

# Manulife Asset Allocation Portfolios

Sophisticated Investment Solutions Made Simple







You want a simple yet  
effective way to invest  
and Manulife Asset  
Allocation Portfolios  
offer a solution that can  
help you get it right.

# Getting The Big Decisions Right

Deciding how to invest is one of life's big decisions – in fact it's a series of decisions that can have a big impact on your financial future.

It can be complicated and overwhelming, leaving you feeling uncertain and anxious. The result? Many investors end up chasing fads, trends and short-term thinking, which can interfere with your ability to achieve long-term financial goals.

As an investor, you want to make the most of your investments. You want to feel confident you're receiving value for your money and reputable, professional advice.



## Big life decisions

"Am I making the right investment choices?"



## Disappointing returns

"Should I change my investing strategy?"



## Confusion and guesswork


"How can I choose the best investment for me?"



## Why Invest?

"The goal is to offset inflation and grow your wealth, while planning for important financial goals."





# Diversification and Active Asset Allocation – Not the same

Diversification refers to how an investment portfolio is allocated across various asset classes such as stocks, bonds, and cash.

Since different asset classes rarely perform in lockstep, the goal of diversification is to reduce investment risk since positive returns from one asset class can be used to offset the returns from another that's underperforming.

Active asset allocation takes diversification a step further. By determining which combination of assets can provide the highest return potential for a certain level of risk, it attempts to optimize the performance outcome of a portfolio and reduce the chance of negative returns. Ongoing monitoring helps ensure the portfolio's asset mix can adapt quickly to take advantage of changes in the financial markets.

Active asset allocation is the same approach taken by large financial institutions and pension plans and is considered a best practice for wealth management.

## Benefits of Active Asset Allocation



### Expertise

Access to sophisticated pension-style asset management



### Confidence

Active asset allocation provides the confidence to stay invested over time



### Simple decision

A highly efficient approach to investing that's difficult and costly to reproduce on your own

## Diversification

## Asset Allocation



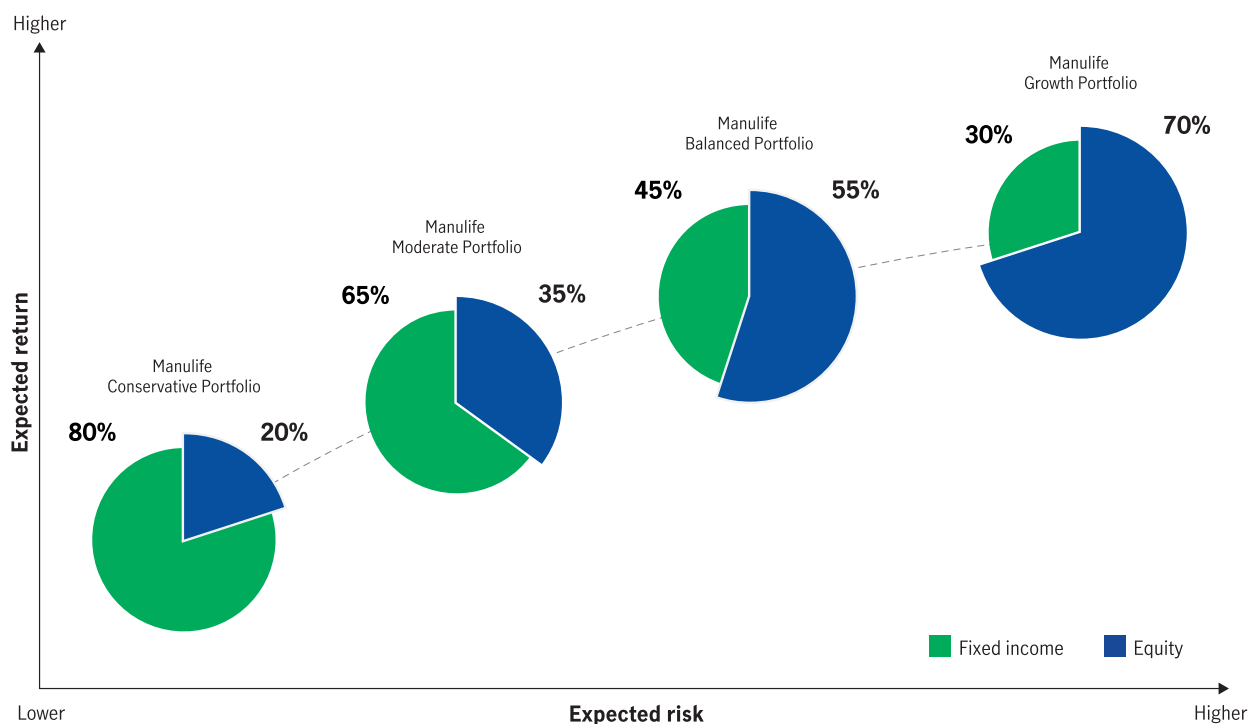
# Manulife Asset Allocation Portfolios – Maximum Coverage For Every Dollar Invested

Today's markets require investment solutions that are strategic and opportunistic. Investment success depends not only on the choice of investments, but on how skilled an investor is when assessing opportunities and risks.

Manulife Asset Allocation Portfolios are designed and monitored with this in mind. The program consists of four fully optimized, actively managed “fund-of-funds” investment portfolios, that include exchange-traded funds (ETFs).

Each portfolio is designed for a specific risk tolerance and return objective. They're simple to understand, easy to use, and provide access to some of the most popular investment strategies that Manulife Investment Management offers in a single solution.

They're designed for those who want a sophisticated approach to investing, and the comfort of knowing professionals are working to help manage risk.



For illustrative purposes only. Breakdowns shown are based on target allocations.

## Simple Yet Sophisticated

Manulife Asset Allocation Portfolios offer clear and simple solutions to your investing needs.



Access to a sophisticated pension style investment process



Fully-optimized portfolios of mutual funds enhanced by ETFs



Continuous reviews with the aim of delivering for investors

## Two Ways To Purchase

Manulife Asset Allocation Portfolios are available in two distinct investment options – **mutual fund trusts and segregated fund solutions**. Work with your advisor to help identify which option is right for you.

## Exchange-Traded Funds For Added Flexibility

Exchange-traded funds (ETFs) are funds that track indexes like the S&P/TSX Composite Index in Canada or the S&P 500 Index in the U.S., a commodity, or a portfolio of investments. Including ETFs in an asset allocation portfolio provides the flexibility to act immediately, tactically and cost-effectively on investment opportunities and to further diversify your portfolio.

# The Team Behind Manulife Asset Allocation Portfolios

Applying active asset allocation successfully takes a proven team. Manulife Investment Management's Multi-asset solutions team has built its reputation and global wealth management credentials on its asset allocation expertise. With a team of over 50 investment professionals with an average of over 25 years asset allocation experience<sup>1</sup>, the group manages a wide variety of investment solutions designed to meet investor goals.

## Investment Process

Manulife Investment Management's multi-asset solutions team apply a rigorous three-step process:

### Step 1

#### Build expected return forecasts

- Five-year investment returns forecast for 140 asset classes.
- Reviewed quarterly

### Step 2

#### Asset class and strategy selection

- Asset allocation is the primary driver of returns
- Selection of complementary strategies with an emphasis on consistent results
- Annual reviews

### Step 3

#### Portfolio construction

- Four-pillar approach to ongoing active management
- Emphasis on managing risk
- Short-term opportunities reviewed weekly

<sup>1</sup> as of December 31, 2022



# The Manulife Advantage

Manulife Investment Management's multi-asset solutions team is responsible for the day-to-day management of Manulife's active asset allocation portfolios across U.S., Canada, and Asia. Their investment process is amongst the most comprehensive in the industry and ensures every portfolio is optimized by asset class, investment style, and geographic region.



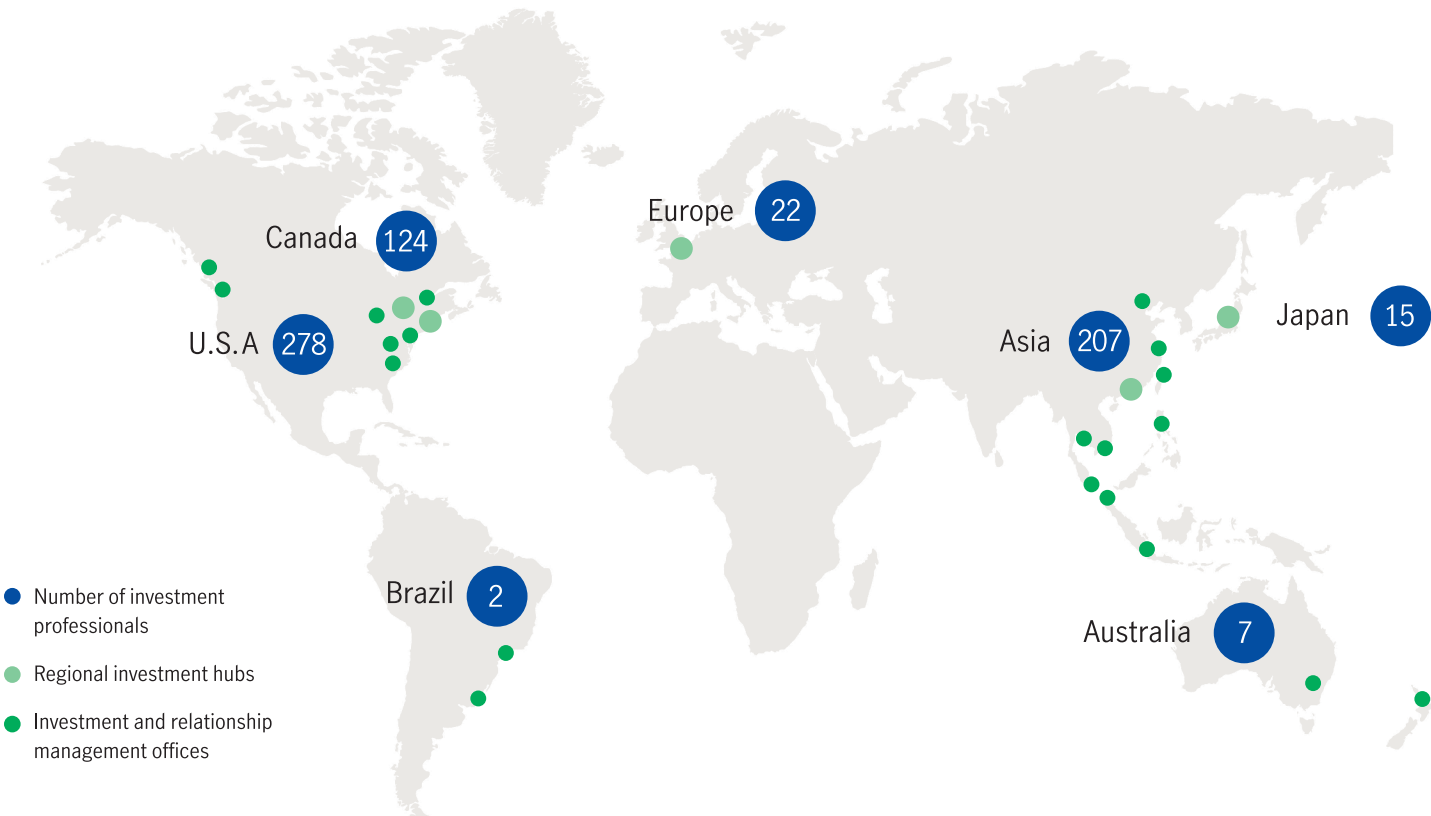
# A passion for providing solutions

We draw on more than a century of experience and offer that to advisors and investors alike.

Although rooted in history, we're driven by the idea of challenging the status quo, partnering with advisors, and delivering real value to our customers. This passion for creating solutions is guided by the belief that our success is measured by that of our clients.

We harness the full power of our global investment organization to offer a wide range of strategies, with entrepreneurial investment teams leveraging the deep local market expertise of more than 650 investment professionals worldwide. Manulife has been a trusted financial solutions partner.

## Where We Operate\*



\* Data as of June 30, 2023

## The Strength Of Manulife



Trusted partner in financial solutions for **over a century**.



A broad range of investment solutions – No matter what your stage of life, we have investment solutions designed to help you pursue **your financial goals**



Timely insights from our team of experts – Because we believe sound financial advice makes all the difference, we provide **expert support for advisors and their clients**.

With Manulife, you can feel confident that when it comes to investing your trust is well placed.



Get Manulife Asset Allocation Portfolios working for you. Speak with your advisor or visit **manulifeim.ca** and complete our investor profile questionnaire to discover which portfolio may be right for you.

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments and the use of an asset allocation service. Please read the fund facts as well as the prospectus of the mutual funds in which investment may be made under the asset allocation service before investing. The indicated rates of return are the historical annual compounded total returns assuming the investment strategy recommended by the asset allocation service is used and after deduction of the fees and charges in respect of the service. The returns are based on the historical annual compounded total returns of the participating funds 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 securityholder in respect of a participating fund that would have reduced returns. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.

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The Manufacturers Life Insurance Company (Manulife) is the issuer of insurance contracts containing Manulife segregated funds and the guarantor of any guarantee provisions therein. Manulife Investment Management is a trade name of The Manufacturers Life Insurance Company.

Any amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value. Age restrictions and other conditions may apply.