

Investment Policy Statement**NAL-Investor Canadian Money Market****Investment Objective**

The Canadian Money Market Fund utilizes a fund-of-fund approach by investing in units of the Manulife Canadian Money Market Fund. The Manulife Canadian Money Market Fund maintains the objective of achieving a high level of interest income while preserving capital and maintaining liquidity, primarily through investments in money market securities guaranteed by the Government of Canada, its Provinces or Municipalities, corporations and chartered banks.

Investment Strategy

This segregated fund has a fund-of-fund structure that invests into the Manulife Canadian Money Market Fund. The Underlying Fund holds primarily Canadian fixed income investments.

The Fund invests in money market instruments, cash and/or other investments in accordance with the CLHIA Guidelines on Individual Insurance Contracts Relating to Segregated Funds with respect to money market funds.

The Fund may enter into securities lending, repurchase and reverse repurchase transactions to generate additional income and/or as a short-term cash management tool.

*Manulife reserves the right to change the targets, ranges and/or to remove, replace or add additional funds to the Segregated Fund's portfolio as deemed necessary to achieve and continue to adhere to the Segregated Fund's investment objective.

Risks

The risks of investing in the Fund can include but are not limited to the following:

- Asset-Backed and Mortgage-Backed Securities Risk
- Bail-In Debt Risk
- Credit Risk
- Default Risk
- Interest Rate Risk
- Multiple Series Risk
- Securities Lending, Repurchase and Reverse Repurchase Transaction Risk
- Specialization Risk
- Substantial Securityholder Risk
- Tax Risk
- Underlying Fund Risk

Descriptions of these risks can either be found in the Information Folder or can be provided upon request.

Where can I get more information or help?

For more information, please read the Information Folder and Contract, or you may contact us at:

Manulife
500 King St. N
Waterloo, ON N2J 4C6

www.manulifeim.ca

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

Quebec & French Business
1-800-355-6776

For information about handling issues you are unable to resolve with us, contact the OmbudService for Life and Health Insurance at 1-800-268-8099 or on the web at **www.olhi.ca**.

For information about additional protection that is available for all life insurance contractholders, contact Assuris, a company established by the Canadian life insurance industry. See **www.assuris.ca** for details.

For information regarding how to contact the insurance regulator in your province, visit the Canadian Council of Insurance Regulators website at **www.ccir-ccrra.org**.