b></td></tr><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></table>	<b>If you sell within:</b>	<b>%</b>	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>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><li>Any sales charge you pay goes to Manulife</li></ul>
<b>If you sell within:</b>	<b>%</b>											
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3 years of buying	3.00											
After 3 years	0.00											
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.										

\* **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

## 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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 Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
MPIP 75/75 Front-end/No-load	2.31	2.05
MPIP 75/75 Low-load	2.48	2.18
MPIP 75/100 Front-end/No-load	2.99	2.69
MPIP 75/100 Low-load	3.14	2.82

### 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.

## What if I change my mind?

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## 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund seeks to achieve a combination of capital growth and income The Fund invests primarily in a diversified portfolio of U.S. equity and equity-type securities and other income producing investments.

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

## Information specific to F-Class and Professional Service Fee sales charge options

### F-Class and Professional Service Fee

This section shows the information specific to the F-Class and Professional Service Fee (PSF) sales charge options of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer. The PSF sales charge option is only available through approved distributors.

What you pay - F-Class			What you pay - Professional Service Fee (PSF)		
<ul style="list-style-type: none"><li>Sales charges are generally negotiated between you and your dealer.</li><li>Collection of these fees will occur within the dealer account and not from the contract.</li><li>These are separate fees in addition to the MER.</li></ul>			<ul style="list-style-type: none"><li>A fee 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 fund(s) on a monthly basis.</li><li>These are separate fees in addition to the MER.</li></ul>		
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 F-class/PSF	100,000	1.20	1.05	15.3180	193,597
MPIP 75/100 F-class/PSF	100,000	1.89	1.69	10.0000	10

## For more information

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

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## Fund Facts — MPIP Segregated Pools

# Manulife U.S. Equity Private Segregated Pool

## Quick Facts

**Date Fund Available:** October 2014

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

**Total Fund Value:** \$280,661,499

**Date Fund Created:** October 2014

**Total Units Outstanding:** 9,999,564

**Portfolio Turnover Rate:** 6.46%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 Front-end/No-load	100,000	2.34	1.48	28.0658	8,220,689
MPIP 75/75 Low-load	100,000	2.53	1.67	27.5598	1,508,612
MPIP 75/100 Front-end/No-load	100,000	3.03	2.72	10.0000	10
MPIP 75/100 Low-load	100,000	3.24	2.91	10.0000	10

For information on F-Class and Professional Service Fee (PSF) sales charge options, refer to page 3.

## What does the fund invest in?

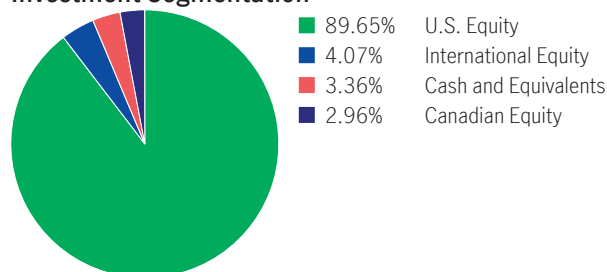
This segregated fund has a “fund-of-fund” structure and invests into the Manulife U.S. Equity Private Pool. The underlying corporate class mutual fund holds primarily U.S. equities.

## Top 10 investments (of the underlying fund)

Amazon.com Inc.	7.58%
Alphabet Inc. Cl A	5.39%
Lennar Corp. Cl A	4.32%
Apple Inc.	4.00%
KKR & Co. Inc.	3.97%
NVIDIA Corp.	3.68%
BancWest Corp.	3.65%
Crown Castle Inc.	3.61%
Morgan Stanley Com New	3.55%
Goldman Sachs Group Inc. (The)	3.40%
<b>Total</b>	<b>43.14%</b>

Total investments: 49

## 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 guarantees. 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 9 years for a contractholder who has chosen MPIP 75/75. 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.

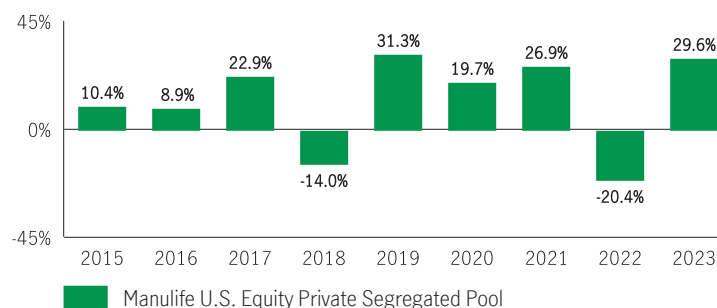
## Average return

A person who invested \$1,000 in the fund and chose MPIP 75/75 on October 6, 2014 has \$2,808.30 on December 31, 2023. This works out to an average of 11.83% 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 9 years for a contractholder who chose the MPIP 75/75. In the last 9 years the fund was up in value 7 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										
Front End Sales Charge	Up to 5.0% 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>										
Low Load Sales Charge *	<table><tr><td><b>If you sell within:</b></td><td><b>%</b></td></tr><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></table>	<b>If you sell within:</b>	<b>%</b>	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>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><li>Any sales charge you pay goes to Manulife</li></ul>
<b>If you sell within:</b>	<b>%</b>											
1 year of buying	3.00											
2 years of buying	3.00											
3 years of buying	3.00											
After 3 years	0.00											
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.										

\* **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

## 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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 Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
MPIP 75/75 Front-end/No-load	2.34	1.48
MPIP 75/75 Low-load	2.53	1.67
MPIP 75/100 Front-end/No-load	3.03	2.72
MPIP 75/100 Low-load	3.24	2.91

### 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.

## What if I change my mind?

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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.

## 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**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.

## Information specific to F-Class and Professional Service Fee sales charge options

### F-Class and Professional Service Fee

This section shows the information specific to the F-Class and Professional Service Fee (PSF) sales charge options of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer. The PSF sales charge option is only available through approved distributors.

What you pay - F-Class			What you pay - Professional Service Fee (PSF)		
<ul style="list-style-type: none"><li>Sales charges are generally negotiated between you and your dealer.</li><li>Collection of these fees will occur within the dealer account and not from the contract.</li><li>These are separate fees in addition to the MER.</li></ul>			<ul style="list-style-type: none"><li>A fee 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 fund(s) on a monthly basis.</li><li>These are separate fees in addition to the MER.</li></ul>		

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 F-class/PSF	100,000	1.24	0.58	30.9530	270,233
MPIP 75/100 F-class/PSF	100,000	1.92	1.72	10.0000	10

## For more information

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

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Quebec & French Business 1-800-355-6776

## Fund Facts — MPIP Segregated Pools

# Manulife U.S. Mid-Cap Equity Private Segregated Pool

## Quick Facts

Date Fund Available: May 2022

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$68,488,744

Date Fund Created: May 2022

Total Units Outstanding: 5,528,991

Portfolio Turnover Rate: 5.20%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 Front-end/No-load	100,000	2.45	2.20	12.4364	2,832,717
MPIP 75/75 Low-load	100,000	2.56	2.38	12.4042	192,533
MPIP 75/100 Front-end/No-load	100,000	3.11	2.79	10.0000	10
MPIP 75/100 Low-load	100,000	3.30	2.97	10.0000	10

For information on F-Class and Professional Service Fee (PSF) sales charge options, refer to page 3.

## What does the fund invest in?

This segregated fund has a “fund-of-fund” structure that invests into the Manulife U.S. Mid-Cap Equity Fund. The underlying mutual fund trust holds primarily U.S. mid-cap equities.

## Top 10 investments (of the underlying fund)

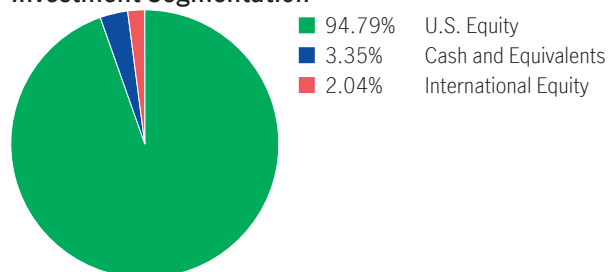
FleetCor Technologies Inc.	4.99%
Charles River Laboratories International Inc.	3.96%
Valvoline Inc.	3.66%
Humana Inc.	3.55%
Amphenol Corp. CI A	3.43%
CDW Corp.	3.42%
Concentrix Corp.	3.30%
SharkNinja, Inc. Shs	3.10%
Euronet Worldwide Inc.	3.02%
Dollar General Corp.	2.94%

### Total

35.38%

Total investments: 41

## 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 guarantees. 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 U.S. equity market.

## How has the fund performed?

This section tells you how the fund has performed over the past year for a contractholder who has chosen MPIP 75/75. 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.

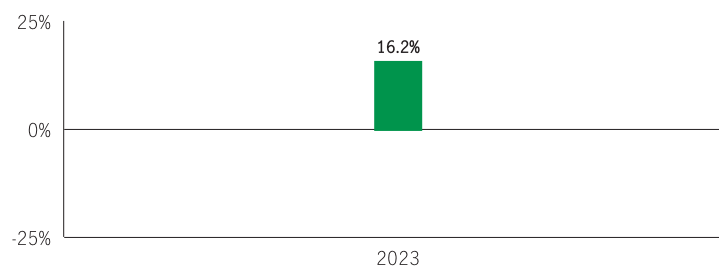
## Average return

A person who invested \$1,000 in the fund and chose MPIP 75/75 on May 24, 2022 has \$1,245.04 on December 31, 2023. This works out to an average of 14.64% per year.

## Year-by-year returns

Any values close to zero may not be visible.

This chart shows how the fund has performed in the past year for a contractholder who chose the MPIP 75/75. In the past year the Fund was up in value.



Manulife U.S. Mid-Cap 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										
Front End Sales Charge	Up to 5.0% 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>										
Low Load Sales Charge *	<table><tr><td><b>If you sell within:</b></td><td><b>%</b></td></tr><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></table>	<b>If you sell within:</b>	<b>%</b>	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>• 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><li>• Any sales charge you pay goes to Manulife</li></ul>
<b>If you sell within:</b>	<b>%</b>											
1 year of buying	3.00											
2 years of buying	3.00											
3 years of buying	3.00											
After 3 years	0.00											
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.										

\* **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). 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 Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
MPIP 75/75 Front-end/No-load	2.45	2.20
MPIP 75/75 Low-load	2.56	2.38
MPIP 75/100 Front-end/No-load	3.11	2.79
MPIP 75/100 Low-load	3.30	2.97

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.

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.

# 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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund aims to provide above-average long-term, risk-adjusted returns by investing primarily in equities and equity-related securities of U.S. mid-capitalization entities. Treasury bills or short-term investments, not exceeding three years to maturity, may also be used from time to time.

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

## Information specific to F-Class and Professional Service Fee sales charge options

### F-Class and Professional Service Fee

This section shows the information specific to the F-Class and Professional Service Fee (PSF) sales charge options of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer. The PSF sales charge option is only available through approved distributors.

What you pay - F-Class			What you pay - Professional Service Fee (PSF)		
<ul style="list-style-type: none"><li>Sales charges are generally negotiated between you and your dealer.</li><li>Collection of these fees will occur within the dealer account and not from the contract.</li><li>These are separate fees in addition to the MER.</li></ul>			<ul style="list-style-type: none"><li>A fee 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 fund(s) on a monthly basis.</li><li>These are separate fees in addition to the MER.</li></ul>		
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MPIP 75/75 F-class/PSF	100,000	1.38	1.20	12.6829	52,878
MPIP 75/100 F-class/PSF	100,000	2.00	1.79	10.0000	10

## For more information

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

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

# 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 credit worthiness 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.

**Concentration Risk** occurs when a Fund, including an underlying Fund, invests in a portfolio of relatively few securities. As a result, the securities invested in may not be diversified across all sectors or they may be concentrated in specific regions or countries. By concentrating its investment, a significant portion of the Fund or the underlying Fund may be invested in a single security. This may result in higher volatility, as changes in the market value of an individual security will have a greater impact on the value of the Fund's portfolio. It may also result in a decrease in the liquidity of the Fund's portfolio.

**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.

**Corporate class risk:** Certain underlying funds are structured as classes of shares of a single corporation which may contain multiple funds. Each corporate class fund has its own assets and liabilities, and each fund will be charged separately for any expenses that are specifically attributable to that fund. However, each fund's assets are the property of the corporation. Therefore, if a fund cannot meet its obligations, the assets of the other funds of the corporation may be used to pay those obligations.

**Cybersecurity Risk** is the risk of cyber-attacks or data breaches of technological systems that may result in the disclosure of confidential information, unauthorized access to sensitive information, the destruction or corruption of data, and financial loss to the Fund. Manulife and its service providers use technology in virtually all aspects of business and operations including that of the Fund. As a result, Manulife has and requires its service providers to have a robust and evolving information security program that features policies, processes, technologies, and dedicated professionals that protect information, systems, and networks. Despite this, there can be no assurances that these measures will be successful in protecting our networks and information assets against attacks in every instance. This is because cyber-attack techniques are changing frequently, increasing in sophistication, are often not recognizable until launched, and can originate from a wide variety of sources. As a result, Manulife and its service providers may not be able to anticipate or implement effective preventive measures against all disruptions or privacy and security breaches. Cyber-attacks could result in violation of privacy laws or information security regulations, or could materially disrupt network access or business operations.

**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.

**Sustainability (Environmental, Social, and Governance (ESG)) Policy Risk:** An ESG Fund's ESG investment policy could cause it to perform differently compared to similar funds that do not have such a policy. Any criteria related to this ESG investment policy may result in the ESG Fund's forgoing opportunities to buy certain securities when it might otherwise be advantageous to do so, or selling securities for ESG reasons when it might be otherwise disadvantageous for it to do so. Furthermore, information and third party data used to evaluate certain ESG characteristics of a company or asset may be incomplete, inaccurate or unavailable, which may impact the portfolio advisor's investment assessment or its ability to determine accurately the ESG characteristics or practices of some company or assets or the evolution over time of those ESG characteristics or practices. In addition, investors may differ in their views on what constitutes positive or negative ESG characteristics. As a result, the companies in which an ESG Fund invests, directly or indirectly, may not reflect the beliefs and values of any particular investor. An ESG Fund will vote proxies in accordance with the Manager's Proxy Voting Policy.

**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.



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