

Fund Facts

Manulife RetirementPlus

Segregated Fund Solutions**Effective September 9, 2024****Performance as at December 31, 2023**

The Manufacturers Life Insurance Company ("Manulife") is the issuer of the Manulife RetirementPlus insurance contract and the guarantor of any guarantee provisions therein.

Manulife RetirementPlus

Fund name change:

Effective on or about September 9, 2024, the following fund will undergo a name change:

Old fund name	New fund name
Manulife RetirementPlus Canadian Unconstrained Bond	Manulife RetirementPlus Core Plus Bond

A name change is the only change to the above fund. The objective, strategy, risk, and fee remain the same.

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.
 - **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 of each Fund Facts).

How to read the Fund Facts: Manulife Segregated Funds

Manulife Investment Management

Performance as at December 31, 2019

Fund Facts — GIF Select

Manulife Bond GIF Select

Quick Facts

Date Fund Available: October 2010 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$185,627,348
Date Fund Created: October 2010 **Total Units Outstanding:** 16,718,581 **Portfolio Turnover Rate:** 8.17%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.11	1.62	11.7906	1,868,672
IncomePlus	25,000	2.12	1.62	11.0970	106,010
EstatePlus	10,000	2.11	1.62	11.7906	381,764

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on F-Class and Elite sales charge options, refer to page 3.

What does the fund invest in?

This Segregated Fund invests in the Manulife Bond Fund. The underlying mutual fund invests primarily in Canadian fixed income investments.

Top 10 investments (of the underlying fund)

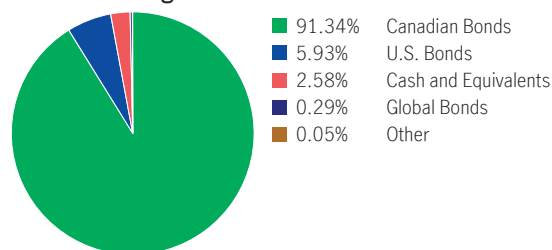
Province of Ontario, 2.6%, 6/2/2025	6.33%
Gov. of Canada, 2.75%, 12/1/2048	5.32%
Gov. of Canada, 2.25%, 06/01/2029	1.60%
Canada Housing Trust No.1, 2.35%, 6/15/2027	1.49%
Province of Ontario, 2.9%, 6/2/2049	1.48%
Province of Quebec, 3.5%, 12/1/2045	1.36%
Province of Ontario, 2.70%, 6/2/2029	1.23%
Province of Ontario, 2.3%, 9/8/2024	1.11%
Gov. of Canada, 3.5%, 12/1/2045	1.04%
United States Treasury Bill, 2.625%, 2/15/2029	1.02%

Total

21.98%

Total investments: 448

Investment Segmentation



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 InvestmentPlus Series. 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.

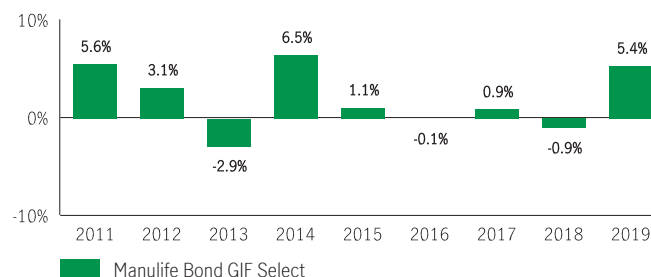
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on October 18, 2010 has \$1,179.06 on December 31, 2019. This works out to an average of 1.81% 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 InvestmentPlus Series. In the last 9 years the fund was up in value 6 years and down in value 3 years.



Manulife Bond GIF Select

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.

How risky is it?

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



Who is this fund for?

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

How 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 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">You and your advisor decide on the rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission	
Deferred Sales Charge (DSC)	If you sell within:	%	When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife.	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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
	1 year of buying	5.50		
	2 years of buying	5.00		
	3 years of buying	5.00		
	4 years of buying	4.00		
	5 years of buying	4.00		
	6 years of buying	3.00		
	7 years of buying	2.00		
	After 7 years	0.00		
Low Load Sales Charge	If you sell within:	%	When you invest, Manulife pays a commission of 1.0%. Any sales charge you pay goes to Manulife.	
	1 year of buying	2.50		
	2 years of buying	2.00		
	3 years of buying	1.50		
	After 3 years	0.00		
No Load Sales Charge	There are no charges to you.		When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your servicing advisor may have to return a portion of the commission to Manulife.	

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. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 1. 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 (%)	Fund fee rate (%)
InvestmentPlus	2.11	1.62	—
IncomePlus	2.12	1.62	0.55
EstatePlus	2.11	1.62	0.25

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 apply to all guarantee options and sales charge options and 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.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

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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

21 Objective and Strategy

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

Objective: The Fund seeks to earn the highest level of income consistent with the preservation of capital with some capital appreciation by investing primarily in bonds and debentures of various terms issued or guaranteed by Canadian federal, provincial or municipal governments or corporations.

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

22 Information specific to Elite and F-Class sales charge options

Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay

- For the Front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Back-end and Low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.54	1.24	12.3835	110,030
IncomePlus	1,000,000	1.62	1.33	11.5308	11
EstatePlus	1,000,000	1.54	1.24	12.3835	39,201

F-Class

This section shows the information specific to the F-Class sales charge option 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.

What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.29	0.95	12.4170	24,938
IncomePlus	25,000	1.29	1.13	11.6586	11
EstatePlus	10,000	1.29	0.95	12.4170	—

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

Manulife Investment Management is a trade name of The Manufacturers Life Insurance Company. 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, Manulife Investment Management, the Stylized M Design, and Manulife Investment Management & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

Fund Facts — Manulife RetirementPlus

Manulife RetirementPlus Bond

Quick Facts

Date Fund Available: October 2013

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$94,715,604

Date Fund Created: October 2010

Total Units Outstanding: 8,955,622

Portfolio Turnover Rate: 8.96%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
25,000	2.22	1.32	10.5949	106,301

For information on Elite and F-Class 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 Bond Fund. The underlying mutual fund trust holds primarily Canadian fixed income investments.

Top 10 investments (of the underlying fund)

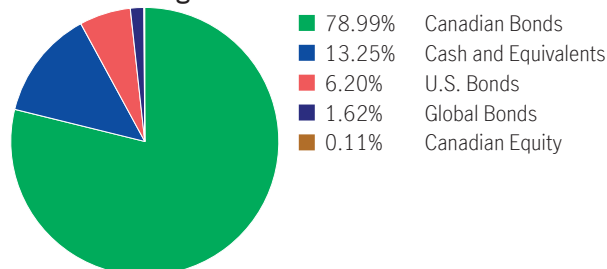
Gov. of Canada, 2.75%, 6/1/2033	2.17%
Gov. of Canada, 4/25/2024	1.85%
Province of Ontario, 3.75%, 12/2/2053	1.67%
Gov. of Canada, 2%, 6/1/2028	1.67%
Gov. of Canada, 4%, 6/1/2041	1.64%
CANADIAN TREASURY BILL 11APR24 TBILL	1.62%
CANADA HOUSING TRUST NO 1 4.25% 15MAR34	1.17%
Province of Ontario, 3.75%, 6/2/2032	1.07%
Canada Housing Trust No.1, 3.65%, 6/15/2033	1.05%
Province of Ontario, 2.55%, 12/2/2052	1.04%

Total

14.94%

Total investments: 428

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 10 years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

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

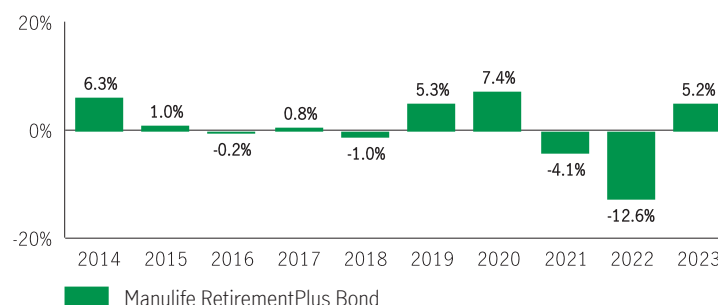
Average return

A person who invested \$1,000 in the fund 10 years ago has \$1,065.19 on December 31, 2023. This works out to an average of 0.63% per year.

Year-by-year returns

Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder. In the last 10 years the fund was up in value 6 years and down in value 4 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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 5.50 5.00 5.00 4.00 4.00 3.00 2.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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 Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 2.50 2.00 1.50 0.00	

* **Deferred** and **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.

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.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 with some capital appreciation by investing primarily in bonds and debentures of various terms issued or guaranteed by Canadian federal, provincial or municipal governments or corporations.

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

Information specific to Elite and F-Class sales charge options

Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay				
<ul style="list-style-type: none">For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.These are separate fees in addition to the MER.				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
1,000,000	1.63	0.86	11.0270	3,898

F-Class

This section shows the information specific to the F-Class sales charge option 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.

What you pay				
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100,000	1.54	0.68	11.4230	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 — Manulife RetirementPlus

Manulife RetirementPlus CI Canadian Asset Allocation

Quick Facts

Date Fund Available: October 2013

Underlying Fund Manager: CI Investments Inc.

Total Fund Value: \$19,621,533

Date Fund Created: October 2012

Total Units Outstanding: 1,293,188

Portfolio Turnover Rate: 4.19%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
25,000	3.00	1.77	13.4513	350,292

For information on Elite and F-Class 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 CI Canadian Asset Allocation Corporate Class Fund. The underlying corporate class mutual fund holds primarily Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

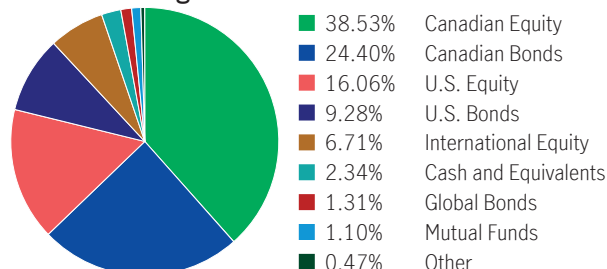
United States Treasury Note, 1.88%, 2/15/2041	2.61%
United States Treasury Note, 3.63%, 2/15/2053	2.40%
United States Treasury Note, 2.88%, 5/15/2052	2.04%
Constellation Software Inc. (FRN), 13.3%, 3/31/2040	1.74%
Bank of Nova Scotia (The), 3.7%, 7/27/2081	1.66%
Gov. of Canada, 1.5%, 12/1/2031	1.55%
United States Treasury Note, 4.13%, 8/15/2053	1.55%
Brookfield Corporation Vtg Shs CI A	1.41%
Constellation Software Inc.	1.26%
Royal Bank of Canada	1.23%

Total

17.46%

Total investments: 210

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 10 years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

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

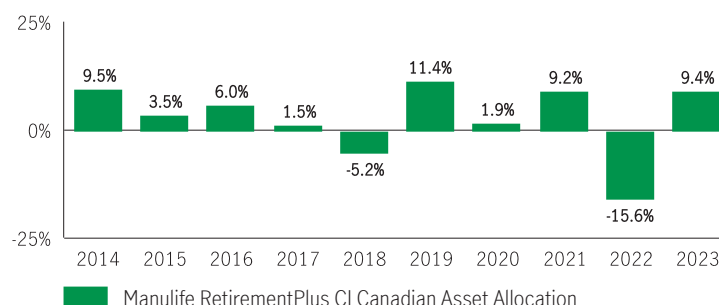
Average return

A person who invested \$1,000 in the fund 10 years ago has \$1,323.60 on December 31, 2023. This works out to an average of 2.84% 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 10 years for a contractholder. In the last 10 years the fund was up in value 8 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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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 Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	

* **Deferred** and **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.

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.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 fund's objective is to achieve a superior total investment return by investing, directly or indirectly, in a combination of primarily Canadian equity and fixed income securities. Indirect investments may include convertible securities, derivatives, equity-related securities and 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 Elite and F-Class sales charge options

Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay				
<ul style="list-style-type: none">For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.These are separate fees in addition to the MER.				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
1,000,000	2.17	1.14	14.4594	6,797

F-Class

This section shows the information specific to the F-Class sales charge option 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.

What you pay				
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100,000	2.00	0.86	14.8525	2,316

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 — Manulife RetirementPlus

Manulife RetirementPlus CI Canadian Balanced

Quick Facts

Date Fund Available: October 2013

Underlying Fund Manager: CI Investments Inc.

Total Fund Value: \$4,495,355

Date Fund Created: October 2013

Total Units Outstanding: 295,178

Portfolio Turnover Rate: 6.19%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
25,000	3.01	1.77	15.2292	295,158

For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

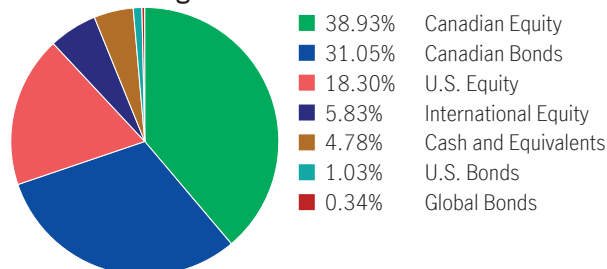
This segregated fund has a “fund-of-fund” structure and invests into the CI Canadian Balanced Fund. The underlying mutual fund trust holds primarily Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

Manulife Financial Corporation	2.96%
Canadian Natural Resources Ltd.	2.30%
Fairfax Financial Holdings Ltd. Sub Vtg	2.30%
Bank of Montreal	2.08%
Microsoft Corp.	1.76%
Enbridge Inc.	1.71%
Advanced Micro Devices Inc.	1.66%
Wheaton Precious Metals Corp.	1.65%
BANK OF NOVA SCOTIA/THE	1.58%
Cenovus Energy Inc.	1.48%
Total	19.50%

Total investments: 403

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 10 years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

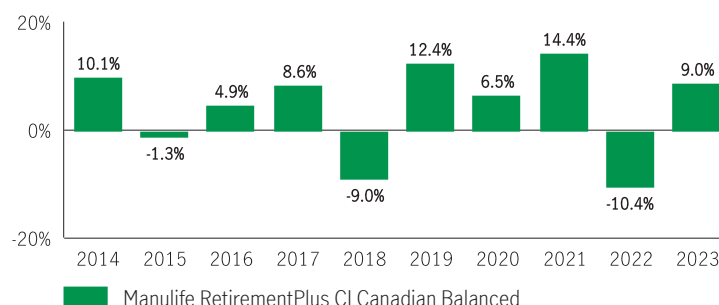
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago has \$1,507.97 on December 31, 2023. This works out to an average of 4.19% 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 10 years for a contractholder. In the last 10 years the fund was up in value 7 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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 5.50 5.00 5.00 4.00 4.00 3.00 2.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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 Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 2.50 2.00 1.50 0.00	

* **Deferred** and **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.

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.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 fund's objective is to achieve an attractive total return, consisting of income and capital gains. It invests primarily in a mix of Canadian equity and equity-related securities and fixed income securities. The fund is not limited to how much it invests or keeps invested in each asset class. The mix may vary according to market conditions.

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

Information specific to Elite and F-Class sales charge options

Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay				
<ul style="list-style-type: none">For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.These are separate fees in addition to the MER.				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
1,000,000	2.32	1.14	17.0110	10

F-Class

This section shows the information specific to the F-Class sales charge option 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.

What you pay				
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100,000	2.00	0.86	17.5240	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 — Manulife RetirementPlus

Manulife RetirementPlus CI Canadian Income & Growth

Quick Facts

Date Fund Available: October 2013

Underlying Fund Manager: CI Investments Inc.

Total Fund Value: \$385,001,610

Date Fund Created: October 2006

Total Units Outstanding: 18,159,828

Portfolio Turnover Rate: 8.37%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
25,000	2.98	1.77	15.7459	578,981

For information on Elite and F-Class 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 CI Canadian Income & Growth Fund. The underlying mutual fund trust holds primarily Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

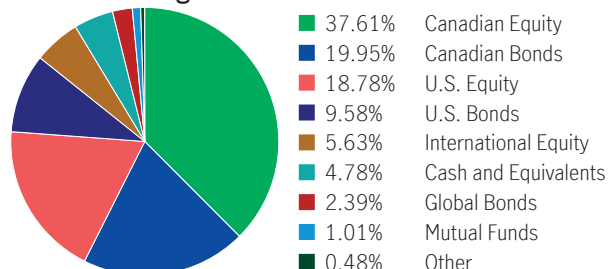
Manulife Financial Corporation	2.79%
Fairfax Financial Holdings Ltd. Sub Vtg	2.18%
Canadian Natural Resources Ltd.	2.17%
Bank of Montreal	2.02%
Microsoft Corp.	1.72%
Wheaton Precious Metals Corp.	1.63%
Advanced Micro Devices Inc.	1.61%
Enbridge Inc.	1.61%
BANK OF NOVA SCOTIA/THE	1.49%
Cenovus Energy Inc.	1.39%

Total

18.62%

Total investments: 686

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 10 years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

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

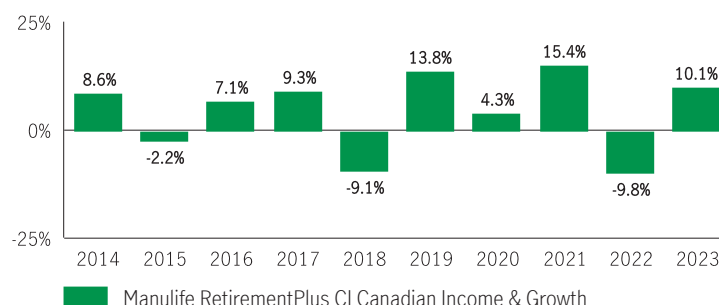
Average return

A person who invested \$1,000 in the fund 10 years ago has \$1,536.71 on December 31, 2023. This works out to an average of 4.39% per year.

Year-by-year returns

Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder. In the last 10 years the fund was up in value 7 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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 5.50 5.00 5.00 4.00 4.00 3.00 2.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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 Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 2.50 2.00 1.50 0.00	

* **Deferred** and **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.

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.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 current income while preserving capital by investing in a diversified portfolio of securities composed mainly of equity, equity-related and fixed income securities of Canadian issuers. The fund may also invest in foreign securities.

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

Information specific to Elite and F-Class sales charge options

Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay				
<ul style="list-style-type: none">For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.These are separate fees in addition to the MER.				

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
1,000,000	2.36	1.14	16.7823	10,442

F-Class

This section shows the information specific to the F-Class sales charge option 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.

What you pay				
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER				

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100,000	2.00	0.86	17.2866	5,771

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 — Manulife RetirementPlus

Manulife RetirementPlus CI Canadian Investment

Quick Facts

Date Fund Available: October 2013

Underlying Fund Manager: CI Investments Inc.

Total Fund Value: \$47,746,723

Date Fund Created: January 1998

Total Units Outstanding: 2,093,164

Portfolio Turnover Rate: 0.99%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
25,000	3.19	1.68	12.7597	75,046

For information on Elite and F-Class 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 CI Canadian Investment Fund. The underlying mutual fund trust holds primarily Canadian and U.S. equities.

Top 10 investments (of the underlying fund)

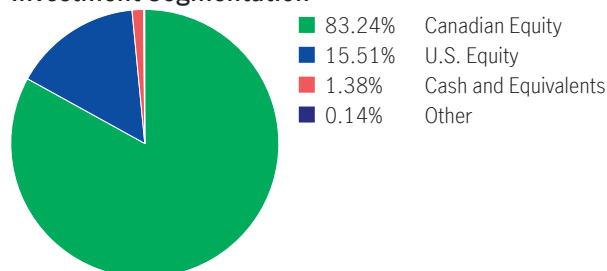
Royal Bank of Canada	7.19%
Toronto-Dominion Bank Com New	6.56%
Constellation Software Inc.	4.46%
Amazon.com Inc.	4.10%
Bank of Montreal	4.08%
Intact Financial Corporation	4.03%
Cenovus Energy Inc.	3.99%
Canadian Natural Resources Ltd.	3.94%
Agnico-Eagle Mines Ltd.	3.78%
S&P Global Inc.	3.57%

Total

45.71%

Total investments: 39

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 10 years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

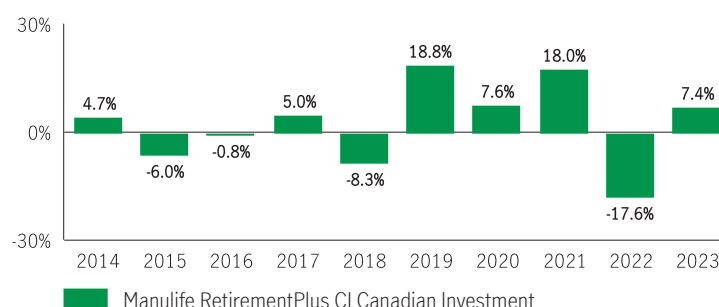
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago has \$1,256.33 on December 31, 2023. This works out to an average of 2.31% 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 10 years for a contractholder. In the last 10 years the fund was up in value 6 years and down in value 4 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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 5.50 5.00 5.00 4.00 4.00 3.00 2.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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 Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 2.50 2.00 1.50 0.00	

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2. Ongoing Fund Expenses

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Trailing commission

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3. Other Fees

Trading Fees are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 fund's objective is to obtain maximum long-term capital growth. It invests primarily in equity and equity-related securities of high-quality, large and mid-capitalization Canadian companies that the portfolio advisor believes have good potential for future growth.

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

Information specific to Elite and F-Class sales charge options

Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay				
<ul style="list-style-type: none">For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.These are separate fees in addition to the MER.				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
1,000,000	2.46	1.05	14.0602	10

F-Class

This section shows the information specific to the F-Class sales charge option 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.

What you pay				
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100,000	2.16	0.77	14.8110	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 — Manulife RetirementPlus

Manulife RetirementPlus Core Plus Bond
Quick Facts
Date Fund Available: November 2018

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$4,019,838

Date Fund Created: November 2014

Total Units Outstanding: 390,387

Portfolio Turnover Rate: 20.50%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
25,000	2.33	1.40	10.2118	69,515

For information on Elite and F-Class sales charge options, refer to page 3.

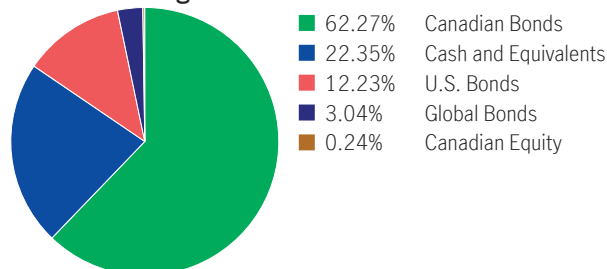
What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Manulife Core Plus Bond Fund. The underlying mutual fund trust holds primarily Canadian and foreign fixed income investments.

Top 10 investments (of the underlying fund)

Province of Ontario, 4.7%, 6/2/2037	3.14%
Gov. of Canada, 2%, 6/1/2032	2.39%
ENBRIDGE INC FRN 15JAN84	1.67%
Gov. of Canada, 2.75%, 6/1/2033	1.63%
Province of Ontario, 4.15%, 12/2/2054	1.52%
Province of Ontario, 2.55%, 12/2/2052	1.40%
Province of Saskatchewan, 2.8%, 12/2/2052	1.27%
Gov. of Canada, 5%, 6/1/2037	1.26%
Gov. of Canada, 2.5%, 12/1/2032	1.13%
Manulife Financial Corporation (FRN), 4.06%, 2/24/2032	1.12%
Total	16.53%

Total investments: 303

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 income, capital growth and capital preservation. They are also seeking the benefits of a tactical mix of fixed-income instruments. They are comfortable with the risks of investing in global markets.

How has the fund performed?

This section tells you how the fund has performed over the past 5 years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

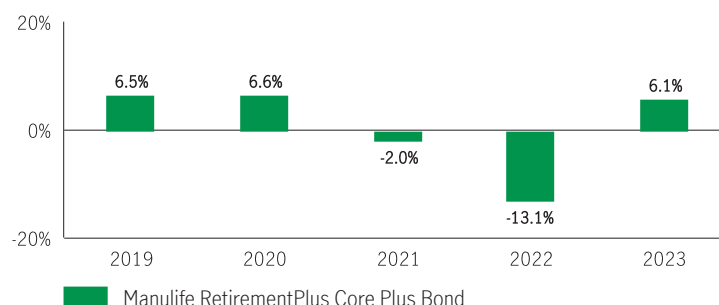
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on November 12, 2018 has \$1,021.20 on December 31, 2023. This works out to an average of 0.41% 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. In the last 5 years the fund was up in value 3 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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 5.50 5.00 5.00 4.00 4.00 3.00 2.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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 Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 2.50 2.00 1.50 0.00	

* **Deferred** and **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.

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.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 generate income with an emphasis on capital preservation. The Fund invests primarily in a diversified portfolio of Canadian fixed income securities. The Fund may also invest in fixed income securities of other countries.

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

Information specific to Elite and F-Class sales charge options

Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay				
<ul style="list-style-type: none">For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.These are separate fees in addition to the MER.				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
1,000,000	1.84	0.95	10.8800	10

F-Class

This section shows the information specific to the F-Class sales charge option 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.

What you pay				
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100,000	1.64	0.76	10.8510	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 — Manulife RetirementPlus

Manulife RetirementPlus Corporate Bond

Quick Facts

Date Fund Available: October 2013

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$77,361,202

Date Fund Created: January 2005

Total Units Outstanding: 4,688,727

Portfolio Turnover Rate: 11.19%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
25,000	2.24	1.32	12.0950	153,053

For information on Elite and F-Class 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 Bond Fund. The underlying mutual fund trust holds primarily Canadian and U.S. fixed income investments.

Top 10 investments (of the underlying fund)

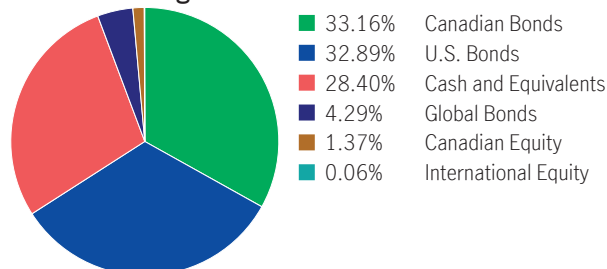
Federal Home Loan Banks, 1/2/2024	2.61%
Cenovus Energy Inc., 3.5%, 2/7/2028	2.31%
ENBRIDGE INC FRN 15JAN84	2.27%
Rogers Communications Inc. (FRN), 5.25%, 3/15/2082	2.09%
Gov. of Canada, 1.75%, 12/1/2053	1.38%
Bank of Nova Scotia (The), 4.5%, 12/16/2025	1.29%
United States Treasury Note, 2.88%, 5/15/2032	1.26%
United States Treasury Note, 4.75%, 11/15/2053	1.22%
Athene Global Funding, 2.1%, 9/24/2025	1.16%
ATCO Ltd. (FRN), 0.06%, 11/1/2078	1.11%

Total

16.70%

Total investments: 336

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 10 years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

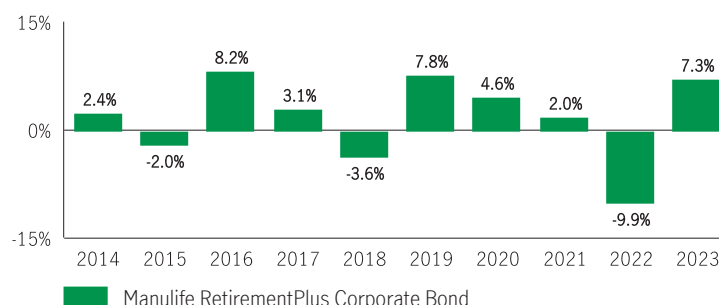
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago has \$1,200.48 on December 31, 2023. This works out to an average of 1.84% 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 10 years for a contractholder. In the last 10 years the fund was up in value 7 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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 5.50 5.00 5.00 4.00 4.00 3.00 2.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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 Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 2.50 2.00 1.50 0.00	

* **Deferred** and **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.

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.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 returns and a steady flow of income. The Fund invests primarily in a diversified portfolio of Canadian and U.S. investment grade corporate and high yield bonds.

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

Information specific to Elite and F-Class sales charge options

Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay				
<ul style="list-style-type: none">For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.These are separate fees in addition to the MER.				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
1,000,000	1.63	0.86	12.8072	7,108

F-Class

This section shows the information specific to the F-Class sales charge option 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.

What you pay				
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100,000	1.54	0.68	13.3530	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 — Manulife RetirementPlus

Manulife RetirementPlus Dividend Income

Quick Facts

Date Fund Available: October 2013

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$1,103,752,589

Date Fund Created: April 2013

Total Units Outstanding: 45,743,378

Portfolio Turnover Rate: 3.75%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
25,000	3.00	1.55	22.7880	3,454,173

For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

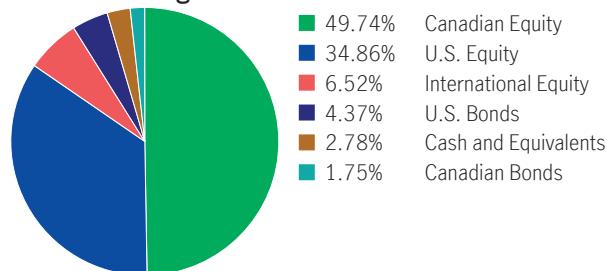
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Dividend Income Fund. The underlying mutual fund trust holds primarily Canadian equities.

Top 10 investments (of the underlying fund)

Thomson Reuters Corp. Com No Par	4.04%
Linde PLC Shs	4.02%
Roper Technologies Inc.	4.02%
Thermo Fisher Scientific Inc.	4.01%
Constellation Software Inc.	4.01%
Canadian Pacific Kansas City Limited	3.99%
Visa Inc. Com Cl A	3.99%
FirstService Corporation	3.98%
Waste Connections Inc.	3.28%
Cadence Design Systems Inc.	2.97%
Total	38.31%

Total investments: 80

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 10 years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

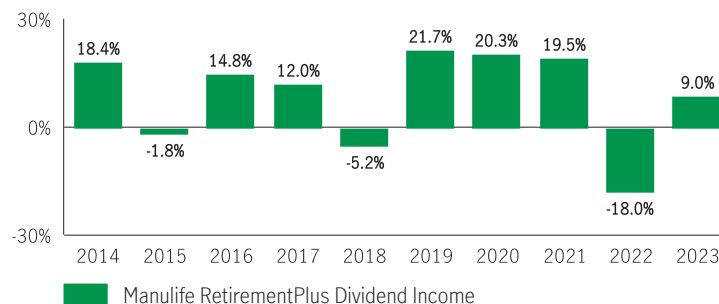
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago has \$2,215.69 on December 31, 2023. This works out to an average of 8.28% 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 10 years for a contractholder. In the last 10 years the fund was up in value 7 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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 5.50 5.00 5.00 4.00 4.00 3.00 2.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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 Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 2.50 2.00 1.50 0.00	

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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.

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.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 Fund seeks to provide a combination of income and long-term capital appreciation. The Fund 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 Fund may also invest in real estate investment trusts (“REITs”) and royalty trusts. A portion of the Fund’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 Elite and F-Class sales charge options

Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay				
<ul style="list-style-type: none">For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.These are separate fees in addition to the MER.				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
1,000,000	2.32	0.91	24.4634	363,855

F-Class

This section shows the information specific to the F-Class sales charge option 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.

What you pay				
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100,000	2.00	0.64	25.2193	4,481

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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Fund Facts — Manulife RetirementPlus

Manulife RetirementPlus Dividend Income Plus Fund

Quick Facts

Date Fund Available: October 2013

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$159,849,936

Date Fund Created: October 2013

Total Units Outstanding: 11,961,980

Portfolio Turnover Rate: 10.60%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
25,000	2.99	1.55	20.7229	626,127

For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

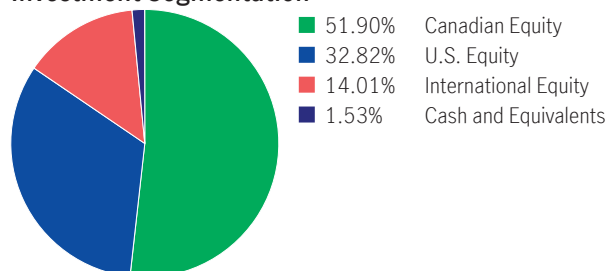
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Dividend Income Plus Fund. The underlying mutual fund trust holds primarily Canadian equities.

Top 10 investments (of the underlying fund)

Brookfield Corporation Vtg Shs CI A	4.63%
Thermo Fisher Scientific Inc.	4.40%
Alimentation Couche-Tard Inc.	4.24%
Berkshire Hathaway Inc. CI B New	4.09%
Alphabet Inc. CI A	4.08%
Aon PLC Shs CI 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%
Total	41.20%

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 10 years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

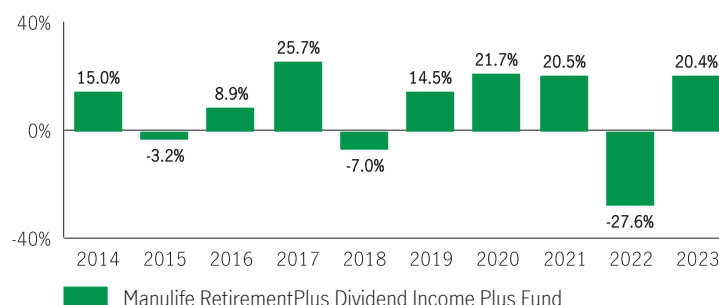
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago has \$2,074.88 on December 31, 2023. This works out to an average of 7.57% 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 10 years for a contractholder. In the last 10 years the fund was up in value 7 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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 5.50 5.00 5.00 4.00 4.00 3.00 2.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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 Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 2.50 2.00 1.50 0.00	

* **Deferred** and **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.

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.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 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 Elite and F-Class sales charge options

Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay				
<ul style="list-style-type: none">For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.These are separate fees in addition to the MER.				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
1,000,000	2.20	0.91	22.3697	13,653

F-Class

This section shows the information specific to the F-Class sales charge option 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.

What you pay				
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100,000	2.00	0.64	23.2650	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 — Manulife RetirementPlus

Manulife RetirementPlus Dollar-Cost Averaging Program

Quick Facts

Date Fund Available: May 2019

Fund Manager: Manulife

Total Fund Value: \$110,725,441

Date Fund Created: May 2019

Total Units Outstanding: 10,576,909

Portfolio Turnover Rate: --

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
25,000	0.00	0.00	10.4686	24,056

For information on Elite and F-Class 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

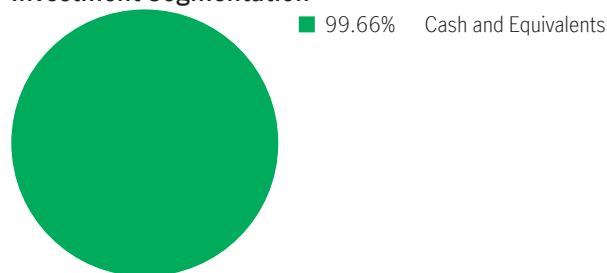
99.66%

Total

99.66%

Total investments: 1

Investment Segmentation



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 4 years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

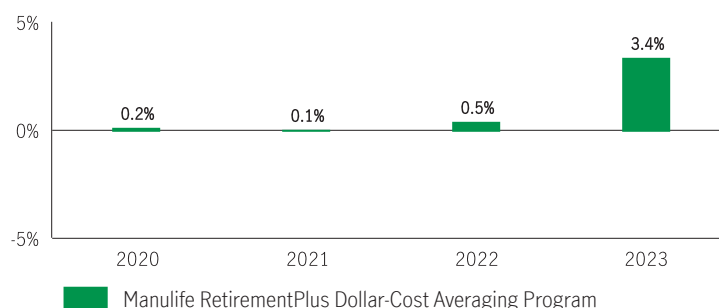
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on 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.

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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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 Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	

* **Deferred** and **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.

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.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 Elite and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option 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.

What you pay				
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100,000	0.00	0.00	10.4080	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 — Manulife RetirementPlus

Manulife RetirementPlus Fidelity Canadian Bond

Quick Facts

Date Fund Available: October 2013

Underlying Fund Manager: Fidelity Investments Canada ULC

Total Fund Value: \$60,858,034

Date Fund Created: January 1997

Total Units Outstanding: 4,757,878

Portfolio Turnover Rate: 6.11%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
25,000	2.51	1.55	10.3107	45,113

For information on Elite and F-Class 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 Fidelity Canadian Bond Fund. The underlying mutual fund trust holds primarily Canadian fixed income investments.

Top 10 investments (of the underlying fund)

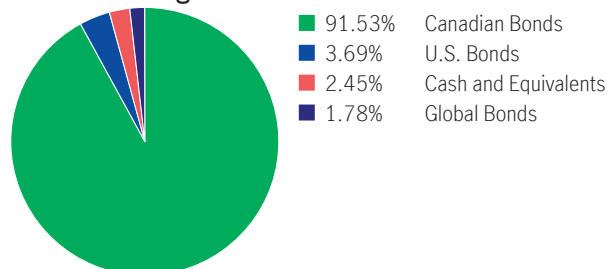
Gov. of Canada, 2.75%, 6/1/2033	2.24%
Gov. of Canada, 3.25%, 9/1/2028	2.15%
CANADA HSG TR1 4.25% 3/34 144A	2.12%
Gov. of Canada, 1.5%, 12/1/2031	1.81%
Province of Ontario, 3.75%, 6/2/2032	1.54%
Canada Housing Trust No.1, 3.55%, 9/15/2032	1.43%
Gov. of Canada, 0.50%, 12/1/2030	1.39%
Province of Ontario, 2.6%, 6/2/2025	1.37%
Province of Ontario, 2.7%, 6/2/2029	1.36%
Gov. of Canada, 1.75%, 12/1/2053	1.36%

Total

16.75%

Total investments: 559

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 10 years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

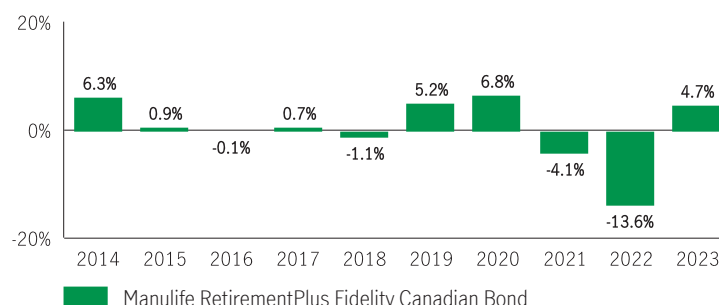
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago has \$1,039.55 on December 31, 2023. This works out to an average of 0.39% per year.

Year-by-year returns

Any values close to zero may not be visible. This chart shows how the fund has performed in each of the past 10 years for a contractholder. In the last 10 years the fund was up in value 6 years and down in value 4 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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 5.50 5.00 5.00 4.00 4.00 3.00 2.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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 Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 2.50 2.00 1.50 0.00	

* **Deferred** and **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.

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.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 a steady flow of income. It invests primarily in Canadian fixed income securities.

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

Information specific to Elite and F-Class sales charge options

Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay				
<ul style="list-style-type: none">For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.These are separate fees in addition to the MER.				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
1,000,000	2.00	1.09	11.3510	10

F-Class

This section shows the information specific to the F-Class sales charge option 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.

What you pay				
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100,000	1.80	0.91	11.3080	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 — Manulife RetirementPlus

Manulife RetirementPlus Fidelity Canadian Disciplined Equity

Quick Facts

Date Fund Available: October 2013

Underlying Fund Manager: Fidelity Investments Canada ULC

Total Fund Value: \$107,965,837

Date Fund Created: July 2008

Total Units Outstanding: 4,982,790

Portfolio Turnover Rate: 9.13%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
25,000	3.22	1.82	18.8180	421,179

For information on Elite and F-Class 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 Fidelity Canadian Disciplined Equity Fund. The underlying mutual fund trust holds primarily Canadian equities.

Top 10 investments (of the underlying fund)

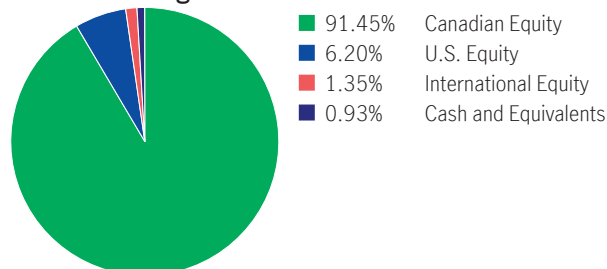
Canadian National Railwaypany	6.59%
Royal Bank of Canada	5.70%
Toronto-Dominion Bank Com New	4.96%
Canadian Natural Resources Ltd.	4.17%
Rogers Communications Inc. Cl B Non Vtg	4.01%
Bank of Montreal	3.82%
Enbridge Inc.	3.81%
Agnico-Eagle Mines Ltd.	3.79%
Constellation Software Inc.	3.12%
Alimentation Couche-Tard Inc. Multiple Vtg Sh	2.87%

Total

42.84%

Total investments: 99

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 10 years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

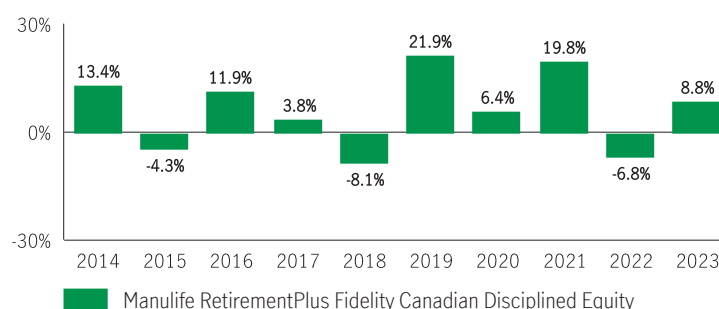
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago has \$1,820.83 on December 31, 2023. This works out to an average of 6.18% 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 10 years for a contractholder. In the last 10 years the fund was up in value 7 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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 5.50 5.00 5.00 4.00 4.00 3.00 2.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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 Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 2.50 2.00 1.50 0.00	

* **Deferred** and **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.

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.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 achieve long term capital growth. It invests primarily in equity securities of Canadian companies.

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

Information specific to Elite and F-Class sales charge options

Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay				
<ul style="list-style-type: none">For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.These are separate fees in addition to the MER.				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
1,000,000	2.45	1.18	20.1330	28,397

F-Class

This section shows the information specific to the F-Class sales charge option 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.

What you pay				
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100,000	2.32	0.91	21.1090	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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Canada, Outside of Quebec 1-888-790-4387
Quebec & French Business 1-800-355-6776

Fund Facts — Manulife RetirementPlus

Manulife RetirementPlus Fidelity Monthly Income

Quick Facts

Date Fund Available: October 2013

Underlying Fund Manager: Fidelity Investments Canada ULC

Total Fund Value: \$635,973,854

Date Fund Created: October 2006

Total Units Outstanding: 31,066,348

Portfolio Turnover Rate: 7.31%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
25,000	3.11	1.86	13.9531	718,495

For information on Elite and F-Class 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 Fidelity Monthly Income Fund. The underlying mutual fund trust holds primarily Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

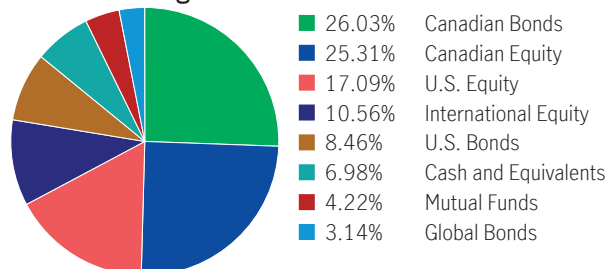
Fidelity American High Yield Fund	4.22%
High Yield Investments Directly Held	2.32%
Bx Commercial Mortgage Trust 2022-Lp2, 2/15/2027	2.22%
iShares Comex Gold Trust ETF	2.08%
United States Treasury Note, 3.63%, 3/31/2030	1.99%
Alimentation Couche-Tard Inc. Multiple Vtg Sh	1.39%
Rogers Communications Inc. Cl B Non Vtg	1.22%
United States Treasury Note, 3.63%, 2/15/2053	1.18%
Toronto-Dominion Bank Com New	1.09%
Canadian National Railwaypany	1.07%

Total

18.78%

Total investments: 1501

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 10 years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

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

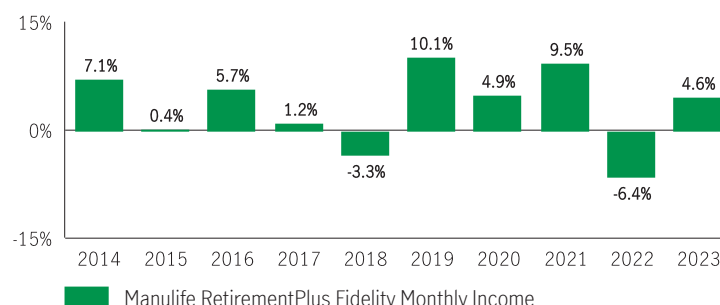
Average return

A person who invested \$1,000 in the fund 10 years ago has \$1,378.68 on December 31, 2023. This works out to an average of 3.26% 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 10 years for a contractholder. In the last 10 years the fund was up in value 8 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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 5.50 5.00 5.00 4.00 4.00 3.00 2.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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 Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 2.50 2.00 1.50 0.00	

* **Deferred** and **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.

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.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 achieve a combination of a steady flow of income and the potential for capital gains. It invests primarily in a mix of Canadian equity securities, Canadian fixed income securities, U.S. commercial mortgage-backed securities, and U.S. higher yielding, lower quality fixed income securities, preferred stocks and convertible securities. The Fund can invest in these securities either directly or indirectly through investments in underlying funds.

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

Information specific to Elite and F-Class sales charge options

Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay				
<ul style="list-style-type: none">For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.These are separate fees in addition to the MER.				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
1,000,000	2.47	1.23	14.9582	17,039

F-Class

This section shows the information specific to the F-Class sales charge option 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.

What you pay				
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100,000	2.10	0.95	15.8880	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 — Manulife RetirementPlus

Manulife RetirementPlus Fidelity True North

Quick Facts

Date Fund Available: October 2013

Underlying Fund Manager: Fidelity Investments Canada ULC

Total Fund Value: \$227,251,383

Date Fund Created: January 1997

Total Units Outstanding: 6,854,018

Portfolio Turnover Rate: 10.17%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
25,000	3.24	1.77	18.9371	513,782

For information on Elite and F-Class 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 Fidelity True North Fund. The underlying mutual fund trust holds primarily Canadian equities.

Top 10 investments (of the underlying fund)

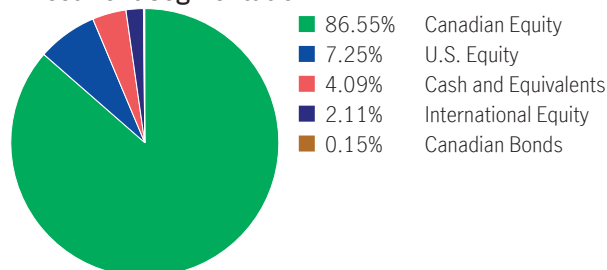
Canadian National Railwaypany	4.96%
Royal Bank of Canada	4.95%
Rogers Communications Inc. Cl B Non Vtg	3.87%
Toronto-Dominion Bank Com New	3.84%
Canadian Natural Resources Ltd.	3.70%
Alimentation Couche-Tard Inc. Multiple Vtg Sh	3.48%
Constellation Software Inc.	2.87%
Agnico-Eagle Mines Ltd.	2.82%
Intact Financial Corporation	2.69%
TMX Group Limited	2.52%

Total

35.70%

Total investments: 157

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 10 years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

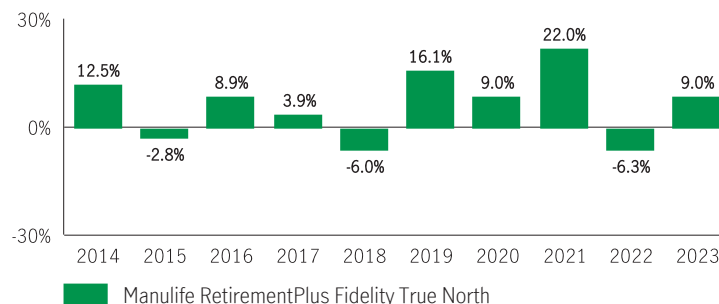
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago has \$1,832.19 on December 31, 2023. This works out to an average of 6.24% 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 10 years for a contractholder. In the last 10 years the fund was up in value 7 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.

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">You and your advisor decide on the rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	1 year of buying	5.50	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	4.00	
	6 years of buying	3.00	
	7 years of buying	2.00	
	After 7 years	0.00	
Low Load Sales Charge *	If you sell within:	%	
	1 year of buying	2.50	
	2 years of buying	2.00	
	3 years of buying	1.50	
	After 3 years	0.00	

* **Deferred** and **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.

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.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 aims to achieve long-term capital growth. It invests primarily in equity securities of Canadian companies.

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

Information specific to Elite and F-Class sales charge options

Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay				
<ul style="list-style-type: none">For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.These are separate fees in addition to the MER.				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
1,000,000	2.39	1.14	20.4161	54,221

F-Class

This section shows the information specific to the F-Class sales charge option 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.

What you pay				
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100,000	2.26	0.86	21.5032	10

For more information

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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 — Manulife RetirementPlus

Manulife RetirementPlus Fundamental Equity

Quick Facts

Date Fund Available: October 2013

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$352,358,604

Date Fund Created: January 2004

Total Units Outstanding: 12,697,437

Portfolio Turnover Rate: 11.04%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
25,000	2.97	1.55	24.2651	284,070

For information on Elite and F-Class 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)

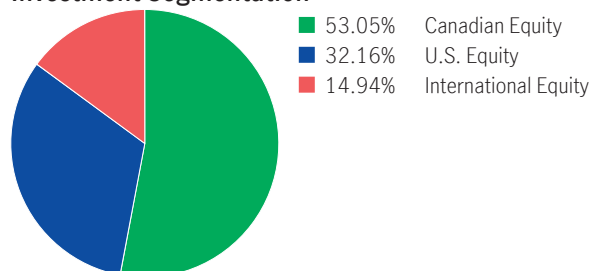
Canadian Pacific Kansas City Limited	4.87%
TMX Group Limited	3.63%
Lowe's Cos. Inc.	3.38%
Microsoft Corp.	3.20%
Constellation Software Inc.	3.19%
Elevance Health Inc.	3.12%
Intact Financial Corporation	3.08%
CCL Industries Inc. Cl B	3.06%
McDonald's Corp.	3.01%
Abbott Laboratories	2.94%

Total

33.49%

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 10 years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

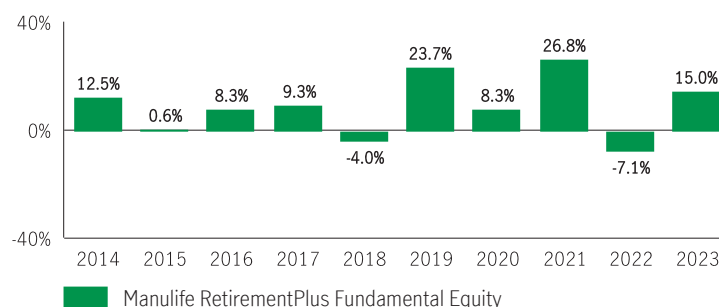
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago has \$2,331.43 on December 31, 2023. This works out to an average of 8.83% 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 10 years for a contractholder. In the last 10 years the fund was up in value 8 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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 5.50 5.00 5.00 4.00 4.00 3.00 2.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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 Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 2.50 2.00 1.50 0.00	

* **Deferred** and **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.

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.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 Elite and F-Class sales charge options

Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay				
<ul style="list-style-type: none">For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.These are separate fees in addition to the MER.				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
1,000,000	2.28	0.91	26.0949	320

F-Class

This section shows the information specific to the F-Class sales charge option 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.

What you pay				
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100,000	2.00	0.64	27.1090	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 — Manulife RetirementPlus

Manulife RetirementPlus Fundamental Income

Quick Facts

Date Fund Available: August 2015

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$804,304,382

Date Fund Created: August 2015

Total Units Outstanding: 57,052,394

Portfolio Turnover Rate: 3.64%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
25,000	2.86	1.90	13.9431	618,036

For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

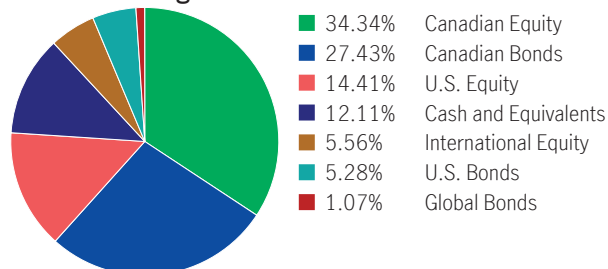
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Fundamental Income Fund. The underlying mutual fund trust holds primarily Canadian equities and fixed income investments.

Top 10 investments (of the underlying fund)

Toronto-Dominion Bank Com New	3.34%
Constellation Software Inc.	2.35%
Canadian National Railwaypany	2.24%
Canadian Pacific Kansas City Limited	2.22%
TMX Group Limited	2.02%
Microsoft Corp.	1.84%
Bank of Montreal	1.83%
Intact Financial Corporation	1.78%
Empire Co. Ltd. CI A	1.71%
Province of Ontario, 2.55%, 12/2/2052	1.52%
Total	20.84%

Total investments: 346

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. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

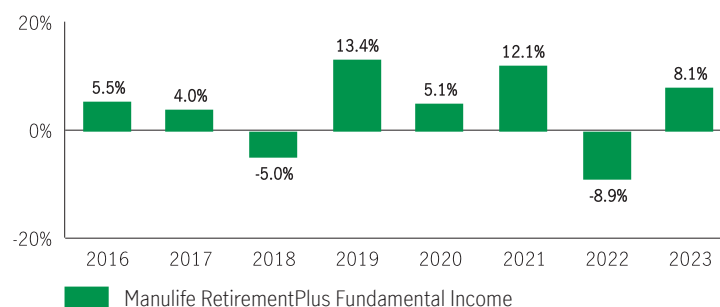
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on August 24, 2015 has \$1,394.61 on December 31, 2023. This works out to an average of 4.06% 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. 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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 5.50 5.00 5.00 4.00 4.00 3.00 2.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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 Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 2.50 2.00 1.50 0.00	

* **Deferred** and **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.

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.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 aims to provide a regular flow of monthly revenue. The Fund invests primarily in equities and fixed income investments. These securities can be Canadian or foreign.

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

Information specific to Elite and F-Class sales charge options

Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay				
<ul style="list-style-type: none">For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.These are separate fees in addition to the MER.				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
1,000,000	2.00	1.27	15.0045	10

F-Class

This section shows the information specific to the F-Class sales charge option 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.

What you pay				
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100,000	1.90	1.00	15.7430	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 — Manulife RetirementPlus

Manulife RetirementPlus Global Balanced

Quick Facts

Date Fund Available: October 2013

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$1,265,986,420

Date Fund Created: October 2013

Total Units Outstanding: 68,251,503

Portfolio Turnover Rate: 4.59%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
25,000	2.86	1.64	19.1285	3,340,209

For information on Elite and F-Class 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 Fund. The underlying mutual fund trust holds primarily foreign equities and foreign fixed income investments.

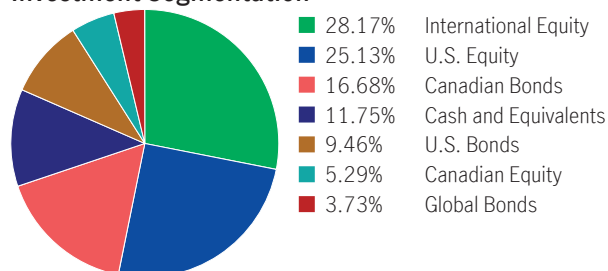
Top 10 investments (of the underlying fund)

Gov. of Canada, 2/15/2024	2.92%
Marsh & McLennan Cos.	2.71%
Alimentation Couche-Tard Inc.	2.62%
Publicis Groupe S.A. Shs	2.50%
Microsoft Corp.	2.37%
Wolters Kluwer N.V. Shs	2.36%
UnitedHealth Group Inc.	2.26%
CGI Inc. Cl A Sub Vtg	2.16%
Aon PLC Shs Cl A	1.79%
KDDI Corp. Shs	1.75%
Total	23.44%

Total

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 10 years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

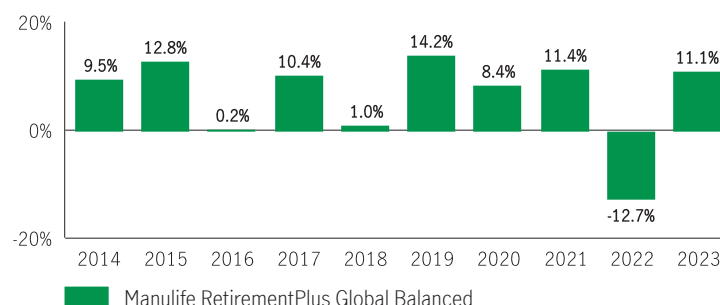
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago has \$1,844.66 on December 31, 2023. This works out to an average of 6.32% 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 10 years for a contractholder. In the last 10 years the fund was up in value 9 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.

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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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 5.50 5.00 5.00 4.00 4.00 3.00 2.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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 Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 2.50 2.00 1.50 0.00	

* **Deferred** and **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.

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3. Other Fees

Trading Fees are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 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 Elite and F-Class sales charge options

Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay				
<ul style="list-style-type: none">For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.These are separate fees in addition to the MER.				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
1,000,000	2.11	1.00	20.5802	201,303

F-Class

This section shows the information specific to the F-Class sales charge option 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.

What you pay				
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100,000	1.85	0.73	21.2795	6,441

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 — Manulife RetirementPlus

Manulife RetirementPlus Global Dividend

Quick Facts

Date Fund Available: September 2014

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$64,459,857

Date Fund Created: September 2014

Total Units Outstanding: 3,407,403

Portfolio Turnover Rate: 12.68%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
25,000	3.22	2.26	18.7852	473,857

For information on Elite and F-Class 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 Dividend Fund. The underlying mutual fund trust holds primarily foreign equities.

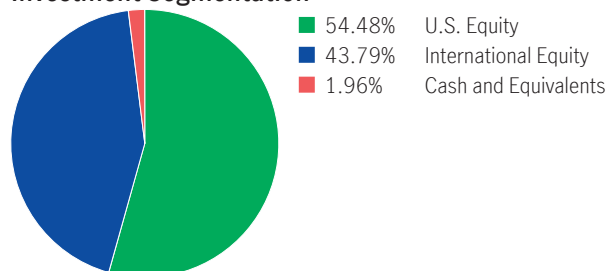
Top 10 investments (of the underlying fund)

Microsoft Corp.	5.34%
Sumitomo Mitsui Financial Group Inc. Shs	4.03%
Alphabet Inc. Cl A	3.39%
Samsung Electronics Co. Ltd. Pfd Shs Non -Voting	3.21%
CRH PLC Shs	3.16%
ConocoPhillips	3.01%
Compagnie de Saint-Gobain Shs	2.98%
ING Groep N.V. Ing Groep N V	2.97%
Philip Morris International Inc.	2.90%
Apple Inc.	2.87%
Total	33.86%

Total

Total investments: 51

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. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

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

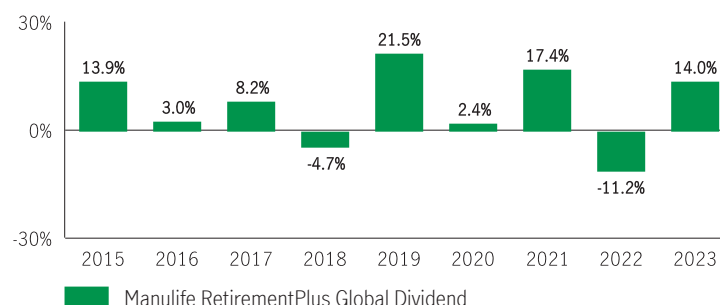
Average return

A person who invested \$1,000 in the fund on September 19, 2014 has \$1,879.22 on December 31, 2023. This works out to an average of 7.03% 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. 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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 5.50 5.00 5.00 4.00 4.00 3.00 2.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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 Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 2.50 2.00 1.50 0.00	

* **Deferred** and **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.

Trailing commission

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3. Other Fees

Trading Fees are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 long-term capital appreciation by investing primarily in a diversified portfolio of dividend paying global equity securities.

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

Information specific to Elite and F-Class sales charge options

Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay				
<ul style="list-style-type: none">For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.These are separate fees in addition to the MER.				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
1,000,000	2.56	1.63	20.2471	105,499

F-Class

This section shows the information specific to the F-Class sales charge option 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.

What you pay				
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100,000	2.25	1.36	20.8190	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 — Manulife RetirementPlus

Manulife RetirementPlus Global Equity Class

Quick Facts

Date Fund Available: October 2013

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$571,364,329

Date Fund Created: October 2013

Total Units Outstanding: 21,979,205

Portfolio Turnover Rate: 3.61%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
25,000	3.31	1.82	24.7485	2,332,676

For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

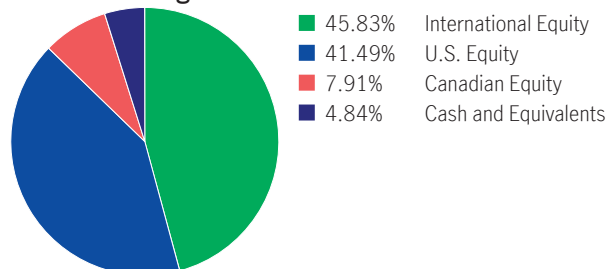
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global Equity Class. The underlying corporate class mutual fund holds primarily foreign equities.

Top 10 investments (of the underlying fund)

Marsh & McLennan Cos.	4.53%
Alimentation Couche-Tard Inc.	4.33%
Publicis Groupe S.A. Shs	4.04%
Microsoft Corp.	3.96%
Wolters Kluwer N.V. Shs	3.94%
UnitedHealth Group Inc.	3.73%
CGI Inc. Cl A Sub Vtg	3.58%
Aon PLC Shs Cl A	2.95%
KDDI Corp. Shs	2.86%
NOVO NORDISK A/S	2.85%
Total	36.78%

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 10 years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

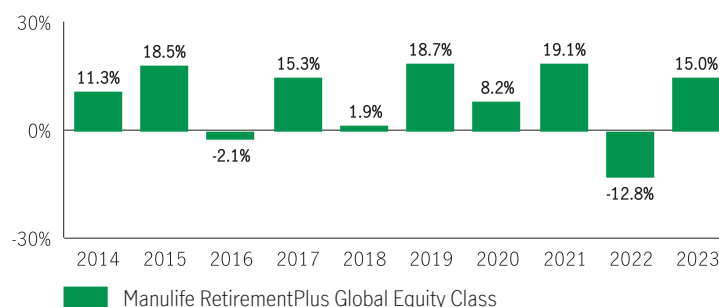
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago has \$2,325.06 on December 31, 2023. This works out to an average of 8.80% 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 10 years for a contractholder. In the last 10 years the fund was up in value 8 years and down in value 2 years.



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

How risky is it?

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



How much does it cost?

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1. Sales Charges

Sales charge option	What you pay		How it works
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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.
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Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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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 aims to obtain long-term capital growth. The Fund seeks to provide above average long-term returns by investing in securities of companies around the world.

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

Information specific to Elite and F-Class sales charge options

Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay				
<ul style="list-style-type: none">For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.These are separate fees in addition to the MER.				

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
1,000,000	2.61	1.18	26.5494	87,034

F-Class

This section shows the information specific to the F-Class sales charge option 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.

What you pay				
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER				

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100,000	2.33	0.91	27.4166	7,992

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 — Manulife RetirementPlus

Manulife RetirementPlus Global Listed Infrastructure

Quick Facts

Date Fund Available: October 2013

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$40,605,600

Date Fund Created: October 2013

Total Units Outstanding: 2,528,091

Portfolio Turnover Rate: 9.75%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
25,000	3.35	1.86	15.2510	591,134

For information on Elite and F-Class 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 Listed Infrastructure Fund. The underlying mutual fund trust holds primarily foreign equities.

Top 10 investments (of the underlying fund)

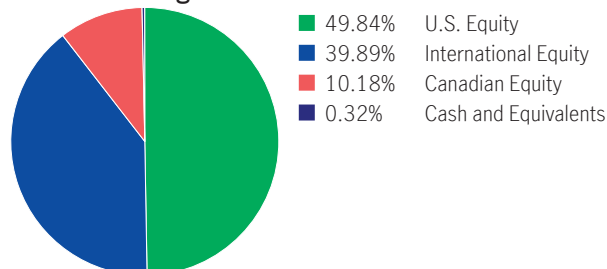
Vinci S.A. Shs	5.55%
National Grid PLC Ord Gbp0.12431289	5.18%
Sempra	5.12%
Enbridge Inc.	5.03%
American Tower Corp.	4.89%
Crown Castle Inc.	4.77%
Cheniere Energy Inc. Com New	4.31%
PG&E Corp.	4.27%
Ferrovial SE	3.82%
TC Energy Corp.	3.60%

Total

46.55%

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 10 years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

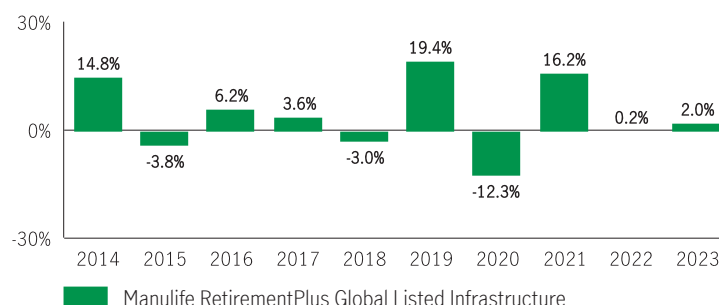
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago has \$1,465.28 on December 31, 2023. This works out to an average of 3.89% 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 10 years for a contractholder. In the last 10 years the fund was up in value 7 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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 5.50 5.00 5.00 4.00 4.00 3.00 2.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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 Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 2.50 2.00 1.50 0.00	

* **Deferred** and **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.

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.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 seeks to achieve long-term capital appreciation by investing primarily in the securities of companies believed to be well-financed and well-managed in infrastructure and related industries and priced below their intrinsic values.

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

Information specific to Elite and F-Class sales charge options

Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay				
<ul style="list-style-type: none">For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.These are separate fees in addition to the MER.				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
1,000,000	2.71	1.23	16.3397	93

F-Class

This section shows the information specific to the F-Class sales charge option 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.

What you pay				
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100,000	2.37	0.95	16.8195	1,761

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 — Manulife RetirementPlus

Manulife RetirementPlus Global Managed Volatility

Quick Facts

Date Fund Available: October 2013

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$50,846,056

Date Fund Created: October 2013

Total Units Outstanding: 4,081,798

Portfolio Turnover Rate: 4.76%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
25,000	2.87	1.68	13.1490	82,342

For information on Elite and F-Class 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 Managed Volatility Portfolio. The underlying mutual fund trust holds primarily ETFs to gain exposure to foreign equity and foreign fixed income investments.

Top 10 investments (of the underlying fund)

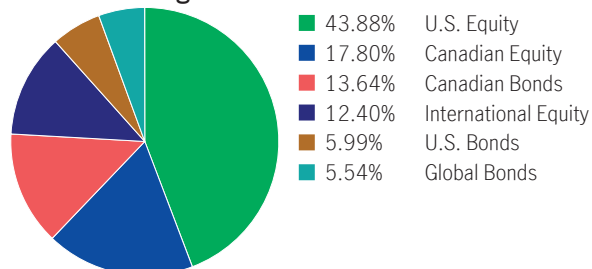
SPDR BLOOMBERG INTL TREASURY BOND ETF	11.22%
Financial Select Sector SPDR	3.53%
Apple Inc.	1.97%
Microsoft Corp.	1.92%
SPDR BLOOMBERG HIGH YIELD BOND ETF	1.23%
Amazon.com Inc.	1.20%
Royal Bank of Canada	1.10%
Toronto-Dominion Bank Com New	0.92%
NVIDIA Corp.	0.75%
Shopify Inc. Cl A	0.73%

Total

24.56%

Total investments: 20881

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 and bond markets.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

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

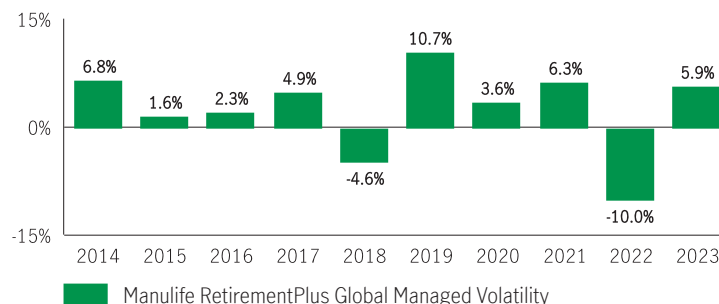
Average return

A person who invested \$1,000 in the fund 10 years ago has \$1,288.47 on December 31, 2023. This works out to an average of 2.57% 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 10 years for a contractholder. In the last 10 years the fund was up in value 8 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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 5.50 5.00 5.00 4.00 4.00 3.00 2.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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 Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 2.50 2.00 1.50 0.00	

* **Deferred** and **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.

Trailing commission

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3. Other Fees

Trading Fees are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 Fund seeks a balance between income and long-term capital growth while seeking to manage overall portfolio volatility.

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

Information specific to Elite and F-Class sales charge options

Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay				
<ul style="list-style-type: none">For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.These are separate fees in addition to the MER.				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
1,000,000	2.20	1.05	14.8770	10

F-Class

This section shows the information specific to the F-Class sales charge option 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.

What you pay				
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100,000	1.90	0.77	14.9800	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 — Manulife RetirementPlus

Manulife RetirementPlus Global Monthly High Income

Quick Facts

Date Fund Available: October 2013

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$277,638,907

Date Fund Created: October 2013

Total Units Outstanding: 20,465,844

Portfolio Turnover Rate: 9.22%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
25,000	2.83	1.64	16.6093	494,916

For information on Elite and F-Class 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)

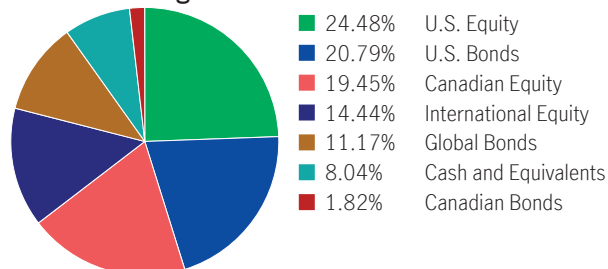
Brookfield Corporation Vtg Shs CI A	2.84%
Bunzl PLC Shs	2.84%
Alimentation Couche-Tard Inc.	2.69%
Thermo Fisher Scientific Inc.	2.69%
CGI Inc. CI A Sub Vtg	2.68%
Constellation Software Inc.	2.56%
Alphabet Inc. CI A	2.52%
Dollar General Corp.	2.51%
Aon PLC Shs CI A	2.48%
Microsoft Corp.	2.48%

Total

26.29%

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 10 years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

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

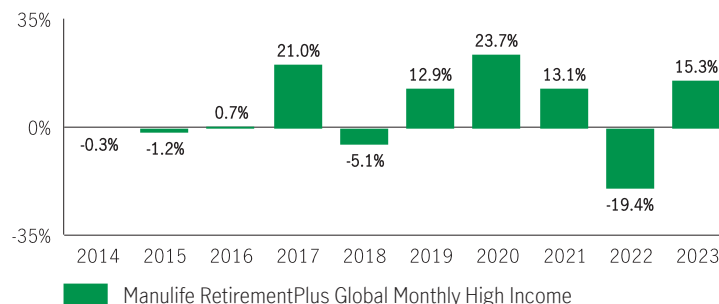
Average return

A person who invested \$1,000 in the fund 10 years ago has \$1,671.21 on December 31, 2023. This works out to an average of 5.27% 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 10 years for a contractholder. In the last 10 years the fund was up in value 6 years and down in value 4 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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 5.50 5.00 5.00 4.00 4.00 3.00 2.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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 Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 2.50 2.00 1.50 0.00	

* **Deferred** and **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.

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.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 Elite and F-Class sales charge options

Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay				
<ul style="list-style-type: none">For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.These are separate fees in addition to the MER.				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
1,000,000	2.16	1.00	17.7889	52,740

F-Class

This section shows the information specific to the F-Class sales charge option 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.

What you pay				
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100,000	1.85	0.73	19.0180	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 — Manulife RetirementPlus

Manulife RetirementPlus Global Strategic Balanced Yield

Quick Facts

Date Fund Available: September 2014

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$90,277,293

Date Fund Created: September 2014

Total Units Outstanding: 6,433,094

Portfolio Turnover Rate: 6.89%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
25,000	2.76	1.86	16.1263	650,514

For information on Elite and F-Class 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 Strategic Balanced Yield Fund. The underlying mutual fund trust holds primarily foreign equities and fixed income investments.

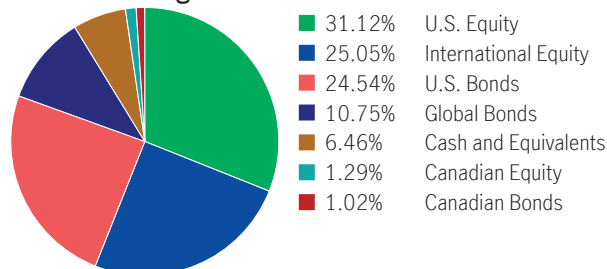
Top 10 investments (of the underlying fund)

Microsoft Corp.	3.01%
Sumitomo Mitsui Financial Group Inc. Shs	2.33%
Alphabet Inc. Cl A	1.95%
CRH PLC Shs	1.84%
Samsung Electronics Co. Ltd. Pfd Shs Non -Voting	1.78%
Compagnie de Saint-Gobain Shs	1.75%
ING Groep N.V. Ing Groep N V	1.73%
ConocoPhillips	1.73%
Apple Inc.	1.68%
Philip Morris International Inc.	1.66%
Total	19.47%

Total

Total investments: 382

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. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

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

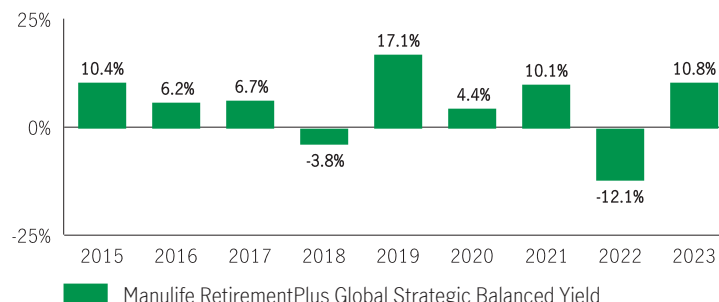
Average return

A person who invested \$1,000 in the fund on September 19, 2014 has \$1,613.08 on December 31, 2023. This works out to an average of 5.29% per year.

Year-by-year returns

Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 9 years for a contractholder. 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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 5.50 5.00 5.00 4.00 4.00 3.00 2.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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 Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 2.50 2.00 1.50 0.00	

* **Deferred** and **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.

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.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 primarily in a diversified portfolio of global dividend paying equity securities and fixed income securities.

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

Information specific to Elite and F-Class sales charge options

Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay				
<ul style="list-style-type: none">For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.These are separate fees in addition to the MER.				

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
1,000,000	2.09	1.22	17.3690	10

F-Class

This section shows the information specific to the F-Class sales charge option 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.

What you pay				
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER				

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100,000	1.79	0.95	18.4532	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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Canada, Outside of Quebec 1-888-790-4387
Quebec & French Business 1-800-355-6776

Fund Facts — Manulife RetirementPlus

Manulife RetirementPlus Guaranteed Income

Quick Facts

Date Fund Available: October 2013

Fund Manager: Manulife

Total Fund Value: \$48,790,467

Date Fund Created: October 2013

Total Units Outstanding: 4,983,588

Portfolio Turnover Rate: 11.31%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
25,000	2.53	1.23	9.7778	4,891,187

For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

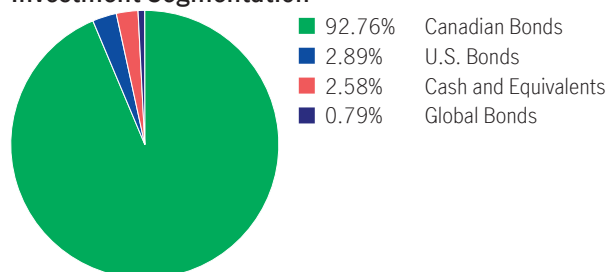
This segregated fund has a “fund-of-fund” structure that invests into the Manulife Retirement Income Fund unit trust which holds, but is not limited to, pooled funds. The underlying funds invest primarily into Canadian fixed income investments.

Top 10 investments (of the underlying fund)

MIM Ultra Long Duration Fixed Income Fund	49.96%
MIM Long Duration Fixed Income Fund	24.74%
MIM Canadian Core Fixed Income	24.26%
Total	98.97%

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 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 10 years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

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

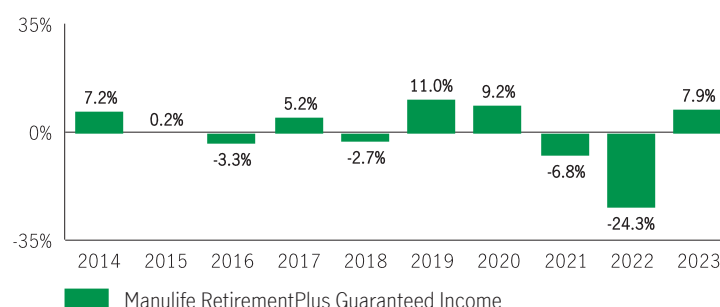
Average return

A person who invested \$1,000 in the fund 10 years ago has \$982.09 on December 31, 2023. This works out to an average of -0.18% 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 10 years for a contractholder. In the last 10 years the fund was up in value 6 years and down in value 4 years.



Manulife RetirementPlus Guaranteed Income

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.

1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Not applicable as you paid up to 5% of the amount you invested at the time of deposit.	<ul style="list-style-type: none">You paid up to 5% of the amount you invested at the time of purchase prior to transitioning to the Guaranteed Income Fund. This amount was deducted from the amount you invested. It was paid as a commission.
Deferred Sales Charge (DSC) *	If you originally purchased units of bond, dividend, asset allocation, balanced, equity funds, and/or a dollar-cost averaging fund	<ul style="list-style-type: none">The sales charge you pay depends on the Fund category in which you originally purchase UnitsThe sales charge is deducted from the amount you sellYou can sell up to 10% of your units each year without paying a sales charge
Low Load Sales Charge *	If you originally purchased units of bond, dividend, asset allocation, balanced, equity funds, and/or a dollar-cost averaging fund	

* **Deferred** and **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.

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
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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: This fund seeks to preserve capital and provide sustainable income.
Strategy: This fund will invest in units of multiple underlying funds. The strategy for this fund is available through the Investment Policy Statement (IPS).

Information specific to Elite and F-Class sales charge options

Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
1,000,000	2.05	0.77	10.2934	63,698

F-Class

This section shows the information specific to the F-Class sales charge option 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.

What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100,000	1.75	0.59	10.7893	28,703

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

Fund Facts — Manulife RetirementPlus

Manulife RetirementPlus Money Market

Quick Facts

Date Fund Available: May 2018

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$72,008,833

Date Fund Created: May 2018

Total Units Outstanding: 6,936,223

Portfolio Turnover Rate: --

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
25,000	1.00	0.68	10.6194	660,584

For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

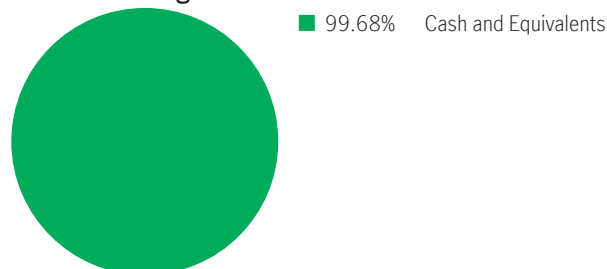
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Money Market Fund. The underlying mutual fund trust holds primarily Canadian money market investments.

Top 10 investments (of the underlying fund)

TORONTO HYDRO CORPORATION 02JAN24 DN	9.70%
PROVINCE OF BRITISH COLUMBIA 19MAR24 PN	9.21%
PROVINCE OF ALBERTA 13FEB24 TBILL	5.66%
MERIT TRUST 15APR24 DN	4.35%
SAFE TRUST 08FEB24 DN	4.11%
SURE TRUST 08FEB24 DN	4.11%
TOYOTA CREDIT CANADA INC 08MAY24 DN	3.80%
TORONTO-DOMINION BANK, THE 30JAN24 BA	3.62%
TOYOTA CREDIT CANADA INC 17JUN24 DN	3.50%
PROVINCE OF ALBERTA 10JAN24 PN	3.24%
Total	51.30%

Total investments: 35

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 looking for liquidity.

How has the fund performed?

This section tells you how the fund has performed over the past 5 years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

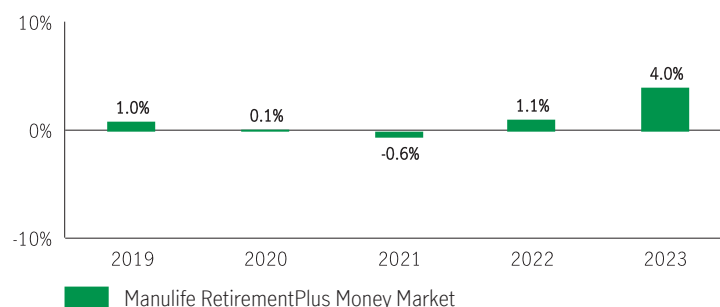
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on May 14, 2018 has \$1,062.00 on December 31, 2023. This works out to an average of 1.07% per year.

Year-by-year returns

Any values close to zero may not be visible. This chart shows how the fund has performed in each of the past 5 years for a contractholder. 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.

1. Sales Charges

Sales charge option	What you pay		How it works
Front End Sales Charge	Up to 0.0% of the amount you invest		<ul style="list-style-type: none"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 0.00 0.00 0.00 0.00 0.00 0.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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 Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 0.00 0.00 0.00 0.00	

* **Deferred** and **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.

Trailing commission

Manulife pays a trailing commission of up to 0.10% 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.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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

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

Information specific to Elite and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option 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.

What you pay				
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100,000	1.00	0.68	10.5921	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 — Manulife RetirementPlus

Manulife RetirementPlus Monthly High Income

Quick Facts

Date Fund Available: October 2013

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$3,590,776,302

Date Fund Created: December 2000

Total Units Outstanding: 153,006,253

Portfolio Turnover Rate: 7.66%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
25,000	2.86	1.64	16.0595	5,975,374

For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

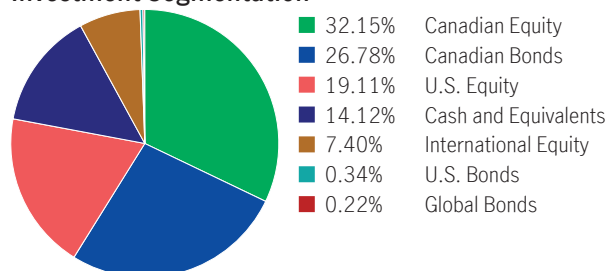
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Monthly High Income Fund. The underlying mutual fund trust holds primarily Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

Brookfield Corporation Vtg Shs CI A	2.90%
Thermo Fisher Scientific Inc.	2.76%
Alimentation Couche-Tard Inc.	2.71%
Constellation Software Inc.	2.55%
Dollar General Corp.	2.55%
Aon PLC Shs CI A	2.52%
Berkshire Hathaway Inc. CI B New	2.51%
Microsoft Corp.	2.49%
Brookfield Infrastructure Partners L.P. Partnership Units	2.42%
Alphabet Inc. CI A	1.99%
Total	25.41%

Total investments: 335

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 10 years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

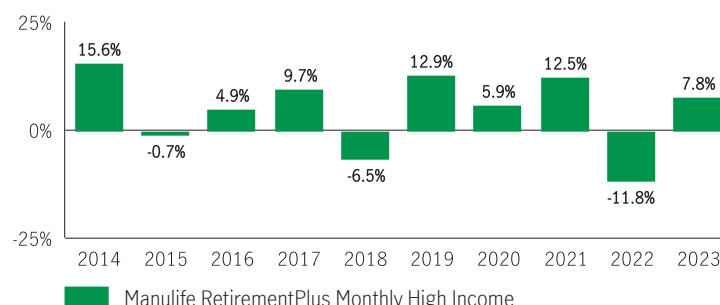
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago has \$1,580.70 on December 31, 2023. This works out to an average of 4.69% 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 10 years for a contractholder. In the last 10 years the fund was up in value 7 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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 5.50 5.00 5.00 4.00 4.00 3.00 2.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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 Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 2.50 2.00 1.50 0.00	

* **Deferred** and **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.

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.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 aims to provide steady flow of monthly income and capital growth. The Fund invests primarily in Canadian fixed income and large-cap Canadian equity securities. The Fund may also invest in securities of royalty trusts and real estate investment trusts (“REITs”).

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

Information specific to Elite and F-Class sales charge options

Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay				
<ul style="list-style-type: none">For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.These are separate fees in addition to the MER.				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
1,000,000	2.03	1.00	17.3561	333,847

F-Class

This section shows the information specific to the F-Class sales charge option 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.

What you pay				
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100,000	1.85	0.73	17.8565	7,457

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 — Manulife RetirementPlus

Manulife RetirementPlus Strategic Balanced Yield

Quick Facts

Date Fund Available: October 2013

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$441,936,008

Date Fund Created: October 2012

Total Units Outstanding: 20,488,089

Portfolio Turnover Rate: 3.74%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
25,000	2.80	1.59	18.5470	3,299,942

For information on Elite and F-Class 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 Balanced Yield Fund. The underlying mutual fund trust holds primarily foreign equities and foreign fixed income investments.

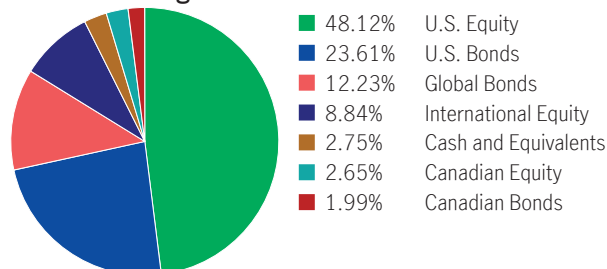
Top 10 investments (of the underlying fund)

Crown Castle Inc.	3.68%
KKR & Co. Inc.	3.46%
Apple Inc.	2.75%
Cellnex Telecom S.A. Cellnex Telecom S A Acciones	2.09%
Nasdaq Inc.	1.94%
Danone Shs	1.92%
Lennar Corp. Cl A	1.86%
Elevance Health Inc.	1.80%
American Tower Corp.	1.78%
Analog Devices Inc.	1.77%
Total	23.05%

Total

Total investments: 491

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 10 years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

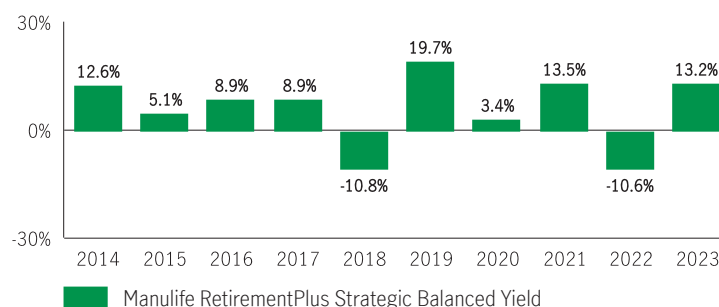
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago has \$1,778.73 on December 31, 2023. This works out to an average of 5.93% 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 10 years for a contractholder. In the last 10 years the fund was up in value 8 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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 5.50 5.00 5.00 4.00 4.00 3.00 2.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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 Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 2.50 2.00 1.50 0.00	

* **Deferred** and **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.

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.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 primarily in a diversified portfolio of dividend paying equity securities and fixed income securities.

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

Information specific to Elite and F-Class sales charge options

Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay				
<ul style="list-style-type: none">For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.These are separate fees in addition to the MER.				

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
1,000,000	2.08	0.95	20.0441	133,223

F-Class

This section shows the information specific to the F-Class sales charge option 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.

What you pay				
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER				

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100,000	1.80	0.68	20.5410	9,190

For more information

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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 — Manulife RetirementPlus

Manulife RetirementPlus Strategic Dividend Bundle

Quick Facts

Date Fund Available: August 2015

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$541,151,728

Date Fund Created: August 2015

Total Units Outstanding: 35,753,319

Portfolio Turnover Rate: 6.77%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
25,000	2.80	1.81	15.1343	2,667,518

For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

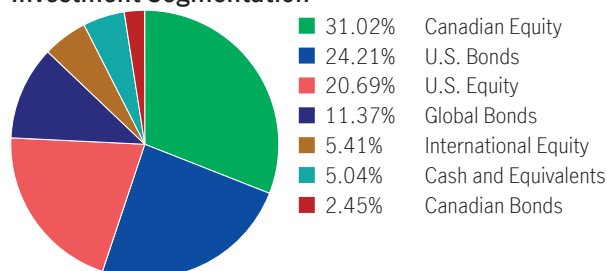
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Strategic Dividend Bundle. The underlying mutual fund trusts hold primarily Canadian and foreign equities as well as fixed income investments.

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%
Total	100.24%

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 8 years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

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

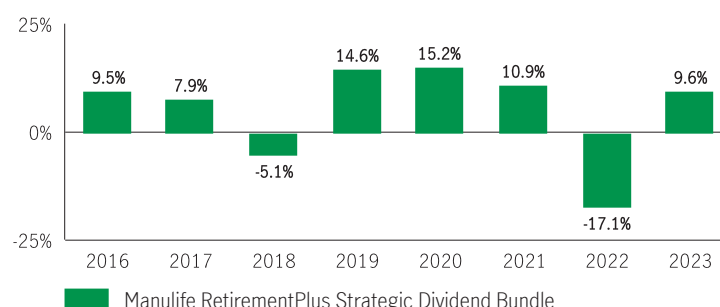
Average return

A person who invested \$1,000 in the fund on August 24, 2015 has \$1,513.84 on December 31, 2023. This works out to an average of 5.09% 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. In the last 8 years the fund was up in value 6 years and down in value 2 years.



Manulife RetirementPlus Strategic Dividend Bundle

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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 5.50 5.00 5.00 4.00 4.00 3.00 2.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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 Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 2.50 2.00 1.50 0.00	

* **Deferred** and **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.

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.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 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 Elite and F-Class sales charge options

Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay				
<ul style="list-style-type: none">For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.These are separate fees in addition to the MER.				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
1,000,000	1.90	1.13	16.2849	65,623

F-Class

This section shows the information specific to the F-Class sales charge option 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.

What you pay				
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100,000	1.71	0.90	16.4802	20,506

For more information

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Manulife

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

Fund Facts — Manulife RetirementPlus

Manulife RetirementPlus Strategic Income

Quick Facts

Date Fund Available: October 2013

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$551,436,163

Date Fund Created: April 2006

Total Units Outstanding: 34,179,297

Portfolio Turnover Rate: 7.48%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
25,000	2.61	1.64	11.9066	2,581,278

For information on Elite and F-Class 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 Income Fund. The underlying mutual fund trust holds primarily foreign fixed income investments.

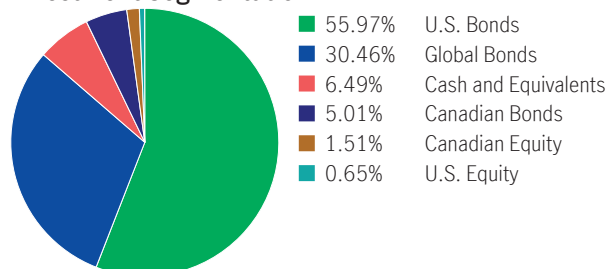
Top 10 investments (of the underlying fund)

United States Treasury Note, 3.5%, 2/15/2033	2.14%
United States Treasury Note, 2.88%, 5/15/2032	2.09%
United States Treasury Note, 2.75%, 8/15/2032	2.02%
United States Treasury Note, 1.88%, 2/15/2032	1.85%
New Zealand, 3.5%, 4/14/2033	0.98%
Federal Home Loan Mortgage Corp Participation Certificates Pool Number SD-7565, 5.5%, 9/1/2053	0.93%
United States Treasury Note, 3%, 2/15/2049	0.83%
Korea (the Republic of), 2.38%, 3/10/2027	0.83%
Indonesia, 6.5%, 6/15/2025	0.82%
Skymiles Ip Ltd., 4.75%, 10/20/2028	0.80%
Total	13.30%

Total

Total investments: 471

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 10 years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

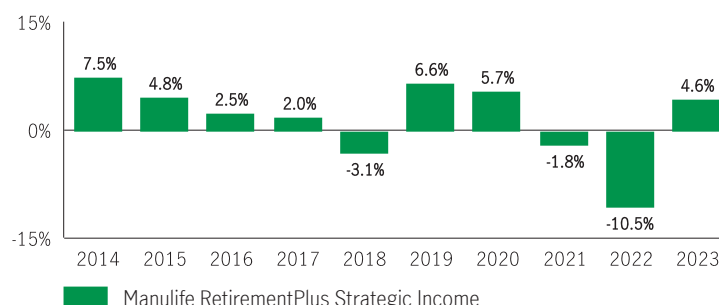
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago has \$1,180.43 on December 31, 2023. This works out to an average of 1.67% 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 10 years for a contractholder. In the last 10 years the fund was up in value 7 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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 5.50 5.00 5.00 4.00 4.00 3.00 2.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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 Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 2.50 2.00 1.50 0.00	

* **Deferred** and **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.

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.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 Fixed Income Fund aims to generate income with an emphasis on capital preservation. This Fund 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 Fund 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 Elite and F-Class sales charge options

Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay				
<ul style="list-style-type: none">For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.These are separate fees in addition to the MER.				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
1,000,000	2.02	1.18	12.6541	69,390

F-Class

This section shows the information specific to the F-Class sales charge option 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.

What you pay				
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100,000	1.90	1.00	12.7940	3,792

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 — Manulife RetirementPlus

Manulife RetirementPlus Strategic Investment Grade Global Bond

Quick Facts

Date Fund Available: April 2015

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$2,601,701

Date Fund Created: April 2015

Total Units Outstanding: 251,063

Portfolio Turnover Rate: 23.03%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
25,000	2.30	1.45	10.2833	35,451

For information on Elite and F-Class 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 Investment Grade Global Bond Fund. The underlying mutual fund trust holds primarily foreign fixed income investments.

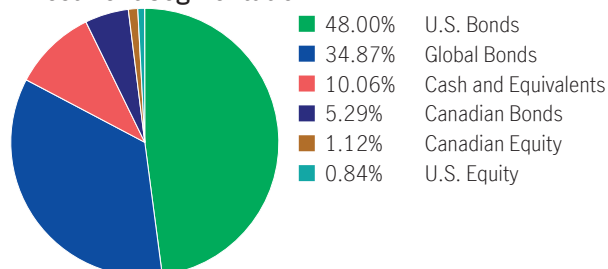
Top 10 investments (of the underlying fund)

United States Treasury Note, 2.88%, 5/15/2032	2.16%
United States Treasury Note, 3.5%, 2/15/2033	2.10%
United States Treasury Note, 2.75%, 8/15/2032	1.96%
United States Treasury Note, 1.88%, 2/15/2032	1.79%
Denmark, 1.75%, 11/15/2025	1.08%
Federal Home Loan Mortgage Corp Participation Certificates Pool Number SD-7565, 5.5%, 9/1/2053	0.92%
LIFE 2022-BMR2 Mortgage Trust, 5/15/2039	0.84%
New Zealand, 3.5%, 4/14/2033	0.84%
Indonesia, 6.5%, 6/15/2025	0.83%
United States Treasury Note, 3%, 2/15/2049	0.82%
Total	13.36%

Total

Total investments: 383

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 market.

How has the fund performed?

This section tells you how the fund has performed over the past 8 years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

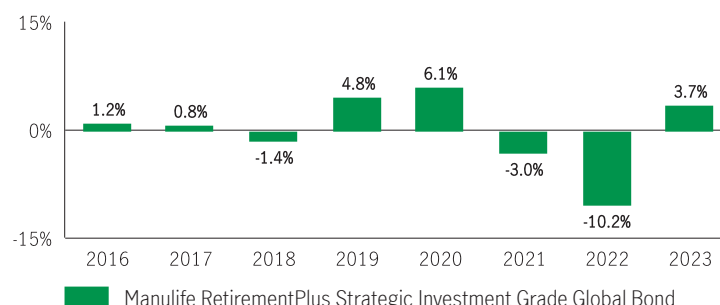
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on April 30, 2015 has \$1,028.35 on December 31, 2023. This works out to an average of 0.32% 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. In the last 8 years the fund was up in value 5 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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 5.50 5.00 5.00 4.00 4.00 3.00 2.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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 Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 2.50 2.00 1.50 0.00	

* **Deferred** and **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.

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.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 income with an emphasis on capital preservation by investing primarily in investment-grade government and corporate debt securities from developed and emerging markets globally.

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

Information specific to Elite and F-Class sales charge options

Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay				
<ul style="list-style-type: none">For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.These are separate fees in addition to the MER.				

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
1,000,000	1.84	1.00	11.2850	10

F-Class

This section shows the information specific to the F-Class sales charge option 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.

What you pay				
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER				

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100,000	1.68	0.86	11.3000	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 — Manulife RetirementPlus

Manulife RetirementPlus TD Dividend Growth

Quick Facts

Date Fund Available: October 2013

Underlying Fund Manager: TD Asset Management Inc.

Total Fund Value: \$5,319,565

Date Fund Created: October 2013

Total Units Outstanding: 304,843

Portfolio Turnover Rate: 17.46%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
25,000	3.26	1.77	17.4321	301,659

For information on Elite and F-Class 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 TD Dividend Growth Fund. The underlying mutual fund trust holds primarily Canadian equities.

Top 10 investments (of the underlying fund)

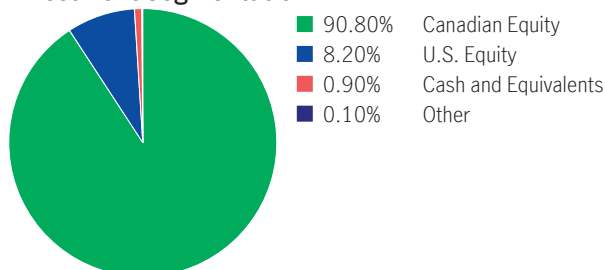
Royal Bank of Canada	8.32%
Toronto-Dominion Bank	7.32%
Bank of Montreal	6.12%
Canadian National Railway Company	5.91%
Canadian Imperial Bank of Commerce	5.41%
Enbridge Inc.	4.11%
Bank of Nova Scotia	3.91%
Brookfield Corporation	3.71%
Canadian Pacific Kansas City Limited	3.11%
Suncor Energy Inc.	3.11%

Total

51.03%

Total investments: 74

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 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 10 years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

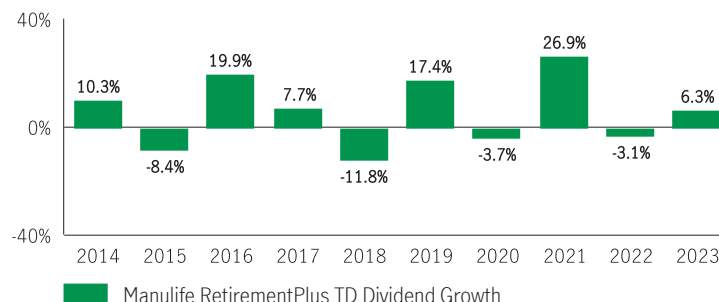
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago has \$1,702.60 on December 31, 2023. This works out to an average of 5.47% 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 10 years for a contractholder. In the last 10 years the fund was up in value 6 years and down in value 4 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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 5.50 5.00 5.00 4.00 4.00 3.00 2.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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 Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 2.50 2.00 1.50 0.00	

* **Deferred** and **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.

Trailing commission

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3. Other Fees

Trading Fees are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 fundamental investment objective is to provide a high level of after-tax income and steady growth by investing primarily in high-quality, high-yield equity securities and other income producing instruments of Canadian issuers.

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

Information specific to Elite and F-Class sales charge options

Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay				
<ul style="list-style-type: none">For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.These are separate fees in addition to the MER.				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
1,000,000	2.57	1.14	18.7685	418

F-Class

This section shows the information specific to the F-Class sales charge option 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.

What you pay				
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100,000	2.26	0.86	19.2255	2,766

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 — Manulife RetirementPlus

Manulife RetirementPlus TD Dividend Income

Quick Facts

Date Fund Available: October 2013

Underlying Fund Manager: TD Asset Management Inc.

Total Fund Value: \$489,770,209

Date Fund Created: July 2008

Total Units Outstanding: 23,614,160

Portfolio Turnover Rate: 4.37%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
25,000	3.07	1.82	15.8066	739,967

For information on Elite and F-Class 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 TD Dividend Income Fund. The underlying mutual fund trust holds primarily Canadian fixed income investments.

Top 10 investments (of the underlying fund)

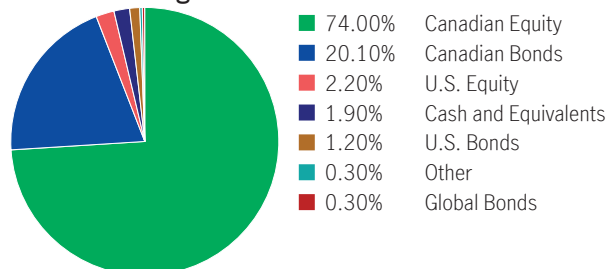
Royal Bank of Canada	7.52%
Toronto-Dominion Bank	7.02%
Bank of Montreal	6.12%
Canadian Imperial Bank of Commerce	4.91%
Brookfield Corporation	4.41%
Canadian National Railway Company	3.71%
Bank of Nova Scotia	3.61%
Enbridge Inc.	3.41%
Canadian Pacific Kansas City Limited	3.21%
Manulife Financial Corporation	2.01%

Total

45.92%

Total investments: 660

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 10 years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

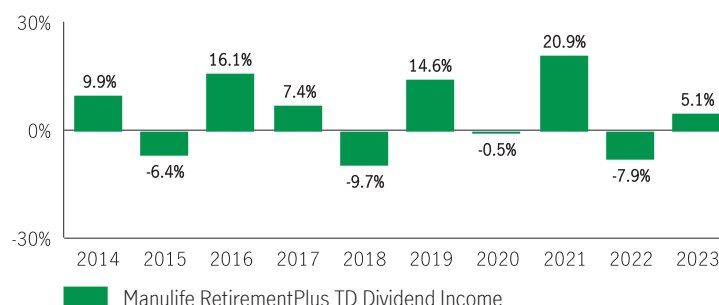
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago has \$1,547.98 on December 31, 2023. This works out to an average of 4.47% 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 10 years for a contractholder. In the last 10 years the fund was up in value 6 years and down in value 4 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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 5.50 5.00 5.00 4.00 4.00 3.00 2.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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 Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 2.50 2.00 1.50 0.00	

* **Deferred** and **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.

Trailing commission

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3. Other Fees

Trading Fees are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 fundamental investment objective is to seek to provide income with capital appreciation as a secondary objective, by investing primarily in income-producing securities.

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

Information specific to Elite and F-Class sales charge options

Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay				
<ul style="list-style-type: none">For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.These are separate fees in addition to the MER.				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
1,000,000	2.40	1.18	16.8825	163

F-Class

This section shows the information specific to the F-Class sales charge option 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.

What you pay				
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100,000	2.06	0.91	18.3480	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 — Manulife RetirementPlus

Manulife RetirementPlus U.S. All Cap Equity

Quick Facts

Date Fund Available: October 2013

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$603,953,662

Date Fund Created: October 2013

Total Units Outstanding: 19,497,589

Portfolio Turnover Rate: 7.96%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
25,000	3.20	1.73	28.9518	2,175,222

For information on Elite and F-Class 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. All Cap Equity Fund. The underlying mutual fund trust holds primarily U.S. equities.

Top 10 investments (of the underlying fund)

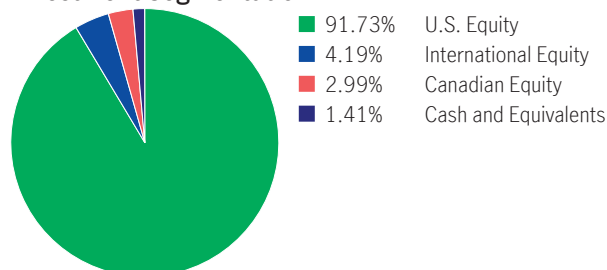
Amazon.com Inc.	7.75%
Alphabet Inc. Cl A	5.52%
Lennar Corp. Cl A	4.42%
Apple Inc.	4.25%
KKR & Co. Inc.	3.99%
NVIDIA Corp.	3.81%
Crown Castle Inc.	3.78%
BancWest Corp.	3.75%
Morgan Stanley Com New	3.57%
Goldman Sachs Group Inc. (The)	3.48%

Total

44.32%

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 10 years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

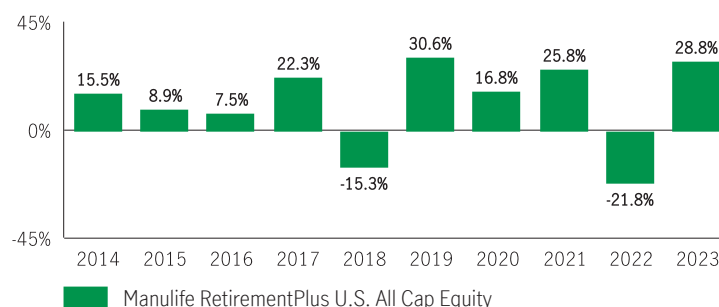
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago has \$2,702.91 on December 31, 2023. This works out to an average of 10.46% 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 10 years for a contractholder. In the last 10 years the fund was up in value 8 years and down in value 2 years.



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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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 5.50 5.00 5.00 4.00 4.00 3.00 2.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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 Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 2.50 2.00 1.50 0.00	

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3. Other Fees

Trading Fees are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
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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 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 Elite and F-Class sales charge options

Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay				
<ul style="list-style-type: none">For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.These are separate fees in addition to the MER.				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
1,000,000	2.52	1.09	31.2881	650

F-Class

This section shows the information specific to the F-Class sales charge option 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.

What you pay				
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100,000	2.20	0.82	31.9506	4,550

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 — Manulife RetirementPlus

Manulife RetirementPlus U.S. Dividend Income

Quick Facts

Date Fund Available: May 2018

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$582,493,617

Date Fund Created: October 2007

Total Units Outstanding: 26,202,177

Portfolio Turnover Rate: 1.24%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
25,000	3.16	2.20	16.0623	719,761

For information on Elite and F-Class 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.

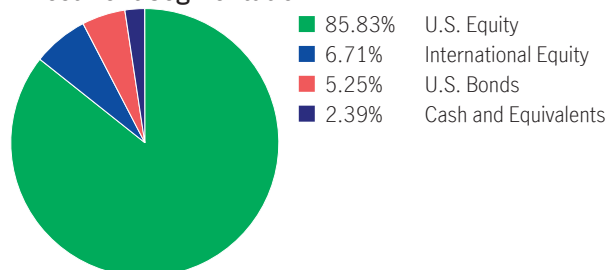
Top 10 investments (of the underlying fund)

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%
Total	38.68%

Total

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 5 years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

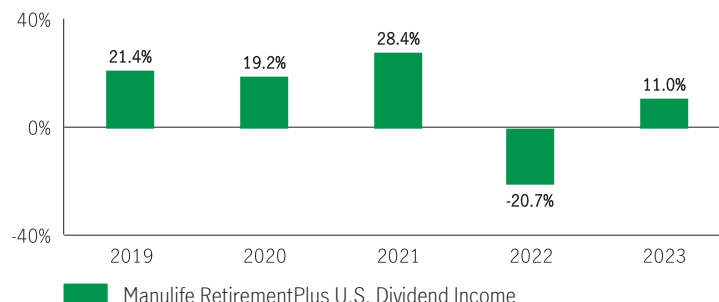
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on May 14, 2018 has \$1,606.97 on December 31, 2023. This works out to an average of 8.79% 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 5 years for a contractholder. 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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 5.50 5.00 5.00 4.00 4.00 3.00 2.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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 Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 2.50 2.00 1.50 0.00	

* **Deferred** and **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.

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.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 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 Elite and F-Class sales charge options

Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay				
<ul style="list-style-type: none">For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.These are separate fees in addition to the MER.				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
1,000,000	2.43	1.50	16.8770	10

F-Class

This section shows the information specific to the F-Class sales charge option 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.

What you pay				
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100,000	2.21	1.23	17.2310	10

For more information

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Fund Facts — Manulife RetirementPlus

Manulife RetirementPlus U.S. Equity

Quick Facts

Date Fund Available: October 2013

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$707,783,634

Date Fund Created: July 2008

Total Units Outstanding: 20,108,636

Portfolio Turnover Rate: 4.12%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
25,000	3.24	1.77	29.8253	1,022,253

For information on Elite and F-Class 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)

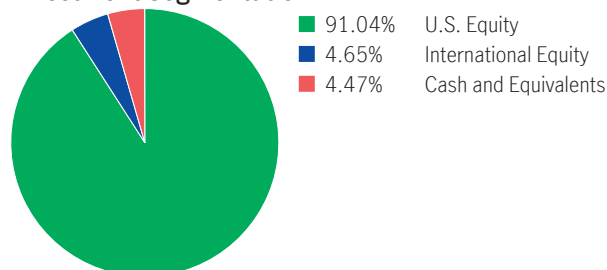
Microsoft Corp.	4.78%
Amphenol Corp. CI A	4.63%
Visa Inc. Com CI A	4.47%
Marsh & McLennan Cos.	4.16%
Alphabet Inc. Cap Stk CI C	3.62%
Verisk Analytics Inc.	3.38%
Arthur J. Gallagher & Co.	3.14%
CME Group Inc.	3.05%
Waters Corporation	2.85%
UnitedHealth Group Inc.	2.80%

Total

36.87%

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 10 years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

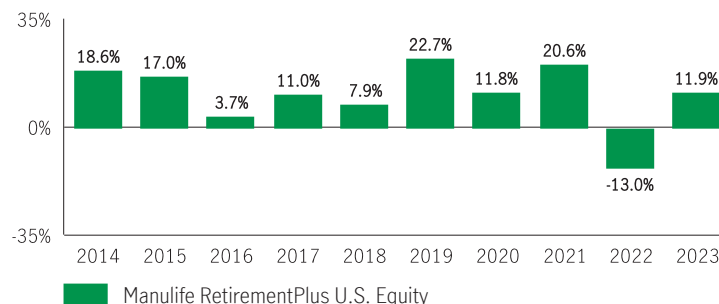
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago has \$2,772.67 on December 31, 2023. This works out to an average of 10.74% 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 10 years for a contractholder. In the last 10 years the fund was up in value 9 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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 5.50 5.00 5.00 4.00 4.00 3.00 2.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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 Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 2.50 2.00 1.50 0.00	

* **Deferred** and **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.

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.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 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 Elite and F-Class sales charge options

Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay				
<ul style="list-style-type: none">For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.These are separate fees in addition to the MER.				

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
1,000,000	2.51	1.14	32.2573	44,496

F-Class

This section shows the information specific to the F-Class sales charge option 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.

What you pay				
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER				

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100,000	2.26	0.86	33.0020	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 — Manulife RetirementPlus

Manulife RetirementPlus U.S. Monthly High Income

Quick Facts

Date Fund Available: April 2014

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$1,517,907,331

Date Fund Created: April 2014

Total Units Outstanding: 91,813,972

Portfolio Turnover Rate: 3.33%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
25,000	2.80	1.82	17.1128	4,342,186

For information on Elite and F-Class 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. Monthly High Income Fund. The underlying mutual fund trust holds primarily U.S. equities and U.S. fixed income investments.

Top 10 investments (of the underlying fund)

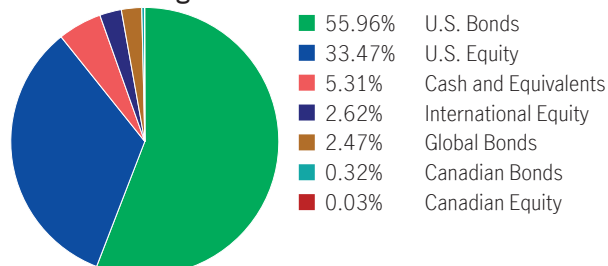
UNITED STATES TREASUR 4.375000% 30NOV30	2.58%
United States Treasury Note, 4.75%, 11/15/2043	2.54%
United States Treasury Note, 4.13%, 8/15/2053	2.38%
UNITED STATES TREASUR 4.500000% 15NOV33	1.61%
Cintas Corp.	1.59%
Roper Technologies Inc.	1.57%
Thermo Fisher Scientific Inc.	1.57%
Linde PLC Shs	1.57%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

Total

18.54%

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 9 years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

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

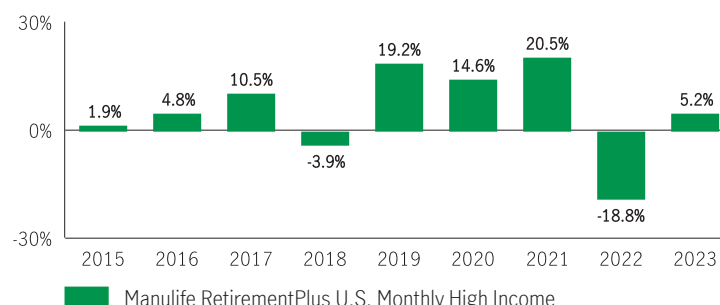
Average return

A person who invested \$1,000 in the fund on April 7, 2014 has \$1,711.80 on December 31, 2023. This works out to an average of 5.68% per year.

Year-by-year returns

Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 9 years for a contractholder. 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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 5.50 5.00 5.00 4.00 4.00 3.00 2.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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 Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 2.50 2.00 1.50 0.00	

* **Deferred** and **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.

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.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 by investing primarily in a diversified portfolio of U.S. dividend paying and other equity securities as well as fixed income securities.

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

Information specific to Elite and F-Class sales charge options

Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay				
<ul style="list-style-type: none">For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.These are separate fees in addition to the MER.				

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
1,000,000	1.97	1.18	18.4891	54,428

F-Class

This section shows the information specific to the F-Class sales charge option 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.

What you pay				
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER				

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100,000	1.71	0.91	18.7795	38,437

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

Fund Facts — Manulife RetirementPlus

Manulife RetirementPlus U.S. Unconstrained Bond Fund

Quick Facts

Date Fund Available: October 2013

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$17,259,663

Date Fund Created: October 2013

Total Units Outstanding: 1,203,643

Portfolio Turnover Rate: 9.24%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
25,000	2.52	1.59	13.8828	229,744

For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

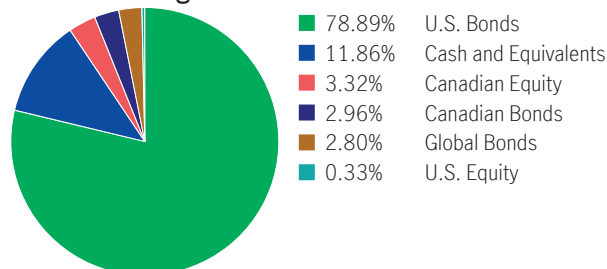
This segregated fund has a “fund-of-fund” structure and invests into the Manulife U.S. Unconstrained Bond Fund. The underlying mutual fund trust holds primarily U.S. fixed income investments.

Top 10 investments (of the underlying fund)

BLCOCN TL B 1L USD 8.75525% 05MAY27	1.00%
VICI Properties L.P., 4.63%, 12/1/2029	0.96%
ENBRIDGE INC FRN 15JAN84	0.86%
HCA Inc., 3.5%, 9/1/2030	0.84%
Ally Financial Inc., 7.1%, 11/15/2027	0.77%
Post Holdings Inc., 4.5%, 9/15/2031	0.75%
Live Nation Entertainment Inc., 4.75%, 10/15/2027	0.75%
Verizon Florida Inc., 6.86%, 2/1/2028	0.75%
Aadvantage Loyalty IP Ltd., 10.42743%, 4/20/2028	0.75%
Group 1 Automotive Inc., 4%, 8/15/2028	0.73%
Total	8.16%

Total investments: 258

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 10 years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

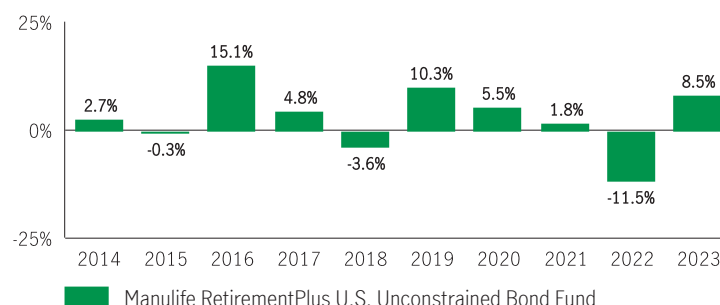
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago has \$1,356.52 on December 31, 2023. This works out to an average of 3.10% 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 10 years for a contractholder. In the last 10 years the fund was up in value 7 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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 5.50 5.00 5.00 4.00 4.00 3.00 2.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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 Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 2.50 2.00 1.50 0.00	

* **Deferred** and **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.

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.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 consisting of income and the potential for capital appreciation by investing primarily in a portfolio of U.S. investment grade and high yield debt securities.

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

Information specific to Elite and F-Class sales charge options

Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay				
<ul style="list-style-type: none">For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.These are separate fees in addition to the MER.				

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
1,000,000	1.96	1.14	14.6187	10,020

F-Class

This section shows the information specific to the F-Class sales charge option 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.

What you pay				
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER				

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100,000	1.85	0.95	15.3360	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 — Manulife RetirementPlus

Manulife RetirementPlus World Investment

Quick Facts

Date Fund Available: October 2013

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$120,113,588

Date Fund Created: October 2013

Total Units Outstanding: 7,646,710

Portfolio Turnover Rate: 7.39%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
25,000	3.27	1.82	16.4027	1,196,741

For information on Elite and F-Class 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 World Investment Fund. The underlying mutual fund trust holds primarily foreign equities.

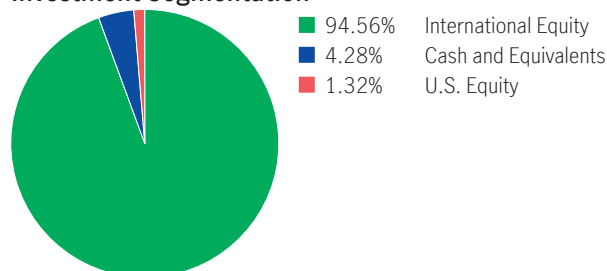
Top 10 investments (of the underlying fund)

Aon PLC Shs Cl A	4.02%
Wolters Kluwer N.V. Shs	3.94%
RELX PLC Shs	3.80%
Taiwan Semiconductor Manufacturing Co. Ltd. Shs	3.47%
Bunzl PLC Shs	3.38%
Compass Group PLC Ord Gbp0.1105	2.99%
Deutsche Boerse AG Namen -Akt	2.84%
NOVO NORDISK A/S	2.82%
HDFC Bank Ltd. Eq New Fv Re 1	2.59%
Ashtead Group PLC Shs	2.53%
Total	32.36%

Total

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 10 years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

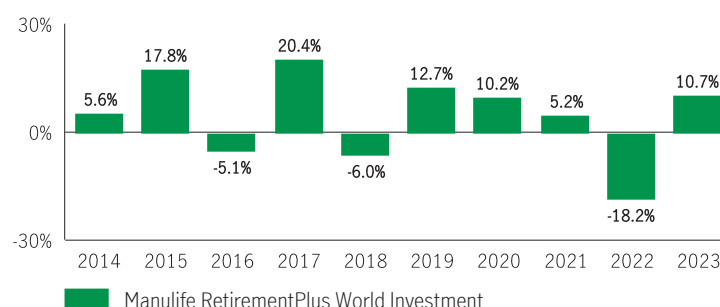
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago has \$1,579.21 on December 31, 2023. This works out to an average of 4.68% per year.

Year-by-year returns

Any values close to zero may not be visible. This chart shows how the fund has performed in each of the past 10 years for a contractholder. In the last 10 years the fund was up in value 7 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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 5.50 5.00 5.00 4.00 4.00 3.00 2.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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 Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 2.50 2.00 1.50 0.00	

* **Deferred** and **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.

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.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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 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 Elite and F-Class sales charge options

Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay				
<ul style="list-style-type: none">For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.These are separate fees in addition to the MER.				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
1,000,000	2.46	1.18	17.6738	11,873

F-Class

This section shows the information specific to the F-Class sales charge option 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.

What you pay				
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100,000	2.32	0.91	18.4318	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 — Manulife RetirementPlus

Manulife RetirementPlus Yield Opportunities

Quick Facts

Date Fund Available: October 2013

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$366,759,531

Date Fund Created: October 2010

Total Units Outstanding: 23,798,678

Portfolio Turnover Rate: 11.18%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
25,000	2.76	1.55	13.1079	1,753,964

For information on Elite and F-Class 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 Yield Opportunities Fund. The underlying mutual fund trust holds primarily Canadian and foreign equities and fixed income investments.

Top 10 investments (of the underlying fund)

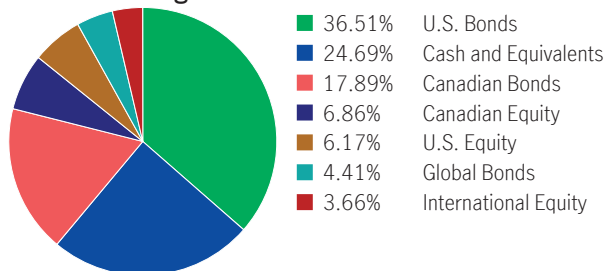
United States Treasury Note, 3.88%, 2/15/2043	4.11%
United States Treasury Note, 3.88%, 5/15/2043	3.73%
Rogers Communications Inc. (FRN), 5.25%, 3/15/2082	2.43%
Gov. of Canada, 1.75%, 12/1/2053	2.29%
United States Treasury Note, 4.75%, 11/15/2053	2.18%
ENBRIDGE INC FRN 15JAN84	1.86%
Algonquin Power & Utilities Corp. (FRN), 4.75%, 1/18/2082	1.51%
Federal Home Loan Banks, 1/4/2024	1.50%
United States Treasury Note, 3.63%, 2/15/2053	1.39%
Gov. of Canada, 12/1/2053	1.19%

Total

22.18%

Total investments: 378

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 10 years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

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

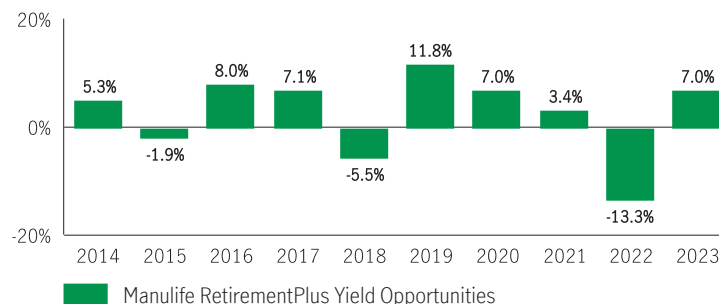
Average return

A person who invested \$1,000 in the fund 10 years ago has \$1,295.33 on December 31, 2023. This works out to an average of 2.62% 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 10 years for a contractholder. In the last 10 years the fund was up in value 7 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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 5.50 5.00 5.00 4.00 4.00 3.00 2.00 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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 Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2 years of buying 3 years of buying After 3 years	% 2.50 2.00 1.50 0.00	

* **Deferred** and **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.

Trailing commission

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3. Other Fees

Trading Fees are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

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's primary objective is to generate income and its secondary objective is long term capital appreciation. The Fund will seek to achieve its objective by investing directly in a diversified portfolio primarily consisting of Canadian and/or global fixed income and/or equity securities. The Fund may also indirectly invest in such securities through investments in other investment funds.

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

Information specific to Elite and F-Class sales charge options

Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay				
<ul style="list-style-type: none">For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.These are separate fees in addition to the MER.				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
1,000,000	2.00	0.91	14.1351	4,978

F-Class

This section shows the information specific to the F-Class sales charge option 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.

What you pay				
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER				
Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100,000	1.75	0.64	15.1460	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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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.

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

Interest rate risk is the chance that interest rates may fluctuate, and thereby may negatively impact the value of the assets within an underlying fund, thus lowering the overall return of the Fund.

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

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

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

Securities lending, repurchase, and reverse Repurchase transaction risk:

Funds may engage in securities lending, repurchase and reverse repurchase transactions directly, or may be exposed to these transactions indirectly because of the underlying funds in which they invest. While securities lending, repurchase and reverse repurchase transactions are different, all three arrangements involve the temporary exchange of securities for cash with a simultaneous obligation to redeliver a like quantity of the same securities at a future date. Securities lending is an agreement whereby a fund lends securities through an authorized agent in exchange for a fee and a form of acceptable collateral. Under a repurchase transaction, a fund agrees to sell securities for cash, while at the same time assuming an obligation to repurchase the same securities for cash, usually at a lower price and at a later date. A reverse repurchase transaction is a transaction in which a fund buys securities for cash and simultaneously agrees to resell the same securities for cash, usually at a higher price and at a later date.

The risks associated with securities lending, repurchase and reverse repurchase transactions arise when a counterparty, whether it be the borrower, seller or buyer, defaults under the agreement evidencing the transaction. The fund is then forced to make a claim in order to recover its investment. In securities lending or repurchase transactions, the fund could incur a loss if the value of the securities loaned or sold has increased relative to the value of the collateral held by the fund. In the case of a reverse repurchase transaction, the fund could incur a loss if the value of the securities purchased by the fund decreases in value relative to the value of the collateral held by the fund. To limit the risks associated with these transactions, a fund would adhere to controls and limits that are intended to offset these risks and by limiting the amount of exposure to these transactions. A fund would also typically deposit collateral only with lenders that meet certain criteria for creditworthiness and only up to certain limits. Small company risk is the result of smaller companies having valuations that tend to be more volatile than those of large established companies. As such, the value of Funds that buy investments in smaller companies may rise and fall significantly.

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

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

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

Underlying fund risk applies where a segregated fund that invests in units of an underlying fund may be exposed to the risks associated with the underlying fund.



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