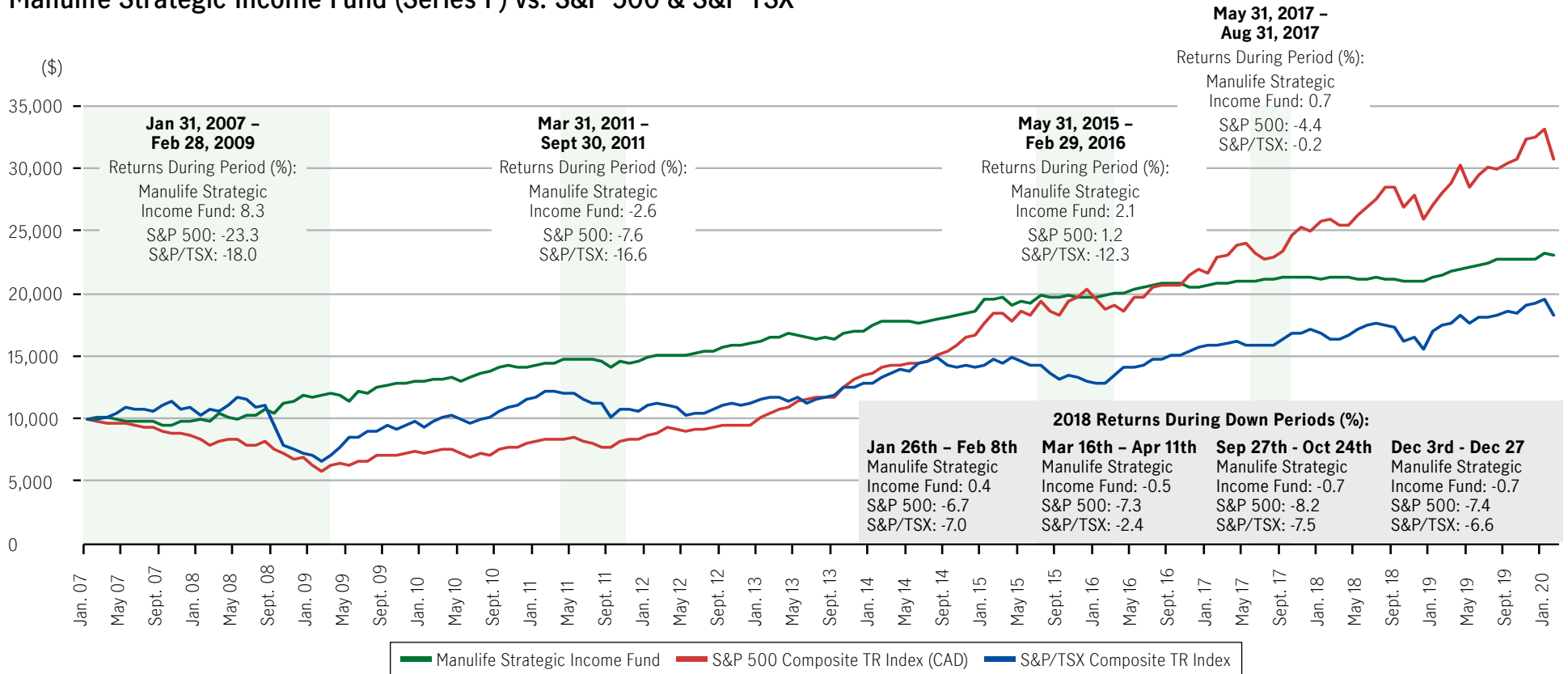


Winning By Not Losing

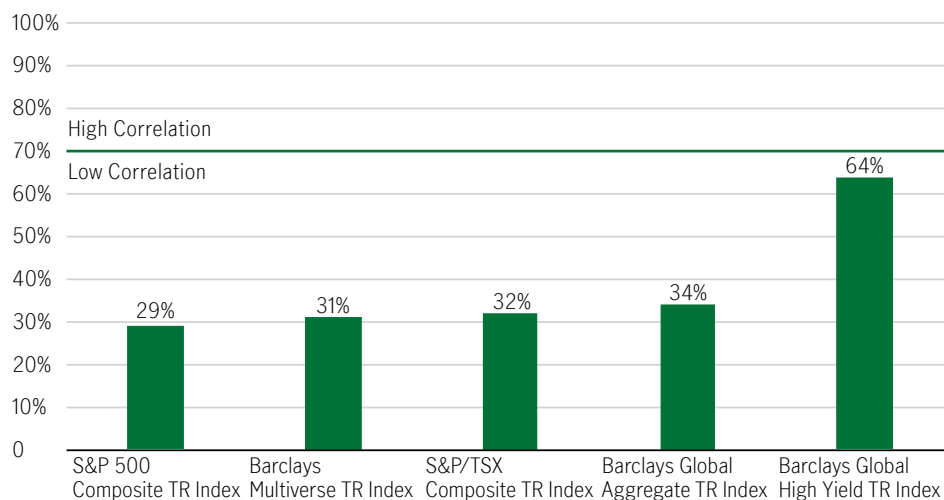
In times of distress, such as the 2008 global financial crisis, correlations among equities increases. Diversification can assist in minimizing the risk of losses, and preserving capital. With its low correlation to equity and other fixed income indices, Manulife Strategic Income Fund offers that diversification to a portfolio coupled with defensive characteristics during periods of volatility.

Manulife Strategic Income Fund (Series F) vs. S&P 500 & S&P TSX



True diversification – low correlation with major equity and fixed income indices

10 year correlation of major indices to Manulife Strategic Income Fund*



Source: Morningstar Direct as of February 29, 2020.

Fund Codes (MMF)	FE	LL	DSC	Series F
Trust	559	759	459	659

Annualized performance (\$CAD)

Annualized returns (%)	1 YR	3 YR	5 YR	10 YR	Since inception*
Manulife Strategic Income Fund (Series F)	7.6	3.6	3.4	5.8	6.6
S&P/TSX Composite TR Index	4.9	5.0	4.4	6.5	-
S&P 500 Composite TR Index	10.3	10.4	10.8	15.4	-
Bloomberg Barclays Multiverse TR Index	9.8	4.9	4.5	5.3	-
Bloomberg Barclays Global Aggregate TR Index	10.0	4.9	4.4	5.1	-
Bloomberg Barclays Global High Yield TR Index	6.6	4.8	6.7	9.6	-

Source: Morningstar Direct as of February 29, 2020 *Since Inception date: January 2007

To learn more, contact your advisor
or visit **[manulifeim.ca](https://www.manulifeim.ca)**

The indices cited are widely accepted benchmarks for investment performance within their relevant regions, sectors or asset classes, and represent non-managed investment portfolios. Although these indices are similar to the fund's objectives, there may be material differences including permitted holdings or investment strategies, which may impact returns. Please refer to the Fund Facts of the fund for more information. Series F is generally designed for investors who have a fee-based or wrap account with their dealer. Series F performance is net of fees and expenses. Advisor Series is also available and includes a 1.00% trailing commission. © 2020 Morningstar Research Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the fund facts as well as the prospectus of the mutual funds before investing. The indicated rates of return are the historical annual compounded total returns including changes in unit value and reinvestment of all distributions and do not take into account sales, redemption, distribution or optional charges or income taxes payable by any security holder that would have reduced returns. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. Manulife Funds (including the Trust Pools) and Manulife Corporate Classes (including the Class Pools) are managed by Manulife Investment Management Limited (formerly named Manulife Asset Management Limited). Manulife, Manulife Investment Management, the Stylized M Design, and Manulife Investment Management & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.