

SERIES R

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# Fund Facts

Performance as at December 31, 2018

MARITIME LIFE SERIES R FUND CHANGES

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# Fund Facts Addendum

THE MANUFACTURERS LIFE INSURANCE COMPANY ("MANULIFE") IS THE ISSUER OF THE MARITIME LIFE SERIES R INDIVIDUAL VARIABLE INSURANCE CONTRACT AND THE GUARANTOR OF ANY GUARANTEE PROVISIONS THEREIN.

Effective on or about the dates listed below, the Maritime Life Series R Fund Facts, forming part of the Maritime Life Series R Information Folder, is amended to reflect the enclosed fund changes.

This Addendum forms part of your Information Folder containing important provisions that you should read prior to investing. The Information Folder provides general information for your investment options, including the potential risks of investing in segregated funds. All of the sections of the Information Folder which pertain to the existing funds apply to the funds noted in this Addendum as applicable. This Addendum is not an insurance contract.

## MARITIME LIFE SERIES R FUND ADDITION

Effective Monday, October 7, 2019, the following new fund will be available to you:

SEGREGATED FUND NAME	FUND OBJECTIVE	MANAGEMENT EXPENSE RATIO (MER) <sup>1</sup>		
		CONTRACT BASED	PREMIUM BASED	
		CLASS A	CLASS A	CLASS B
Manulife Fundamental Income Seg Fund	This 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.	3.28	3.28	2.88

<sup>1</sup> Management Expense Ratio (MER) includes 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 fund, unit trust or mutual fund. The MER is an estimate for the current year and is subject to change.

## MARITIME LIFE SERIES R FUND CLOSURE

Effective Friday, December 6, 2019 at 4 p.m. EST, the following fund will be closed. Any deposits made to the closing fund before this date will be switched to the continuing fund on Monday, December 9, 2019.

CLOSING FUND	CONTINUING FUND
Manulife CI Harbour Growth & Income Seg Fund <sup>1</sup>	Manulife Fundamental Income Seg Fund <sup>2</sup>

<sup>1</sup>This Fund will be capped to new deposits on November 15, 2019 in advance of the fund closing on December 6, 2019.

<sup>2</sup> New fund is available October 7, 2019.

Unless you notify us otherwise, regularly scheduled deposits (Pre-Authorized Chequing plans (PACs) and switches-in) for the closing funds in place before Monday, December 9, 2019 will automatically move to the corresponding continuing fund on this date.

At any time, you may switch to another eligible fund within your contract without incurring a deferred sales charge or similar fee. Any switch, either to the corresponding continuing fund or to another eligible fund is a taxable disposition and may result in a capital gain or loss to you. Please speak to your advisor to determine the most appropriate course of action, given your individual investment and tax circumstances.

Note: For complete fund information, refer to the applicable Fund Facts page within the Fund Facts booklet.

## QUICK FACTS

**Date Fund Available:** October 2019

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

**Total Fund Value:** \$416,615,760

**Date Fund Created:** August 2015

**Total Units Outstanding:** 39,308,669

**Portfolio Turnover Rate:** 11.67%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Contract &amp; Premium Based Class A</b>	1,000	3.28	10.0000	25
<b>Premium Based Class B</b>	1,000	2.88	10.0000	25

## WHAT DOES THE FUND INVEST IN?

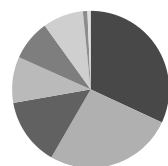
This Segregated Fund invests in the Manulife Fundamental Income mutual fund. The underlying fund invests primarily in a mix of Canadian and/or foreign equities and fixed income.

Top 10 investments (of the underlying fund)	%
Gov. of Canada Treasury Bill, 2/7/2019	3.57
Bank of Nova Scotia	2.71
BCE Inc.	2.60
Royal Bank of Canada	2.55
Canadian Treasury Bill 01/10/2019 Tbill	2.31
Toronto Dominion Bank	2.20
Suncor Energy Inc.	1.94
Canadian Natural Resources Ltd.	1.89
Canadian Imperial Bank of Commerce	1.82
Loblaw Companies Ltd.	1.78
<b>Total</b>	<b>23.38</b>

Total investments: 383

## Investment Segmentation

% Assets



● CANADIAN EQUITIES	32.2
● CANADIAN BONDS & DEBENTURES	26.7
● U.S. EQUITIES	14.0
● U.S. BONDS	9.6
● GLOBAL EQUITIES	8.4
● CASH AND EQUIVALENTS	8.4
● GLOBAL BONDS	0.9
● REITS	0.7

## ARE THERE ANY GUARANTEES?

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

## 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 a balance of growth and interest income and who is comfortable with the ups and downs of the equity market.

## 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
<b>Front End Sales Charge</b>	Up to 3% of the amount you invest			<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b>	<b>Contract Based %</b>	<b>Premium Based %</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> </ul>
	1 year of buying	4.50	5.00	
	2 years of buying	4.00	4.50	
	3 years of buying	3.50	4.00	
	4 years of buying	3.00	3.00	
	5 years of buying	2.50	2.50	
	6 years of buying	2.00	2.00	
	7 years of buying	0.00	0.00	
	After 7 years	0.00	0.00	

### 2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Contract & Premium Based Class A	3.28
Premium Based Class B	2.88

### 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 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.

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

## If you have any questions about these changes, please contact:

- Your advisor
- Manulife Investments at [manulife.ca/investments](https://www.manulife.ca/investments)
- Customer Service Centre:
  - English business: **1-888-790-4387**
  - Quebec and French business: **1-800-355-6776**



The Manufacturers Life Insurance Company ("Manulife") is the issuer of the Maritime Life Series R Individual Variable Insurance contract and the guarantor of any guarantee provisions therein.

**QUICK FACTS**

**Date Fund Available:** January 2005  
**Date Fund Created:** January 1999

**Fund Manager:** Manulife  
**Total Units Outstanding:** 12,805,524

**Total Fund Value:** \$225,389,290  
**Portfolio Turnover Rate:** 16.59%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Contract &amp; Premium Based Class A</b>	1,000	3.32	13.6444	84,252
<b>Premium Based Class B (Back End)</b>	1,000	2.88	16.1489	40,452
<b>Premium Based Class B (Front End)</b>	1,000	2.96	14.1084	8,509

**WHAT DOES THE FUND INVEST IN?**

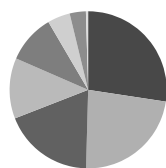
This Segregated Fund invests in several different Manulife mutual funds. The underlying funds invest primarily in Canadian equities and Canadian fixed income investments.

**Top 10 investments**

	%
Manulife Corporate Bond Fund	9.92
Manulife Strategic Income Fund	9.40
Manulife Canadian Mortgage Investment Fund	8.63
Manulife Canadian Bond Fund	8.40
Manulife World Investment Fund	8.35
Manulife U.S. All Cap Equity Fund	6.82
Manulife U.S. Opportunities Fund	6.75
Manulife International Value Equity Fund	6.21
Manulife Canadian Universe Bond Fund	4.75
Manulife Fixed Income Plus Fund	4.73
<b>Total</b>	<b>73.97</b>

Total investments: 20

**Investment Segmentation**



	% Assets
CANADIAN BONDS & DEBENTURES	27.6
GLOBAL EQUITIES	23.2
U.S. EQUITIES	18.8
U.S. BONDS	12.6
CANADIAN EQUITIES	10.1
GLOBAL BONDS	4.7
CASH AND EQUIVALENTS	3.4
REITS	0.5

**ARE THERE ANY GUARANTEES?**

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

**WHO IS THIS FUND FOR?**

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

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 10 years for a contractholder who has chosen Series R Premium Based Class B. Returns are after the MER has been deducted.

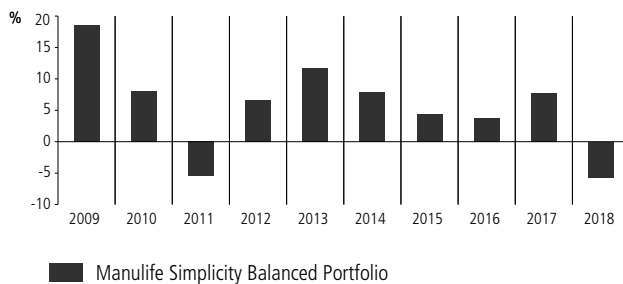
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Series R Premium Based Class B 10 years ago has \$1,712.20 on December 31, 2018. This works out to an average of 5.52% 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 who chose the Series R Premium Based Class B. 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. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																											
<b>Front End Sales Charge</b>	Up to 3% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																											
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### 2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Contract & Premium Based Class A	3.32
Premium Based Class B (Back End)	2.88
Premium Based Class B (Front End)	2.96

### Trailing commission

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

### 3. Other Fees

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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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**QUICK FACTS**

**Date Fund Available:** January 2005

**Fund Manager:** Manulife

**Total Fund Value:** \$48,147,172

**Date Fund Created:** January 1999

**Total Units Outstanding:** 3,062,618

**Portfolio Turnover Rate:** 11.99%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Contract &amp; Premium Based Class A</b>	1,000	2.75	13.0852	32,324
<b>Premium Based Class B (Back End)</b>	1,000	2.33	14.5579	1,311
<b>Premium Based Class B (Front End)</b>	1,000	2.49	13.9076	23

**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in several different Manulife mutual funds. The underlying funds invest primarily in Canadian fixed income and money market funds.

Top 10 investments	%
Manulife Canadian Bond Fund	30.48
Manulife Canadian Mortgage Investment Fund	14.90
Manulife Strategic Income Fund	9.79
Manulife Corporate Bond Fund	8.78
Manulife Canadian Universe Bond Fund	7.63
Manulife Fixed Income Plus Fund	7.60
Manulife World Investment Fund	3.26
Manulife Canadian Investment Fund	1.90
Manulife U.S. All Cap Equity Fund	1.88
Manulife U.S. Opportunities Fund	1.81
<b>Total</b>	<b>88.03</b>

Total investments: 20

**Investment Segmentation**



**ARE THERE ANY GUARANTEES?**

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

**WHO IS THIS FUND FOR?**

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

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 10 years for a contractholder who has chosen Series R Premium Based Class B. Returns are after the MER has been deducted.

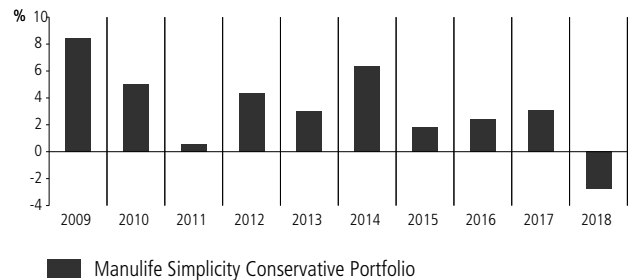
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Series R Premium Based Class B 10 years ago has \$1,367.10 on December 31, 2018. This works out to an average of 3.18% per year.

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

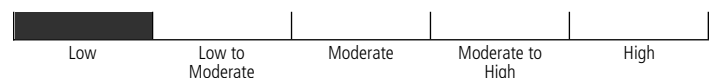
This chart shows how the Fund has performed in each of the past 10 years for a contractholder who chose the Series R Premium Based Class B. In the last 10 years the fund was up in value 9 years and down in value 1 year.



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?

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Guarantee Option	MER (Annual rate as a % of the fund value)
Contract & Premium Based Class A	2.75
Premium Based Class B (Back End)	2.33
Premium Based Class B (Front End)	2.49

### Trailing commission

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

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FEE	WHAT YOU PAY
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**QUICK FACTS**

**Date Fund Available:** January 2005  
**Date Fund Created:** January 1999

**Fund Manager:** Manulife  
**Total Units Outstanding:** 10,019,743

**Total Fund Value:** \$168,932,895  
**Portfolio Turnover Rate:** 16.70%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Contract &amp; Premium Based Class A</b>	1,000	3.65	12.9489	82,708
<b>Premium Based Class B (Back End)</b>	1,000	2.92	16.5512	32,318
<b>Premium Based Class B (Front End)</b>	1,000	3.20	13.6316	886

**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in several different Manulife mutual funds. The underlying funds invest primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments	%
Manulife World Investment Fund	11.01
Manulife U.S. All Cap Equity Fund	9.33
Manulife U.S. Opportunities Fund	9.30
Manulife Strategic Income Fund	9.24
Manulife Emerging Markets Fund	8.18
Manulife International Value Equity Fund	6.66
Manulife Corporate Bond Fund	6.10
Manulife Dividend Income Fund	4.99
Manulife Canadian Investment Fund	4.96
Manulife Canadian Mortgage Investment Fund	4.89
<b>Total</b>	<b>74.67</b>

Total investments: 19

**Investment Segmentation**



	% Assets
● GLOBAL EQUITIES	31.2
● U.S. EQUITIES	25.7
● CANADIAN EQUITIES	16.4
● CANADIAN BONDS & DEBENTURES	10.9
● U.S. BONDS	9.2
● GLOBAL BONDS	4.0
● CASH AND EQUIVALENTS	3.2
● REITS	0.7

**ARE THERE ANY GUARANTEES?**

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

**WHO IS THIS FUND FOR?**

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

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 10 years for a contractholder who has chosen Series R Premium Based Class B. Returns are after the MER has been deducted.

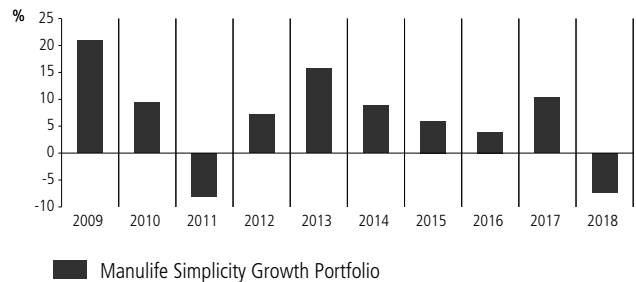
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Series R Premium Based Class B 10 years ago has \$1,848.60 on December 31, 2018. This works out to an average of 6.34% per year.

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

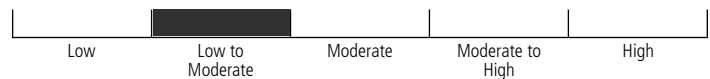
This chart shows how the Fund has performed in each of the past 10 years for a contractholder who chose the Series R Premium Based Class B. In the last 10 years the fund was up in value 8 years and down in value 2 years.



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. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY			HOW IT WORKS
<b>Front End Sales Charge</b>	Up to 3% of the amount you invest			<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b>	<b>Contract Based %</b>	<b>Premium Based %</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> </ul>
	1 year of buying	4.50	5.00	
	2 years of buying	4.00	4.50	
	3 years of buying	3.50	4.00	
	4 years of buying	3.00	3.00	
	5 years of buying	2.50	2.50	
	6 years of buying	2.00	2.00	
	7 years of buying	0.00	0.00	
	After 7 years	0.00	0.00	

### 2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Contract & Premium Based Class A	3.65
Premium Based Class B (Back End)	2.92
Premium Based Class B (Front End)	3.20

### 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 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.

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

**QUICK FACTS**

**Date Fund Available:** May 2006  
**Date Fund Created:** January 2005

**Fund Manager:** Manulife  
**Total Units Outstanding:** 23,341,699

**Total Fund Value:** \$369,212,584  
**Portfolio Turnover Rate:** 26.53%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Contract &amp; Premium Based Class A</b>	1,000	3.08	15.0154	16,096
<b>Premium Based Class B</b>	1,000	2.86	15.6730	432

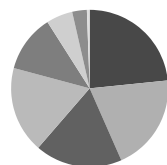
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in several different Manulife mutual funds. The underlying funds invest primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments	%
Manulife Corporate Bond Fund	12.63
Manulife Strategic Income Fund	12.18
Manulife Canadian Unconstrained Bond Fund	9.61
Manulife U.S. All Cap Equity Fund	8.71
Manulife International Value Equity Fund	8.18
Manulife World Investment Class	8.18
Manulife Fundamental Equity Fund	7.77
Manulife Canadian Universe Bond Fund	7.54
Manulife Fundamental Dividend Fund	5.58
Manulife Covered Call U.S. Equity Fund	4.61
<b>Total</b>	<b>84.99</b>

Total investments: 15

**Investment Segmentation**



	% Assets
GLOBAL EQUITIES	23.7
U.S. BONDS	20.3
CANADIAN BONDS & DEBENTURES	18.2
U.S. EQUITIES	18.1
CANADIAN EQUITIES	12.0
GLOBAL BONDS	5.5
CASH AND EQUIVALENTS	3.1
REITS	0.6

**ARE THERE ANY GUARANTEES?**

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

**WHO IS THIS FUND FOR?**

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

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 10 years for a contractholder who has chosen Series R Premium Based Class B. Returns are after the MER has been deducted.

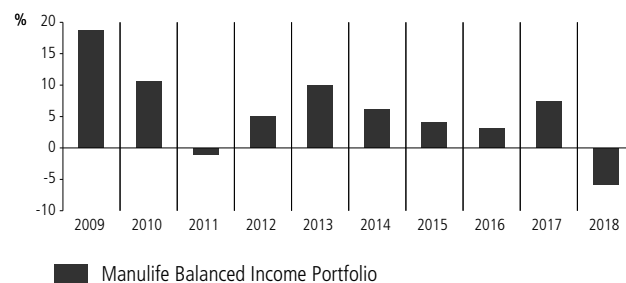
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Series R Premium Based Class B 10 years ago has \$1,724.40 on December 31, 2018. This works out to an average of 5.60% per year.

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

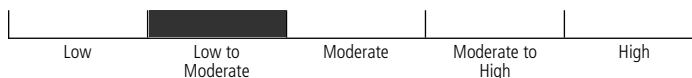
This chart shows how the Fund has performed in each of the past 10 years for a contractholder who chose the Series R Premium Based Class B. In the last 10 years the fund was up in value 8 years and down in value 2 years.



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. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																												
<b>Front End Sales Charge</b>	Up to 3% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																												
<b>Deferred Sales Charge (DSC)</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Contract Based %</th> <th>Premium Based %</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>4.50</td> <td>5.00</td> </tr> <tr> <td>2 years of buying</td> <td>4.00</td> <td>4.50</td> </tr> <tr> <td>3 years of buying</td> <td>3.50</td> <td>4.00</td> </tr> <tr> <td>4 years of buying</td> <td>3.00</td> <td>3.00</td> </tr> <tr> <td>5 years of buying</td> <td>2.50</td> <td>2.50</td> </tr> <tr> <td>6 years of buying</td> <td>2.00</td> <td>2.00</td> </tr> <tr> <td>7 years of buying</td> <td>0.00</td> <td>0.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> <td>0.00</td> </tr> </tbody> </table>	If you sell within:	Contract Based %	Premium Based %	1 year of buying	4.50	5.00	2 years of buying	4.00	4.50	3 years of buying	3.50	4.00	4 years of buying	3.00	3.00	5 years of buying	2.50	2.50	6 years of buying	2.00	2.00	7 years of buying	0.00	0.00	After 7 years	0.00	0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> </ul>	
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### 2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Contract & Premium Based Class A	3.08
Premium Based Class B	2.86

### 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 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.

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

**QUICK FACTS**

**Date Fund Available:** February 2005  
**Date Fund Created:** January 1999

**Fund Manager:** Manulife  
**Total Units Outstanding:** 3,499,472

**Total Fund Value:** \$57,130,198  
**Portfolio Turnover Rate:** 15.91%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Contract &amp; Premium Based Class A</b>	1,000	3.05	12.9361	13,311
<b>Premium Based Class B (Back End)</b>	1,000	2.72	14.9276	5,815
<b>Premium Based Class B (Front End)</b>	1,000	2.73	13.6223	18

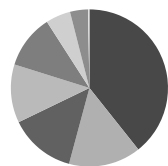
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in several different Manulife mutual funds. The underlying funds invest primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments	%
Manulife Canadian Bond Fund	16.65
Manulife Canadian Mortgage Investment Fund	12.95
Manulife Corporate Bond Fund	10.05
Manulife Strategic Income Fund	9.85
Manulife World Investment Fund	6.09
Manulife Fixed Income Plus Fund	5.93
Manulife Canadian Investment Fund	4.27
Manulife Canadian Universe Bond Fund	4.05
Manulife U.S. All Cap Equity Fund	3.56
Manulife Fundamental Equity Fund	3.38
<b>Total</b>	<b>76.77</b>

Total investments: 20

**Investment Segmentation**



	% Assets
● CANADIAN BONDS & DEBENTURES	39.7
● GLOBAL EQUITIES	15.0
● U.S. BONDS	13.8
● CANADIAN EQUITIES	12.1
● U.S. EQUITIES	11.2
● GLOBAL BONDS	5.2
● CASH AND EQUIVALENTS	3.7
● REITS	0.3

**ARE THERE ANY GUARANTEES?**

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

**WHO IS THIS FUND FOR?**

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

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 10 years for a contractholder who has chosen Series R Premium Based Class B. Returns are after the MER has been deducted.

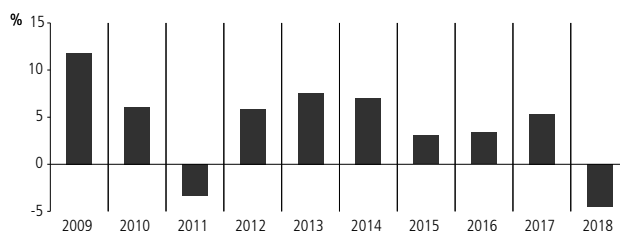
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Series R Premium Based Class B 10 years ago has \$1,497.10 on December 31, 2018. This works out to an average of 4.12% per year.

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

This chart shows how the Fund has performed in each of the past 10 years for a contractholder who chose the Series R Premium Based Class B. In the last 10 years the fund was up in value 8 years and down in value 2 years.



Manulife Simplicity Moderate Portfolio

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

**HOW RISKY IS IT?**

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





## HOW MUCH DOES IT COST?

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

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																											
<b>Front End Sales Charge</b>	Up to 3% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																											
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### 2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Contract & Premium Based Class A	3.05
Premium Based Class B (Back End)	2.72
Premium Based Class B (Front End)	2.73

### 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 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.

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

**QUICK FACTS**

**Date Fund Available:** May 2006

**Date Fund Created:** December 2000

**Underlying Fund Manager:** Invesco Canada Ltd.

**Total Units Outstanding:** 12,516,804

**Total Fund Value:** \$182,727,846

**Portfolio Turnover Rate:** 3.38%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Contract &amp; Premium Based Class A</b>	1,000	3.45	12.9083	43,959
<b>Premium Based Class B</b>	1,000	3.08	13.5330	1,754

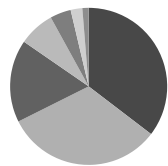
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in the Invesco Canadian Premier Balanced mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)	%
CGI Group Inc.	2.35
Brookfield Asset Management Inc.	2.03
Ontario (Province of), 3.45%, 6/2/2045	1.92
Fairfax Financial Holdings Limited	1.81
Canadian National Railway Co.	1.74
Toronto Dominion Bank	1.55
Alimentation Couche-Tard Inc.	1.50
Onex Corporation	1.36
Canadian Natural Resources Ltd.	1.32
Celestica Inc.	1.28
<b>Total</b>	<b>16.83</b>

Total investments: 258

**Investment Segmentation**



	% Assets
● CANADIAN BONDS & DEBENTURES	35.4
● CANADIAN EQUITIES	32.2
● GLOBAL EQUITIES	17.0
● U.S. EQUITIES	7.4
● U.S. BONDS	4.3
● CASH AND EQUIVALENTS	2.4
● GLOBAL BONDS	1.3

**ARE THERE ANY GUARANTEES?**

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

**WHO IS THIS FUND FOR?**

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

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 10 years for a contractholder who has chosen Series R Premium Based Class B. Returns are after the MER has been deducted.

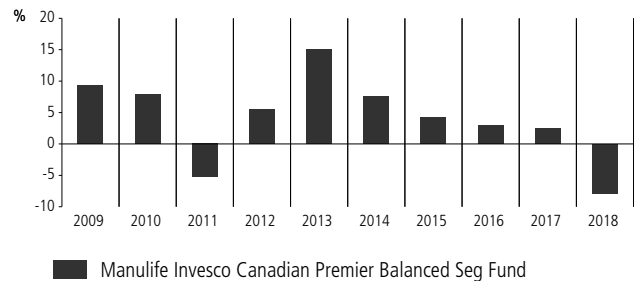
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Series R Premium Based Class B 10 years ago has \$1,479.70 on December 31, 2018. This works out to an average of 4.00% 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 10 years for a contractholder who chose the Series R Premium Based Class B. 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. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY			HOW IT WORKS
<b>Front End Sales Charge</b>	Up to 3% of the amount you invest			<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b>	<b>Contract Based %</b>	<b>Premium Based %</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> </ul>
	1 year of buying	4.50	5.00	
	2 years of buying	4.00	4.50	
	3 years of buying	3.50	4.00	
	4 years of buying	3.00	3.00	
	5 years of buying	2.50	2.50	
	6 years of buying	2.00	2.00	
	7 years of buying	0.00	0.00	
	After 7 years	0.00	0.00	

### 2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Contract & Premium Based Class A	3.45
Premium Based Class B	3.08

### Trailing commission

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

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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.

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

**QUICK FACTS**

**Date Fund Available:** May 2006  
**Date Fund Created:** January 1998

**Underlying Fund Manager:** CI Investments Inc.  
**Total Units Outstanding:** 55,156,201

**Total Fund Value:** \$698,755,001  
**Portfolio Turnover Rate:** 4.87%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Contract & Premium Based Class A	1,000	3.72	10.5206	40,276
Premium Based Class B	1,000	3.28	11.1178	2,755

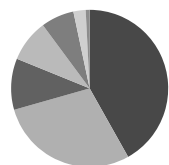
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in the CI Harbour Growth and Income mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)	%
Gov. of Canada RR, 4.25%, 12/1/2021	4.11
Gov. of Canada, 2.75%, 12/1/2048	3.24
Sony Corporation	2.93
Fairfax India Holdings Corporation	2.67
Agnico Eagle Mines Limited	2.52
Royal Bank of Canada	2.16
Boralex Inc.	1.96
NexGen Energy Ltd.	1.95
PrairieSky Royalty Ltd.	1.87
Toronto Dominion Bank	1.80
<b>Total</b>	<b>25.20</b>

Total investments: 148

**Investment Segmentation**



	% Assets
CANADIAN EQUITIES	41.9
CANADIAN BONDS & DEBENTURES	28.8
U.S. EQUITIES	10.6
GLOBAL EQUITIES	8.7
CASH AND EQUIVALENTS	6.8
U.S. BONDS	2.5
GLOBAL BONDS	0.8

**ARE THERE ANY GUARANTEES?**

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

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking 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 for a contractholder who has chosen Series R Premium Based Class B. Returns are after the MER has been deducted.

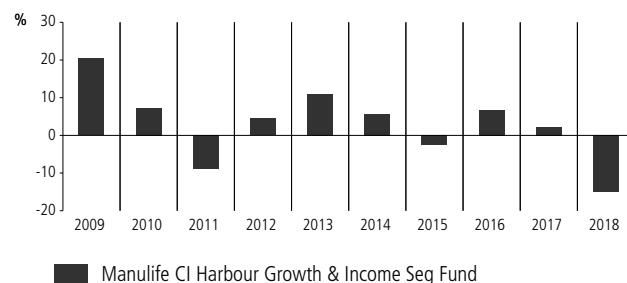
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Series R Premium Based Class B 10 years ago has \$1,304.80 on December 31, 2018. This works out to an average of 2.70% 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 who chose the Series R Premium Based Class B. 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. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																												
<b>Front End Sales Charge</b>	Up to 3% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																												
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### 2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Contract & Premium Based Class A	3.72
Premium Based Class B	3.28

### 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 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.

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

**QUICK FACTS**

**Date Fund Available:** February 2005  
**Date Fund Created:** January 1998

**Underlying Fund Manager:** Manulife Asset Management  
**Total Units Outstanding:** 606,117

**Total Fund Value:** \$13,116,435  
**Portfolio Turnover Rate:** 9.94%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Contract &amp; Premium Based Class A</b>	1,000	2.94	25.9687	274,779
<b>Premium Based Class B</b>	1,000	2.61	21.1759	55,295

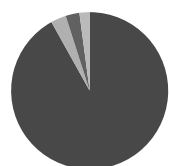
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests primarily in foreign equities.

Top 10 investments (of the underlying fund)	%
Microsoft Corp.	3.27
Apple Inc.	2.96
Alphabet Inc.	2.63
Amazon.com, Inc.	2.57
Berkshire Hathaway Inc.	1.65
Federal Home Loan Bank Discount Notes 0.01% 01/02/2019	1.55
Johnson & Johnson	1.44
JPMorgan Chase & Co.	1.35
Facebook, Inc.	1.31
Exxon Mobil Corp.	1.20
<b>Total</b>	<b>19.93</b>

Total investments: 502

**Investment Segmentation**



	% Assets
U.S. EQUITIES	82.3
GLOBAL EQUITIES	2.8
REITS	2.5
CASH AND EQUIVALENTS	1.9

**ARE THERE ANY GUARANTEES?**

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

**WHO IS THIS FUND FOR?**

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

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 10 years for a contractholder who has chosen Series R Premium Based Class B. Returns are after the MER has been deducted.

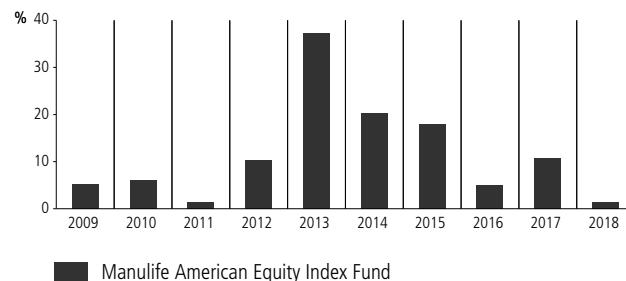
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Series R Premium Based Class B 10 years ago has \$2,862.80 on December 31, 2018. This works out to an average of 11.09% 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 10 years for a contractholder who chose the Series R Premium Based Class B. In the past 10 years the Fund was up in value.



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

**HOW RISKY IS IT?**

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



## HOW MUCH DOES IT COST?

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

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																												
<b>Front End Sales Charge</b>	Up to 3% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																												
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### 2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Contract & Premium Based Class A	2.94
Premium Based Class B	2.61

### Trailing commission

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

### 3. Other Fees

Trading Fees 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.

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

**QUICK FACTS**

**Date Fund Available:** January 2005  
**Date Fund Created:** January 2005

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 7,790,029

**Total Fund Value:** \$117,075,320  
**Portfolio Turnover Rate:** 6.91%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Contract &amp; Premium Based Class A</b>	1,000	2.27	15.9559	235,060
<b>Premium Based Class B</b>	1,000	2.07	16.3767	20,792

**WHAT DOES THE FUND INVEST IN?**

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

Top 10 investments (of the underlying fund)	%
Federal Home Loan Bank 01/02/2019 DN	1.46
TD Capital Trust IV (FRN), 0.06631%, 6/30/2108	1.26
The Bank of Nova Scotia, 4.5%, 12/16/2025	1.17
Cengage Learning Inc., 6.52963%, 6/7/2023	1.04
Fairfax Financial Holdings Ltd., 4.85%, 4/17/2028 144A	0.99
Morgan Stanley, 3%, 2/7/2024	0.88
Uber Technologies, Inc., 6.28063%, 4/4/2025	0.87
UFC Holdings LLC, 5.56%, 8/18/2023	0.84
SFR Group S.A., 7.375%, 5/1/2026 144A	0.83
Inmarsat Finance PLC, 6.5%, 10/1/2024 144A	0.82
<b>Total</b>	<b>10.16</b>

Total investments: 364

**Investment Segmentation**



**ARE THERE ANY GUARANTEES?**

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

**WHO IS THIS FUND FOR?**

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

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 10 years for a contractholder who has chosen Series R Premium Based Class B. Returns are after the MER has been deducted.

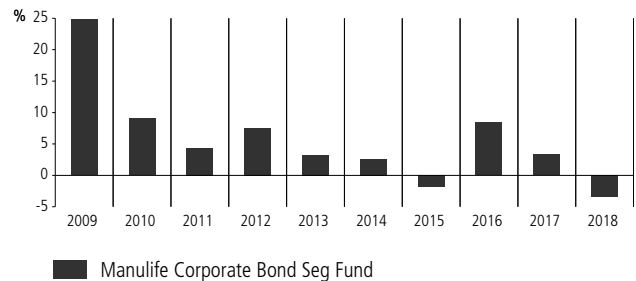
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Series R Premium Based Class B 10 years ago has \$1,714.70 on December 31, 2018. This works out to an average of 5.54% 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 who chose the Series R Premium Based Class B. 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. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY			HOW IT WORKS
<b>Front End Sales Charge</b>	Up to 3% of the amount you invest			<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
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	1 year of buying	4.50	4.50	
	2 years of buying	4.00	4.00	
	3 years of buying	3.50	3.50	
	4 years of buying	3.00	3.00	
	5 years of buying	2.50	2.50	
	6 years of buying	2.00	2.00	
	7 years of buying	0.00	0.00	
	After 7 years	0.00	0.00	

### 2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Contract & Premium Based Class A	2.27
Premium Based Class B	2.07

### Trailing commission

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### 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.

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

**QUICK FACTS**

**Date Fund Available:** May 2017  
**Date Fund Created:** January 2004

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 17,421,693

**Total Fund Value:** \$291,707,865  
**Portfolio Turnover Rate:** 18.08%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Premium Based Class B</b>	1,000	2.32	10.2694	104,219

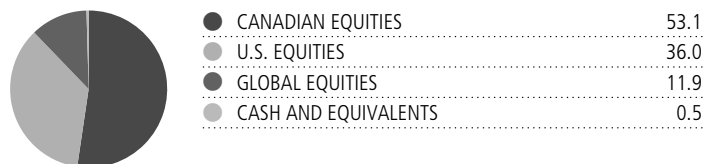
**WHAT DOES THE FUND INVEST IN?**

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

Top 10 investments (of the underlying fund)	%
Royal Bank of Canada	5.32
BCE Inc.	4.92
Toronto Dominion Bank	4.83
Microsoft Corp.	3.94
Canadian Natural Resources Ltd.	3.69
Medtronic plc	3.59
Marsh & McLennan Companies, Inc.	3.52
Suncor Energy Inc.	3.50
CCL Industries Inc.	3.47
Oracle Corp.	3.20
<b>Total</b>	<b>39.97</b>

Total investments: 106

**Investment Segmentation**



**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past year for a contractholder who has chosen Series R Premium Based Class B. Returns are after the MER has been deducted.

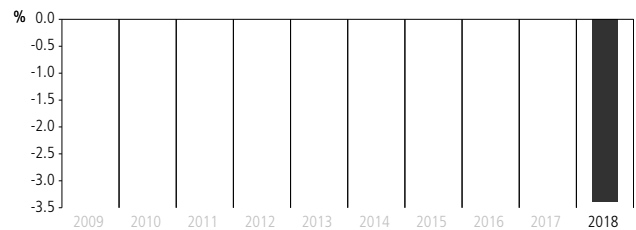
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Series R Premium Based Class B on May 19, 2017 has \$1,026.90 on December 31, 2018. This works out to an average of 1.66% per year.

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

This chart shows how the Fund has performed in the past year for a contractholder who chose the Series R Premium Based Class B. In the past year the Fund was down in value.



Manulife Fundamental Equity Seg Fund

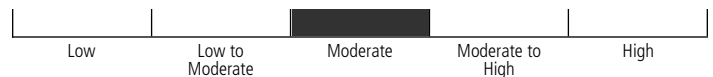
For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**ARE THERE ANY GUARANTEES?**

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

**HOW RISKY IS IT?**

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



**WHO IS THIS FUND FOR?**

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

## 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																												
<b>Front End Sales Charge</b>	Up to 3% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																												
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Guarantee Option	MER (Annual rate as a % of the fund value)
Premium Based Class B	2.32

### Trailing commission

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### 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.

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

**QUICK FACTS**

**Date Fund Available:** October 2012  
**Date Fund Created:** January 2004

**Underlying Fund Manager:** Fidelity Investments Canada ULC  
**Total Units Outstanding:** 8,875,819

**Total Fund Value:** \$173,544,796  
**Portfolio Turnover Rate:** 5.89%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Contract &amp; Premium Based Class A</b>	1,000	4.22	17.9921	15,753
<b>Premium Based Class B</b>	1,000	3.62	18.6452	1,090

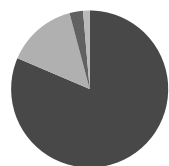
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in the Fidelity NorthStar mutual fund. The underlying fund invests primarily in foreign equities.

Top 10 investments (of the underlying fund)	%
Cash & Cash Equivalents	8.66
Fidelity U.S. Money Market Investment Trust	5.42
SPDR Gold Trust ETF	5.04
Anthem, Inc.	3.69
Imperial Brands	3.66
Ottogi	3.43
Gilead Sciences	1.91
Esterline Technologies Corp	1.77
WPP	1.75
Hyundai Mobis Co., Ltd.	1.56
<b>Total</b>	<b>36.88</b>

Total investments: 509

**Investment Segmentation**



	% Assets
● GLOBAL EQUITIES	81.4
● CASH AND EQUIVALENTS	14.5
● CANADIAN EQUITIES	2.8
● GLOBAL BONDS	1.4

**ARE THERE ANY GUARANTEES?**

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

**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 6 years for a contractholder who has chosen Series R Premium Based Class B. Returns are after the MER has been deducted.

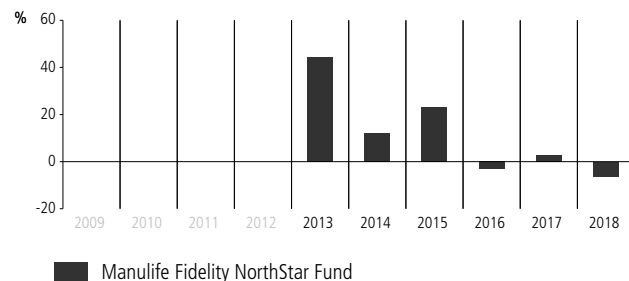
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Series R Premium Based Class B on October 31, 2012 has \$1,864.50 on December 31, 2018. This works out to an average of 10.63% per year.

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

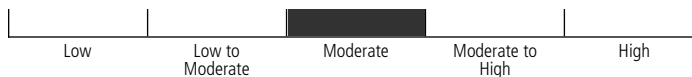
This chart shows how the Fund has performed in each of the past 6 years for a contractholder who chose the Series R Premium Based Class B. In the last 6 years the fund was up in value 4 years and down in value 2 years.



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

**HOW RISKY IS IT?**

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



## HOW MUCH DOES IT COST?

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

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																												
<b>Front End Sales Charge</b>	Up to 3% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																												
<b>Deferred Sales Charge (DSC)</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Contract Based %</th> <th>Premium Based %</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>4.50</td> <td>5.00</td> </tr> <tr> <td>2 years of buying</td> <td>4.00</td> <td>4.50</td> </tr> <tr> <td>3 years of buying</td> <td>3.50</td> <td>4.00</td> </tr> <tr> <td>4 years of buying</td> <td>3.00</td> <td>3.00</td> </tr> <tr> <td>5 years of buying</td> <td>2.50</td> <td>2.50</td> </tr> <tr> <td>6 years of buying</td> <td>2.00</td> <td>2.00</td> </tr> <tr> <td>7 years of buying</td> <td>0.00</td> <td>0.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> <td>0.00</td> </tr> </tbody> </table>	If you sell within:	Contract Based %	Premium Based %	1 year of buying	4.50	5.00	2 years of buying	4.00	4.50	3 years of buying	3.50	4.00	4 years of buying	3.00	3.00	5 years of buying	2.50	2.50	6 years of buying	2.00	2.00	7 years of buying	0.00	0.00	After 7 years	0.00	0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> </ul>	
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### 2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Contract & Premium Based Class A	4.22
Premium Based Class B	3.62

### Trailing commission

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

### 3. Other Fees

Trading Fees 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.

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

**QUICK FACTS**

**Date Fund Available:** July 2008  
**Date Fund Created:** July 2008

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 5,311,338

**Total Fund Value:** \$98,006,916  
**Portfolio Turnover Rate:** 5.14%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Contract &amp; Premium Based Class A</b>	1,000	3.00	18.1089	2,900,646
<b>Premium Based Class B</b>	1,000	2.78	18.5350	172,093

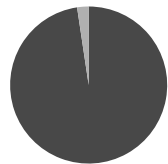
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in the Manulife Canadian Investment Class mutual fund. The underlying fund invests primarily in Canadian equities.

Top 10 investments (of the underlying fund)	%
Royal Bank of Canada	5.30
Toronto Dominion Bank	5.02
Canadian Pacific Railway Ltd.	4.83
Brookfield Asset Management Inc.	4.48
Telus Corp.	4.40
Bank of Nova Scotia	3.81
Bank of Montreal	3.51
Canadian Natural Resources Ltd.	3.26
Rogers Communications Inc.	3.23
Suncor Energy Inc.	3.19
<b>Total</b>	<b>41.04</b>

Total investments: 43

**Investment Segmentation**



	% Assets
● CANADIAN EQUITIES	97.6
● CASH AND EQUIVALENTS	2.4

**ARE THERE ANY GUARANTEES?**

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

**WHO IS THIS FUND FOR?**

This fund may be right for a person seeking 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 for a contractholder who has chosen Series R Premium Based Class B. Returns are after the MER has been deducted.

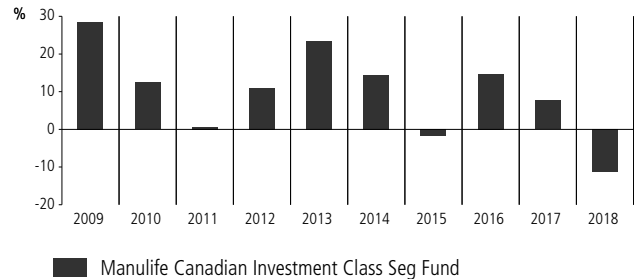
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Series R Premium Based Class B 10 years ago has \$2,448.40 on December 31, 2018. This works out to an average of 9.37% per year.

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

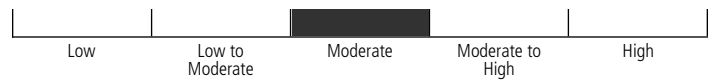
This chart shows how the Fund has performed in each of the past 10 years for a contractholder who chose the Series R Premium Based Class B. In the last 10 years the fund was up in value 8 years and down in value 2 years.



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. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																												
<b>Front End Sales Charge</b>	Up to 3% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																												
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### 2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Contract & Premium Based Class A	3.00
Premium Based Class B	2.78

### 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 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.

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

**QUICK FACTS**

**Date Fund Available:** April 2010

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

**Total Fund Value:** \$67,881,614

**Date Fund Created:** July 2008

**Total Units Outstanding:** 3,693,266

**Portfolio Turnover Rate:** 0.65%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
Contract & Premium Based Class A	1,000	3.39	19.2023	169,158
Premium Based Class B	1,000	3.18	19.5515	12,712

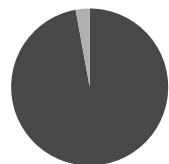
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in the Manulife World Investment Class (Capped) mutual fund. The underlying fund invests primarily in foreign equities.

Top 10 investments (of the underlying fund)	%
Aon PLC	4.98
Intertek Group PLC	3.83
Wolters Kluwer N.V. Depositary Receipt	3.76
L'Air Liquide S.A.	3.54
Seven & i Holdings Co., Ltd.	3.41
Halma PLC	2.76
ASSA ABLOY AB (publ)	2.73
Croda International PLC	2.72
RELX PLC	2.65
Sika AG	2.52
<b>Total</b>	<b>32.91</b>

Total investments: 60

**Investment Segmentation**



	% Assets
● GLOBAL EQUITIES	97.2
● CASH AND EQUIVALENTS	2.9

**ARE THERE ANY GUARANTEES?**

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

**WHO IS THIS FUND FOR?**

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

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 8 years for a contractholder who has chosen Series R Premium Based Class B. Returns are after the MER has been deducted.

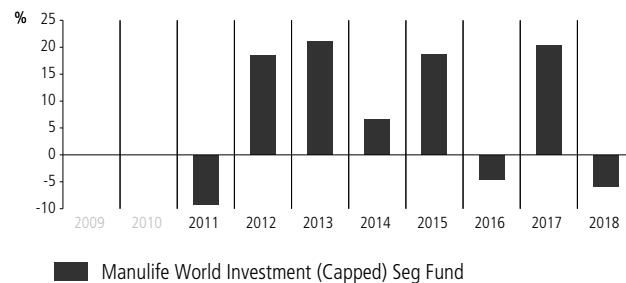
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Series R Premium Based Class B on April 30, 2010 has \$1,955.20 on December 31, 2018. This works out to an average of 8.04% per year.

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

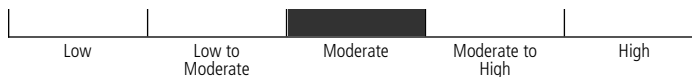
This chart shows how the Fund has performed in each of the past 8 years for a contractholder who chose the Series R Premium Based Class B. In the last 8 years the fund was up in value 5 years and down in value 3 years.



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. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																												
<b>Front End Sales Charge</b>	Up to 3% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																												
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### 2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Contract & Premium Based Class A	3.39
Premium Based Class B	3.18

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

**QUICK FACTS**

**Date Fund Available:** September 2014  
**Date Fund Created:** September 2014

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 4,042,891

**Total Fund Value:** \$51,434,391  
**Portfolio Turnover Rate:** 15.27%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Contract &amp; Premium Based Class A</b>	1,000	4.16	12.2143	55,778
<b>Premium Based Class B</b>	1,000	3.63	12.4964	21,433

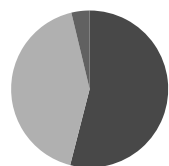
**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests in the Manulife Global Dividend mutual fund. The underlying fund invests primarily in foreign equities.

Top 10 investments (of the underlying fund)	%
Nestlé S.A.	4.08
Johnson & Johnson	3.89
Amcór Ltd.	3.77
Microsoft Corp.	3.70
Apple Inc.	3.56
Wells Fargo & Co.	3.33
Heineken N.V.	3.09
Chubb Limited	3.02
Compagnie Générale des Établissements Michelin	2.88
Verizon Communications Inc.	2.82
<b>Total</b>	<b>34.14</b>

Total investments: 48

**Investment Segmentation**



	% Assets
● GLOBAL EQUITIES	54.1
● U.S. EQUITIES	42.4
● CASH AND EQUIVALENTS	3.8

**ARE THERE ANY GUARANTEES?**

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

**WHO IS THIS FUND FOR?**

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

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 4 years for a contractholder who has chosen Series R Premium Based Class B. Returns are after the MER has been deducted.

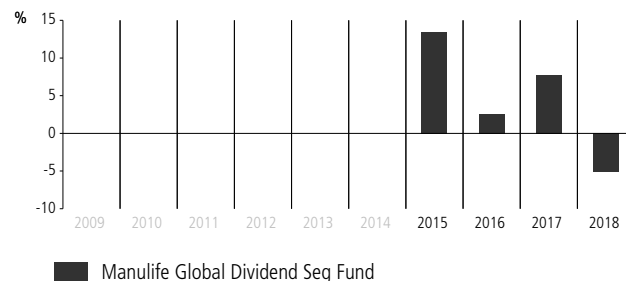
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Series R Premium Based Class B on September 19, 2014 has \$1,249.60 on December 31, 2018. This works out to an average of 5.34% per year.

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

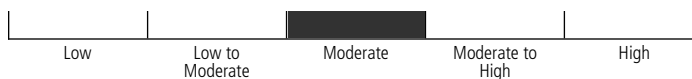
This chart shows how the Fund has performed in each of the past 4 years for a contractholder who chose the Series R Premium Based Class B. In the last 4 years the fund was up in value 3 years and down in value 1 year.



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

**HOW RISKY IS IT?**

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



## HOW MUCH DOES IT COST?

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

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY			HOW IT WORKS
<b>Front End Sales Charge</b>	Up to 3% of the amount you invest			<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b>	<b>Contract Based %</b>	<b>Premium Based %</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> </ul>
	1 year of buying	4.50	5.00	
	2 years of buying	4.00	4.50	
	3 years of buying	3.50	4.00	
	4 years of buying	3.00	3.00	
	5 years of buying	2.50	2.50	
	6 years of buying	2.00	2.00	
	7 years of buying	0.00	0.00	
	After 7 years	0.00	0.00	

### 2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Contract & Premium Based Class A	4.16
Premium Based Class B	3.63

### Trailing commission

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

### 3. Other Fees

Trading Fees 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.

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

**QUICK FACTS**

**Date Fund Available:** April 2001  
**Date Fund Created:** January 1990

**Fund Manager:** Manulife  
**Total Units Outstanding:** 1,007,788

**Total Fund Value:** \$23,833,225  
**Portfolio Turnover Rate:** 4.24%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Contract &amp; Premium Based Class A</b>	1,000	2.75	24.5023	910,487
<b>Premium Based Class B</b>	1,000	2.54	15.6651	97,300

**WHAT DOES THE FUND INVEST IN?**

This Segregated Fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)	%
Ontario (Province of), 2.9%, 6/2/2028	6.41
Gov. of Canada, 2%, 6/1/2028	4.55
Ontario (Province of), 2.9%, 6/2/2049	3.37
Gov. of Canada, 1.25%, 12/1/2047	2.24
Quebec (Province of), 3.5%, 12/1/2048	1.45
Quebec (Province of), 2.75%, 9/1/2028	1.38
Royal Bank of Canada	1.33
Bank of Nova Scotia	1.32
Toronto Dominion Bank	1.27
U.S Dept. of the Treasury, 3%, 2/15/2048	1.25
<b>Total</b>	<b>24.56</b>

Total investments: 489

**Investment Segmentation**

	% Assets
● CANADIAN BONDS & DEBENTURES	52.2
● CANADIAN EQUITIES	15.1
● U.S. BONDS	12.9
● GLOBAL EQUITIES	6.9
● U.S. EQUITIES	6.9
● GLOBAL BONDS	4.5
● CASH AND EQUIVALENTS	1.4
● REITS	0.4

**ARE THERE ANY GUARANTEES?**

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

**WHO IS THIS FUND FOR?**

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

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 10 years for a contractholder who has chosen Series R Premium Based Class B. Returns are after the MER has been deducted.

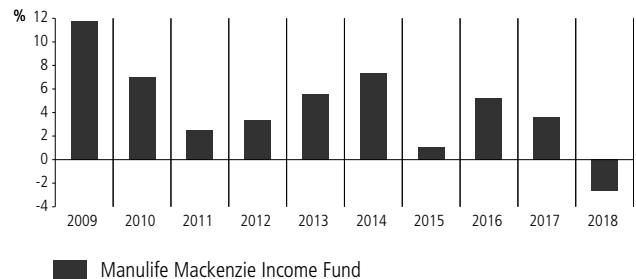
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Series R Premium Based Class B 10 years ago has \$1,540.10 on December 31, 2018. This works out to an average of 4.41% per year.

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

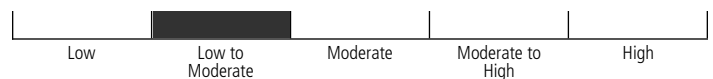
This chart shows how the Fund has performed in each of the past 10 years for a contractholder who chose the Series R Premium Based Class B. In the last 10 years the fund was up in value 9 years and down in value 1 year.



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. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																											
<b>Front End Sales Charge</b>	Up to 3% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																											
<b>Deferred Sales Charge (DSC)</b>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Contract Based %</th> <th>Premium Based %</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>4.50</td> <td>5.00</td> </tr> <tr> <td>2 years of buying</td> <td>4.00</td> <td>4.50</td> </tr> <tr> <td>3 years of buying</td> <td>3.50</td> <td>4.00</td> </tr> <tr> <td>4 years of buying</td> <td>3.00</td> <td>3.00</td> </tr> <tr> <td>5 years of buying</td> <td>2.50</td> <td>2.50</td> </tr> <tr> <td>6 years of buying</td> <td>2.00</td> <td>2.00</td> </tr> <tr> <td>7 years of buying</td> <td>0.00</td> <td>0.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> <td>0.00</td> </tr> </tbody> </table>	If you sell within:	Contract Based %	Premium Based %	1 year of buying	4.50	5.00	2 years of buying	4.00	4.50	3 years of buying	3.50	4.00	4 years of buying	3.00	3.00	5 years of buying	2.50	2.50	6 years of buying	2.00	2.00	7 years of buying	0.00	0.00	After 7 years	0.00	0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> </ul>
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After 7 years	0.00	0.00																											

### 2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Contract & Premium Based Class A	2.75
Premium Based Class B	2.54

### Trailing commission

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### 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.

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

**QUICK FACTS**

**Date Fund Available:** April 2001  
**Date Fund Created:** January 2000

**Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 404,434

**Total Fund Value:** \$11,711,653  
**Portfolio Turnover Rate:** 5.49%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Contract &amp; Premium Based Class A</b>	1,000	2.96	29.5053	376,338
<b>Premium Based Class B</b>	1,000	2.73	21.6299	28,094

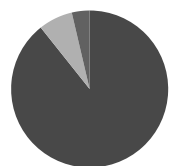
**WHAT DOES THE FUND INVEST IN?**

The Segregated Fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)	%
Merit Trust 01/02/2019 DN	3.88
Kirkland Lake Gold Ltd.	3.52
Algonquin Power & Utilities Corp.	3.04
Parex Resources Inc.	2.87
WPT Industrial REIT	2.83
Federal Home Loan Bank 01/02/2019 DN	2.62
Tricon Capital Group Inc.	2.60
The Descartes Systems Group Inc	2.57
Chemtrade Logistics Income Fund	2.40
Park Lawn Corporation	2.37
<b>Total</b>	<b>28.69</b>

Total investments: 61

**Investment Segmentation**



	% Assets
● CANADIAN EQUITIES	89.2
● CASH AND EQUIVALENTS	7.0
● U.S. EQUITIES	3.7

**ARE THERE ANY GUARANTEES?**

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

**WHO IS THIS FUND FOR?**

This fund may be right for a person 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 for a contractholder who has chosen Series R Premium Based Class B. Returns are after the MER has been deducted.

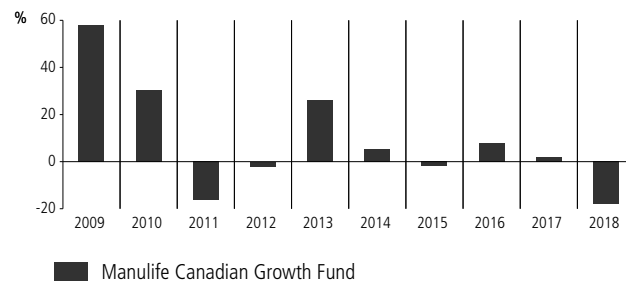
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Series R Premium Based Class B 10 years ago has \$1,980.90 on December 31, 2018. This works out to an average of 7.07% per year.

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

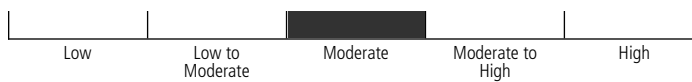
This chart shows how the Fund has performed in each of the past 10 years for a contractholder who chose the Series R Premium Based Class B. In the last 10 years the fund was up in value 6 years and down in value 4 years.



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. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY			HOW IT WORKS
<b>Front End Sales Charge</b>	Up to 3% of the amount you invest			<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b>	<b>Contract Based %</b>	<b>Premium Based %</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> </ul>
	1 year of buying	4.50	5.00	
	2 years of buying	4.00	4.50	
	3 years of buying	3.50	4.00	
	4 years of buying	3.00	3.00	
	5 years of buying	2.50	2.50	
	6 years of buying	2.00	2.00	
	7 years of buying	0.00	0.00	
	After 7 years	0.00	0.00	

### 2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Contract & Premium Based Class A	2.96
Premium Based Class B	2.73

### 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 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.

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

## QUICK FACTS

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

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 8,878,333

**Total Fund Value:** \$89,032,174  
**Portfolio Turnover Rate:** --

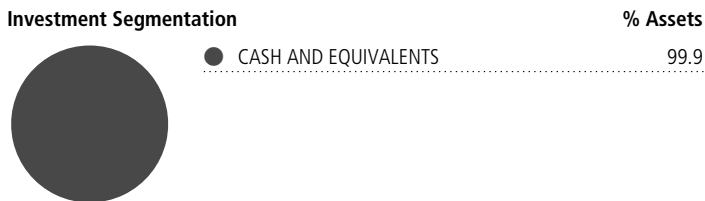
GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Contract &amp; Premium Based Class A</b>	1,000	1.34	10.0313	271,278
<b>Premium Based Class B</b>	1,000	1.34	10.0305	46,788

## WHAT DOES THE FUND INVEST IN?

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

Top 10 investments (of the underlying fund)	%
Canadian Treasury Bill 01/10/2019 Tbill	5.66
Province of New Brunswick 01/17/2019 Tbill	4.15
Omers Finance Trust 01/17/2019 DN	3.68
The Bank of Nova Scotia (FRN), 2.355%, 6/14/2019	3.65
Province of Ontario 01/09/2019 Tbill	3.39
Merit Trust 01/18/2019 DN	3.24
Manitoba, 2/20/2019	3.18
National Bank of Canada 01/11/2019 BA	2.94
Storm King Funding Frn 03/18/2019	2.85
Prime Trust 01/10/2019 DN	2.85
<b>Total</b>	<b>35.60</b>

Total investments: 59



## ARE THERE ANY GUARANTEES?

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

## WHO IS THIS FUND FOR?

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

## HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past years for a contractholder who has chosen Series R Premium Based Class B. Returns are after the MER has been deducted.

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

### Average return

The fund is not old enough to show performance history.

### Year-by-year returns

Any values close to zero may not be visible.

The fund is not old enough to show performance history.

## HOW RISKY IS IT?

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





## HOW MUCH DOES IT COST?

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

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<b>Front End Sales Charge</b>	Up to 3% of the amount you invest			<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b>	<b>Contract Based %</b>	<b>Premium Based %</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> </ul>
	1 year of buying	4.50	4.50	
	2 years of buying	4.00	4.00	
	3 years of buying	3.50	3.50	
	4 years of buying	3.00	3.00	
	5 years of buying	2.50	2.50	
	6 years of buying	2.00	2.00	
	7 years of buying	0.00	0.00	
	After 7 years	0.00	0.00	

### 2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Contract & Premium Based Class A	1.34
Premium Based Class B	1.34

### 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.

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**QUICK FACTS**

**Date Fund Available:** April 2014  
**Date Fund Created:** April 2013

**Underlying Fund Manager:** Manulife Asset Management Limited  
**Total Units Outstanding:** 37,795,584

**Total Fund Value:** \$573,367,318  
**Portfolio Turnover Rate:** 4.47%

GUARANTEE OPTION	MINIMUM INVESTMENT (\$)	MER (%)	NET ASSET VALUE PER UNIT	UNITS OUTSTANDING
<b>Contract &amp; Premium Based Class A</b>	1,000	2.53	13.9356	1,195,481
<b>Premium Based Class B</b>	1,000	2.32	14.0745	158,733

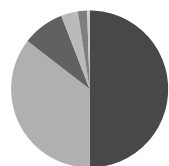
**WHAT DOES THE FUND INVEST IN?**

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

Top 10 investments (of the underlying fund)	%
Gov. of Canada Treasury Bill, 2/7/2019	7.45
Waste Connections, Inc.	4.12
Roper Technologies, Inc.	4.09
Thermo Fisher Scientific Inc.	4.06
Toronto Dominion Bank	4.02
Canadian Pacific Railway Ltd.	3.21
Amphenol Corporation	3.17
Becton Dickinson & Co., 6.125%	2.86
Brookfield Infrastructure Partners L.P.	2.61
TransUnion	2.60
<b>Total</b>	<b>38.19</b>

Total investments: 124

**Investment Segmentation**



	% Assets
● CANADIAN EQUITIES	50.5
● U.S. EQUITIES	35.9
● CASH AND EQUIVALENTS	8.7
● GLOBAL EQUITIES	3.5
● REITS	1.9
● CANADIAN BONDS & DEBENTURES	0.5

**ARE THERE ANY GUARANTEES?**

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

**WHO IS THIS FUND FOR?**

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

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past 4 years for a contractholder who has chosen Series R Premium Based Class B. Returns are after the MER has been deducted.

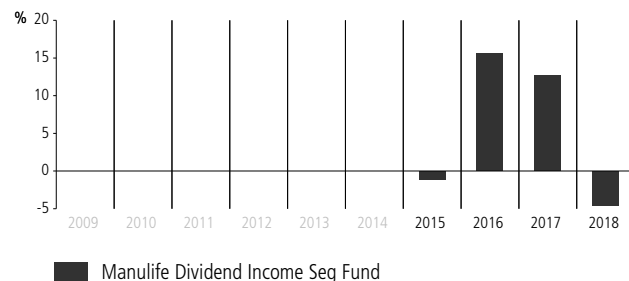
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the Fund and chose the Series R Premium Based Class B on April 7, 2014 has \$1,407.50 on December 31, 2018. This works out to an average of 7.49% per year.

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

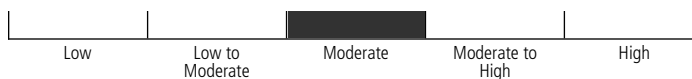
This chart shows how the Fund has performed in each of the past 4 years for a contractholder who chose the Series R Premium Based Class B. In the last 4 years the fund was up in value 2 years and down in value 2 years.



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

**HOW RISKY IS IT?**

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



## HOW MUCH DOES IT COST?

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

### 1. Sales Charges

SALES CHARGE OPTION	WHAT YOU PAY			HOW IT WORKS
<b>Front End Sales Charge</b>	Up to 3% of the amount you invest			<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b>	<b>Contract Based %</b>	<b>Premium Based %</b>	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> </ul>
	1 year of buying	4.50	5.00	
	2 years of buying	4.00	4.50	
	3 years of buying	3.50	4.00	
	4 years of buying	3.00	3.00	
	5 years of buying	2.50	2.50	
	6 years of buying	2.00	2.00	
	7 years of buying	0.00	0.00	
	After 7 years	0.00	0.00	

### 2. Ongoing Fund Expenses

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

Guarantee Option	MER (Annual rate as a % of the fund value)
Contract & Premium Based Class A	2.53
Premium Based Class B	2.32

### 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 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.

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

## OBJECTIVE AND STRATEGY

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

### Manulife American Equity Index Fund

#### *Objective*

The investment objective of the Fund is to achieve investment results that approximate the total return of the S&P 500 Stock index, one of the most watched indices of the American equity market.

#### *Strategy*

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

### Manulife Balanced Income Portfolio

#### *Objective*

Income generation and long-term growth consistent with preservation of capital. The Portfolio is a strategic asset allocation portfolio. It invests its assets in other mutual funds, focusing on fixed income and dividend paying Canadian equity funds.

#### *Strategy*

This fund will invest in units of multiple underlying funds.

### Manulife Canadian Growth Fund

#### *Objective*

To achieve long-term capital appreciation. This Fund invests in the common stocks of Canadian companies with small to mid-sized market capitalization that have the potential for above-average growth.

#### *Strategy*

The portfolio manager uses both quantitative and qualitative analysis to determine the best investment ideas, emphasizing securities that are believed to be attractively priced with growth potential. The portfolio manager utilizes a proprietary quantitative screen to analyze a dynamic universe of companies seeking to identify those that are attractive based on management quality, growth indicators and market recognition.

### Manulife Canadian Investment Class Seg Fund

#### *Objective*

This Canadian Equity Fund aims to obtain long-term capital growth. The Fund seeks to provide above average long-term returns by investing in large-cap securities of Canadian companies. Treasury bills or short-term investments, not exceeding three years to maturity, may also be used from time to time.

#### *Strategy*

The portfolio manager uses both quantitative and qualitative analysis to determine the best investment ideas, emphasizing securities that are believed to be attractively priced with growth potential. The portfolio manager utilizes a proprietary quantitative screen to analyze a dynamic universe of companies seeking to identify those that are attractive based on management quality, growth indicators and market recognition.

### Manulife CI Harbour Growth & Income Seg Fund

#### *Objective*

This fund's objective is to obtain long-term total return through a prudent balance of income and capital appreciation. It invests primarily in equity and equity-related securities of mid- to large capitalization Canadian companies and fixed income securities issued by Canadian governments and companies. The proportion of the fund's assets invested in equity and fixed income securities may vary according to market conditions.

#### *Strategy*

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

### Manulife Corporate Bond Seg 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.

## OBJECTIVE AND STRATEGY

### Manulife Dividend Income Seg 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.

### Manulife Fidelity NorthStar Fund

#### *Objective*

The Fund aims to achieve long-term capital growth. It invests primarily in equity securities of companies anywhere in the world.

#### *Strategy*

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

### Manulife Fundamental Equity Seg 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.

### Manulife Global Dividend Seg 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.

### Manulife Invesco Canadian Premier Balanced Seg Fund

#### *Objective*

Invesco Canadian Premier Balanced Fund seeks to generate capital growth and income by investing mainly in:

- Canadian equities with strong growth potential
- High-quality Canadian government and corporate fixed-income securities
- Foreign equities and high-quality U.S. government and corporate fixed-income securities

#### *Strategy*

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

### Manulife Mackenzie Income Fund

#### *Objective*

The Fund seeks a steady flow of income with reasonable safety of capital by investing primarily in a combination of fixed-income and equity securities of issuers anywhere in the world.

#### *Strategy*

When selecting equity securities, the portfolio advisor uses a five step value-oriented investment selection approach which involves studying industries and companies to gain a deeper understanding of fundamental conditions and competitive forces, estimating the value of the companies using a cash flow analysis, comparing those values to current stock prices to ensure both significant potential upside and to provide a margin of safety, ensuring consistency in the overall analysis across all prospective investments; and, finally when selecting securities for the portfolio, emphasizing securities with a higher yield.

### Manulife Money Market Seg 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.

## OBJECTIVE AND STRATEGY

### Manulife Simplicity Balanced Portfolio

#### *Objective*

The Portfolio aims to achieve long term growth consistent with safety of capital. Manulife Simplicity Balanced Portfolio (the "Portfolio") is a strategic asset allocation portfolio. It invests its assets in other mutual funds managed by us (the "Underlying Funds") focusing on Canadian equity and fixed income funds. The Portfolio may also invest in foreign equity and money market funds within permitted ranges. The portfolio advisor may move up to 25% of the net assets of the Portfolio into cash if it feels that market conditions warrant it.

#### *Strategy*

This fund will invest in units of multiple underlying funds.

### Manulife Simplicity Conservative Portfolio

#### *Objective*

The Portfolio seeks to generate income with an emphasis on preserving capital. Manulife Simplicity Conservative Portfolio (the "Portfolio") is a strategic asset allocation portfolio. It invests its assets in other mutual funds (the "Underlying Funds"), focusing on Canadian fixed income and money market funds. The Portfolio may also invest in Canadian and foreign equity funds within permitted ranges.

#### *Strategy*

This fund will invest in units of multiple underlying funds.

### Manulife Simplicity Growth Portfolio

#### *Objective*

The Portfolio aims to provide long-term capital growth and increased foreign content exposure. Manulife Simplicity Growth Portfolio (the "Portfolio") is a strategic asset allocation portfolio. It invests its assets in other mutual funds managed by us (the "Underlying Funds") focusing on Canadian and foreign equity funds. The portfolio advisor may move up to 25% of the net assets of the Portfolio into cash if it feels that market conditions warrant it.

#### *Strategy*

This fund will invest in units of multiple underlying funds.

### Manulife Simplicity Moderate Portfolio

#### *Objective*

The Portfolio aims to generate income and to provide long-term growth consistent with preservation of capital. Manulife Simplicity Moderate Portfolio (the "Portfolio") is a strategic asset allocation portfolio. It invests its assets in other mutual funds (the "Underlying Funds"), focusing on Canadian fixed income and money market funds, with a portion in Canadian equity funds. The Portfolio may also invest in foreign equity funds within permitted ranges. The portfolio advisor may move up to 25% of the net assets of the Portfolio into cash if it feels that market conditions warrant it.

#### *Strategy*

This fund will invest in units of multiple underlying funds.

### Manulife World Investment (Capped) Seg 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.

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



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