

What's New in MPIP Segregated Funds

New Guarantee Option:

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

- MPIP 75/75
- MPIP 75/100

Fund additions:

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

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

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

Fee reduction:

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

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

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

New sales charge option:

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

Manulife High Interest Savings Private Segregated Pool

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

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