



# WELCOME

## Your Enrolment Guide



The Dent Wizard Canada Ltd. Registered Pension Plan

# About this Enrolment Guide

This Guide provides information you will need to enroll in your company's Registered Pension Plan.

This process will take a bit of your time, but it will be time well invested. A colour-coded, step-by-step process will help you navigate through this Guide. Each step includes a 'To Do' box showing what you must complete to enroll. The boxes separate what you must do from what you should keep in mind.



Here's what you need to do...

**Step one:** Learn about your program

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**Step two:** Decide how to enroll

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**Step three:** Decide how to invest

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**Step four:** Check to see you've completed each step

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Let's Get Started...

# Step one

## Learn about your program

### To Do!

- Learn about the advantages of your program.

## Advantages of the Dent Wizard Canada Ltd. Registered Pension Plan

**To help ensure you are prepared for life after work**, your Plan Sponsor (employer) has taken the first step toward helping you save for your retirement by offering you a **Registered Pension Plan**. Now, it's up to you to take the next step and join your program.

Your Registered Pension Plan provides many benefits that may not be available to you through an individual savings or investment account, such as:

- **A convenient way to save** – Making regular contributions directly from your pay – before money ever reaches your bank account – makes it easier to commit to saving consistently. Even if the amount you contribute each time is small – and is an amount you're not likely to miss – it can grow very nicely over the long term.
- **Immediate tax reduction** – Regular payroll contributions to Registered Retirement Savings Plans and/or Registered Pension Plans are taken from your gross pay before payroll taxes are calculated. This immediately reduces the amount of your income that's taxed. You'll only pay income tax on the remaining portion of your salary, so you'll enjoy tax savings on each and every pay cheque throughout the year.
- **Tax-deferred growth** – Growth you realize in Registered Retirement Savings Plans, Deferred Profit Sharing Plans or Registered Pension Plans occurs in a tax-sheltered environment until you withdraw funds from the plan.
- **Lower investment management fees** – Take advantage of the competitive investment management fees (IMFs) offered by your group plan. Lower IMFs leave more of your savings in your account and growing for you.
- **Leading fund managers** – Through your group plan, you have access to some of the world's leading fund managers and their funds. Many of these funds aren't available to individual investors.
- **Secure website and telephone account access** – Manage your account and investments using the service option you prefer. Access your account via the secure member website and/or the Customer Service Centre.

- **Easy-to-read statements** – Manulife's member statements provide updates on your savings and include tips and reminders to help you build an effective retirement savings plan.
- **Consolidate your savings** – You can transfer accounts you hold at other institutions to your group program, allowing you to enjoy the above benefits for all of your retirement savings.

**Keep reading to learn about how to join.**

## Details of your program

The Dent Wizard Canada Ltd. Group Retirement Program includes these plan(s):

- Registered Pension Plan (RPP) – You can **choose** to join this plan

Your Registered Pension Plan gives you the opportunity to put more savings to work for you with a voluntary plan. Consider taking advantage of your voluntary plan by making additional contributions. Even small contributions can grow significantly over time. For example, a contribution of \$600 a year – just \$50 a month – will grow to more than \$25,000 after 20 years.

*This projection assumes the contributions remain in your account until you retire and grow at a rate of 8% per year.*

# Step two

## Decide how to enroll

### To Do!

- Decide how you want to enroll – either online or with a paper form.
- Follow the instructions for your preferred enrolment option.

### To enroll online

Go to [www.manulife.ca/GRO/enroll](http://www.manulife.ca/GRO/enroll) and enter the information shown below for each plan you are joining. Follow the instructions as they appear on the screen.

The online enrolment process will guide you through the remaining steps in this Enrolment Guide. **Remember – you will need to return to page 10 of this Guide once you have finished enrolling online.**

You can choose to join this plan:

<b>Registered Pension Plan, Class: A- Less than 7 yrs serv.*</b>	Policy number: 10000259	Access code: A8998
<b>Registered Pension Plan, Class: B- More than 7 yrs serv.*</b>	Policy number: 10000259	Access code: A7723

\*Choose your Class from the list above and log in to the website using the policy number and access code. You should only enroll in this Registered Pension Plan once.

**Tips for enrolling online:**

- **Review** the **Fund Selection Guide** included in this package to learn about the investments available through your program and their investment management fees (IMFs).
- **Print** your **Beneficiary confirmation** when you finish enrolling. **Sign** the completed form(s), then return them to Manulife in the envelope provided.
- **Print** your **Enrolment confirmation** when you finish enrolling so you have a copy for your records. You will need your Customer Number shown on your confirmation when you contact the Customer Service Centre and to register your login information for the secure website.
- **Choose** your **Personal Identification Number (PIN)**. You'll need your PIN and Customer Number to identify yourself to the Customer Service Centre. Keep this number in a safe place.

**To enroll using paper forms**

Detach the **Application form(s)** for the plan(s) below. All forms you need to complete are located at the back of this Guide.

You can choose to join this plan:

**Application form for the Registered Pension Plan**

Page 13

**Complete the following sections on each Application form:**

- Tell us about your plan
- Your personal information
- Name your beneficiary (or beneficiaries)

Once you have completed these sections on each **Application form**, go to the next step in your Enrolment Guide.

# Step three

## Decide how to invest

### To Do!

- Open the Fund Selection Guide you received in this enrolment package.
- Follow the instructions to determine your investor style and select your investments.

**Note** - If you consult a Financial Planner for advice regarding funds for this Registered Pension Plan, provide him or her with this Guide. If you do not generally seek the advice of a financial planner before making investment decisions, please continue reading.

**Remember:** After you're finished with the Fund Selection Guide, you'll need to return to Step four on page 9 in this Guide.

If you do not provide instructions on where to invest contributions to your plan, contributions will be deposited to the plan default investment - ML Cdn Money Market (MAM) (3132). You are strongly encouraged to take an active role in how your retirement savings are invested and ensure you are invested in fund(s) that suit you. Your plan's default investment is intended as a temporary destination for your contributions and may not be appropriate for your long-term retirement planning.




## Check to see you've completed each step

### To Do!

- Refer to the checklist below.
- Return the completed form in the envelope included in your enrolment package. See the list below for details of which form should be returned in which envelope.

### Make sure you've fully completed each Application form for the plans you are joining.

#### Have you:

- 
- Completed the *Your personal information* section?
  - Named your beneficiary (or beneficiaries)?
  - Provided instructions on how to invest contributions to your plan?
  - Signed and dated each form?

Your enrolment package includes the following form(s):

- An **Application form** for the Registered Pension Plan (policy 10000259) - return to Manulife Financial in the enclosed envelope.

# You've successfully enrolled

## What's next?

### If you enrolled online...

You received your Customer Number and chose your Personal Identification Number (PIN) at the end of your enrolment. You'll need this information when you contact Manulife's Customer Service Centre. You'll also need your Customer Number to register your login information for the secure website.

### If you enrolled using paper forms...

You'll receive a letter from Manulife welcoming you to your group program. This letter will provide your Customer Number and explain how to set your PIN and register for the secure website.

### Register your login information for the secure website at [www.manulife.ca/GRO](http://www.manulife.ca/GRO)

To access your account as well as Manulife's online tools and resources, you'll need to register with your Customer Number and the last three digits of your Social Insurance Number.

## How can I track the progress of my account?

- **Member statements** – You'll receive regular easy-to-understand member statements updating you about your account activity and growth.
- **Internet** – You can access your account online 24 hours a day, 7 days a week at [www.manulife.ca/GRO](http://www.manulife.ca/GRO).
- **Phone** – You can contact Customer Service at **1-888-727-7766** to speak with a Manulife Customer Service Representative, Monday to Friday from 8 a.m. to 8 p.m. ET.

# What are my responsibilities as a plan member?



Any tax-deferred group savings plan that lets you choose between two or more investment options is known as a Capital Accumulation Plan (CAP).

As a CAP plan member, you have these responsibilities:

- Deciding how much to contribute.
- Making use of the tools and information available to you through your program.
- Selecting your investments.
- Reviewing your investments regularly to ensure they continue to meet your retirement savings and investment goals.

You should also consider obtaining investment advice from an appropriately qualified independent advisor.

Manulife's Customer Service Representatives and Financial Education Specialists are available to help you understand the many planning tools and services you can use.

Call **1-888-727-7766** to speak with a representative, Monday to Friday from 8 a.m. to 8 p.m. ET.

# Forms

**Here is a list of forms found in your Enrolment Guide:**

- An **Application form** for the Registered Pension Plan



Please print clearly in the blank boxes.

## Application Form

### Sign up for your Registered Pension Plan (RPP)

Send your completed form to:

**Manulife Financial**

Attn: GRS Client Services, KC-6, P.O. Box 396 Stn Waterloo,  
Waterloo, ON N2J 4A9, CANADA

*If you aren't sure how to complete any of these boxes, the Plan Sponsor/Employer can help you.*

### Tell us about your plan

Plan Sponsor/Employer <b>Dent Wizard Canada Ltd.</b>		Manulife policy number <b>10000259</b>
Employee number	Date you started with your employer (mmm/dd/yyyy)	Date you are joining the plan (mmm/dd/yyyy)
Class	Province of Employment	

### Your personal information

Gender	First Name	Middle Initial	Last Name
Mailing address (number, street and apartment number)			
City	Province	Country	Postal Code
Date of birth (mmm/dd/yyyy)	Social Insurance Number (SIN)		Marital Status
Spouse's name		Spouse's date of birth (mmm/dd/yyyy)	
Your preferred language	Telephone number	Ext.	Email address

A **revocable** beneficiary can be changed at anytime.

An **irrevocable** beneficiary can only be changed with written consent from that beneficiary. You will also need your beneficiary's consent to withdraw or transfer money from your account. A parent or guardian cannot provide consent on behalf of a minor who has been named as irrevocable beneficiary.

If you want to name more than three beneficiaries, attach a separate page with the names and the percentage of proceeds for each beneficiary.

If you have locked-in money in your RPP and you have a spouse on the date of your death, the law may require any death benefit be paid to your spouse, regardless of other beneficiaries you've named.

If you die while your beneficiary is still a minor, the trustee you name on this form will act on the child's behalf.

## Name your beneficiary (or beneficiaries)

If you do not name a beneficiary and you do not have a spouse at the date of your death, proceeds will be paid to your estate.

Check here if you have attached a separate page listing your beneficiaries. Please sign and date.

Name	Relationship	Percentage of proceeds

The above beneficiary designations are considered revocable unless you write "irrevocable" in the chart above.

### For Quebec only:

The designation of a spouse as beneficiary is deemed to be irrevocable unless specified here:  Revocable

### Trustee for a minor beneficiary named above (not applicable in Quebec)

Any payment to a beneficiary who is a minor will be paid in trust to the trustee named below.

**In Quebec**, the proceeds will be paid in trust to the minor child's tutor.

Trustee name	Relationship

If you do not complete this section, or the total does not add up to 100%, your contributions will be invested in the plan default fund - ML Cdn Money Market (MAM).

You can go online to change the funds you have chosen.

The minimum amount you can invest in a fund is 5%.

Percentages must be whole numbers.

Note: the investment performance of a market-based fund is not guaranteed.

## Your investment instructions

Follow the instructions on page 3 of your Fund Selection Guide to see what type of investor you are. Then fill in **one** of the sections below according to your type.

### Complete if *Asset Allocation Fund* is your investment strategy

- Follow the instructions starting on page 4 of your Fund Selection Guide to determine your investor style and choose your Asset Allocation Fund.
- Write in the 4-digit fund code for your Asset Allocation Fund below.

Fund Code	Fund name <b>Manulife Asset Allocation Fund</b>	Percentage of your contribution <b>100%</b>
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### Complete if *Build your own portfolio* is your investment strategy

- Follow the instructions starting on page 4 of your Fund Selection Guide to determine your investor style and choose your funds.
- Specify the percentage of contributions you want to invest in each fund. Your percentages must add to 100%.

Fund Code	%	Fund Code	%	Fund Code	%	Fund Code	%
1000		1001		1002		1003	
1004		1005		1010		3132	
3191		4131		4141		4161	
4162		4191		4192		4271	
5011		5132		5141		5181	
5232		5241		5271		5291	
5301		5452		5481		5631	
7011		7121		7131		7132	
7141		7142		7144		7181	
7231		7241		7272		7313	
7451		7481		7601		7631	
7122		7381		8131		8132	
8142		8163		8196		8231	
8322		8451		8631		8011	
8192		8321		8361		8452	
8141		8161		8181		8362	
8431		8501		8581			
<b>Total selected must add up to 100%</b>							<b>100%</b>

## Please sign here

You confirm that you have read, understood and agreed to the information in this form, including the *Enrolment and Registration Authorization* section below, and the *Personal Information Statement*. You also confirm that information in this form is correct to the best of your knowledge.

### Enrolment and Registration Authorization

You request that Manulife enroll you as a Member in this plan. If applicable, you authorize the Plan Sponsor/Employer to deduct your contributions to the plan from your earnings.

Your signature	Date signed (mmm/dd/yyyy)
Plan administrator's signature	Date signed (mmm/dd/yyyy)

## For Manulife use

Manulife customer number	Date (mmm/dd/yyyy)	Document version <b>600-1.5</b>
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## The personal information statement

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### Your consent to use your personal information

By signing this Application form, you give your consent for us to obtain, verify, and share your personal information, as set out below, in administering your account, now and in the future, with the plan sponsor, the plan administrator, the plan advisor and its employees and other parties in the performance of their duties for us.

You authorize us to use your Social Insurance Number (SIN) if applicable, to uniquely identify you during the administration of your account.

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### How we will maintain and use your personal information

You agree that we may use the personal information that we collect to:

- comply with legal and regulatory requirements,
  - confirm your identity and the accuracy of the information you've provided,
  - conduct searches to locate you and update your member information,
  - administer this plan while you actively work for your employer, and after you no longer work with your employer,
  - administer any other products and service that we provide to you, and
  - determine your eligibility for, and provide you with details of, other select financial products or services that may be of interest to you that are offered by us, our affiliates or other select financial product providers.
- 

### Who may access your personal information

The following individuals may have access to your personal information:

- our employees and representatives who require this information to do their jobs,
- the plan advisor, including its employees, appointed by your Plan Sponsor to provide ongoing benefit counselling or plan administrative services,
- people to whom you have granted access,
- people who are legally authorized to view your personal information, and
- service providers who require this information to do their jobs.

This may include data processing, programming, printing, mailing, distribution, research and marketing or administration and investigation services.

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### Asking us not to use your personal information

You may withdraw your consent for us to use your SIN for non-tax administration purposes. You may also withdraw your consent for us to use your personal information to provide you with other product or service offerings, except those that are mailed with your statements.

If you wish to withdraw your consent for us to collect, use, retain or share your personal information, you may contact us by phoning our customer service centre at **1-888-727-7766** or by writing to the Privacy Officer at the address below.

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### How long we can keep your personal information

You authorize us to keep your personal information for the longer of:

- the time period required by law and by guidelines set for the financial services industry, and
- the time period required to administer the products and services we provide.

The information we collect with your consent will be protected and maintained in your Manulife plan member file.

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### The personal information that we must have

You may not withdraw your consent for us to collect, use, retain or share personal information that we need to issue or administer your account unless federal or provincial laws give you this right. If you do so, we may no longer be able to properly administer your account and this is what could happen:

- benefits will not be payable as provided under the plan,
  - we may treat your withdrawal of consent as a request to terminate your contract, and
  - your rights, and the rights of your beneficiary or estate under the plan may be limited.
- 

### Recording your customer service calls to us

We may record your customer service calls to us for the following reasons:

- quality service controls,
- information verification, and
- training.

If you do not wish to have your calls recorded, you must communicate with us in writing to Group Retirement Solutions, 25 Water Street South, Kitchener, ON N2G 4Y5, and request that any response by us also be in writing.

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### Questions, updates and requests for additional information

If you have a request, a concern, or wish to receive more information about our privacy policies, or if you wish to review your personal information in our files or correct any inaccuracies, you may contact us by sending a written request to: Privacy Officer, Group Retirement Solutions, 25 Water Street South, Kitchener ON N2G 4Y5.

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**Contact your plan advisor**

Russell McEdwards, McEdwards & Whitwell Financial  
Planning Inc.

☎ Call (905) 317-2747

@ Send an email to [russ@mcedwardswhitwell.com](mailto:russ@mcedwardswhitwell.com)

# Questions?

## Contact your plan advisor

Russell McEdwards, McEdwards & Whitwell Financial Planning Inc.

☎ Call (905) 317-2747

@ Send an email to [russ@mcedwardswhitwell.com](mailto:russ@mcedwardswhitwell.com)

## Contact Manulife

☎ Call **1-888-727-7766**

- Customer Service Representatives are available Monday to Friday from 8 a.m. to 8 p.m. ET
- Financial Education Specialists can be reached Monday to Friday from 9 a.m. to 5 p.m. ET

@ Send an email to [GROmail@manulife.com](mailto:GROmail@manulife.com)

🌐 Visit [www.manulife.ca/GRO](http://www.manulife.ca/GRO)

Use our TTY service at 1-866-391-7788.

## Contact Manulife

☎ Call **1-888-727-7766**

@ Send an email to [GROmail@manulife.com](mailto:GROmail@manulife.com)

🌐 Visit [www.manulife.ca/GRO](http://www.manulife.ca/GRO)

Use our TTY service at 1-866-391-7788.



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## Your Fund Selection Guide



Use this Guide, along with your **Enrolment Guide**, to understand the investments available through the Dent Wizard Canada Ltd. Registered Pension Plan.

# About this Fund Selection Guide

This Guide explains the funds available to you through your company's Registered Pension Plan and helps you make investment choices suited to your needs.

**Once you've selected your investments, please return to the Enrolment Guide to complete your enrolment.**

## If you have questions about your investments...

- You can contact your plan's advisor – Russell McEdwards, McEdwards & Whitwell Financial Planning Inc. – for assistance with choosing your investments.
  - ☎ Call (905) 317-2747
  - @ Send an email to [russ@mcedwardswhitwell.com](mailto:russ@mcedwardswhitwell.com)
- You can also contact a Manulife Financial Education Specialist by calling **1-888-727-7766** from Monday to Friday between 9 a.m. and 5 p.m. ET.



Refer to the back cover of your **Enrolment Guide** for a card you can detach and keep in your wallet.



# Determine what type of investor you are

**To Do!**  Answer the questions below to determine whether you should build your own portfolio or select a single, ready-made fund.

	A	B
<b>1. How interested are you in selecting investment funds for your retirement savings?</b>	I have some interest. <input type="checkbox"/>	I am very interested. <input type="checkbox"/>
<b>2. How likely are you to monitor and rebalance your investments on an annual basis?</b>	I review my investments annually. <input type="checkbox"/>	I check my investments on a regular basis (at least quarterly). <input type="checkbox"/>
<b>3. How would you rate your investment knowledge?</b>	I understand the basics of investing. <input type="checkbox"/>	I am confident in my investment knowledge. <input type="checkbox"/>

If you chose two or more responses from...	The best investment strategy for you is...	Turn to page...
Column A	<p><b>...to select the Asset Allocation Fund.</b></p> <p>Asset Allocation Funds offer a well-balanced portfolio inside a single fund, and a professional fund manager monitors and rebalances these portfolios for you. There is an Asset Allocation Fund that is suitable for you – whether you’re a conservative investor or an aggressive one.</p>	 <p><b>4</b></p>
Column B	<p><b>...to build your own portfolio.</b></p> <p>Choose from the individual funds available through your program to build your own portfolio.</p>	 <p><b>4</b></p>



# Determine your investor style



To Do!

- Circle one answer for each question.
- Write your score – indicated in brackets at the end of each answer – in the box to the right of each question.
- Tally the scores you record for each question to get your total.

Your age, the numbers of years remaining until you retire, and how you feel about risk will determine your investor style. Once you know your investor style, you can choose funds for your retirement savings.

Your score

**1. What is your investment horizon – when will you need this money?**

- a. Within 3 years (0)
- b. 3-5 years (3)
- c. 6-10 years (5)
- d. 11-15 years (8)
- e. 15 + years (10)

**2. What is your most important investment goal?**

- a. To preserve your money (0)
- b. To see modest growth in your account (4)
- c. To see more significant growth in your account (7)
- d. To earn the highest return possible (10)

**3. Please indicate which statement reflects your overall view of managing risk:**

- a. I don't like risk and I am not prepared to expose my investments to any market fluctuations in order to earn higher long-term returns. (0)
- b. I am prepared to experience modest short-term market fluctuations in order to generate growth of capital. (2)
- c. I am prepared to experience average short-term market fluctuations in order to achieve a higher long-term return. (4)
- d. I want to maximize my long-term returns and am comfortable with significant short-term market fluctuations. (6)



4. If you owned an investment that declined by 20% over a short period, what would you do?

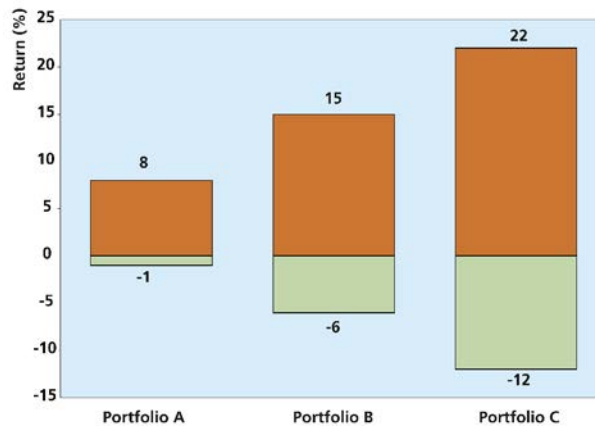
- a. Sell all of the remaining investment (0)
- b. Sell a portion of the remaining investment (2)
- c. Hold the investment and sell nothing (4)
- d. Buy more of the investment (6)

5. If you could increase your chances of improving your investment returns by taking more risk, would you:

- a. Be unlikely to take more risk (0)
- b. Be willing to take a little more risk with some of your portfolio (2)
- c. Be willing to take a lot more risk with some of your portfolio (4)
- d. Be willing to take a lot more risk with your entire portfolio (6)

6. The following picture shows three model portfolios and the highest and lowest returns each is likely to earn in any given year. Which portfolio would you be most likely to hold?

- a. Portfolio A (0)
- b. Portfolio B (3)
- c. Portfolio C (6)



7. After several years of following your retirement plan, you review your progress and determine you are behind schedule and will need to modify your strategy in order to retire at your preferred age. What would you do?

- a. Keep the same investments you currently hold, but increase your contributions as much as possible. (0)
- b. Slightly increase your exposure to riskier investments and slightly increase your contributions. (3)
- c. Move your entire portfolio to riskier investments, hoping to achieve the highest long-term return. (6)

**8. Which statement best applies to your approach regarding achieving your retirement income goals on time?**

- a. I must achieve my financial goal by my target retirement date. (0)
- b. I would like to come close to achieving my financial goal by my target retirement date. (2)
- c. If I have not reached my financial goal by my target retirement date, I have the flexibility to delay my target retirement date. (4)
- d. I re-evaluate my financial goals and target retirement date regularly and have the flexibility to adjust them to align with the performance of my investments. (6)

**Your total score:**

**Match your score to an investor style below.**

If your score is between...	Your investor style is...	About your investor style
0 – 7	Conservative	Protecting your money is your chief concern. You may be approaching retirement, or simply prefer to take a cautious approach to investing and preserve your money.
8 – 22	Moderate	You want your money to grow, but are more concerned about protecting it. Retirement may be in your near future or you may prefer to be cautious with your investments and preserve your money.
23 – 37	Balanced	You want a balance between growth and security although you will accept some risk to have the potential for higher returns over time.
38 – 48	Growth	You want to increase your money and are somewhat comfortable riding the ups and downs of the market in exchange for the possibility of higher returns over the long term. You may have time on your side until you retire.
49 – 56	Aggressive	You want to maximize the long-term growth of your retirement savings. You understand the ups and downs of the markets and are comfortable taking more risk to maximize potential returns. You have plenty of time to wait out market cycles until you retire.

**My investor style is:** \_\_\_\_\_

To Do!

### If you are choosing...



#### ... an Asset Allocation Fund

- Refer to page 8 for assistance with selecting the Asset Allocation Fund that is right for you.
- Specify the 4-digit fund code for the Asset Allocation Fund you select in the *Your investment instructions* section on each **Application form**.



#### ...to build your own portfolio

- Refer to page 9 for assistance with selecting the investments that are right for you.
- Specify the percentage of contributions you want to invest in each fund in the *Your investment instructions* section on each **Application form**.



## How to choose an Asset Allocation Fund

Your investor style (from page 6): \_\_\_\_\_

Choose the Asset Allocation (AA) Fund that matches your investor style.

If your investor style is...	The Asset Allocation Fund for you is...	Fund code
Conservative	ML Conservative AA	2001
Moderate	ML Moderate AA	2002
Balanced	ML Balanced AA	2003
Growth	ML Growth AA	2004
Aggressive	ML Aggressive AA	2005

**Note** – Although these funds are rebalanced periodically to ensure they meet the objectives for each investor style, we recommend you complete the Investor Style Questionnaire at least annually to ensure your style has not changed.

To see the **investment management fees** and **historical rates of returns** for these funds, turn to page 13 in this Guide. Please refer to the back of this Guide to obtain a detailed description of each Asset Allocation Fund.

**You have now finished the fund selection process.** Please return to

**Step four** on page 9 of the **Enrolment Guide** to complete your enrolment.



# How to build your own portfolio

Your investor style (from page 6): \_\_\_\_\_

Find the sample portfolio that matches your investor style.

You can use the sample portfolios as a guideline to help you choose individual funds. To ensure you create a well-diversified portfolio, select at least one fund from each asset class.

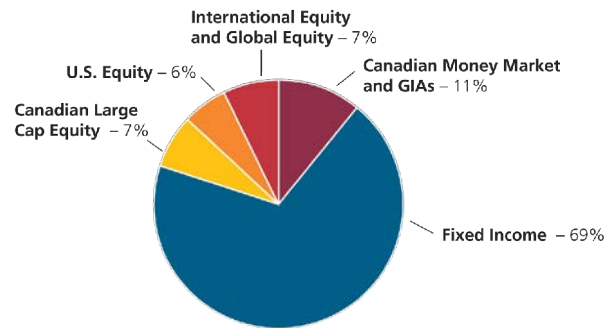
Each asset class in the sample portfolio is represented by a different colour, and each fund's description is printed in the colour that represents its asset class. For example, all Fix Income fund descriptions are blue, and all US Equity fund descriptions are orange. Keep this in mind when researching and choosing funds to invest in.

You can find descriptions of all available funds at the back of this Guide.

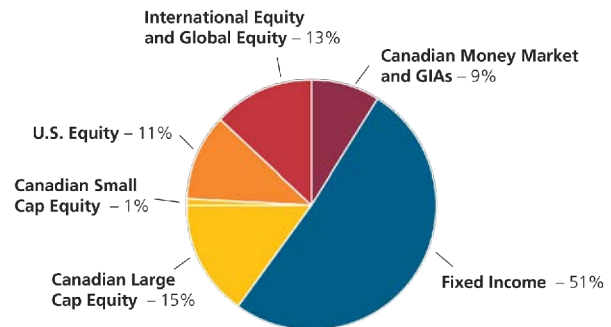
## If your investor style is...

## A recommended asset mix for you is...

### Conservative



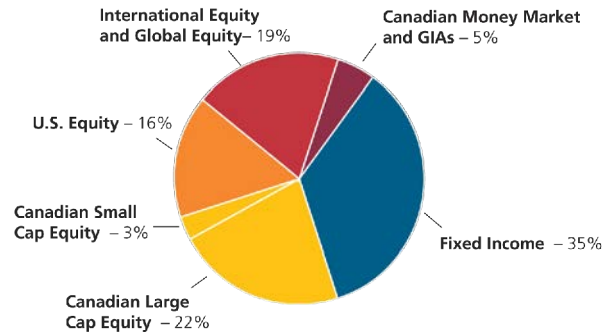
### Moderate



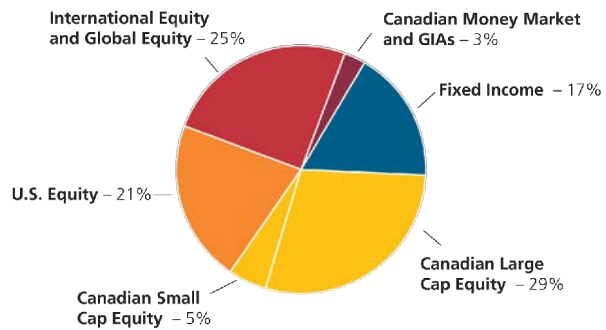
If your investor style is...

A recommended asset mix for you is...

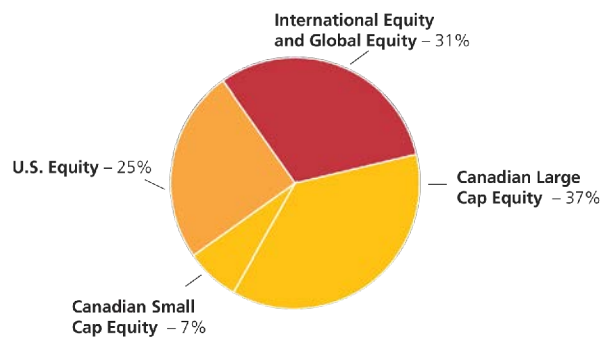
**Balanced**



**Growth**



**Aggressive**



**Notes:**

- Balanced funds are **not** included in the sample portfolios. These funds are already well-diversified and generally invest 40% in fixed income investments and 60% in equity investments. Keep this in mind when you are using the guidelines shown.

- You should consider how your savings outside of this plan are invested. Your other investments may already fulfill some parts of the sample portfolio in the above table. The guidelines provided are only suggestions.

#### **Where to find detailed fund information**

A summary of the funds available through your group program – including the investment management fees and historical rates of return for these funds – is in the next section of this Guide titled *Your investment choices*. Please refer to the back of this Guide to obtain a detailed description of each fund.

**You have now finished the fund selection process.** Please return to

**Step four** on page 9 of the **Enrolment Guide** to complete your enrolment.

# Your investment choices

The remaining sections of this Guide include detailed information about the investments available in your program.

	<b>Page</b>
<b>Rates of Return Overview</b> for your plan investments	13
How to Read Fund Descriptions	18
Investments available:	
• Guaranteed Interest Accounts	
• Asset Allocation	
• Canadian Money Market	
• Fixed Income	
• Balanced	
• Canadian Large Cap Eqty	
• Cdn Small/Mid Cap Eqty	
• US Large Cap Eqty	
• International Equity	
• Global Equity	
• Specialty	



# Rates of Return Overview

## Market-based Funds

The investments available through your plan appear here. The investment returns shown below are gross returns for the Investment and do not take into account any investment management fees, taxes or other expenses the funds incur, which will impact the returns.

Benchmark returns are also provided to help you compare fund performance. These returns, marked in *italics*, are for comparison purposes only and are not available for investment.

Rates of return on November 30, 2016														
Fund Code	Fund Name	IMF% <sup>3</sup>	YTD <sup>4</sup>	Annualized Returns(%) <sup>1</sup>						Annual returns(%) <sup>2</sup>				
				1 Year	2 Year	3 Year	4 Year	5 Year	10 Year	2016	2015	2014	2013	2012
<b>ASSET ALLOCATION</b>														
2001	ML Conservative AA <sup>5</sup>	2.175	4.0	4.7	4.8	6.2	5.9	6.2	5.1	4.7	5.0	8.9	5.2	7.2
	<i>Blend: MLI Conservative Asset Allocation</i>		3.2	4.8	5.0	6.0	5.4	5.4	4.9	4.8	5.1	8.1	3.6	5.1
2002	ML Moderate AA <sup>5</sup>	2.175	4.9	5.4	5.6	7.1	7.8	7.8	5.3	5.4	5.7	10.3	10.0	7.8
	<i>Blend: MLI Moderate Asset Allocation</i>		4.6	6.0	5.7	7.1	7.2	7.0	5.4	6.0	5.4	9.8	7.7	6.2
2003	ML Balanced AA <sup>5</sup>	2.175	6.0	6.3	6.3	8.0	9.7	9.4	5.8	6.3	6.2	11.7	15.0	8.1
	<i>Blend: MLI Balanced Asset Allocation</i>		6.1	7.1	6.4	8.0	9.1	8.5	5.5	7.1	5.7	11.3	12.3	6.4
2004	ML Growth AA <sup>5</sup>	2.175	6.9	7.1	6.9	9.0	11.7	11.0	5.6	7.1	6.7	13.2	20.4	8.2
	<i>Blend: MLI Growth Asset Allocation</i>		7.7	8.2	6.9	8.8	10.8	10.0	5.6	8.2	5.6	12.9	17.0	6.7
2005	ML Aggressive AA <sup>5</sup>	2.175	7.7	7.8	7.3	9.6	13.3	12.3	5.6	7.8	6.8	14.4	25.2	8.3
	<i>Blend: MLI Aggressive Asset Allocation</i>		6.1	6.0	5.5	8.5	11.7	10.7	5.2	6.0	5.0	14.6	21.9	6.8
<b>CANADIAN MONEY MARKET</b>														
3132	ML Cdn Money Market (MAM)	1.625	0.8	0.9	1.0	1.1	1.1	1.2	1.8	0.9	1.0	1.3	1.3	1.3
3191	ML Daily High Interest	1.625	1.2	1.3	1.4	1.5	1.6	1.6	n/a	1.3	1.5	1.8	1.8	1.7
<b>FIXED INCOME</b>														
4131	ML Canadian Bond (MAM)	2.025	2.5	3.6	3.1	4.6	3.3	4.1	5.0	3.6	2.6	7.6	-0.6	7.3
4141	ML Fidelity Cdn Bond	2.375	2.8	3.8	3.4	4.9	3.5	4.2	5.2	3.8	2.9	8.0	-0.5	6.7
4161	ML MFS Fixed Income	1.925	3.0	4.0	3.4	4.9	3.6	4.1	4.9	4.0	2.7	8.1	-0.2	6.0
4162	ML MFS LT Fixed Income	1.925	5.0	6.8	4.7	8.2	4.7	5.7	6.4	6.8	2.7	15.5	-5.3	9.9
4191	ML MAM Cdn Bond Index	1.625	2.2	3.4	3.1	4.7	3.2	3.7	4.7	3.4	2.9	7.8	-0.9	5.5
4192	ML Fixed Income Plus (AB)	1.925	3.1	4.1	3.4	4.9	3.5	4.2	n/a	4.1	2.7	8.0	-0.9	7.3
4271	ML PH&N Bond Fund	1.975	2.9	4.0	3.7	5.2	3.8	4.2	5.2	4.0	3.3	8.2	-0.3	5.8

Rates of return on November 30, 2016

Fund Code	Fund Name	IMF% <sup>3</sup>	YTD <sup>4</sup>	Annualized Returns(%) <sup>1</sup>							Annual returns(%) <sup>2</sup>				
				1 Year	2 Year	3 Year	4 Year	5 Year	10 Year	2016	2015	2014	2013	2012	
<b>BALANCED</b>															
5011	ML Balanced <sup>5</sup>	2.025	7.2	6.9	6.0	8.0	9.9	9.6	6.5	6.9	5.0	12.2	15.7	8.2	
5132	ML MMF Monthly High Income <sup>6</sup>	1.925	7.4	6.9	5.2	9.5	11.8	11.6	7.9	6.9	3.4	18.8	18.9	10.8	
5141	ML Fidelity Canadian AA <sup>5</sup>	2.375	9.0	7.7	5.0	7.9	8.9	7.8	6.3	7.7	2.4	14.0	12.0	3.3	
5181	ML Trimark Income Growth <sup>5</sup>	2.525	12.3	10.6	7.7	9.3	12.7	12.1	6.3	10.6	4.8	12.6	23.6	9.6	
5232	ML CI Harbour Gwth & Incm <sup>5</sup>	2.375	8.5	7.7	3.7	6.7	8.6	7.8	5.4	7.7	-0.2	13.0	14.4	4.8	
5241	ML JF Balanced <sup>5</sup>	1.975	5.9	6.6	7.3	9.2	11.5	11.2	6.5	6.6	7.9	13.3	18.5	9.9	
5271	ML PH&N Blncd Psn Trst Fd <sup>5</sup>	1.975	7.5	7.4	6.7	9.0	10.4	9.8	5.5	7.4	6.0	13.7	15.0	7.2	
5291	Gdn Et Bal SRI <sup>5</sup>	1.925	6.5	6.0	5.5	8.0	9.2	8.6	5.3	6.0	4.9	13.2	12.9	6.1	
5301	ML Leith Wheeler Dvsfd Pld <sup>5</sup>	2.025	12.2	11.6	6.6	8.4	10.9	10.6	6.1	11.6	1.8	12.2	18.7	9.5	
5452	ML Mawer Canadian Balanced <sup>7</sup>	2.000	3.7	4.8	8.0	10.0	12.8	12.6	8.1	4.8	11.3	14.1	21.8	11.5	
5481	ML Greystone Balanced <sup>5</sup>	1.975	3.4	4.0	6.2	8.4	10.0	9.3	5.3	4.0	8.4	12.9	14.9	6.5	
5631	ML BG Balanced <sup>5</sup>	2.000	8.7	8.4	6.5	8.1	10.5	10.4	6.7	8.4	4.5	11.4	17.9	10.2	
<b>CANADIAN LARGE CAP EQTY</b>															
7011	ML Canadian Equity	2.025	15.3	12.0	4.5	7.3	10.0	8.5	4.4	12.0	-2.5	13.2	18.3	2.7	
7121	ML MAM Cdn Lrg Cap Growth	2.175	13.6	10.8	5.6	9.0	11.7	9.1	4.0	10.8	0.7	15.9	20.2	-0.4	
7131	ML Cdn Lrg Cap Val (MAM)	2.125	14.7	11.4	2.0	5.4	9.8	10.0	4.7	11.4	-6.5	12.4	24.0	10.8	
7132	ML MAM Cd Equity Index	1.625	19.2	15.5	4.3	7.3	8.7	7.6	4.8	15.5	-5.8	13.6	13.0	3.4	
7141	ML Fidelity Cdn Large Cap <sup>8</sup>	2.375	12.0	11.4	9.3	10.8	18.2	15.5	12.6	11.4	7.2	13.9	43.6	5.2	
7142	ML Fidelity Cdn Equity Inst	2.025	15.3	11.6	6.9	9.8	12.0	10.0	6.6	11.6	2.4	15.9	18.5	2.6	
7144	ML Fidelity Cdn Disciplined	2.375	13.7	12.1	6.4	10.3	12.7	11.0	7.3	12.1	1.1	18.4	20.3	4.3	
7181	ML Trimark Canadian <sup>8</sup>	2.525	15.4	9.4	-3.5	-0.9	5.1	5.9	3.1	9.4	-14.8	4.3	25.6	9.0	
7231	ML CI Harbour	2.375	1.4	-1.7	-2.0	2.7	5.7	5.9	4.8	-1.7	-2.3	12.7	15.2	6.7	
7241	ML JF Canadian Equity	1.975	17.5	14.4	7.3	9.9	13.1	12.1	6.7	14.4	0.6	15.4	23.3	8.0	
7272	ML PH&N Canadian Equity	1.975	21.4	16.9	6.0	9.0	11.8	10.7	5.2	16.9	-3.9	15.3	20.5	6.5	
7313	ML CC&L Group Cdn Q Growth	1.925	16.9	14.5	6.2	8.3	12.2	10.8	6.9	14.5	-1.5	12.6	24.6	5.7	
7451	ML Mawer Canadian Equity	2.000	15.6	11.2	8.3	12.0	15.6	15.0	9.6	11.2	5.4	19.9	27.2	12.7	
7481	ML Greystone Cdn Equity	1.975	9.5	6.1	1.5	5.7	8.5	7.4	3.1	6.1	-2.8	14.6	17.2	3.1	
7601	ML Scheer Rowlett Cdn Eq	2.075	24.5	19.4	5.8	7.0	8.9	8.6	n/a	19.4	-6.1	9.5	14.6	7.2	
7631	ML BG Canadian Equity	2.000	18.5	13.8	5.6	9.0	13.3	12.8	n/a	13.8	-2.0	16.0	27.4	10.8	
<b>CDN SMALL/MID CAP EQTY</b>															
7122	ML MMF Growth Opportunities	2.175	9.8	7.7	4.2	7.5	12.0	8.8	6.7	7.7	0.8	14.5	26.7	-3.2	
7381	ML FGP Small Cap Cdn Equity	1.975	14.5	10.0	-1.0	2.8	10.0	9.7	7.0	10.0	-10.9	10.8	34.5	8.9	

Rates of return on November 30, 2016														
Fund Code	Fund Name	IMF% <sup>3</sup>	YTD <sup>4</sup>	Annualized Returns(%) <sup>1</sup>						Annual returns(%) <sup>2</sup>				
				1 Year	2 Year	3 Year	4 Year	5 Year	10 Year	2016	2015	2014	2013	2012
<b>US LARGE CAP EQTY</b>														
8131	ML MAM U.S. Equity Index	1.875	6.0	8.7	14.0	17.7	22.6	20.6	8.3	8.7	19.6	25.4	38.3	13.1
8132	ML MAM U.S. Large Cap Core	2.275	5.2	6.2	16.2	17.8	23.1	21.6	8.5	6.2	27.3	21.1	40.1	16.1
8142	ML Fidelity U.S. Focused	2.625	0.4	2.4	10.5	13.3	20.0	18.4	5.9	2.4	19.2	19.1	42.7	12.4
8163	ML MFS MB U.S. Equity Core	1.925	3.6	6.2	13.1	16.4	21.7	20.2	8.1	6.2	20.4	23.2	39.3	14.5
8196	ML US Div Growth Eq (Well)	2.225	0.0	2.5	13.2	17.0	21.9	19.1	n/a	2.5	24.9	25.0	37.9	8.6
8231	ML CI American Value	2.325	5.5	6.0	11.5	16.1	21.6	19.1	8.8	6.0	17.3	25.8	39.8	9.5
8322	ML BR U.S. Equity Index	1.800	6.3	9.1	14.4	18.1	23.0	21.0	8.7	9.1	20.0	25.9	38.8	13.4
8451	ML Mawer U.S. Equity	2.175	6.4	8.4	14.6	17.1	22.9	20.9	9.6	8.4	21.1	22.3	42.2	12.9
8631	ML BG American Equity	2.175	13.9	17.6	16.7	19.9	24.6	22.7	10.8	17.6	15.9	26.5	40.1	15.2
<b>INTERNATIONAL EQUITY</b>														
8011	ML EAFE Plus Eq (Pictet)	2.325	-2.6	0.1	10.4	7.9	13.8	14.0	2.7	0.1	21.6	3.0	33.5	15.0
8192	ML International Equity	2.325	-2.3	-1.4	4.6	5.1	13.0	12.1	2.8	-1.4	11.1	5.9	40.7	8.6
8321	ML BR Intl Equity Index	1.875	-5.3	-2.5	5.2	6.1	12.3	11.9	2.6	-2.5	13.6	7.9	33.2	10.2
8361	ML Sprucegrove Intl Equity	2.325	5.0	6.1	6.3	6.9	11.9	11.7	3.7	6.1	6.6	8.2	28.5	10.8
8452	ML Mawer International Eqty	2.275	-3.1	-0.4	9.0	10.3	13.9	14.2	6.5	-0.4	19.3	12.8	25.7	15.1
<b>GLOBAL EQUITY</b>														
8141	ML Fidelity Global Fund	2.625	2.5	4.2	13.7	14.4	18.6	16.6	5.3	4.2	24.1	15.9	31.9	9.2
8161	MLI MFS MB Global Growth Eq <sup>9</sup>	2.175	1.8	3.3	10.4	12.6	16.8	15.5	5.3	3.3	18.0	17.0	30.5	10.2
8181	ML Trimark	2.775	6.7	8.6	13.7	14.2	18.3	17.0	6.8	8.6	19.0	15.3	31.5	12.0
8362	ML Sprucegrove Global Eq	2.325	9.9	10.4	10.2	11.2	16.3	15.0	4.9	10.4	9.9	13.3	33.0	9.9
8431	ML JP Morgan Gbl Intrepid	2.375	0.6	2.8	9.7	11.9	17.8	16.6	5.6	2.8	17.1	16.5	37.3	12.0
8501	ML Templeton Global Tst Stk	2.325	-0.7	0.2	7.1	9.0	18.2	17.1	5.4	0.2	14.4	13.0	50.8	12.9
<b>SPECIALTY</b>														
8581	ML Fidelity Glb Real Estate	2.525	-3.6	0.8	9.8	15.3	15.1	16.1	3.9	0.8	19.7	26.9	14.5	20.1

## Guaranteed Interest Accounts (GIAs)

The interest rates for the GIAs available through your plan appear here.

These rates are as at December 31, 2016 and subject to change at any time.

Fund Code	Fund Name	Interest Rate
1000	Manulife Daily Interest	.050%
1001	Manulife 1 Year GIA	.250%
1002	Manulife 2 Year GIA	.325%
1003	Manulife 3 Year GIA	.475%

Fund Code	Fund Name	Interest Rate
1004	Manulife 4 Year GIA	.675%
1005	Manulife 5 Year GIA	.875%
1010	Manulife 10 Year GIA	1.475%

**Notes:**

<sup>1</sup>An annualized return is an average return that has been expressed as an annual (yearly) rate.

<sup>2</sup>An annual return is the return of an investment over a 12 month period. As an example: a one year annual return as at June 30, 2012 would be from July 1, 2011 to June 30, 2012.

<sup>3</sup>The Investment Management Fees (IMFs) shown incorporate costs related to investment management services, record-keeping, administration and segregated fund operating expenses, and may include underlying fund operating expenses. Applicable taxes are not included in the IMFs.

<sup>4</sup>Year to date (YTD) rates of return are not annualized.

<sup>5</sup>Refer to the fund page for details on how the benchmark is comprised.

<sup>6</sup>The Manulife Monthly High Income Fund's primary objective is to provide investors with a steady flow of monthly income and capital growth. The fund invests in a variety of equity securities, fixed income securities and income trusts.

<sup>7</sup>Effective April 2012, the underlying fund changed from the Mawer Canadian Balanced RSP to the Mawer Canadian Balanced Pooled fund. For the Manulife Segregated Fund, performance prior to this date was derived from the Manulife Mawer Canadian Balanced RSP.

<sup>8</sup>The Fund is invested in a mixture of Canadian and foreign securities.

<sup>9</sup>Effective April 2012, the underlying fund changed from MFS Global Equity Fund to MFS Global Equity Growth Fund. For the Manulife Segregated Fund, performance prior to April 2012 was derived from the Manulife MFS Global Equity Fund.



**Manulife Return**

These numbers represent the gross rate of return of the Manulife fund.



**Additional Historical Information**

In order to provide further historical information, we have included the returns of the underlying funds.

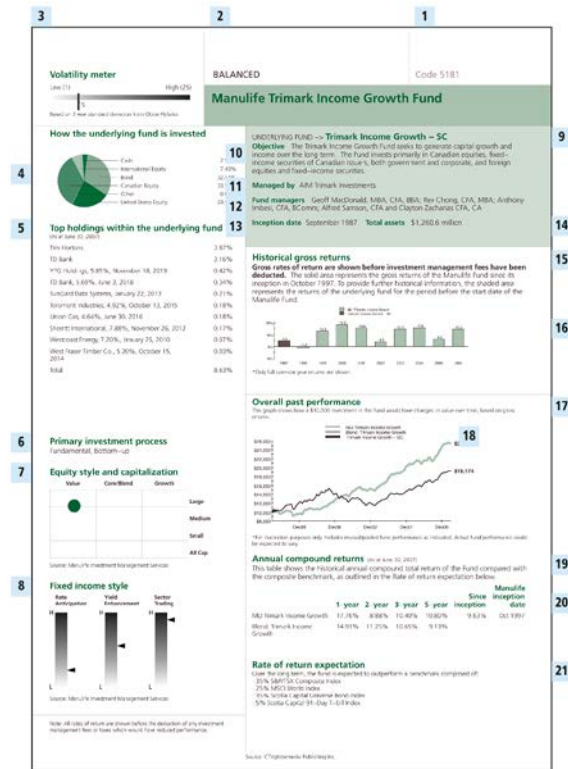
# Take advantage of Manulife's Member Reward Program

As your account grows, you'll enjoy higher interest rates on your Guaranteed Interest Account (GIA) balance and even lower investment management fees (IMFs) on your market-based funds. The chart below details how you benefit as your retirement savings increase.

Your account value in each plan*	Increase in your interest rates / Decrease in your IMFs
\$25,000 to \$39,999	0.10%
\$40,000 to \$59,999	0.20%
\$60,000 plus	0.25%

\*NOTE: This scale applies to the balance in each individual plan you hold at Manulife.

# How to Read Fund Descriptions



For a new fund where no history is available, the standard deviation of the fund's asset class is displayed. The current volatility meter (in use after June 2007) uses a 25-point volatility scale.

Generally, the greater the return you hope to realize with a fund, the greater the risk you must be prepared to take. Funds with high volatility tend to show more dramatic fluctuations on a monthly basis over time.

## 4 How the underlying fund is invested

The pie chart shows the types of investments in the underlying fund and the percentage of the overall portfolio they represent.

## 5 Top holdings

The individual investments in the underlying fund that comprise the largest percentage of the overall portfolio. This is determined using the percentage weighting of the fund's net market value.

## 6 Primary investment process

Fund managers use a number of approaches to determine the asset allocation of a fund and to select the individual securities it will hold. These are the most common approaches:

- **Fundamental Bottom-up** – This approach considers the investment merits of individual companies. The sector allocation of a fund managed in this way will be determined by the individual stocks held in the fund.
- **Fundamental Top-down** – Managers who use this approach focus on the economy and financial markets. Once this broad view – also known as a macro view – is determined, managers choose individual stocks from sectors they expect to outperform the market.
- **Quantitative** – This technique applies complex mathematical research and statistical models along with measurement and research to identify attractive investments.
- **Index** – An indexed portfolio is constructed to mimic the performance of a specific market index. This approach is also known as passive investing.

## 1 Fund code

Each fund is named using a unique code. Identify a specific fund using its fund code when you select or change funds.

## 2 Asset class

The types of investments (such as Canadian Equity, International Equity, Fixed Income) that account for the majority of the fund's holdings. Funds are colour-coded by asset class.

**Please note:** Funds classified as "Balanced" hold similar portions of equity and fixed income investments.

## 3 Volatility meter

The volatility meter is a scale – ranging from low to high – that illustrates the amount that a fund's value is likely to fluctuate. Fund volatility is based on the standard deviation of monthly returns over a three-year period. Funds in operation for less than three years are rated using the longest time period available.

- **Multi-manager** – A multi-manager fund is directed by more than one investment manager and often combines different investment styles or asset classes.

**7 Equity style and capitalization**

This chart displays the primary equity investment style (such as value or growth) the fund manager uses to select securities as well as the ‘market capitalization’ of securities in the fund. Market capitalization is a term used to define the total market value of a particular company’s outstanding shares. In the context of an investment fund, this term refers to the size of the companies whose stocks are held in the fund. This term only applies to funds with equity – or stock – holdings.

**8 Fixed income Style**

This chart shows the different approaches a manager uses to select fixed income holdings within the portfolio.

**9 Underlying fund**

Market-based investment options available to group plans are usually fund-on-fund investments which invest in existing pooled funds or mutual funds. These are known as the underlying funds. When a contribution is made to a Manulife fund, it’s used to purchase units of the corresponding underlying fund. For example, contributions to the Manulife Trimark Income Growth Fund purchase units of the Trimark Income Growth Fund.

Each Manulife fund may hold a small cash component, and the underlying fund may do the same. A fund-on-fund strategy seeks to produce similar returns to the underlying fund within the Manulife fund.

**10 Objective**

The fund’s primary investment goal(s) as determined by the fund manager.

**11 Managed by**

This names the investment management firm who oversees the fund.

**12 Fund managers**

The name of the lead fund manager(s) accountable for investment decisions in the underlying fund.

**13 Inception date**

The date the underlying fund was first available for purchase.

**14 Total assets**

The total market value of all assets invested in the underlying fund on a specific date.

**15 Historical gross returns**

The performance of the fund over a specified period. Performance histories are shown for illustrative purposes; they are not a guarantee of future performance. Unit values fluctuate with the market value of the underlying fund’s assets. Gross returns mean the rates of return before investment management fees (IMFs) and Goods and Services Tax (GST) are deducted.

An individual who invests in the fund earns a net return after fees. Management fees vary by firm and by plan. Returns shown here represent results for the Manulife fund and/or its underlying fund.

**16 Year by year returns**

This shows the one-year return of the fund during each year illustrated in the accompanying graph.

**17 Overall past performance**

This graph shows how a \$10,000 investment in the fund changed in value over a specified period, and the value of that investment at the end of the period. It also compares the value of that investment with the value of the same investment in a related, broadly-based index.

**18 Index**

A broadly-based market view offered for comparative purposes. It is not necessarily the fund’s benchmark (an index a fund is measured against) as the fund’s investment style may differ from the one applied to the benchmark.

**19 Annual compound returns**

Returns for a specified period expressed as an annualized rate.

**20 Manulife inception date**

The first full month the fund was available to Manulife Group Retirement Solutions plans.

**21 Rate of return expectation**

The benchmark whose performance the fund manager expects to meet or exceed over the long term. Investments held in this benchmark are indicative of the investments held in the fund.

**VOLATILITY METER**



GUARANTEED INTEREST ACCOUNTS

Code 1000

## Manulife Daily Interest Accounts

### Volatility and risk

This account is backed by the general assets of Manulife Financial. It has the lowest risk and lowest volatility, but earns the lowest rate of interest over the long term. Consider this account as a short-term holding account while you decide on your long-term investment strategy. Once you have determined your investment strategy, you can transfer your funds at any time.

### HOW THE DAILY INTEREST ACCOUNT WORKS

Similar to a daily interest account at a bank or trust company, this account earns interest daily at the current rate for that account. While Manulife always guarantees the principal and interest, the interest rate may change at any time.

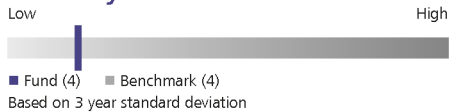
Contributions begin earning interest when received by Manulife Financial's head office. As Manulife Financial receives contributions, those funds begin to earn interest at a rate similar to a bank savings account.

### HOW THE DAILY INTEREST ACCOUNT IS PROTECTED

Manulife Financial is a member of Assuris. With Assuris, consumers may be entitled to protection against the loss of their savings and retirement incomes if a member financial institution becomes insolvent. You can call Assuris at 1-866-878-1225 for details about maximum coverage guarantees.



## Volatility meter



## ASSET ALLOCATION

Code 2001

# Manulife Conservative Asset Allocation Fund

## How the fund is invested

### Composition



### Geographic split



### Top holdings

(As at June 30, 2016)

MLI Cdn Bond (MAM)	25.09%
Manulife Asset Management Strategic Fixed Inc Pool	20.00%
Manulife Fixed Income Plus (AB)	14.08%
MLI Cdn Mortgage (MFC)	10.82%
MAM Canadian Bond Index Pooled Fund	7.29%
MAM US Equity Index Pooled Fund	2.78%
MLI Cdn Universe Bond (CIBC)	2.76%
Manulife U.S. Large Cap Value Fund (T. Rowe Price)	2.01%
MLI World Investment (Mawer)	2.01%
MLI International Equity (Templeton)	1.99%

### Primary investment process

Multi-manager

### Equity style and capitalization

Value	Core/Blend	Growth	
			Large
			Medium
			Small
	●		All cap

### Target duration and credit quality

0-5 years	5-10 years	10 + years	
			AAA and AA
	●		A and BBB
			below BBB

Note: All rates of return are shown before investment management fees or taxes have been deducted.

The rate of return is used only to illustrate the effects of the compound growth rate and is not intended to reflect the future values or returns in the Fund. Operating expenses are the costs of operating and maintaining a fund, and include items such as legal, audit, trustee, custodial, and fund valuation fees. Operating expenses are incurred by the Segregated Fund and by the Underlying Fund (if applicable). Manulife's segregated fund operating expenses are included in the Investment Management Fees.

Source: Lipper, a Thomson Reuters company

**Objective** The Manulife Conservative Asset Allocation Fund is managed to provide a high level of current income and capital preservation with some consideration given to growth of capital. This fund is diversified by asset class and investment styles with the objective of achieving superior risk-adjusted returns over the long term. The Fund will generally maintain 80% of its investments in fixed income funds and 20% in equity funds, though each segment may vary up to 10% from time to time.

**Managed by** Manulife Asset Mgmt Ltd - Portfolio Solutions Grp

**Fund managers** Various (please refer to Top Holdings allocation on this page)

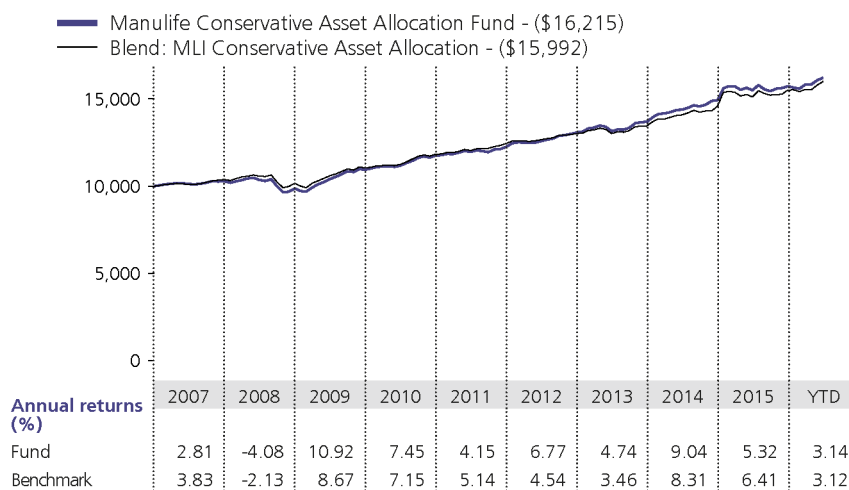
**Inception date** January 1999

**Total assets** \$647.9 million

**Underlying fund operating expense (2015)**  
in IMF + 0.0074%

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.**



## Annualized compound returns (As at June 30, 2016)

This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	4.67	6.17	7.24	6.27	5.72	5.75
Benchmark	5.82	6.56	7.10	5.83	5.51	-

## Investment objective

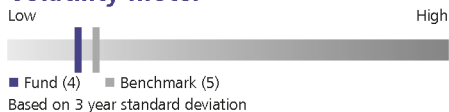
Over the long term, the Fund attempts to outperform a benchmark portfolio that is comprised of the following:

- 60.0% FTSE TMX Canada Universe Bond
- 20.0% Barclays Multiverse
- 10.0% S&P/TSX Total Return Index
- 4.6% S&P 500 Total Return Index (\$Cdn)
- 5.4% MSCI EAFE Total Return Index (\$Cdn)

Effective May 1, 2010, assets in this fund reflect GRS assets exclusively. Performance data for periods beginning after May 1, 2010 will reflect detail strictly for the GRS fund. Data for periods that began prior to May 1 will continue to reflect detail for the combined fund.



## Volatility meter



## ASSET ALLOCATION

Code 2002

# Manulife Moderate Asset Allocation Fund

## How the fund is invested

### Composition



### Geographic split



### Top holdings

(As at June 30, 2016)

Manulife Asset Management Strategic Fixed Inc Pool	18.07%
MLI Cdn Bond (MAM)	17.07%
Manulife Fixed Income Plus (AB)	10.05%
MLI Cdn Mortgage (MFC)	8.09%
MAM US Equity Index Pooled Fund	5.56%
MAM Canadian Bond Index Pooled Fund	4.78%
MLI World Investment (Mawer)	4.03%
MLI Cdn Large Cap Value Eq (MAM)	3.94%
MLI International Equity (Templeton)	3.42%
Manulife U.S. Large Cap Value Fund (T. Rowe Price)	3.28%

### Primary investment process

Multi-manager

### Equity style and capitalization

Value	Core/Blend	Growth	
			Large
			Medium
			Small
	●		All cap

### Target duration and credit quality

0-5 years	5-10 years	10 + years	
			AAA and AA
	●		A and BBB
			below BBB

Note: All rates of return are shown before investment management fees or taxes have been deducted.

The rate of return is used only to illustrate the effects of the compound growth rate and is not intended to reflect the future values or returns in the Fund. Operating expenses are the costs of operating and maintaining a fund, and include items such as legal, audit, trustee, custodial, and fund valuation fees. Operating expenses are incurred by the Segregated Fund and by the Underlying Fund (if applicable). Manulife's segregated fund operating expenses are included in the Investment Management Fees.

Source: Lipper, a Thomson Reuters company

**Objective** The Manulife Moderate Asset Allocation Fund is managed to provide a balance between current income and growth of capital with a greater emphasis on income and capital preservation. This fund is diversified by asset class and investment styles with the objective of achieving superior risk-adjusted returns over the long term. The Fund will generally maintain 60% of its investments in fixed income funds and 40% in equity funds, though each segment may vary up to 10% from time to time.

**Managed by** Manulife Asset Mgmt Ltd - Portfolio Solutions Grp

**Fund managers** Various (please refer to Top Holdings allocation on this page)

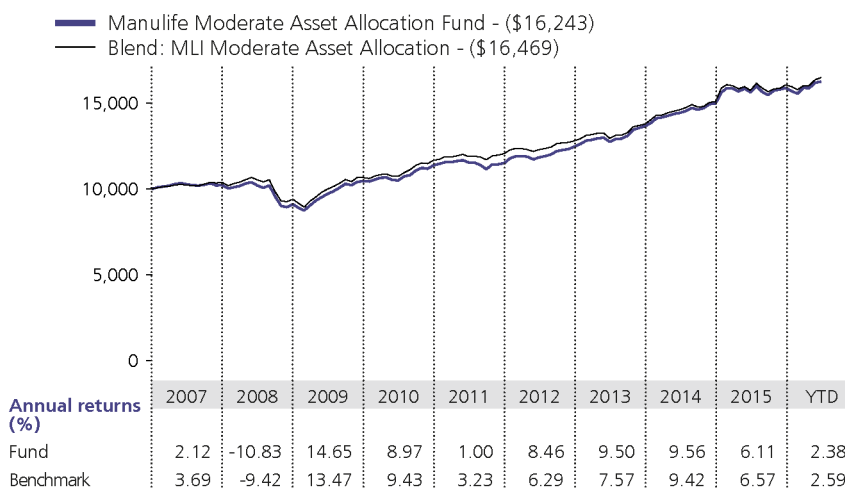
**Inception date** January 1999

**Total assets** \$658.7 million

**Underlying fund operating expense (2015)**  
in IMF + 0.0099%

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.**



## Annualized compound returns (As at June 30, 2016)

This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	3.93	6.11	8.44	7.07	5.93	6.08
Benchmark	4.69	6.18	8.34	6.75	6.02	-

## Investment objective

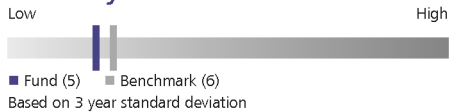
Over the long term, the Fund attempts to outperform a benchmark portfolio that is comprised of the following:

- 42.0% FTSE TMX Canada Universe Bond
- 18.0% Barclays Multiverse
- 20.0% S&P/TSX Total Return Index
- 10.8% MSCI EAFE Total Return Index (\$Cdn)
- 9.2% S&P 500 Total Return Index (\$Cdn)

Effective May 1, 2010, assets in this fund reflect GRS assets exclusively. Performance data for periods beginning after May 1, 2010 will reflect detail strictly for the GRS fund. Data for periods that began prior to May 1 will continue to reflect detail for the combined fund.



## Volatility meter



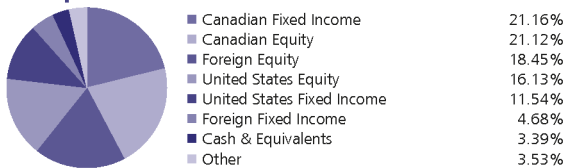
## ASSET ALLOCATION

Code 2003

# Manulife Balanced Asset Allocation Fund

## How the fund is invested

### Composition



### Geographic split



### Top holdings

(As at June 30, 2016)

Manulife Asset Management Strategic Fixed Inc Pool	16.01%
MLI Cdn Bond (MAM)	10.31%
MAM US Equity Index Pooled Fund	7.85%
MLI World Investment (Mawer)	6.29%
Manulife Fixed Income Plus (AB)	6.04%
MLI Cdn Large Cap Value Eq (MAM)	5.93%
MLI International Equity (Templeton)	5.39%
Manulife U.S. Large Cap Value Fund (T. Rowe Price)	4.96%
MLI Canadian Equity Fund	4.94%
MLI Cdn Mortgage (MFC)	4.66%

### Primary investment process

Multi-manager

### Equity style and capitalization

Value	Core/Blend	Growth	
			Large
			Medium
			Small
	●		All cap

### Target duration and credit quality

0-5 years	5-10 years	10 + years	
			AAA and AA
	●		A and BBB
			below BBB

The underlying fund operating expenses for the Manulife Balanced Asset Allocation Fund include fund administration expenses, operational expenses and the management fees for the exchange-traded funds which the underlying funds invest in.

Source: Lipper, a Thomson Reuters company

**Objective** The Manulife Balanced Asset Allocation Fund is managed to achieve both capital growth over time and moderate income flows. This asset allocation fund is diversified by asset classes and countries, with the objective of achieving competitive returns over the long term on a risk-adjusted basis.

**Managed by** Manulife Asset Mgmt Ltd - Portfolio Solutions Grp

**Fund managers** Various (please refer to Top Holdings allocation on this page)

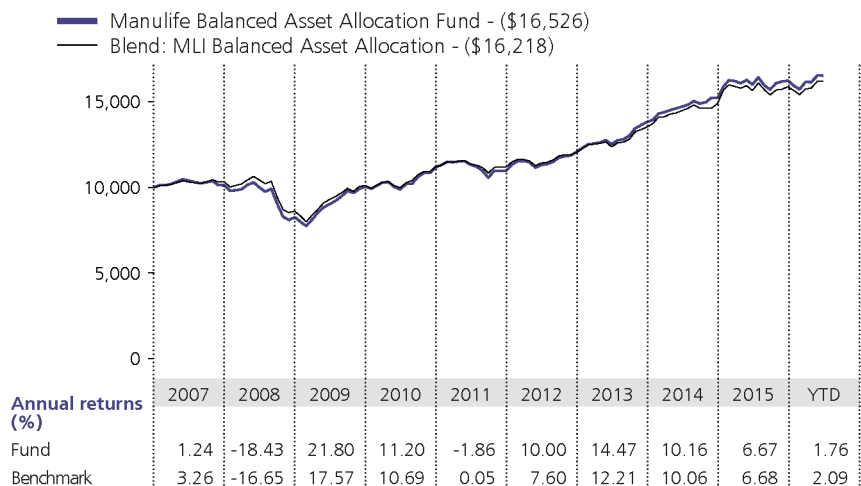
**Inception date** January 1999

**Total assets** \$3,277.3 million

**Underlying fund operating expense (2015)**  
in IMF + 0.0119%

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.**



## Annualized compound returns (As at June 30, 2016)

This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	3.19	5.95	9.66	7.83	6.35	6.66
Benchmark	3.55	5.79	9.43	7.33	6.05	-

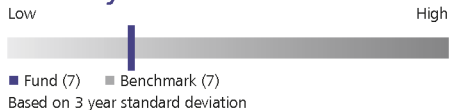
## Investment objective

Over the long term, the Fund attempts to outperform a benchmark portfolio that is comprised of the following:

- 30.0% S&P/TSX Total Return Index
- 24.0% FTSE TMX Canada Universe Bond
- 16.2% MSCI EAFE Total Return Index (\$Cdn)
- 16.0% Barclays Multiverse
- 13.8% S&P 500 Total Return Index (\$Cdn)

Effective May 1, 2010, assets in this fund reflect GRS assets exclusively. Performance data for periods beginning after May 1, 2010 will reflect detail strictly for the GRS fund. Data for periods that began prior to May 1 will continue to reflect detail for the combined fund.

## Volatility meter



## ASSET ALLOCATION

Code 2004

# Manulife Growth Asset Allocation Fund

## How the fund is invested

### Composition



### Geographic split



### Top holdings

(As at June 30, 2016)

Manulife Asset Management Strategic Fixed Inc Pool	10.05%
MAM US Equity Index Pooled Fund	9.89%
MLI World Investment (Mawer)	8.28%
MLI Cdn Large Cap Value Eq (MAM)	7.92%
MLI International Equity (Templeton)	7.14%
Manulife U.S. Large Cap Value Fund (T. Rowe Price)	6.91%
MLI Canadian Equity Fund	6.43%
MLI Q Core Canadian Equity (CC&L)	5.92%
Manulife Franklin Bissett Canadian Equity Fund	5.85%
MLI US Equity (Wellington)	5.79%

### Primary investment process

Multi-manager

### Equity style and capitalization

Value	Core/Blend	Growth	
			Large
			Medium
			Small
	●		All cap

### Target duration and credit quality

0-5 years	5-10 years	10 + years	
			AAA and AA
	●		A and BBB
			below BBB

Note: All rates of return are shown before investment management fees or taxes have been deducted.

The rate of return is used only to illustrate the effects of the compound growth rate and is not intended to reflect the future values or returns in the Fund. Operating expenses are the costs of operating and maintaining a fund, and include items such as legal, audit, trustee, custodial, and fund valuation fees. Operating expenses are incurred by the Segregated Fund and by the Underlying Fund (if applicable). Manulife's segregated fund operating expenses are included in the Investment Management Fees.

Source: Lipper, a Thomson Reuters company

**Objective** The Manulife Growth Asset Allocation Fund is managed to provide long-term growth of capital with some consideration given to current income. This fund is diversified by asset class and investment styles with the objective of achieving superior risk-adjusted returns over the long term. The Fund will generally maintain 80% of its investments in equity funds and 20% in fixed income funds though each segment may vary up to 10% from time to time.

**Managed by** Manulife Asset Mgmt Ltd - Portfolio Solutions Grp

**Fund managers** Various (please refer to Top Holdings allocation on this page)

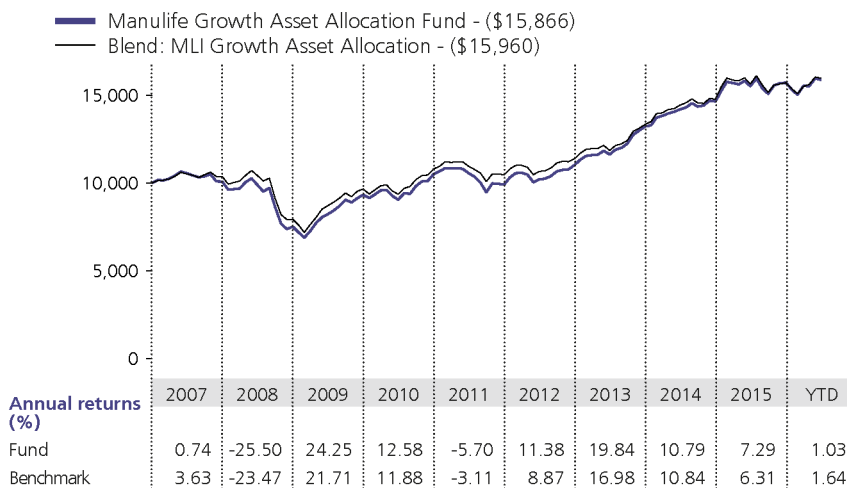
**Inception date** January 1999

**Total assets** \$1,490.1 million

**Underlying fund operating expense (2015)**  
in IMF + 0.0123%

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.**



## Annualized compound returns (As at June 30, 2016)

This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	2.35	5.75	10.93	8.48	6.10	7.02
Benchmark	2.09	5.18	10.43	7.82	6.02	-

## Investment objective

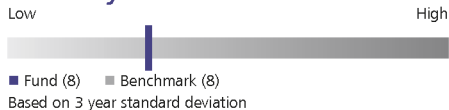
Over the long term, the Fund attempts to outperform a benchmark portfolio that is comprised of the following:

- 40.0% S&P/TSX Total Return Index
- 21.6% MSCI EAFE Total Return Index (\$Cdn)
- 18.4% S&P 500 Total Return Index (\$Cdn)
- 10.0% FTSE TMX Canada Universe Bond
- 10.0% Barclays Multiverse

Effective May 1, 2010, assets in this fund reflect GRS assets exclusively. Performance data for periods beginning after May 1, 2010 will reflect detail strictly for the GRS fund. Data for periods that began prior to May 1 will continue to reflect detail for the combined fund.



## Volatility meter



## ASSET ALLOCATION

Code 2005

# Manulife Aggressive Asset Allocation Fund

## How the fund is invested

### Composition



### Geographic split



### Top holdings

(As at June 30, 2016)

MAM US Equity Index Pooled Fund	12.29%
MLI World Investment (Mawer)	10.31%
MLI Cdn Large Cap Value Eq (MAM)	9.91%
MLI International Equity (Templeton)	8.84%
Manulife U.S. Large Cap Value Fund (T. Rowe Price)	8.56%
MLI Canadian Equity Fund	8.21%
Manulife Franklin Bissett Canadian Equity Fund	7.26%
MLI Q Core Canadian Equity (CC&L)	7.22%
MLI US Equity (Wellington)	7.04%
MAM EAFE Equity Index Pooled	6.18%

### Primary investment process

Multi-manager

### Equity style and capitalization

Value	Core/Blend	Growth	
			Large
			Medium
			Small
	●		All cap

Note: All rates of return are shown before investment management fees or taxes have been deducted.

The rate of return is used only to illustrate the effects of the compound growth rate and is not intended to reflect the future values or returns in the Fund. Operating expenses are the costs of operating and maintaining a fund, and include items such as legal, audit, trustee, custodial, and fund valuation fees. Operating expenses are incurred by the Segregated Fund and by the Underlying Fund (if applicable). Manulife's segregated fund operating expenses are included in the Investment Management Fees.

Source: Lipper, a Thomson Reuters company

**Objective** The Manulife Aggressive Asset Allocation Fund investment objective is to provide long-term growth of capital. Typically, this fund will maintain an asset mix of approximately 100% equities.

**Managed by** Manulife Asset Mgmt Ltd - Portfolio Solutions Grp

**Fund managers** Various (please refer to Top Holdings allocation on this page)

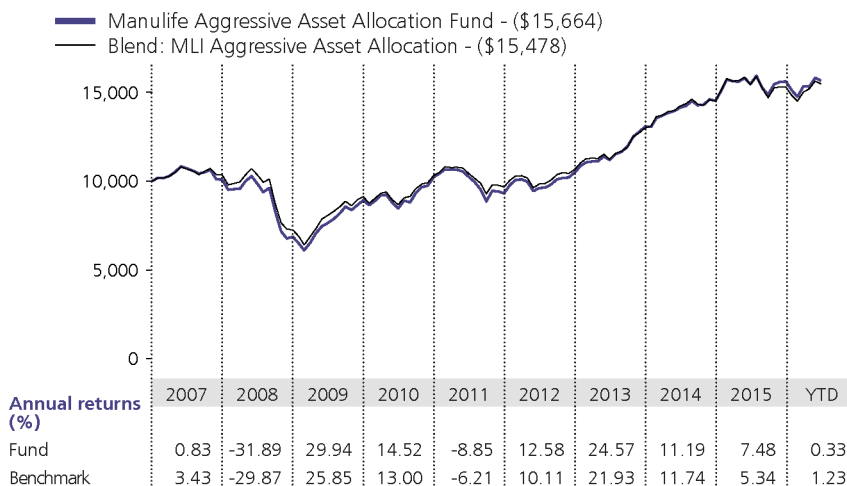
**Inception date** January 1999

**Total assets** \$763.2 million

**Underlying fund operating expense (2015)**  
in IMF + 0.0135%

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.**



## Annualized compound returns (As at June 30, 2016)

This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	inception (%)
Fund	1.34	5.27	11.86	8.84	6.09	7.49
Benchmark	0.27	4.30	11.26	8.19	5.85	-

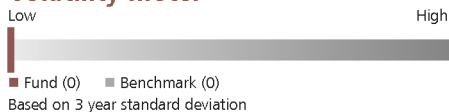
## Investment objective

Over the long term, the Fund attempts to outperform a benchmark portfolio that is comprised of the following:

- 50.0% S&P/TSX Total Return Index
- 27.0% MSCI EAFE Total Return Index (\$Cdn)
- 23.0% S&P 500 Total Return Index (\$Cdn)

Effective May 1, 2010, assets in this fund reflect GRS assets exclusively. Performance data for periods beginning after May 1, 2010 will reflect detail strictly for the GRS fund. Data for periods that began prior to May 1 will continue to reflect detail for the combined fund.

## Volatility meter



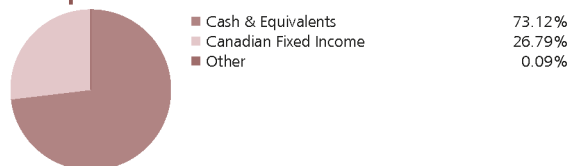
MONEY MARKET

Code 3132

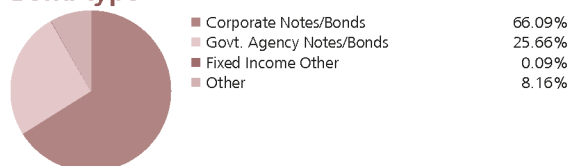
# Manulife Canadian Money Market Fund (MAM)

## How the underlying fund is invested

### Composition



### Bond type



### Top holdings within the underlying fund

(As at June 30, 2016)

ZURCI	07/19/16 ALL COMMERCIAL PAPER	3.70%
Toronto-Dominion Bank	1.467% 28-Mar-2018	3.08%
MTRSN	07/19/16 ALL COMMERCIAL PAPER	1.88%
Plaza Trust CP		1.38%

## UNDERLYING FUND -> Manulife Cdn Money Market Fund (MAM)

**Objective** The Manulife Canadian Money Market Fund is managed to achieve a consistent level of interest income while attempting to preserve capital and maintaining liquidity. This fund invests primarily in money market securities guaranteed by the Government of Canada, its provinces or municipalities, corporations and chartered banks.

**Managed by** Manulife Asset Management Limited

**Fund managers** Faisal Rahman

**Inception date** January 1999

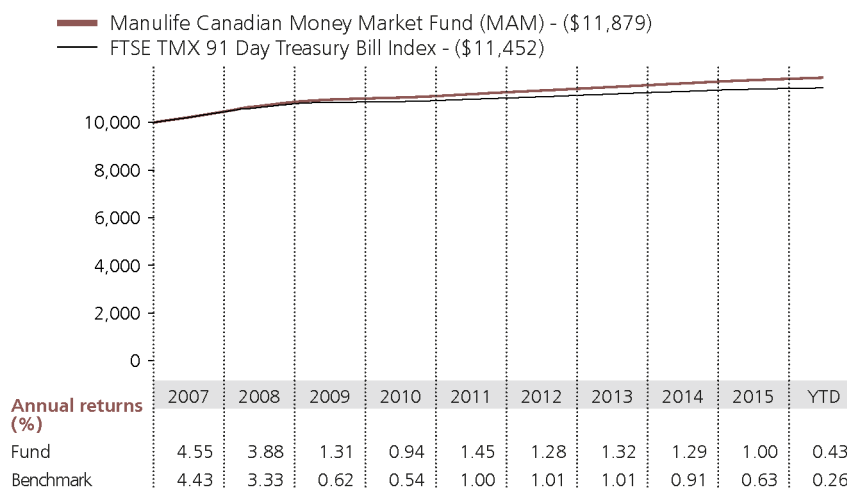
**Manulife inception date** June 2002

**Total assets** \$794.8 million

**Underlying fund operating expense (2015)**  
in IMF

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.**



## Annualized compound returns (As at June 30, 2016)

This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	0.88	1.04	1.13	1.21	1.95	2.22
Benchmark	0.49	0.68	0.77	0.86	1.58	-

## Investment objective

The Fund is expected to outperform the FTSE TMX 91 Day Treasury Bills.

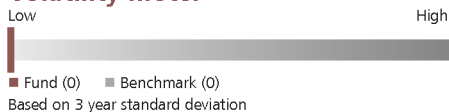
Note: All rates of return are shown before investment management fees or taxes have been deducted.

The rate of return is used only to illustrate the effects of the compound growth rate and is not intended to reflect the future values or returns in the Fund. Operating expenses are the costs of operating and maintaining a fund, and include items such as legal, audit, trustee, custodial, and fund valuation fees. Operating expenses are incurred by the Segregated Fund and by the Underlying Fund (if applicable). Manulife's segregated fund operating expenses are included in the Investment Management Fees.

Source: Lipper, a Thomson Reuters company



## Volatility meter



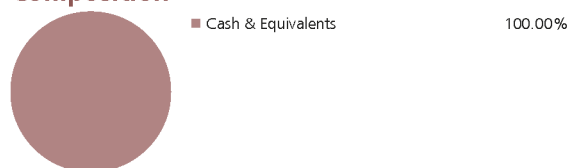
MONEY MARKET

Code 3191

# Manulife Daily High Interest Fund

## How the fund is invested

### Composition



### Top holdings

(As at June 30, 2016)

CAD Cash 100.00%

**Objective** The investment objective of the Fund is to provide investors with interest income by investing in high interest cash accounts.

**Managed by** Manulife Financial

**Fund managers** Manulife Financial

**Inception date** September 2007

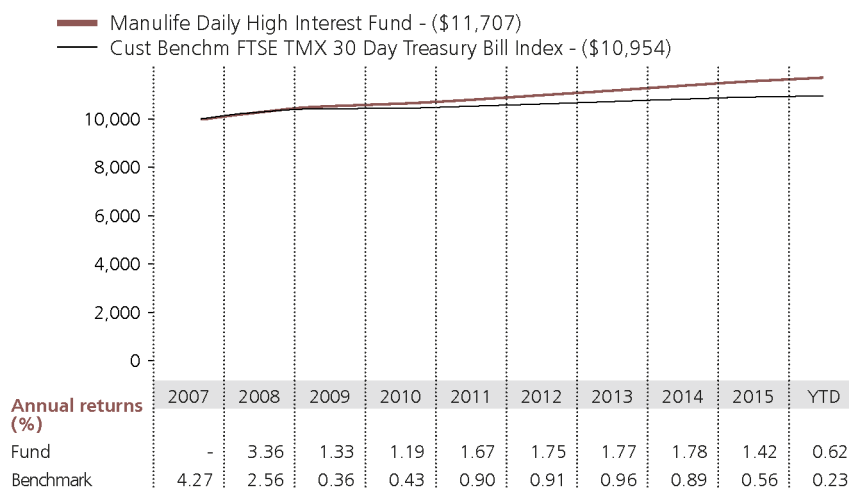
**Total assets** \$77.6 million

**Underlying fund operating expense (2015)**

n/a

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.**



## Annualized compound returns (As at June 30, 2016)

This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	1.28	1.46	1.58	1.64	-	1.81
Benchmark	0.45	0.63	0.73	0.80	1.41	-

## Investment objective

The Fund is expected to outperform the FTSE TMX 30 Day T-Bill Total Return Index.

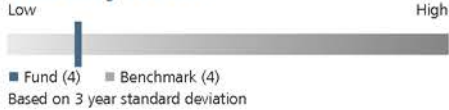
Note: All rates of return are shown before investment management fees or taxes have been deducted.

The rate of return is used only to illustrate the effects of the compound growth rate and is not intended to reflect the future values or returns in the Fund. Operating expenses are the costs of operating and maintaining a fund, and include items such as legal, audit, trustee, custodial, and fund valuation fees. Operating expenses are incurred by the Segregated Fund and by the Underlying Fund (if applicable). Manulife's segregated fund operating expenses are included in the Investment Management Fees.

Source: Lipper, a Thomson Reuters company



## Volatility meter



FIXED INCOME

Code 4131

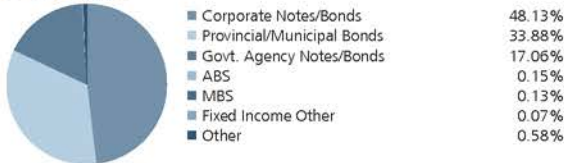
# Manulife Canadian Bond Fund (MAM)

## How the underlying fund is invested

### Composition



### Bond type



### Bond term



## Top holdings within the underlying fund

(As at June 30, 2016)

Canada 3.500% 01-Dec-2045	8.06%
Ontario Province 2.600% 02-Jun-2025	4.34%
Ontario Province 3.500% 02-Jun-2024	3.80%
Ontario Province 2.850% 02-Jun-2023	2.80%
Ontario Province 3.150% 02-Jun-2022	2.26%
Quebec Province 3.750% 01-Sep-2024	2.03%
Financiere Cdp 4.600% 15-Jul-2020	1.66%
British Columbia 4.300% 18-Jun-2042	1.60%
Can House No1 1.900% 15-Sep-2026	1.52%
Canada 2.750% 01-Dec-2048	1.47%

## Target duration and credit quality

0-5 years	5-10 years	10 + years	
	●		AAA and AA
			A and BBB
			below BBB

Note: All rates of return are shown before investment management fees or taxes have been deducted.

The rate of return is used only to illustrate the effects of the compound growth rate and is not intended to reflect the future values or returns in the Fund. Operating expenses are the costs of operating and maintaining a fund, and include items such as legal, audit, trustee, custodial, and fund valuation fees. Operating expenses are incurred by the Segregated Fund and by the Underlying Fund (if applicable). Manulife's segregated fund operating expenses are included in the Investment Management Fees.

Source: Lipper, a Thomson Reuters company

## UNDERLYING FUND -> Manulife Canadian Bond (MAM)

**Objective** The Manulife Canadian Bond Fund is managed to maximize stable, long-term growth through a combination of income and capital appreciation. This fund invests primarily in securities guaranteed by the Government of Canada, its provinces or municipalities, corporations and chartered banks.

**Managed by** Manulife Asset Management Limited

**Fund managers** Hosen Marjaee, Terry Carr

**Inception date** January 1999

**Manulife inception date** August 1998

**Total assets** \$1,280.5 million

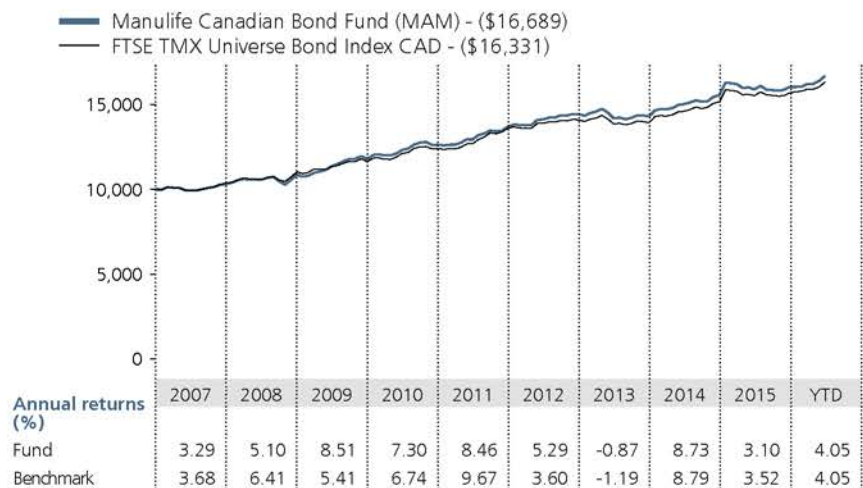
**Underlying fund operating expense (2015)**

**Duration** 8.65

in IMF

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.**



## Annualized compound returns (As at June 30, 2016)

This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	4.97	5.38	5.54	5.21	5.84	5.87
Benchmark	5.20	5.72	5.59	5.17	5.60	-

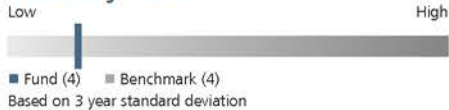
## Investment objective

Over the long term, the Fund is expected to outperform the FTSE TMX Universe Bond Total Return Idx.





## Volatility meter



FIXED INCOME

Code 4141

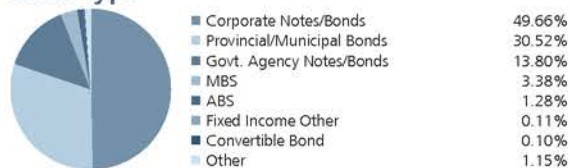
# Manulife Fidelity Canadian Bond Fund

## How the underlying fund is invested

### Composition



### Bond type



### Bond term



### Top holdings within the underlying fund (As at June 30, 2016)

Ontario Province	4.200%	02-Jun-2020	3.37%
Ontario Province	2.850%	02-Jun-2023	2.97%
Canada	5.750%	01-Jun-2033	2.66%
Can House No1	2.000%	15-Dec-2019	2.58%
Ontario Province	2.600%	02-Jun-2025	2.24%
Canada	5.000%	01-Jun-2037	2.12%
Quebec Province	5.000%	01-Dec-2041	1.45%
Alberta Province	2.350%	01-Jun-2025	1.26%
Canada	1.500%	01-Jun-2026	1.13%
Canada	1.250%	01-Dec-2047	1.09%

### Target duration and credit quality

0-5 years	5-10 years	10 + years	
	●		AAA and AA
			A and BBB
			below BBB

All rates of return are shown before investment management fees or taxes have been deducted.  
This fund invests primarily outside of North America.  
Source: Lipper, a Thomson Reuters company

## UNDERLYING FUND -> Fidelity Canadian Bond Fund - Series O

**Objective** The Fidelity Canadian Bond Fund aims to provide a steady flow of income. It invests primarily in Canadian fixed income securities.

**Managed by** FIAM LLC

**Fund managers** Brian Miron, Catriona Martin

**Inception date** February 1988

**Manulife inception date** June 1997

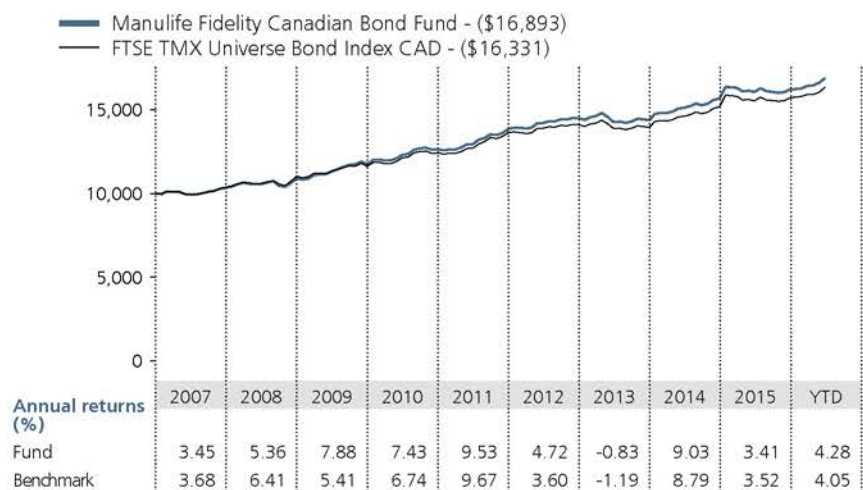
**Total assets** \$429.4 million

**Underlying fund operating expense (2015)**  
in IMF

**Duration** 8.23

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.**



## Annualized compound returns (As at June 30, 2016)

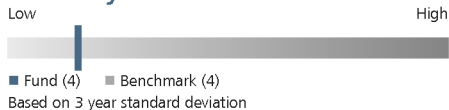
This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	5.22	5.72	5.82	5.50	5.97	6.35
Benchmark	5.20	5.72	5.59	5.17	5.60	-

## Investment objective

The Fund seeks to achieve returns comparable to, or better than the FTSE TMX Universe Bond Total Return Idx.

## Volatility meter



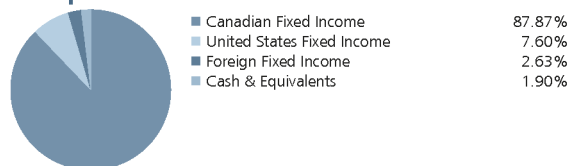
FIXED INCOME

Code 4161

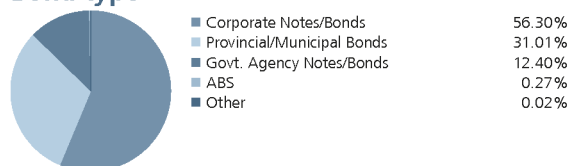
# Manulife MFS Fixed Income Fund

## How the underlying fund is invested

### Composition



### Bond type



### Bond term



## Top holdings within the underlying fund (As at June 30, 2016)

Can House No1	1.700%	15-Dec-2017	7.93%
Canada	1.500%	01-Jun-2026	3.46%
Can House No1	1.750%	15-Jun-2018	3.41%
Ontario Province	4.700%	02-Jun-2037	3.35%
Quebec Province	4.500%	01-Dec-2019	2.78%
Ontario Province	3.450%	02-Jun-2045	2.52%
Can House No1	3.750%	15-Mar-2020	2.49%
Ontario Province	3.500%	02-Jun-2043	2.19%
New Brunswick	3.650%	03-Jun-2024	2.01%
Quebec Province	5.000%	01-Dec-2038	1.76%

## Target duration and credit quality

0-5 years	5-10 years	10 + years	
	●		AAA and AA
			A and BBB
			below BBB

All rates of return are shown before investment management fees or taxes have been deducted.  
This fund invests primarily outside of North America.  
Source: Lipper, a Thomson Reuters company

## UNDERLYING FUND -> MFS Fixed Income Fund

**Objective** The Fund is managed to provide a moderate real rate of return, through income and capital gains, by investing in a diversified portfolio of primarily Canadian dollar debt and from time-to-time U.S. debt. The Fund will only invest in investment grade debt. Returns in excess of income will be gained through active duration, yield curve and sector management.

**Managed by** MFS Investment Management Canada Ltd.

**Fund managers** Paul Marcogliese, Peter Kotsopoulos

**Inception date** December 1980

**Manulife inception date** June 1997

**Total assets** \$2,022.0 million

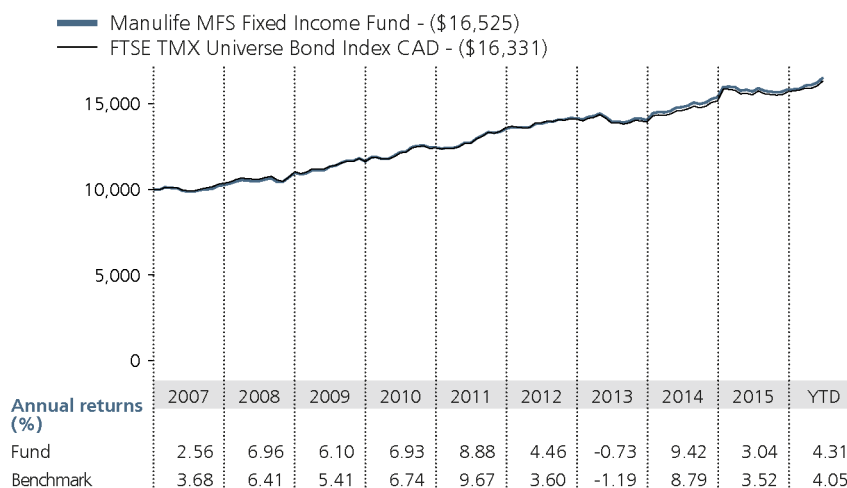
**Underlying fund operating expense (2015)**

**Duration** 7.31

0.00443

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.**



## Annualized compound returns (As at June 30, 2016)

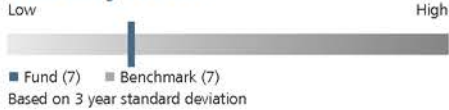
This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	5.14	5.64	5.77	5.38	5.82	6.15
Benchmark	5.20	5.72	5.59	5.17	5.60	-

## Investment objective

The Fund strives to outperform the FTSE TMX Universe Bond Index over a moving four-year period.

## Volatility meter



FIXED INCOME

Code 4162

# Manulife MFS Long Term Fixed Income

## How the underlying fund is invested

### Composition



### Bond type



### Bond term



## Top holdings within the underlying fund

(As at June 30, 2016)

Ontario Province	3.450%	02-Jun-2045	6.77%
Canada	2.750%	01-Dec-2048	3.50%
Ontario Province	3.500%	02-Jun-2043	3.04%
Province of Manitoba	4.050%	05-Sep-2045	2.55%
Canada	2.250%	01-Jun-2025	2.40%
Quebec Province	3.500%	01-Dec-2045	2.33%
Alberta Province	2.900%	20-Sep-2029	2.26%
Ontario Province	5.600%	02-Jun-2035	2.22%
Royal Bank of Canada	4.930%	16-Jul-2025	2.22%
Muskat Fal	3.860%	01-Dec-2048	2.16%

## Target duration and credit quality

0-5 years	5-10 years	10 + years	
		●	AAA and AA
			A and BBB
			below BBB

All rates of return are shown before investment management fees or taxes have been deducted.  
This fund invests primarily outside of North America.  
Source: Lipper, a Thomson Reuters company

## UNDERLYING FUND -> MFS Long Term Fixed Income Fund

**Objective** The Fund is managed to provide a moderate real rate of return, through income and capital gains, by investing in a diversified portfolio of primarily Canadian dollar debt and from time-to-time U.S. debt. The Fund will only invest in investment grade debt. Returns in excess of income will be gained through active duration, yield curve and sector management.

**Managed by** MFS Investment Management Canada Ltd.

**Fund managers** Paul Marcogliese, Peter Kotsopoulos

**Inception date** January 1998

**Manulife inception date** December 2004

**Total assets** \$781.4 million

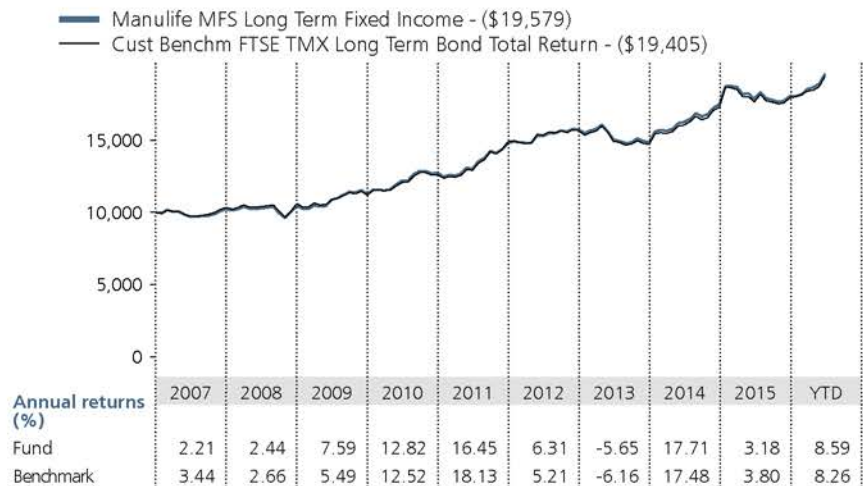
**Underlying fund operating expense (2015)**

**Duration** 14.57

0.00992

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.**



## Annualized compound returns (As at June 30, 2016)

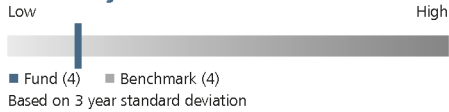
This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	9.61	9.74	9.19	8.49	8.01	7.23
Benchmark	9.87	9.97	9.19	8.47	7.78	-

## Investment objective

The Fund strives to outperform the FTSE TMX Long Term Bond Index over moving four-year periods.

## Volatility meter



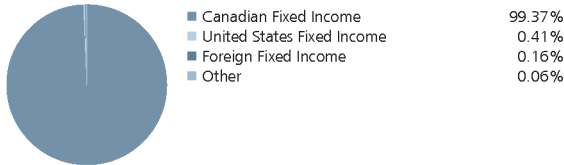
FIXED INCOME

Code 4191

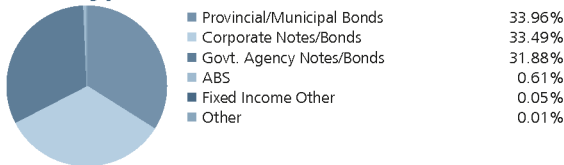
# Manulife Asset Management Canadian Bond Index Fund

## How the underlying fund is invested

### Composition



### Bond type



### Bond term



## Top holdings within the underlying fund

(As at June 30, 2016)

Canada 1.250% 01-Sep-2018	1.73%
Canada 4.000% 01-Jun-2041	1.60%
Canada 1.250% 01-Feb-2018	1.50%
Canada 3.250% 01-Jun-2021	1.33%
Canada 1.750% 01-Mar-2019	1.19%
Canada 5.750% 01-Jun-2033	1.18%
Canada 1.500% 01-Sep-2017	1.16%
Canada 3.500% 01-Dec-2045	1.15%
Canada 3.500% 01-Jun-2020	1.12%
Canada 5.000% 01-Jun-2037	1.10%

## UNDERLYING FUND -> MAM Canadian Bond Index Pooled Fund

**Objective** The MAM Canadian Bond Index Pooled Fund is managed to provide a rate of return based on the performance of the DEX Universe Bond Index. This fund seeks to earn returns that replicate, as closely as possible, the DEX Universe Bond Index. This is a passively managed fund. To achieve its investment objective, the Fund will invest directly in bonds and may use derivative instruments in order to replicate the securities of the DEX Universe Bond Index.

**Managed by** Manulife Asset Management Limited

**Fund managers** Andrew Gretzinger, Hosen Marjaee, Terry Carr

**Inception date** April 1999

**Manulife inception date** September 2001

**Total assets** \$1,231.7 million

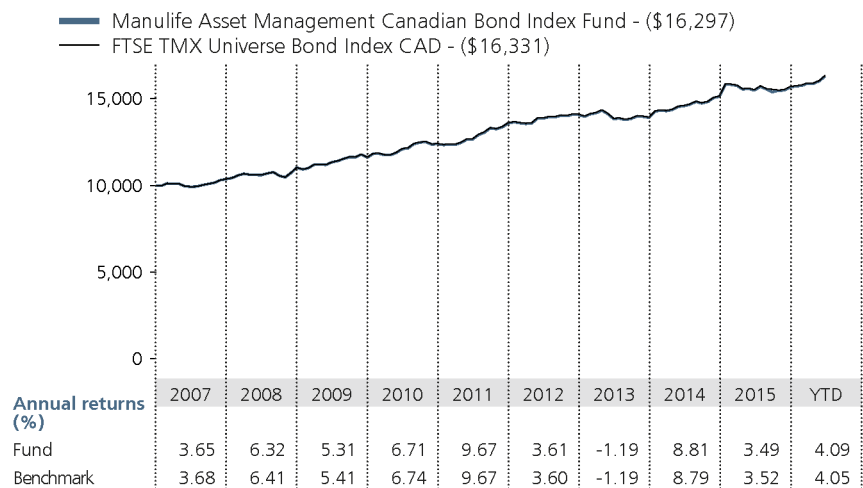
**Underlying fund operating expense (2015)**

**Duration** 7.83

0.0139

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.**



## Annualized compound returns (As at June 30, 2016)

This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	5.24	5.72	5.60	5.18	5.57	5.69
Benchmark	5.20	5.72	5.59	5.17	5.60	-

## Target duration and credit quality

0-5 years	5-10 years	10 + years	
	●		AAA and AA
			A and BBB
			below BBB

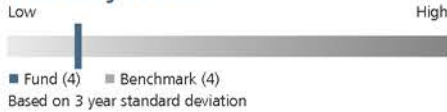
## Investment objective

Over the long term, the Fund is expected to track the performance of the FTSE TMX Universe Bond Total Return Idx.

All rates of return are shown before investment management fees or taxes have been deducted. This fund invests primarily outside of North America.

Source: Lipper, a Thomson Reuters company

## Volatility meter



FIXED INCOME

Code 4192

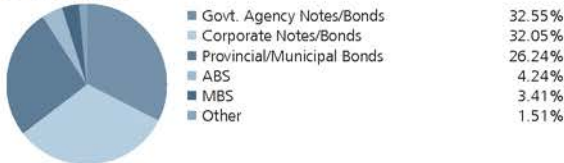
# Manulife Fixed Income Plus Fund (AllianceBernstein)

## How the underlying fund is invested

### Composition



### Bond type



### Bond term



## Top holdings within the underlying fund

(As at June 30, 2016)

Canada 2.250%	01-Jun-2025	10.72%
Can House No1 3.800%	15-Jun-2021	4.97%
Quebec Province 2.750%	01-Sep-2025	4.73%
Ontario Province 2.400%	02-Jun-2026	4.12%
Quebec Province 3.500%	01-Dec-2048	3.53%
Canada 3.500%	01-Dec-2045	3.43%
Canada 1.500%	01-Jun-2026	2.54%
Ontario Province 3.500%	02-Jun-2024	2.45%
Brazil 10.000%	01-Jan-2025	2.11%
Ontario Province 3.450%	02-Jun-2045	1.75%

## Target duration and credit quality

0-5 years	5-10 years	10 + years	
			AAA and AA
	●		A and BBB
			below BBB

All rates of return are shown before investment management fees or taxes have been deducted. This fund invests primarily outside of North America.

Source: Lipper, a Thomson Reuters company

## UNDERLYING FUND -> Manulife Fixed Income Plus Fund (AB)

**Objective** The Manulife Fixed Income Plus Fund seeks to provide interest income and long-term capital preservation by investing in Canadian and Global fixed income securities.

**Managed by** AllianceBernstein Canada, Inc.

**Fund managers** AllianceBernstein - Mgmt. Team

**Inception date** May 2007

**Manulife inception date** May 2007

**Total assets** \$613.0 million

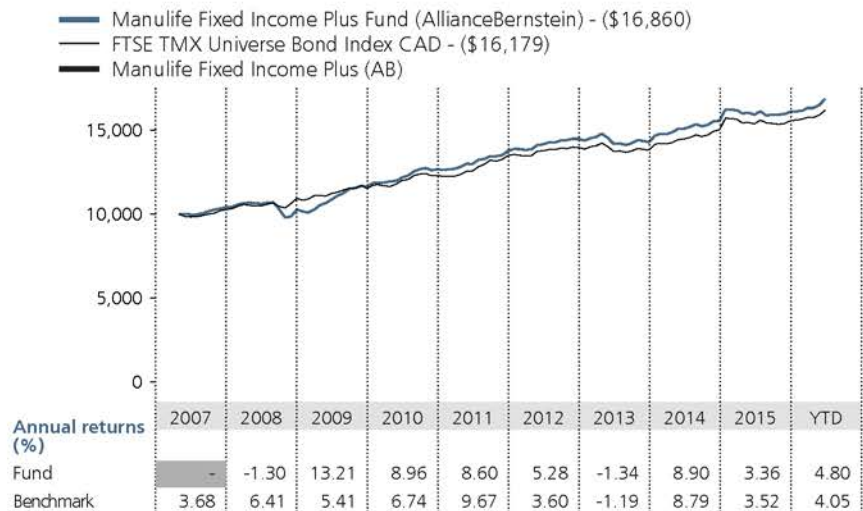
**Underlying fund operating expense (2015)**

**Duration** 8.35

in IMF

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.** The shaded returns represent the underlying fund returns prior to the Manulife Fund's inception date.



## Annualized compound returns (As at June 30, 2016)

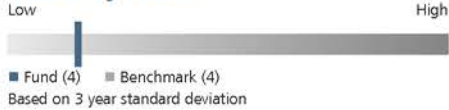
This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	5.92	5.71	5.93	5.36	-	5.91
Benchmark	5.20	5.72	5.59	5.17	5.60	-

## Investment objective

Exceed the performance of the FTSE TMX Universe Bond Index by 1.0% over a rolling three year period.

## Volatility meter



FIXED INCOME

Code 4271

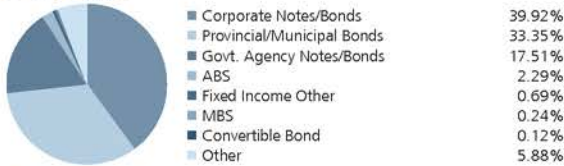
# Manulife PH&N Bond Fund

## How the underlying fund is invested

### Composition



### Bond type



### Bond term



### Top holdings within the underlying fund

(As at June 30, 2016)

Canada 0.750% 01-Mar-2021	7.80%
Ontario Province 7.600% 02-Jun-2027	5.91%
Ontario Province 2.900% 02-Dec-2046	3.95%
Ontario Province 3.500% 02-Jun-2043	2.85%
Can House No1 1.250% 15-Jun-2021	2.41%
Ontario Province 6.200% 02-Jun-2031	2.01%
Ontario Province 8.100% 08-Sep-2023	1.92%
Quebec Province 8.500% 01-Apr-2026	1.68%
Can House No1 3.350% 15-Dec-2020	1.61%
Ontario Province 8.500% 02-Dec-2025	1.61%

### Target duration and credit quality

0-5 years	5-10 years	10 + years	
	●		AAA and AA
			A and BBB
			below BBB

All rates of return are shown before investment management fees or taxes have been deducted. This fund invests primarily outside of North America.

Source: Lipper, a Thomson Reuters company

## UNDERLYING FUND -> PH&N Bond Fund - O

**Objective** The PH&N Bond Fund is managed to provide relatively high yields and stability of capital by investing primarily in a well-diversified portfolio of fixed income securities issued by Canadian governments and corporations.

**Managed by** RBC Global Asset Management Inc

**Fund managers** William John

**Inception date** October 2002

**Total assets** \$9,895.6 million

**Duration** 8.11

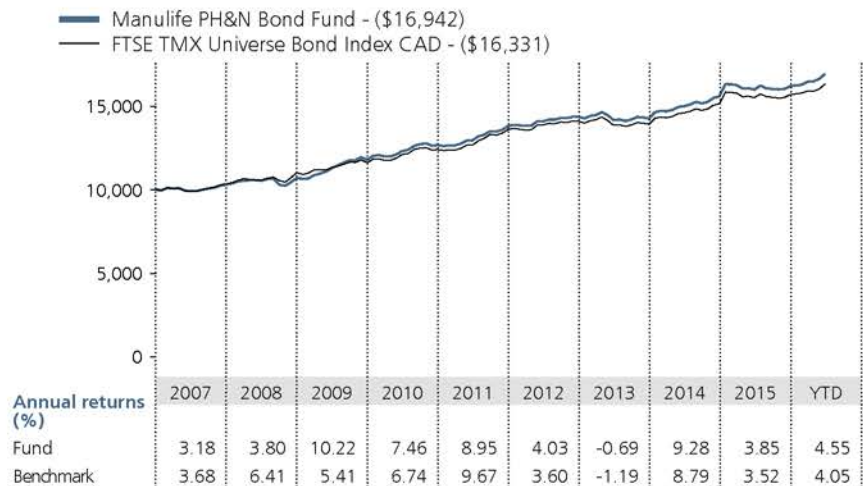
**Manulife inception date** December 2002

**Underlying fund operating expense (2015)**

0.02

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.**



## Annualized compound returns (As at June 30, 2016)

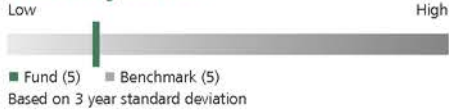
This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	5.85	6.24	6.10	5.48	5.99	5.95
Benchmark	5.20	5.72	5.59	5.17	5.60	-

## Investment objective

The Fund seeks to outperform the FTSE TMX Universe Bond Index by 0.50% per annum over a market cycle before management fees.

## Volatility meter



BALANCED

Code 5011

## Manulife Balanced Fund

### How the underlying fund is invested

#### Composition



#### Geographic split



#### Top holdings within the underlying fund

(As at June 30, 2016)

MLI Canadian Bond (CIBC)	34.11%
MLI Canadian Balanced (JF)	33.36%
MLI Canadian Equity Fund	13.19%
MLI US Equity (Wellington)	10.40%
MLI International Equity (Templeton)	8.99%
MLI Q Core Canadian Equity (CC&L)	0.01%

#### Primary investment process

Multi-manager

#### Equity style and capitalization

Value	Core/Blend	Growth	
	●		Large
			Medium
			Small
			All cap

#### Target duration and credit quality

0-5 years	5-10 years	10 + years	
	●		AAA and AA
			A and BBB
			below BBB

All rates of return are shown before investment management fees or taxes have been deducted.  
This fund invests primarily outside of North America.  
Source: Lipper, a Thomson Reuters company

### UNDERLYING FUND -> Manulife Balanced Fund (Pension)

**Objective** Investing in a combination of stocks, bonds and short-term securities, this fund participates in a variety of markets with asset mix decisions left to an investment professional.

**Managed by** Manulife Financial

**Fund managers** CIBC Global Asset Management - Mgmt. Team, Jarislowsky Fraser- Mgmt. Team, Wellington Management Co. - Mgmt. Team, Mawer Investment - Mgmt. Team and Franklin Templeton - Mgmt. Team

**Inception date** September 1986

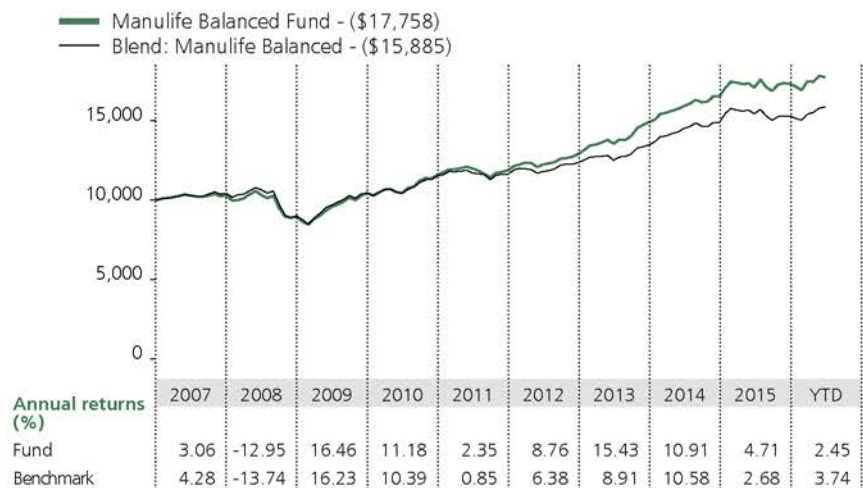
**Manulife inception date** June 1997

**Total assets** \$1,411.0 million

**Underlying fund operating expense (2015)** in IMF

### Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.**



### Annualized compound returns (As at June 30, 2016)

This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

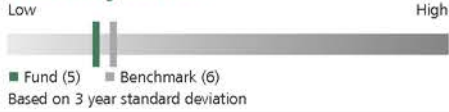
	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	3.81	5.57	9.39	8.15	7.01	7.55
Benchmark	2.88	4.57	8.25	6.28	5.71	-

### Investment objective

Over the long term, the Fund strives to outperform a benchmark comprised of the following:

- 45% FTSE TMX Universe Bond Index
- 30% S&P/TSX Total Return Index
- 20% MSCI World (\$ Cdn)
- 5% FTSE TMX 91 Day Treasury Bills

## Volatility meter



BALANCED

Code 5132

# Manulife MMF Monthly High Income Fund

## How the underlying fund is invested

### Composition



### Geographic split



### Top holdings within the underlying fund

(As at June 30, 2016)

Manulife Money Fund Series I (MFC)	5.72%
Loblaw Companies Ltd	3.38%
Brookfield Property Partners LP	3.21%
Enbridge Inc	2.96%
Kraft Heinz Co	2.55%
Fortis Inc	2.42%
Brookfield Asset Management Inc	2.10%
Wal Mart Stores Inc	2.04%
Canadian National Railway Co	1.97%
Procter & Gamble Co	1.87%

### Primary investment process

Fundamental, Bottom-up

### Equity style and capitalization

Value	Core/Blend	Growth	
●			Large
			Medium
			Small
			All cap

### Target duration and credit quality

0-5 years	5-10 years	10 + years	
●			AAA and AA
			A and BBB
			below BBB

All rates of return are shown before investment management fees or taxes have been deducted. This fund invests primarily outside of North America.

Source: Lipper, a Thomson Reuters company

## UNDERLYING FUND -> Manulife Monthly High Income Fund

**Objective** The MMF Monthly High Income Fund seeks to provide investors with a steady flow of monthly income and capital growth through investments in Canadian fixed income and large cap securities. The Fund may also invest in units or royalty trusts and real estate investment trusts.

**Managed by** Manulife Asset Management Limited

**Fund managers** Alan Wicks, Conrad Dabiet, Jonathan Popper

**Inception date** September 1997

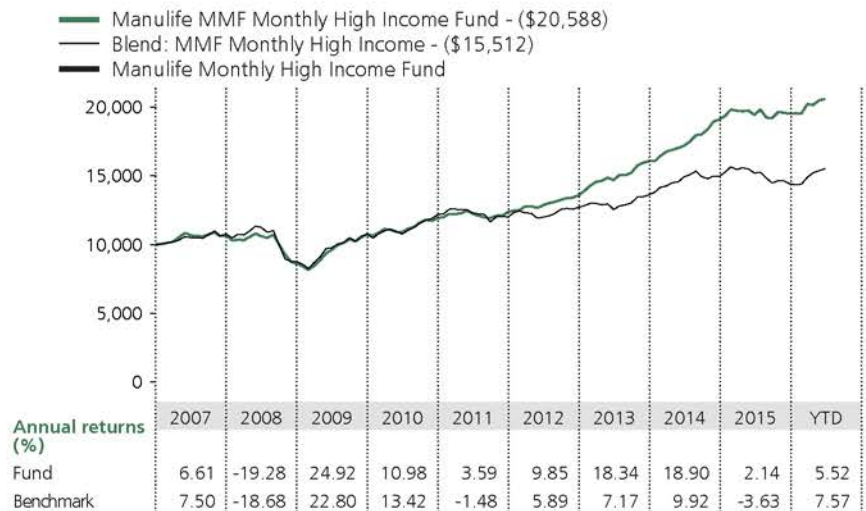
**Manulife inception date** December 2004

**Total assets** \$9,121.2 million

**Underlying fund operating expense (2015)**  
in IMF

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.**



## Annualized compound returns (As at June 30, 2016)

This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	5.93	9.43	11.90	10.94	-	8.55
Benchmark	2.07	1.95	7.30	4.74	5.46	-

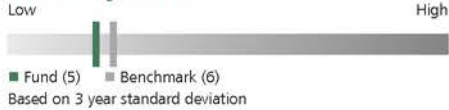
## Investment objective

Over the long term, the Fund is expected to outperform a benchmark portfolio that is comprised of:

- 60% S&P/TSX Total Return Index
- 40% FTSE TMX Universe Bond Total Return Idx



## Volatility meter



BALANCED

Code 5141

# Manulife Fidelity Canadian Asset Allocation Fund

## How the underlying fund is invested

### Composition



### Geographic split



### Top holdings within the underlying fund

(As at June 30, 2016)

Royal Bank of Canada	3.86%
Toronto-Dominion Bank	3.78%
Enbridge Inc	3.29%
Canadian Natural Resources Ltd	2.42%
BCE Inc	2.03%
High Yield Debt Securities Directly Held	1.96%
Metro Inc	1.94%
Constellation Software Inc	1.90%
VanEck Vectors Gold Miners ETF	1.72%
Loblaw Companies Ltd	1.67%

### Primary investment process

Multi-manager

### Equity style and capitalization

Value	Core/Blend	Growth	
	●		Large
			Medium
			Small
			All cap

### Target duration and credit quality

0-5 years	5-10 years	10 + years	
			AAA and AA
	●		A and BBB
			below BBB

All rates of return are shown before investment management fees or taxes have been deducted.  
This fund invests primarily outside of North America.  
Source: Lipper, a Thomson Reuters company

## UNDERLYING FUND -> Fidelity Canadian Asset Alloc.- O

**Objective** The fund aims to achieve total investment returns by investing in Canadian equity securities, fixed income securities and money market instruments. The fund's neutral asset allocation is 65% equities, 30% fixed income securities and 5% money market instruments.

**Managed by** FIAM LLC

**Fund managers** Brian Miron, Catriona Martin, Darren Lekkerkerker, David D. Wolf, Don Newman, Geoff Stein, Hugo Lavalle, Joe Overdevest

**Inception date** January 2001

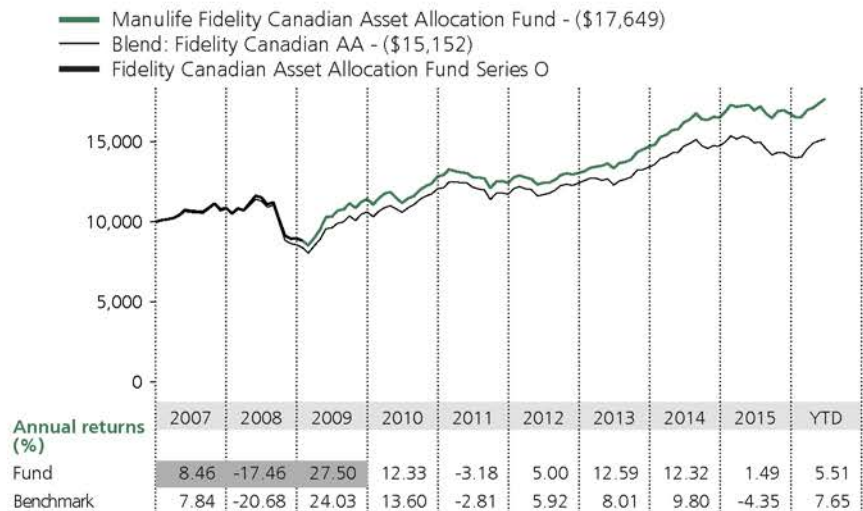
**Manulife inception date** January 2009

**Total assets** \$6,237.2 million

**Underlying fund operating expense (2015)**  
in IMF

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.** The shaded returns represent the underlying fund returns prior to the Manulife Fund's inception date.



## Annualized compound returns (As at June 30, 2016)

This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

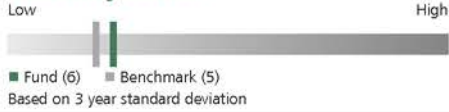
	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	4.14	4.38	9.82	6.67	-	9.84
Benchmark	1.58	1.48	7.25	4.51	5.23	-

## Investment objective

Benchmark changed as at January, 2016. Over the long term, this fund is expected to outperform a benchmark comprised of the following:

- 65.00% S&P/TSX Capped Composite Index
- 30.00% FTSE TMX Canadian Universe Bond Index
- 5.00% FTSE TMX Canadian 91-day Treasury Bill Index

## Volatility meter



BALANCED

Code 5181

# Manulife Trimark Income Growth Fund

## How the underlying fund is invested

### Composition



### Geographic split



### Top holdings within the underlying fund

(As at June 30, 2016)

Canadian Dollar Cash Management Fund (Invesco)	6.14%
Brookfield Asset Management Inc	4.99%
Toronto-Dominion Bank	3.50%
Bank of Nova Scotia	3.04%
Onex Corp	3.03%
Oaktree Capital Group LLC	2.66%
Canadian Natural Resources Ltd	2.61%
Berkshire Hathaway Inc	2.60%
Toromont Industries Ltd	2.59%
Zimmer Biomet Holdings Inc	2.56%

### Primary investment process

Fundamental, Bottom-up

### Equity style and capitalization

Value	Core/Blend	Growth	
	●		Large
			Medium
			Small
			All cap

All rates of return are shown before investment management fees or taxes have been deducted. This fund invests primarily outside of North America.

Source: Lipper, a Thomson Reuters company

## UNDERLYING FUND -> Trimark Income Growth Fund - Class I

**Objective** The Trimark Income Growth Fund seeks to generate capital growth and income over the long term. The Fund invests primarily in Canadian equities, fixed-income securities of Canadian issuers, both government and corporate, and foreign equities and fixed-income securities.

**Managed by** Invesco Advisers Inc

**Fund managers** Alan Mannik, Albert Ngo, Clayton Zacharias, Jennifer Hartviksen, Mark Uptigrove, Isam Walji

**Inception date** September 1987

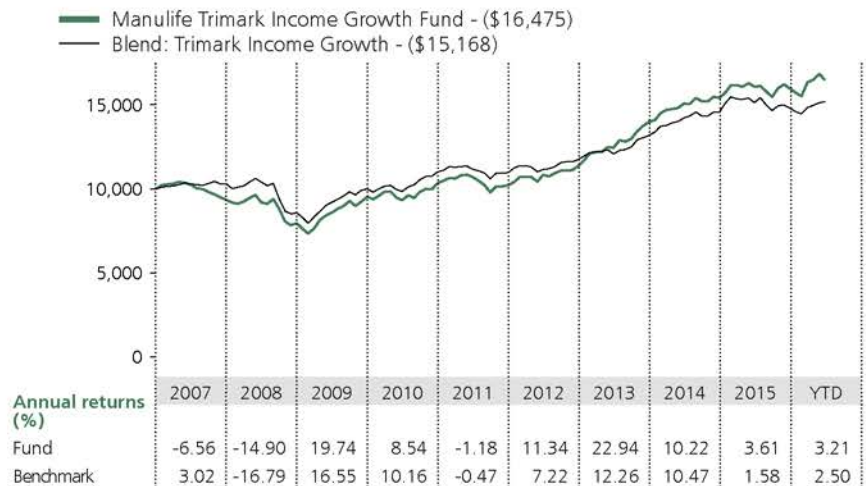
**Manulife inception date** September 1997

**Total assets** \$2,818.2 million

**Underlying fund operating expense (2015)**  
in IMF

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.**



## Annualized compound returns (As at June 30, 2016)

This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

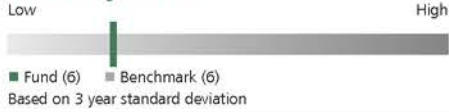
	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	2.52	4.54	9.80	9.01	6.59	7.58
Benchmark	0.26	3.29	7.92	6.31	5.34	-

## Investment objective

Over the long term, the Fund is expected to outperform a benchmark comprised of:

- 35% S&P/TSX Total Return Index
- 35% FTSE TMX Universe Bond Index
- 25% MSCI World Index
- 5% FTSE TMX 91 Day Treasury Bill Index

## Volatility meter



BALANCED

Code 5232

# Manulife CI Harbour Growth & Income Fund

## How the underlying fund is invested

### Composition



### Geographic split



### Top holdings within the underlying fund

(As at June 30, 2016)

Canada 3.500% 01-Dec-2045	2.77%
General Electric Co	2.58%
PrairieSky Royalty Ltd	2.45%
Microsoft Corp	2.35%
Canada 0.000% 01-Dec-2021	2.35%
SPDR Gold Shares	2.25%
Vodafone Group PLC	2.21%
Fairfax Financial Holdings Ltd	2.17%
Mobileye NV	1.92%
Detour Gold Corp	1.84%

### Primary investment process

Fundamental, Bottom-up

### Equity style and capitalization

Value	Core/Blend	Growth	
	●		Large
			Medium
			Small
			All cap

### Target duration and credit quality

0-5 years	5-10 years	10 + years	
	●		AAA and AA
			A and BBB
			below BBB

All rates of return are shown before investment management fees or taxes have been deducted. This fund invests primarily outside of North America.

Source: Lipper, a Thomson Reuters company

## UNDERLYING FUND -> CI Harbour Growth & Income Fund

**Objective** The Fund seeks for long-term capital growth and preservation of capital by investing in shares of Canadian companies and high-quality, fixed-income securities of Canadian issuers.

**Managed by** Harbour Advisors

**Fund managers** Roger Mortimer, Phil D'lorio, Paul Sandhu

**Inception date** September 2001

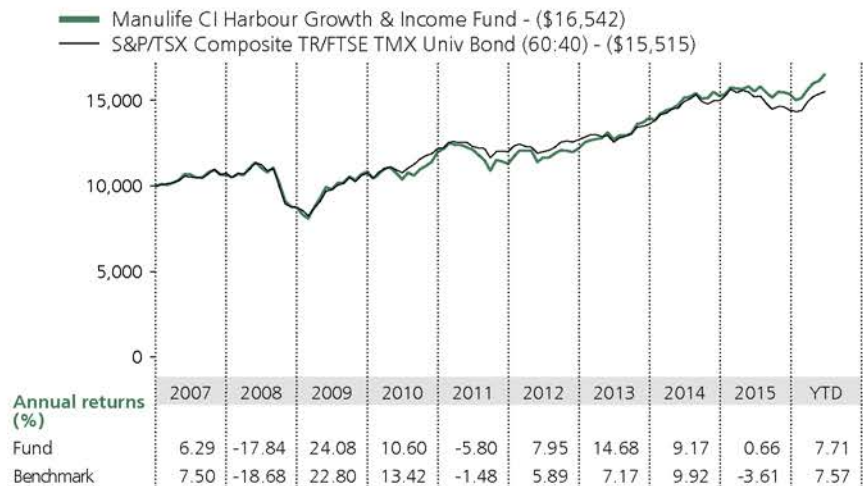
**Manulife inception date** December 2004

**Total assets** \$4,143.2 million

**Underlying fund operating expense (2015)**  
in IMF

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.**



## Annualized compound returns (As at June 30, 2016)

This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

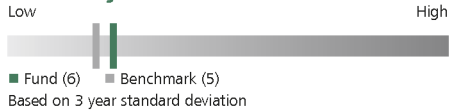
	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	6.58	4.49	9.18	6.42	5.95	7.35
Benchmark	2.09	1.96	7.31	4.75	5.46	-

## Investment objective

Over the long term, this fund is expected to outperform a benchmark comprised of the following:

- 60% S&P/TSX Total Return Index
- 40% FTSE TMX Universe Bond Total Return Idx

## Volatility meter



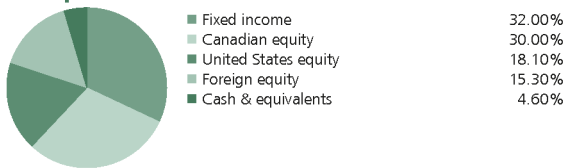
BALANCED

Code 5241

# Manulife Jarislowsky Fraser Balanced Fund (Registered Plans Only)

## How the underlying fund is invested

### Composition



### Top holdings within the underlying fund

(As at June 30, 2016)

Toronto-Dominion Bank	2.39%
Royal Bank of Canada	1.93%
Bank of Nova Scotia	1.77%
Government of Canada 3.50% 01/12/2045	1.58%
Enbridge Inc.	1.32%
Canadian National Railway Company	1.28%
Canadian Natural Resources Limited	1.24%
Suncor Energy Inc	1.14%
Open Text Corporation	1.05%
Government of Canada 1.25% 01/12/2047	1.03%

### Primary investment process

Fundamental, Bottom-up

### Equity style and capitalization

Value	Core/Blend	Growth	
	●		Large
			Medium
			Small
			All cap

### Target duration and credit quality

0-5 years	5-10 years	10 + years	
	●		AAA and AA
			A and BBB
			below BBB

All rates of return are shown before investment management fees or taxes have been deducted. This fund invests primarily outside of North America.

Source: Lipper, a Thomson Reuters company

## UNDERLYING FUND -> JF Balanced Fund (Registered Plans Only)

**Objective** The Jarislowsky Fraser Balanced Fund is a diversified portfolio consisting of fixed income assets, North American equities and International equities. It seeks to add value through longer-term asset mix positioning and stock selection rather than short-term trading. The portfolio's volatility is kept to a minimum by implementing only incremental asset mix changes and buying large cap, blue-chip equity holdings and high quality, non-cyclical bonds.

**Managed by** Jarislowsky Fraser Limited

**Fund managers** Jarislowsky Fraser - Mgmt. Team

**Inception date** April 1997

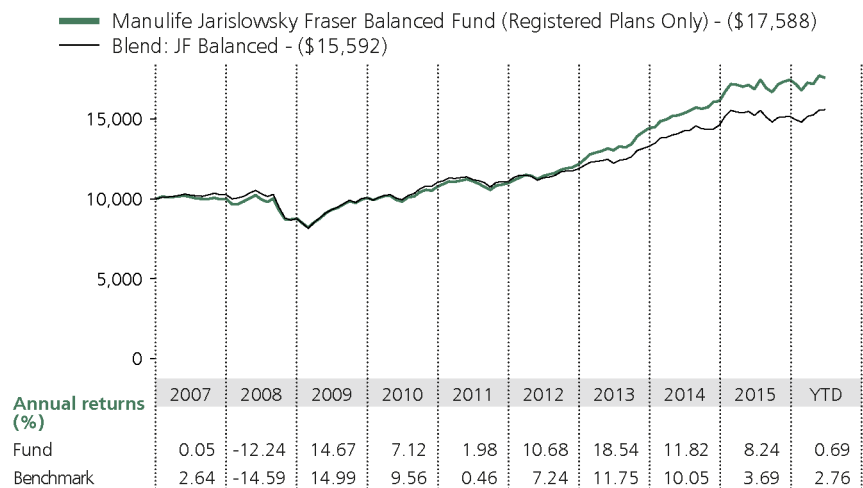
**Manulife inception date** September 2001

**Total assets** \$1,958.6 million

**Underlying fund operating expense (2015)**  
0.0043

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.**



## Annualized compound returns (As at June 30, 2016)

This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

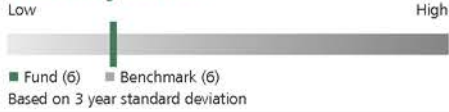
	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	4.21	6.97	10.45	9.58	6.97	7.13
Benchmark	2.35	4.54	8.42	6.79	5.58	-

## Investment objective

Benchmark changed as at January 1, 2007. Over the long term, this fund is expected to outperform a benchmark comprised of the following:

- 39.0% FTSE TMX Universe Bond Index
- 30.0% S&P/TSX Total Return Index
- 12.5% S&P 500 Index (\$ Cdn)
- 12.5% MSCI EAFE Index (\$ Cdn)
- 6.0% FTSE TMX 91 Day Treasury Bill Index

## Volatility meter



BALANCED

Code 5271

# Manulife PH&N Balanced Pension Trust Fund

## How the underlying fund is invested

### Composition



### Geographic split



### Top holdings within the underlying fund

(As at June 30, 2016)

PH&N Bond Series D	35.47%
PH&N Canadian Equity Underlying Series O	29.81%
RBC QUBE Low Volatility Global Equity Series A	12.98%
RBC Global Equity Focus Series O	12.86%
RBC Emerging Markets Equity Series O	3.92%
RBC High Yield Bond Series O	2.00%
PH&N Canadian Money Market Advisor Series	1.48%

### Primary investment process

Fundamental, Bottom-up

### Equity style and capitalization

Value	Core/Blend	Growth	
	●		Large
			Medium
			Small
			All cap

### Target duration and credit quality

0-5 years	5-10 years	10 + years	
	●		AAA and AA
			A and BBB
			below BBB

All rates of return are shown before investment management fees or taxes have been deducted. This fund invests primarily outside of North America.

Source: Lipper, a Thomson Reuters company

## UNDERLYING FUND -> PH&N Balanced Pension Trust - O

**Objective** The PH&N Balanced Pension Trust Fund is managed to provide long-term capital growth and income by investing primarily in a well-diversified, balanced portfolio of Canadian common stocks, bonds and money market securities. This fund also holds a portion of its assets in foreign common stock.

**Managed by** RBC Global Asset Management Inc

**Fund managers** Sarah Riopelle CFA

**Inception date** October 2002

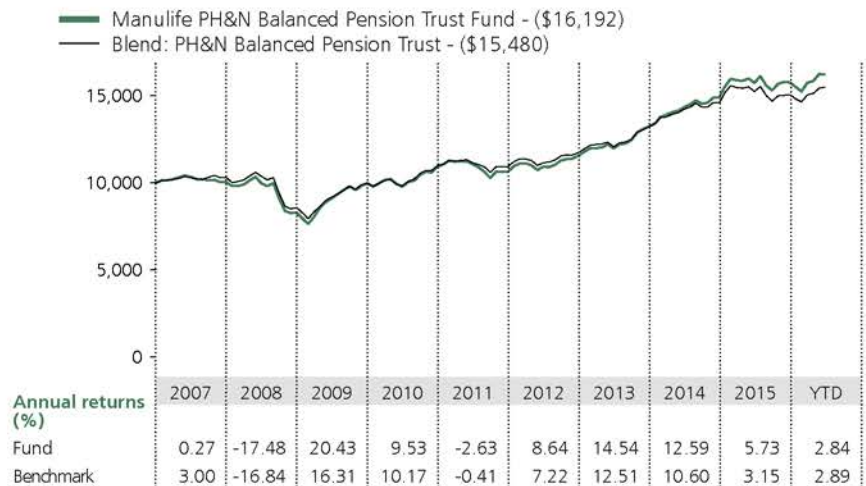
**Total assets** \$1,233.0 million

**Manulife inception date** October 2003

**Underlying fund operating expense (2015)**  
0.01

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.**



## Annualized compound returns (As at June 30, 2016)

This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

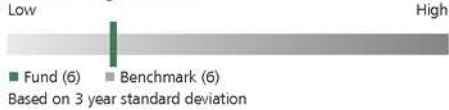
	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	2.99	6.32	10.58	7.91	6.10	6.81
Benchmark	1.65	4.37	8.67	6.81	5.56	-

## Investment objective

Over the long term, the Fund is expected to outperform a benchmark comprised of:

- 30% S&P/TSX Capped Composite Total Return Index
- 38% FTSE TMX Universe Bond Index
- 26% MSCI World (Developed Markets) Index - ex Cdn C\$
- 2% FTSE TMX 30 Day Treasury Bill Index
- 4% MSCI Emerging Market (Net) Index C\$

## Volatility meter



BALANCED

Code 5291

# Manulife Guardian Ethical Balanced SRI Fund

## How the underlying fund is invested

### Composition



### Geographic split



### Top holdings within the underlying fund

(As at June 30, 2016)

GEM Canadian Equity Pooled	39.04%
GEM Fixed Income Pooled	34.07%
GEM Global Equity Pooled	26.88%

### Primary investment process

Fundamental, Bottom-up

### Equity style and capitalization

Value	Core/Blend	Growth	
	●		Large
			Medium
			Small
			All cap

### Target duration and credit quality

0-5 years	5-10 years	10 + years	
	●		AAA and AA
			A and BBB
			below BBB

All rates of return are shown before investment management fees or taxes have been deducted.  
This fund invests primarily outside of North America.  
Source: Lipper, a Thomson Reuters company

## UNDERLYING FUND -> GEM Balanced Fund

**Objective** The Fund is managed to achieve a balance between long-term growth of capital and reasonable income through diversified investments in equity or equity-related securities and in fixed-income securities, either long term or short term. The Fund follows a Socially Responsible Investment (SRI) mandate and engagement with corporate management conducted in partnership by Northwest & Ethical Investments L.P. ("NEILP") the operator of The Ethical Funds of Canada.

**Managed by** Guardian Ethical Management

**Fund managers** Peter Hargroven, Sri Iyer, Ted Macklinm

**Inception date** January 2006

**Manulife inception date** May 2012

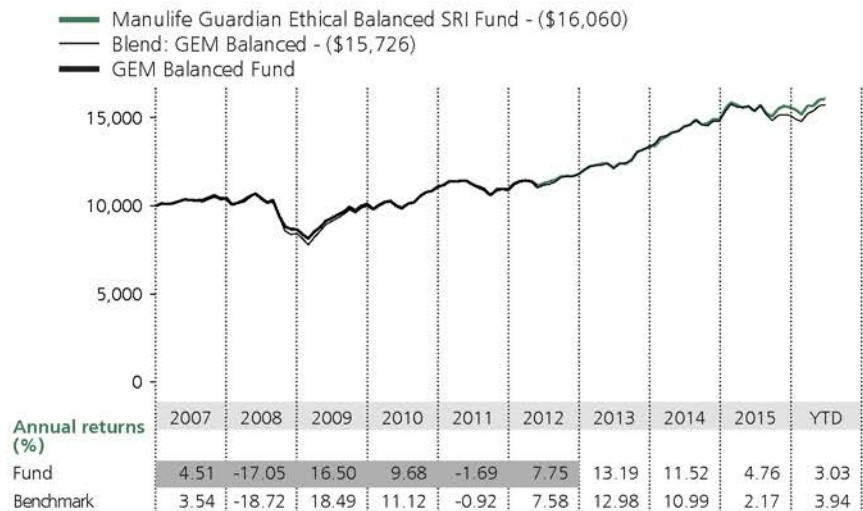
**Total assets** \$38.0 million

**Underlying fund operating expense (2015)**

0.08

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.** The shaded returns represent the underlying fund returns prior to the Manulife Fund's inception date.



## Annualized compound returns (As at June 30, 2016)

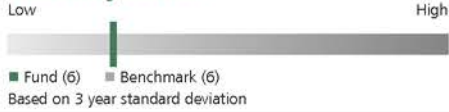
This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	4.53	5.24	9.69	-	-	9.39
Benchmark	2.29	4.24	9.06	6.94	5.77	-

## Investment objective

Over the long term, the Fund is expected to outperform its benchmark + 0.1% (annualized) over moving four-year periods.

## Volatility meter



BALANCED

Code 5301

# Manulife Leith Wheeler Diversified Pooled Fund (Registered Plans Only)

## How the underlying fund is invested

### Composition



### Geographic split



### Top holdings within the underlying fund

(As at June 30, 2016)

LW Core Active Bond Fund Series A	35.49%
LW International Pooled Fund Series C	13.82%
Royal Bank of Canada	1.98%
Toronto-Dominion Bank	1.80%
Saputo Inc	1.75%
Toromont Industries Ltd	1.61%
Bank of Nova Scotia	1.55%
Canadian Natl Railway Co	1.50%
Brookfield Infrastructure Pa	1.49%
Open Text Corp	1.36%

### Primary investment process

Fundamental, Bottom-up

### Equity style and capitalization

Value	Core/Blend	Growth	
			Large
			Medium
			Small
●			All cap

### Target duration and credit quality

0-5 years	5-10 years	10 + years	
			AAA and AA
	●		A and BBB
			below BBB

All rates of return are shown before investment management fees or taxes have been deducted. This fund invests primarily outside of North America.

Source: Lipper, a Thomson Reuters company

## UNDERLYING FUND -> Leith Wheeler Diversified Pooled Fund

**Objective** The Leith Wheeler Diversified Pooled Fund seeks to provide investors with a relatively stable, superior long-term rate of return through a balanced portfolio of common shares and fixed income securities.

**Managed by** Leith Wheeler Investment Couns. Ltd.

**Fund managers** Neil Watson

**Inception date** February 2001

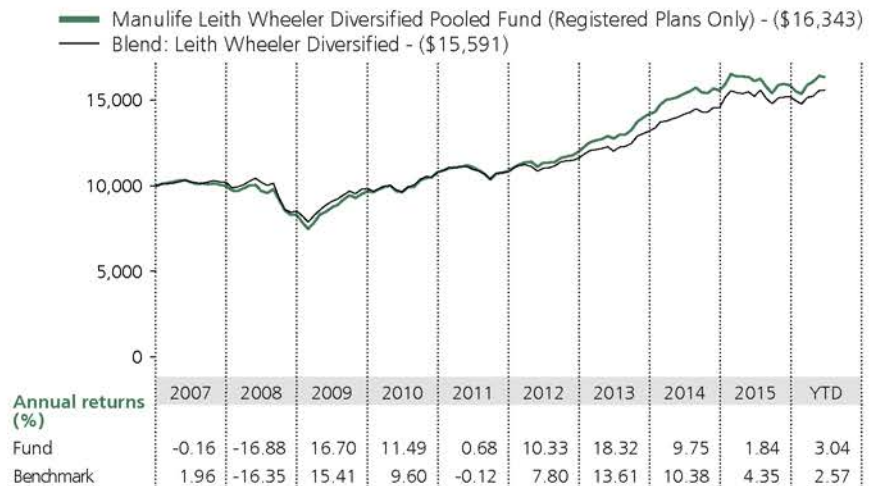
**Total assets** \$1,218.2 million

**Manulife inception date** October 2003

**Underlying fund operating expense (2015)**  
0.0707

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.**



## Annualized compound returns (As at June 30, 2016)

This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

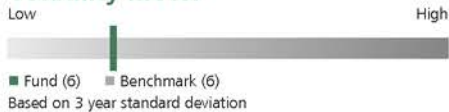
	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	1.42	3.08	8.60	8.04	6.33	7.52
Benchmark	2.43	4.85	9.03	7.29	5.64	-

## Investment objective

Benchmark changed as at January, 2016. Over the long term, this fund is expected to outperform a benchmark comprised of the following:

- 35.00% - FTSE TMX Canada Universe Bond Index
- 30.00% - S&P/TSX Total Return Index
- 30.00% - MSCI World Ex Canada - Net Index (\$ Cdn)
- 5.00% - FTSE TMX Canada 91 Day T-bill Index

## Volatility meter



BALANCED

Code 5452

# Manulife Mawer Canadian Balanced Fund

## How the underlying fund is invested

### Composition



### Geographic split



### Top holdings within the underlying fund

(As at June 30, 2016)

Mawer Canadian Bond Pooled	34.60%
Mawer US Equity Srs O	19.37%
Mawer International Equity Pooled	18.92%
Mawer Canadian Equity Pooled	12.22%
Mawer Global Small Cap Series O	6.50%
Mawer New Canada Srs O	3.35%

### Primary investment process

Fundamental, Bottom-up

### Equity style and capitalization

Value	Core/Blend	Growth	
	●		Large
			Medium
			Small
			All cap

### Target duration and credit quality

0-5 years	5-10 years	10 + years	
	●		AAA and AA
			A and BBB
			below BBB

All rates of return are shown before investment management fees or taxes have been deducted.  
This fund invests primarily outside of North America.  
Source: Lipper, a Thomson Reuters company

## UNDERLYING FUND -> Mawer Canadian Balanced Pooled Fund

**Objective** The investment objective is to preserve capital value and to achieve long-term income and capital returns.

**Managed by** Mawer Investment Management Ltd.

**Fund managers** Greg Peterson

**Inception date** February 1999

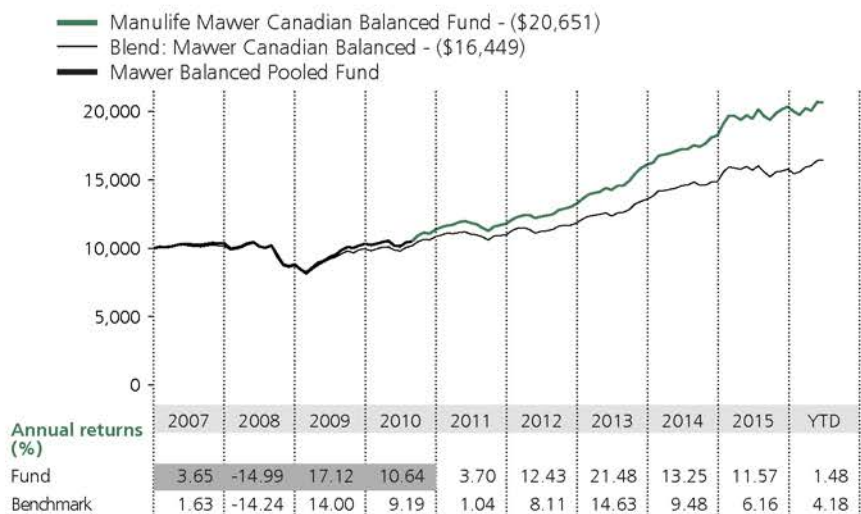
**Total assets** \$2,086.8 million

**Manulife inception date** August 2010

**Underlying fund operating expense (2015)**  
0.03

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.** The shaded returns represent the underlying fund returns prior to the Manulife Fund's inception date.



## Annualized compound returns (As at June 30, 2016)

This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	6.10	9.41	13.12	11.73	-	12.28
Benchmark	4.71	6.20	10.03	8.29	6.22	-

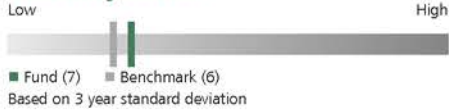
## Investment objective

Over the long term, this fund is expected to outperform a benchmark comprised of the following:

- 35% FTSE TMX Universe Bond Index
- 15% S&P/TSX Composite Index
- 15% S&P 500 Index (\$ Cdn)
- 15% MSCI EAFE Index (\$ Cdn)
- 7.5% BMO Small Cap Weighted
- 7.5% Russell Global Small Cap
- 5% FTSE TMX 91 Day Treasury Bill Index



## Volatility meter



BALANCED

Code 5481

# Manulife Greystone Balanced Fund

## How the underlying fund is invested

### Composition



### Geographic split



### Top holdings within the underlying fund

(As at June 30, 2016)

Greystone International Equity Fund	19.71%
Can House No1 0.947% 15-Mar-2018	2.97%
Royal Bank of Canada	2.14%
Toronto-Dominion Bank	2.08%
Can House No1 0.832% 15-Sep-2019	1.87%
Can House No1 2.350% 15-Dec-2018	1.49%
Bank of Nova Scotia	1.38%
Goldcorp Inc	1.32%
Enbridge Inc	1.14%
Royal Bank of Canada 2.820% 12-Jul-2018	1.13%

### Primary investment process

Fundamental, Bottom-up

### Equity style and capitalization

Value	Core/Blend	Growth	
		●	Large
			Medium
			Small
			All cap

### Target duration and credit quality

0-5 years	5-10 years	10 + years	
	●		AAA and AA
			A and BBB
			below BBB

All rates of return are shown before investment management fees or taxes have been deducted.  
This fund invests primarily outside of North America.  
Source: Lipper, a Thomson Reuters company

## UNDERLYING FUND -> Greystone Balanced Fund

**Objective** The Greystone Balanced Fund seeks superior long-term total returns (current income and capital appreciation) by investing in a balanced portfolio of equity and fixed income asset classes, including foreign equities.

**Managed by** Greystone Managed Investments Inc

**Fund managers** Greystone Mgd. Invest. - Mgmt. Team

**Inception date** January 1993

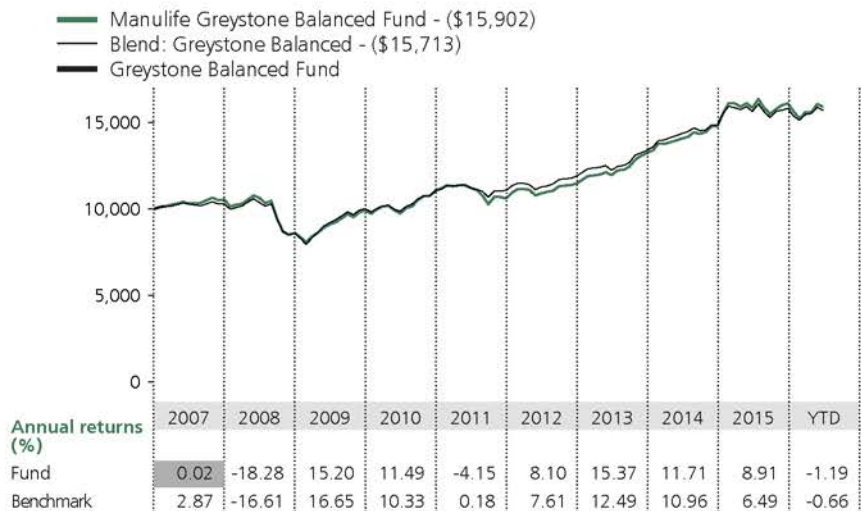
**Manulife inception date** February 2007

**Total assets** \$504.7 million

**Underlying fund operating expense (2015)**  
0.0373

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.** The shaded returns represent the underlying fund returns prior to the Manulife Fund's inception date.



## Annualized compound returns (As at June 30, 2016)

This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

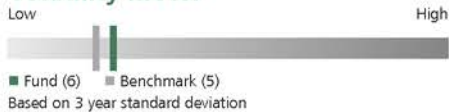
	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	0.35	6.32	9.97	7.23	-	4.91
Benchmark	0.49	4.60	8.67	6.95	5.73	-

## Investment objective

Benchmark changed as at January, 2016. Over the long term, this fund is expected to outperform a benchmark comprised of the following:

- 37.00% - FTSE TMX Canada Universe Bond Index
- 24.00% - S&P/TSX Composite Index
- 18.00% - S&P 500 Index (\$ Cdn)
- 18.00% - MSCI EAFE Index (\$ Cdn)
- 3.00% - FTSE TMX Canada 91-Day T-Bill Index

## Volatility meter



BALANCED

Code 5631

# Manulife Beutel Goodman Balanced Fund

## How the underlying fund is invested

### Composition



### Geographic split



### Top holdings within the underlying fund

(As at June 30, 2016)

Toronto-Dominion Bank	2.69%
Royal Bank of Canada	2.69%
Rogers Communications Inc	2.31%
BG SMALL CAP B	2.29%
Bank of Nova Scotia	1.89%
Canadian Natural Resources Ltd	1.54%
Cenovus Energy Inc	1.43%
Canada 3.500% 01-Dec-2045	1.42%
Verizon Communications Inc	1.40%
Brookfield Asset Management Inc	1.32%

### Primary investment process

Fundamental, Bottom-up

### Equity style and capitalization

Value	Core/Blend	Growth	
●			Large
			Medium
			Small
			All cap

### Target duration and credit quality

0-5 years	5-10 years	10 + years	
	●		AAA and AA
			A and BBB
			below BBB

All rates of return are shown before investment management fees or taxes have been deducted. This fund invests primarily outside of North America.

Source: Lipper, a Thomson Reuters company

## UNDERLYING FUND -> Beutel Goodman Balanced Fund

**Objective** This Fund seeks to enhance long-term capital value by investing in cash and cash equivalents, fixed income securities and Canadian, U.S. and international equity securities.

**Managed by** Beutel, Goodman & Company Ltd.

**Fund managers** Bruce Corneil, Mark D. Thomson

**Inception date** January 1991

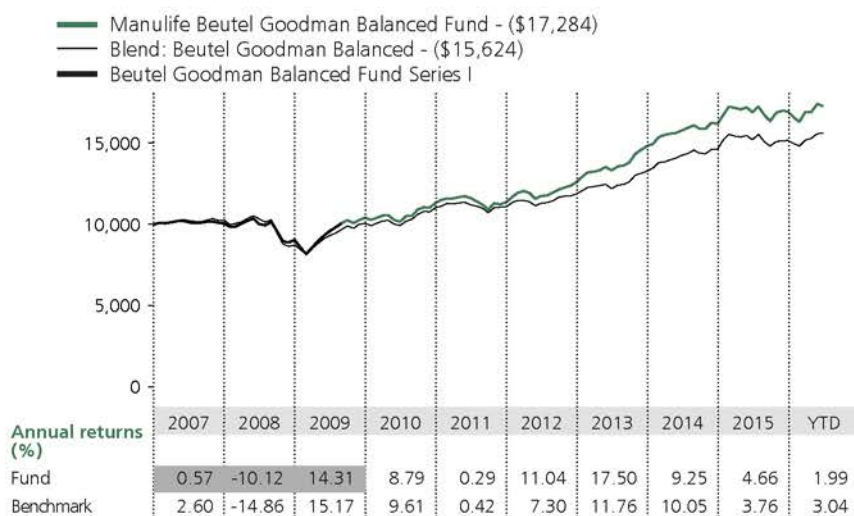
**Manulife inception date** August 2009

**Total assets** \$3,482.6 million

**Underlying fund operating expense (2015)**  
0.0665

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.** The shaded returns represent the underlying fund returns prior to the Manulife Fund's inception date.



## Annualized compound returns (As at June 30, 2016)

This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

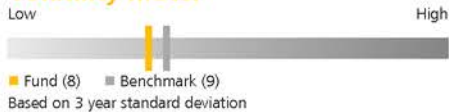
	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	2.25	4.64	9.05	8.25	-	8.20
Benchmark	2.69	4.68	8.59	6.87	5.63	-

## Investment objective

Over the long term, the Fund strives to outperform a benchmark comprised of the following:

- 40% FTSE TMX Universe Bond Index
- 30% S&P/TSX Composite Index
- 13% MSCI EAFE (\$Cdn)
- 12% S&P 500 (\$Cdn)
- 5% FTSE TMX 91-Day T-Bill Rate

### Volatility meter



## CANADIAN LARGE CAP EQUITY

Code 7011

# Manulife Canadian Equity Fund

### How the underlying fund is invested

#### Composition



#### Equity Industry



#### Geographic split



#### Top holdings within the underlying fund

(As at June 30, 2016)

MLI Q Core Canadian Equity (CC&L)	50.34%
MLI Canadian Equity (Greystone)	28.92%
MLI Canadian Equity (Mawer)	13.87%
MLI Canadian Small Cap (Bolton)	6.74%

#### Primary investment process

Fundamental, Bottom-up

#### Equity style and capitalization

Value	Core/Blend	Growth	
	●		Large
			Medium
			Small
			All cap

### UNDERLYING FUND -> Manulife Canadian Equity (Pensions)

**Objective** Managed by team of Canada's top money managers, the Fund provides investors with a portfolio that is diversified by both the stocks it holds and its multiple managers' investment styles.

**Managed by** Manulife Financial

**Fund managers** Montrusco Bolton Inc. - Mgmt. Team, Team, Greystone Mgd. Invest. - Mgmt. Team, Connor, Clark & Lunn - Mgmt. Team and Mawer Investment - Mgmt. Team

**Inception date** January 1980

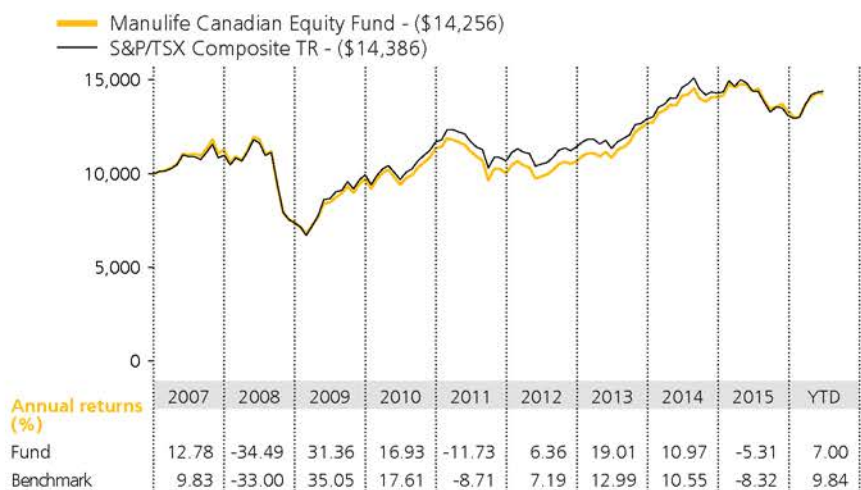
**Manulife inception date** June 1997

**Total assets** \$216.1 million

**Underlying fund operating expense (2015)** in IMF

### Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.**



### Annualized compound returns (As at June 30, 2016)

This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	-0.82	0.39	9.51	4.96	4.84	7.69
Benchmark	-0.20	-0.68	8.26	4.20	4.93	-

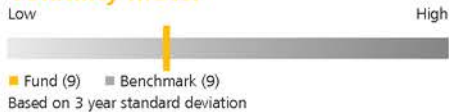
### Investment objective

Over the long term, this Fund strives to outperform the S&P TSX Total Return Index.

All rates of return are shown before investment management fees or taxes have been deducted. This fund invests primarily outside of North America.

Source: Lipper, a Thomson Reuters company

## Volatility meter



CANADIAN LARGE CAP EQUITY

Code 7121

# Manulife Asset Management Canadian Large Cap Growth Fund

## How the underlying fund is invested

### Composition



### Equity Industry



### Geographic split



### Top holdings within the underlying fund (As at June 30, 2016)

Toronto-Dominion Bank	6.72%
Royal Bank of Canada	6.60%
Canadian Natural Resources Ltd	5.48%
Canadian National Railway Co	4.78%
Bank of Nova Scotia	4.67%
Suncor Energy Inc	4.28%
Brookfield Asset Management Inc	3.96%
Alimentation Couche-Tard Inc	3.68%
Sun Life Financial Inc	2.99%
Restaurant Brands International Inc	2.73%

### Primary investment process

Fundamental, Bottom-up

### Equity style and capitalization

Value	Core/Blend	Growth	
		●	Large
			Medium
			Small
			All cap

All rates of return are shown before investment management fees or taxes have been deducted. This fund invests primarily outside of North America.

Source: Lipper, a Thomson Reuters company

## UNDERLYING FUND -> MAM Canadian Large Cap Growth Pooled Fund

**Objective** The MMF Canadian Equity Fund seeks to provide long-term capital growth. The Fund invests primarily in equity securities of large, established Canadian companies and Canadian securities that offer potential for capital growth.

**Managed by** Manulife Asset Management Limited

**Fund managers** Shauna Sexsmith

**Inception date** August 2006

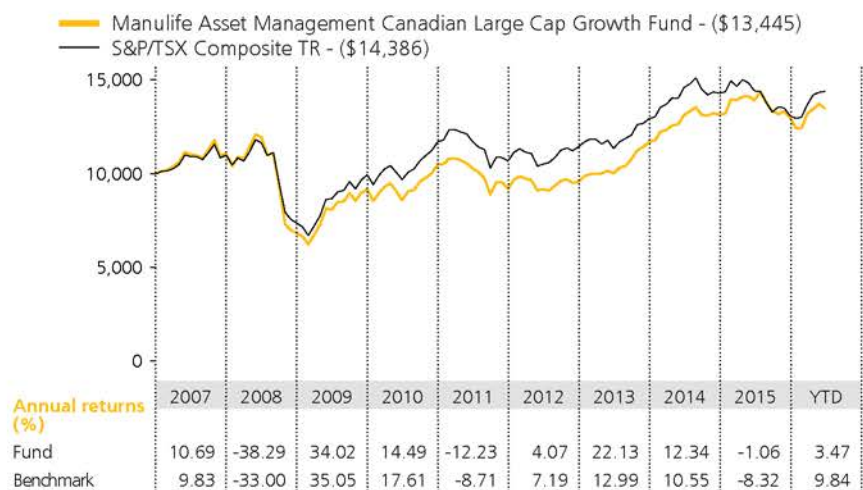
**Total assets** \$100.1 million

**Manulife inception date** July 1997

**Underlying fund operating expense (2015)**  
0.06427

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.**



## Annualized compound returns (As at June 30, 2016)

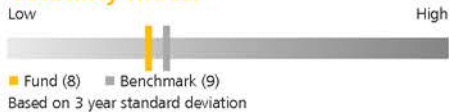
This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	-3.26	1.24	10.34	5.52	4.38	7.20
Benchmark	-0.20	-0.68	8.26	4.20	4.93	-

## Investment objective

Over the long term, the Fund is expected to outperform the S&P/TSX Total Return Index.

### Volatility meter



CANADIAN LARGE CAP EQUITY

Code 7131

## Manulife Canadian Large Cap Value Equity Fund (MAM)

### How the underlying fund is invested

#### Composition



#### Equity Industry



#### Geographic split



#### Top holdings within the underlying fund

(As at June 30, 2016)

Canadian Pacific Railway Ltd	3.74%
Telus Corp	3.61%
Imperial Oil Ltd	3.58%
Bank of Nova Scotia	3.50%
Royal Bank of Canada	3.43%
Canadian Tire Corporation Ltd	2.88%
Canadian National Railway Co	2.84%
WestJet Airlines Ltd	2.82%
Toronto-Dominion Bank	2.82%
Magna International Inc	2.81%

#### Primary investment process

Fundamental, Bottom-up

#### Equity style and capitalization

Value	Core/Blend	Growth	
●			Large
			Medium
			Small
			All cap

All rates of return are shown before investment management fees or taxes have been deducted. This fund invests primarily outside of North America.

Source: Lipper, a Thomson Reuters company

### UNDERLYING FUND -> Manulife Canadian Large Cap Value Equity Fund (MAM)

**Objective** The Manulife Canadian Large Cap Value Equity Fund (MAM) is managed to achieve long-term capital growth. The Fund invests primarily in high-quality large cap Canadian Equities including income trusts and convertible instruments.

**Managed by** Manulife Asset Management Limited

**Fund managers** Alan Wicks, Conrad Dabiet, Jonathan Popper

**Inception date** January 1999

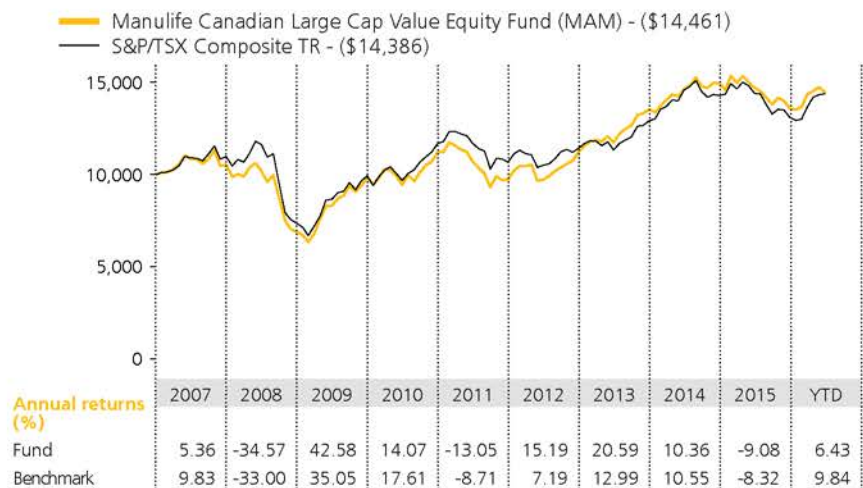
**Manulife inception date** June 1997

**Total assets** \$743.9 million

**Underlying fund operating expense (2015)**  
in IMF

### Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.**



### Annualized compound returns (As at June 30, 2016)

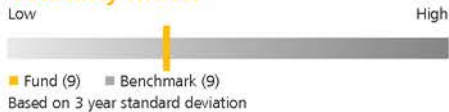
This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	-1.76	-0.58	7.15	6.19	4.96	5.99
Benchmark	-0.20	-0.68	8.26	4.20	4.93	-

### Investment objective

Over the long term, the Fund is expected to outperform the S&P/TSX Composite Total Return Index.

## Volatility meter



CANADIAN LARGE CAP EQUITY

Code 7132

# Manulife Asset Management Canadian Equity Index Fund

## How the underlying fund is invested

### Composition



### Equity Industry



### Geographic split



### Top holdings within the underlying fund

(As at June 30, 2016)

Royal Bank of Canada	6.04%
Toronto-Dominion Bank	5.47%
Bank of Nova Scotia	4.05%
Suncor Energy Inc	3.17%
Canadian National Railway Co	3.16%
Bce Inc	2.82%
Bank of Montreal	2.80%
Enbridge Inc	2.70%
Canadian Natural Resources Ltd	2.32%
TransCanada Corp	2.18%

### Equity style and capitalization

Value	Core/Blend	Growth	
	●		Large
			Medium
			Small
			All cap

All rates of return are shown before investment management fees or taxes have been deducted. This fund invests primarily outside of North America.

Source: Lipper, a Thomson Reuters company

## UNDERLYING FUND -> MAM Canadian Equity Index Pooled Fund

**Objective** The objective of the Fund is to provide returns that closely track the total return of the S&P/TSX Composite Index by investing primarily in equities with the intention of replicating the composition of the Index.

**Managed by** Manulife Asset Management Limited

**Fund managers** Carson Jen

**Inception date** January 1998

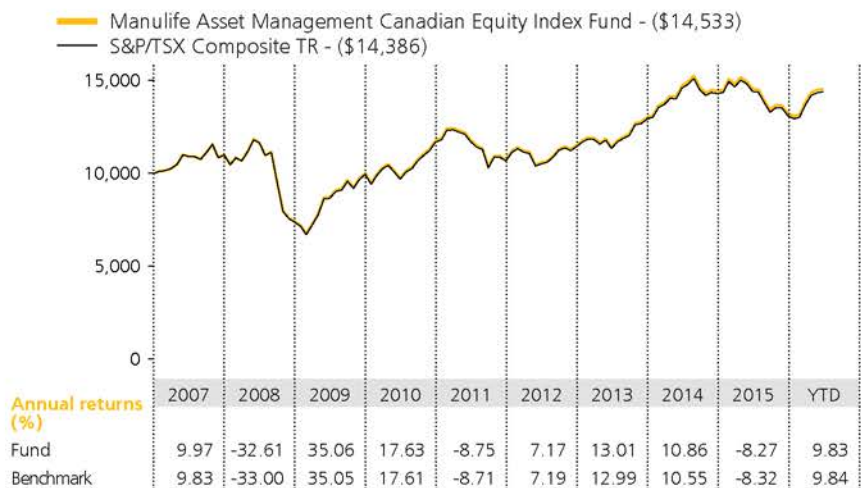
**Total assets** \$610.0 million

**Manulife inception date** December 1997

**Underlying fund operating expense (2015)**  
0.02487

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.**



## Annualized compound returns (As at June 30, 2016)

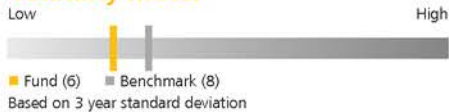
This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	-0.13	-0.61	8.38	4.25	5.06	6.70
Benchmark	-0.20	-0.68	8.26	4.20	4.93	-

## Investment objective

Over the long term, the Fund is expected to track the performance of the S&P/TSX Total Return Index.

### Volatility meter



## CANADIAN LARGE CAP EQUITY

Code 7141

# Manulife Fidelity Canadian Large Cap Fund

### How the underlying fund is invested

#### Composition



#### Equity Industry



#### Geographic split



#### Top holdings within the underlying fund

(As at June 30, 2016)

Toronto-Dominion Bank	4.56%
Fairfax Financial Holdings Ltd	3.24%
SNC-Lavalin Group Inc	3.17%
TECO Energy Inc	2.99%
Rogers Communications Inc	2.90%
Empire Company Ltd	2.89%
CGI Group Inc	2.79%
Open Text Corp	2.77%
Columbia Pipeline Group Inc	2.76%
DreamWorks Animation SKG Inc	2.74%

#### Primary investment process

Fundamental, Bottom-up

#### Equity style and capitalization

Value	Core/Blend	Growth	
	●		Large
			Medium
			Small
			All cap

All rates of return are shown before investment management fees or taxes have been deducted.  
This fund invests primarily outside of North America.  
Source: Lipper, a Thomson Reuters company

### UNDERLYING FUND -> Fidelity Canadian Large Cap Fund - Series O

**Objective** The Fidelity Canadian Large Cap Fund aims to achieve long-term capital growth. It invests primarily equity securities of Canadian companies and tends to focus on large companies. The Fund may invest up to 49% of its assets in foreign securities.

**Managed by** FIAM LLC

**Fund managers** Daniel Dupont

**Inception date** February 1988

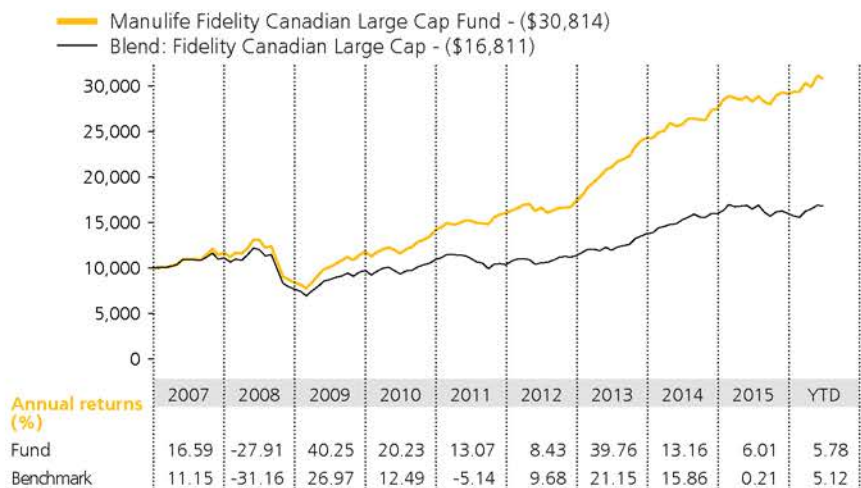
**Total assets** \$3,091.1 million

**Manulife inception date** June 1997

**Underlying fund operating expense (2015)** in IMF

### Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.**



### Annualized compound returns (As at June 30, 2016)

This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

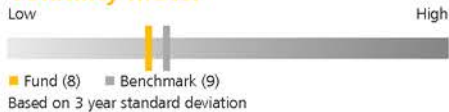
	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	8.86	9.42	13.50	15.17	13.18	11.83
Benchmark	2.14	4.94	12.05	8.73	6.78	-

### Investment objective

Benchmark changed as at January, 2016. Over the long term, this fund is expected to outperform a benchmark comprised of the following:

- 70.00% S&P/TSX Capped 60 Index
- 30.00% S&P 500 Index

### Volatility meter



CANADIAN LARGE CAP EQUITY

Code 7142

## Manulife FIAM Canadian Core Equity Fund

### How the underlying fund is invested

#### Composition



#### Equity Industry



#### Geographic split



#### Top holdings within the underlying fund (As at June 30, 2016)

Royal Bank of Canada	8.31%
Toronto-Dominion Bank	8.17%
Suncor Energy Inc	4.47%
Enbridge Inc	4.12%
Brookfield Asset Management Inc	3.90%
Franco Nevada Corp	3.55%
Telus Corp	3.09%
Canadian National Railway Co	2.94%
Alimentation Couche-Tard Inc	2.75%
Canadian Natural Resources Ltd	2.72%

#### Primary investment process

Fundamental, Bottom-up

#### Equity style and capitalization

Value	Core/Blend	Growth	
	●		Large
			Medium
			Small
			All cap

All rates of return are shown before investment management fees or taxes have been deducted.  
This fund invests primarily outside of North America.  
Source: Lipper, a Thomson Reuters company

### UNDERLYING FUND -> FIAM Canadian Core Equity Trust

**Objective** The portfolio's investment objective is to seek long-term capital appreciation by investing in a diversified portfolio of Canadian equities. The Canadian Core strategy uses a bottom up, fundamental approach designed to deliver the Pyramis Canadian equity research team's best ideas within a riskcontrolled, sector-neutral portfolio structure.

**Managed by** FIAM LLC

**Fund managers** Andrew Marchese, Joe Overdeest

**Inception date** July 2002

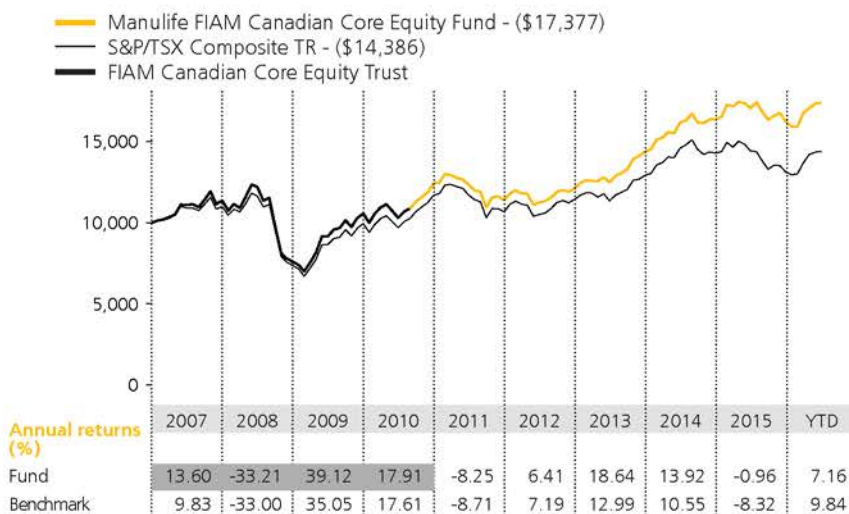
**Manulife inception date** August 2010

**Total assets** \$1,232.9 million

**Underlying fund operating expense (2015)**  
0.03398

### Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.** The shaded returns represent the underlying fund returns prior to the Manulife Fund's inception date.



### Annualized compound returns (As at June 30, 2016)

This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

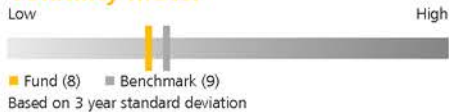
	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	1.89	3.70	11.65	7.11	-	8.35
Benchmark	-0.20	-0.68	8.26	4.20	4.93	-

### Investment objective

The Fund aims to outperform the S&P/TSX Capped Composite Index by 200 bps over a full market cycle.



## Volatility meter



CANADIAN LARGE CAP EQUITY

Code 7144

# Manulife Fidelity Canadian Disciplined Equity Fund

## How the underlying fund is invested

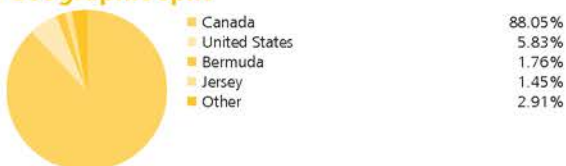
### Composition



### Equity Industry



### Geographic split



### Top holdings within the underlying fund

(As at June 30, 2016)

Royal Bank of Canada	8.68%
Toronto-Dominion Bank	8.59%
Suncor Energy Inc	5.07%
Enbridge Inc	4.59%
Canadian National Railway Co	4.34%
TransCanada Corp	3.59%
Rogers Communications Inc	3.37%
Canadian Natural Resources Ltd	3.10%
Brookfield Asset Management Inc	2.89%
Restaurant Brands International Inc	2.47%

### Primary investment process

Fundamental, Bottom-up

### Equity style and capitalization

Value	Core/Blend	Growth	
	●		Large
			Medium
			Small
			All cap

All rates of return are shown before investment management fees or taxes have been deducted.  
This fund invests primarily outside of North America.  
Source: Lipper, a Thomson Reuters company

## UNDERLYING FUND -> Fidelity Canadian Disciplined Equity Fund - O

**Objective** The Fund aims to achieve long term capital growth by investing primarily in Canadian equity securities.

**Managed by** FIAM LLC

**Fund managers** Andrew Marchese

**Inception date** May 2001

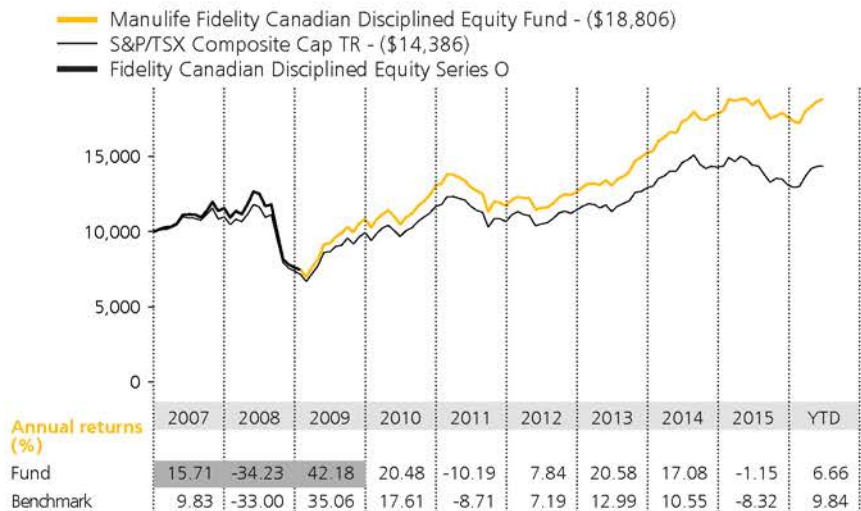
**Total assets** \$2,454.2 million

**Manulife inception date** January 2009

**Underlying fund operating expense (2015)**  
in IMF

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.** The shaded returns represent the underlying fund returns prior to the Manulife Fund's inception date.



## Annualized compound returns (As at June 30, 2016)

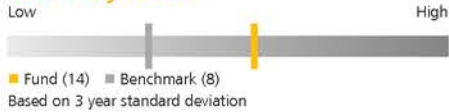
This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	2.08	4.19	12.89	7.72	-	13.31
Benchmark	-0.20	-0.68	8.26	4.20	4.93	-

## Investment objective

Over the long term, the Fund aims to outperform the S&P/TSX Capped Composite Index.

**Volatility meter**



**Manulife Trimark Canadian Fund**

**How the underlying fund is invested**

**Composition**



**Equity Industry**



**Geographic split**



**Top holdings within the underlying fund**

(As at June 30, 2016)

Brookfield Asset Management Inc	6.82%
Bank of Nova Scotia	6.03%
Toronto-Dominion Bank	5.85%
Power Corporation of Canada	4.75%
Berkshire Hathaway Inc	3.56%
Carmax Inc	3.55%
Zimmer Biomet Holdings Inc	3.32%
Toromont Industries Ltd	3.26%
Brenntag AG	3.22%
Oracle Corp	3.09%

**Primary investment process**

Fundamental, Bottom-up

**Equity style and capitalization**

Value	Core/Blend	Growth	
	●		Large
			Medium
			Small
			All cap

All rates of return are shown before investment management fees or taxes have been deducted. This fund invests primarily outside of North America.

Source: Lipper, a Thomson Reuters company

UNDERLYING FUND -> **Trimark Canadian Fund - Class I**

**Objective** The Trimark Canadian Fund seeks to provide strong capital growth with a high degree of reliability over the long term; it invests primarily in common shares of Canadian companies.

**Managed by** Invesco Advisers Inc

**Fund managers** Jeff Feng, Michael Hatcher

**Inception date** September 1981

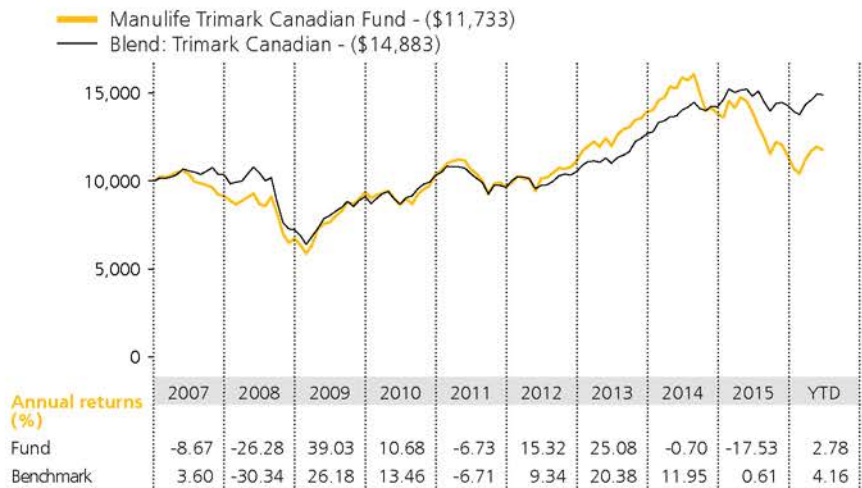
**Total assets** \$770.8 million

**Manulife inception date** September 1997

**Underlying fund operating expense (2015)** in IMF

**Overall past performance**

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.**



**Annualized compound returns** (As at June 30, 2016)

This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

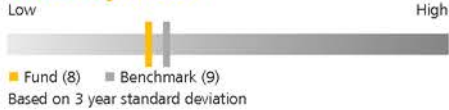
	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	-15.67	-13.98	-0.69	1.93	3.20	5.26
Benchmark	0.46	2.99	10.58	7.37	5.48	-

**Investment objective**

Over the long term, the Fund is expected to outperform a benchmark comprised of:

- 65% S&P/TSX Total Return Index
- 35% MSCI World Index

## Volatility meter



## CANADIAN LARGE CAP EQUITY

Code 7231

## Manulife CI Harbour Fund

### How the underlying fund is invested

#### Composition



#### Equity Industry



#### Geographic split



#### Top holdings within the underlying fund

(As at June 30, 2016)

Royal Bank of Canada	4.37%
Canadian Imperial Bank of Commerce	4.00%
George Weston Ltd	3.92%
Diageo PLC	3.77%
McKesson Corp	3.62%
Johnson & Johnson	3.50%
Brookfield Asset Management Inc	3.16%
SPDR Gold Shares	2.74%
Oracle Corp	2.65%
Alphabet Inc	2.48%

#### Primary investment process

Fundamental, Bottom-up

#### Equity style and capitalization

Value	Core/Blend	Growth	
	●		Large
			Medium
			Small
			All cap

All rates of return are shown before investment management fees or taxes have been deducted. This fund invests primarily outside of North America.

Source: Lipper, a Thomson Reuters company

### UNDERLYING FUND -> CI Harbour Fund - I

**Objective** The CI Harbour Fund is managed to obtain maximum long-term capital growth. The Fund invests primarily in equity and equity-related securities of high-quality, large and mid-capitalization Canadian companies that the portfolio advisor believes have good potential for future growth.

**Managed by** Harbour Advisors

**Fund managers** Aleksy Wojcik, Stephen Jenkins

**Inception date** June 1997

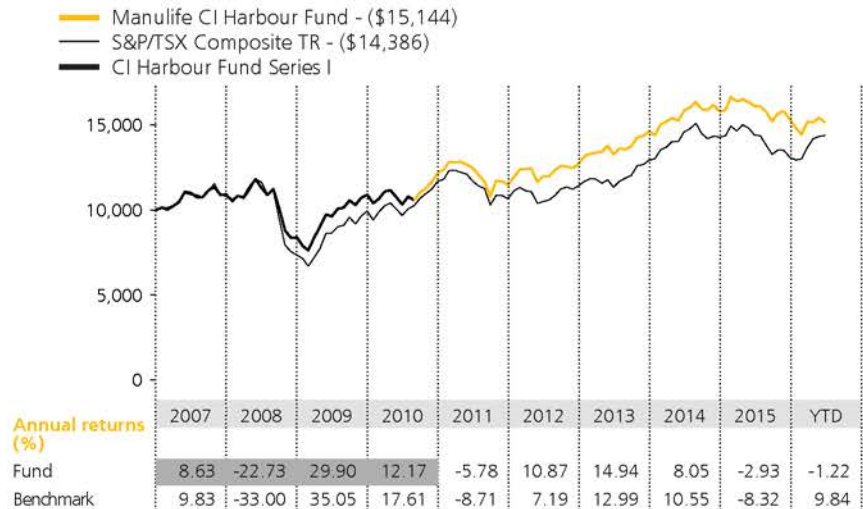
**Manulife inception date** August 2010

**Total assets** \$1,874.4 million

**Underlying fund operating expense (2015)**  
in IMF

### Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.** The shaded returns represent the underlying fund returns prior to the Manulife Fund's inception date.



### Annualized compound returns (As at June 30, 2016)

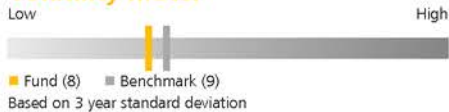
This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	-6.04	-2.22	4.50	3.94	-	6.35
Benchmark	-0.20	-0.68	8.26	4.20	4.93	-

### Investment objective

Over the long term, the Fund is expected to outperform the S&P/TSX Total Return Index.

## Volatility meter



## CANADIAN LARGE CAP EQUITY

Code 7241

# Manulife Jarislowsky Fraser Canadian Equity Fund

## How the underlying fund is invested

### Composition



### Equity Industry



### Top holdings within the underlying fund

(As at June 30, 2016)

Toronto-Dominion Bank	7.84%
Royal Bank of Canada	6.33%
Bank of Nova Scotia	5.81%
Enbridge Inc.	4.34%
Canadian National Railway Company	4.21%
Canadian Natural Resources Limited	4.08%
Suncor Energy Inc.	3.73%
Open Text Corporation	3.45%
Manulife Financial Corporation	3.20%
SNC-Lavalin Group Inc.	3.16%

### Primary investment process

Fundamental, Bottom-up

### Equity style and capitalization

Value	Core/Blend	Growth	
	●		Large
			Medium
			Small
			All cap

All rates of return are shown before investment management fees or taxes have been deducted. This fund invests primarily outside of North America.

Source: Lipper, a Thomson Reuters company

## UNDERLYING FUND -> JF Canadian Equity Fund

**Objective** Jarislowsky Fraser's equity style emphasizes buying long-term growth at a reasonable price. Internal resources are primarily relied on to generate investment ideas. Each year, the investment professionals contact and interview more than 200 Canadian companies. The portfolio focuses on industry leaders with strong balance sheets and cash flow as well as depth and quality at the management level.

**Managed by** Jarislowsky Fraser Limited

**Fund managers** Jarislowsky Fraser - Mgmt. Team

**Inception date** April 1997

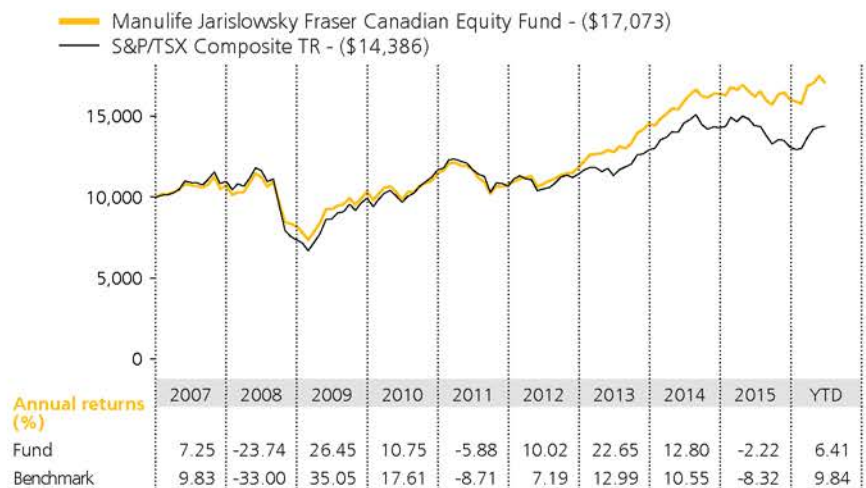
**Manulife inception date** September 2001

**Total assets** \$4,924.0 million

**Underlying fund operating expense (2015)**  
0.0053

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.**



## Annualized compound returns (As at June 30, 2016)

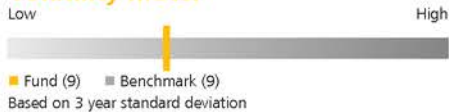
This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	5.37	3.57	10.14	7.84	6.88	9.85
Benchmark	-0.20	-0.68	8.26	4.20	4.93	-

## Investment objective

Over the long term, this fund is expected to outperform the S&P/TSX Total Return Index.

## Volatility meter



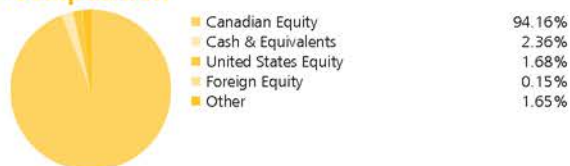
## CANADIAN LARGE CAP EQUITY

Code 7272

## Manulife PH&N Canadian Equity Fund

### How the underlying fund is invested

#### Composition



#### Equity Industry



#### Geographic split



#### Top holdings within the underlying fund

(As at June 30, 2016)

PH&N Small Float Series O	13.18%
Royal Bank of Canada	8.05%
Toronto-Dominion Bank	7.39%
Bank of Nova Scotia	5.33%
Enbridge Inc	4.34%
Brookfield Asset Management Inc	3.86%
Manulife Financial Corp	3.74%
Canadian National Railway Co	2.74%
Canadian Natural Resources Ltd	2.68%
Suncor Energy Inc	2.43%

#### Primary investment process

Fundamental, Bottom-up

#### Equity style and capitalization

Value	Core/Blend	Growth	
	●		Large
			Medium
			Small
			All cap

All rates of return are shown before investment management fees or taxes have been deducted. This fund invests primarily outside of North America.

Source: Lipper, a Thomson Reuters company

### UNDERLYING FUND -> PH&N Canadian Equity Fund - D

**Objective** The PH&N Canadian Equity Fund is managed to provide significant long-term capital appreciation through investment in equity securities of Canadian corporations.

**Managed by** RBC Global Asset Management Inc

**Fund managers** Doug Stadelman, Scott Lysakowski

**Inception date** October 2002

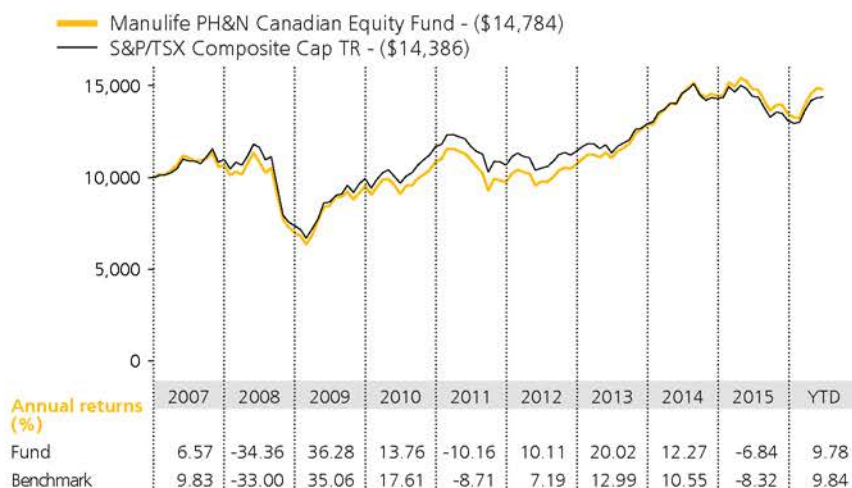
**Manulife inception date** December 2005

**Total assets** \$1,088.9 million

**Underlying fund operating expense (2015)**  
0.02

### Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.**



### Annualized compound returns (As at June 30, 2016)

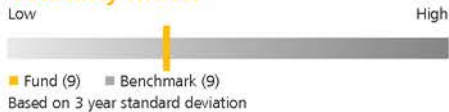
This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	-0.31	0.78	10.11	6.12	5.49	5.40
Benchmark	-0.20	-0.68	8.26	4.20	4.93	-

### Investment objective

The Fund seeks to outperform the S&P/TSX Capped Composite Index by 1.50% per annum over a market cycle before management fees.

## Volatility meter



CANADIAN LARGE CAP EQUITY

Code 7313

## Manulife CC&L Group Canadian Q Growth Fund

### How the underlying fund is invested

#### Composition



#### Equity Industry



#### Geographic split



#### Top holdings within the underlying fund (As at June 30, 2016)

Royal Bank of Canada	4.89%
Brookfield Asset Management Inc	3.55%
Toronto-Dominion Bank	3.37%
Suncor Energy Inc	3.12%
Canadian National Railway Co	3.03%
Sun Life Financial Inc	2.92%
Canadian Imperial Bank of Commerce	2.80%
Alimentation Couche-Tard Inc	2.67%
CGI Group Inc	2.55%
Canadian Natural Resources Ltd	2.38%

#### Primary investment process

Quantitative

#### Equity style and capitalization

Value	Core/Blend	Growth	
		●	Large
			Medium
			Small
			All cap

All rates of return are shown before investment management fees or taxes have been deducted. This fund invests primarily outside of North America.

Source: Lipper, a Thomson Reuters company

### UNDERLYING FUND -> CC&L Group Canadian Q Growth Fund

**Objective** The CC&L Group Canadian Q Growth Fund holds various equity securities (including common shares, limited partnerships, royalty and income trusts) traded on recognized Canadian exchanges, rights, warrants, cash and cash equivalents. Holdings are diversified among S&P/TSX Composite Index industry sectors.

**Managed by** Connor, Clark & Lunn Investment Management Ltd

**Fund managers** Connor, Clark & Lunn - Mgmt. Team

**Inception date** January 2001

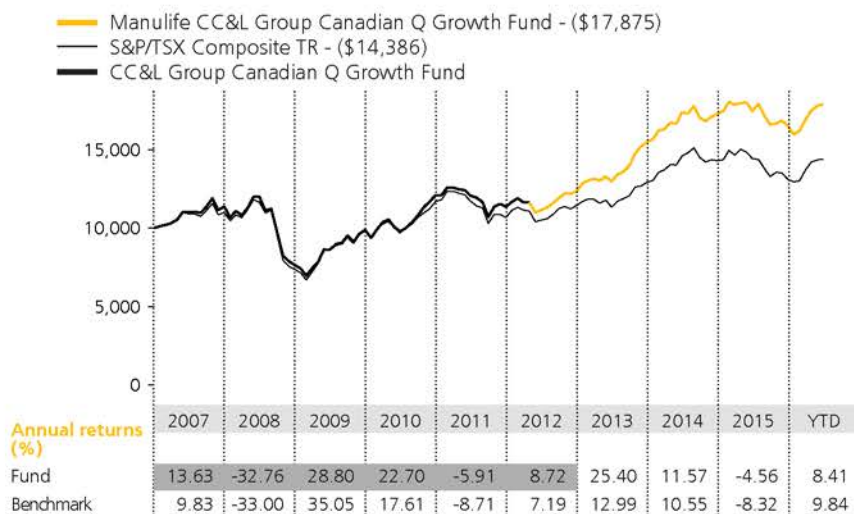
**Manulife inception date** April 2012

**Total assets** \$1,170.6 million

**Underlying fund operating expense (2015)**  
0.0233

### Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.** The shaded returns represent the underlying fund returns prior to the Manulife Fund's inception date.



### Annualized compound returns (As at June 30, 2016)

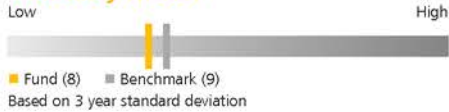
This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	2.43	1.48	11.29	-	-	10.87
Benchmark	-0.20	-0.68	8.26	4.20	4.93	-

### Investment objective

Over the long term, the Fund is expected to outperform the S&P/TSX Composite Index by 2.0 % over moving four-year periods.

**Volatility meter**



**Manulife Mawer Canadian Equity Fund**

**How the underlying fund is invested**

**Composition**



**Equity Industry**



**Geographic split**



**Top holdings within the underlying fund**

(As at June 30, 2016)

Toronto-Dominion Bank	4.85%
Brookfield Asset Management Inc	4.32%
Royal Bank of Canada	4.24%
CCL Industries Inc	3.90%
Bank of Nova Scotia	3.70%
Canadian National Railway Co	3.56%
Loblaw Companies Ltd	3.34%
Rogers Communications Inc	3.33%
Constellation Software Inc	3.20%
First Capital Realty Inc	3.17%

**Primary investment process**

Fundamental, Bottom-up

**Equity style and capitalization**

Value	Core/Blend	Growth	
	●		Large
			Medium
			Small
			All cap

All rates of return are shown before investment management fees or taxes have been deducted.  
This fund invests primarily outside of North America.  
Source: Lipper, a Thomson Reuters company

UNDERLYING FUND -> **Mawer Canadian Equity Pooled Fund**

**Objective** The investment objective of the Mawer Canadian Equity Pooled Fund is to achieve above average long-term returns in securities of Canadian companies by systematically creating a broadly diversified portfolio of wealth-creating companies bought at discounts to their intrinsic values, by employing a long-term holding period to allow for investor recognition or corporate growth and to minimize transaction costs.

**Managed by** Mawer Investment Management Ltd.

**Fund managers** James C.E. Hall, Vijay Viswanathan

**Inception date** February 1999

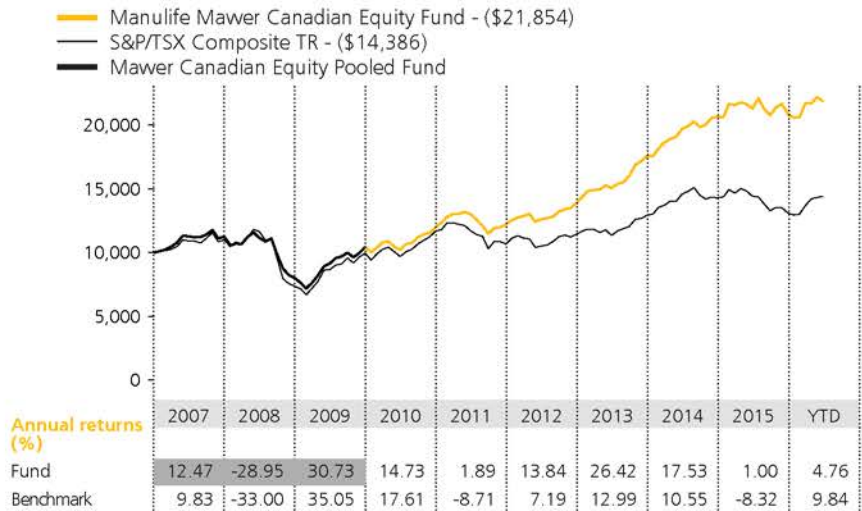
**Manulife inception date** December 2009

**Total assets** \$1,957.0 million

**Underlying fund operating expense (2015)**  
0.01

**Overall past performance**

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.** The shaded returns represent the underlying fund returns prior to the Manulife Fund's inception date.



**Annualized compound returns** (As at June 30, 2016)

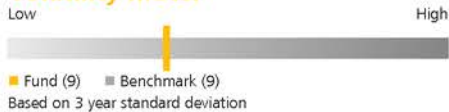
This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	2.59	5.32	13.25	10.92	-	12.02
Benchmark	-0.20	-0.68	8.26	4.20	4.93	-

**Investment objective**

The Fund is expected to outperform the S&P/TSX Composite Total Return Index annually by 2%.

## Volatility meter



CANADIAN LARGE CAP EQUITY

Code 7481

# Manulife Greystone Canadian Equity Fund

## How the underlying fund is invested

### Composition



### Equity Industry



### Geographic split



### Top holdings within the underlying fund (As at June 30, 2016)

Royal Bank of Canada	7.74%
Toronto-Dominion Bank	7.51%
Bank of Nova Scotia	4.97%
Goldcorp Inc	4.75%
Enbridge Inc	4.12%
Brookfield Asset Management Inc	3.83%
Manulife Financial Corp	3.77%
Canadian Natural Resources Ltd	3.66%
Waste Connections Inc	3.50%
Canadian Pacific Railway Ltd	3.25%

### Primary investment process

Fundamental, Bottom-up

### Equity style and capitalization

Value	Core/Blend	Growth	
		●	Large
			Medium
			Small
			All cap

All rates of return are shown before investment management fees or taxes have been deducted. This fund invests primarily outside of North America.

Source: Lipper, a Thomson Reuters company

## UNDERLYING FUND -> Greystone Canadian Equity Fund

**Objective** The Greystone Canadian Equity Fund seeks superior long-term capital appreciation by investing in the equity securities of Canadian companies.

**Managed by** Greystone Managed Investments Inc

**Fund managers** Greystone Mgd. Invest. - Mgmt. Team

**Inception date** March 1996

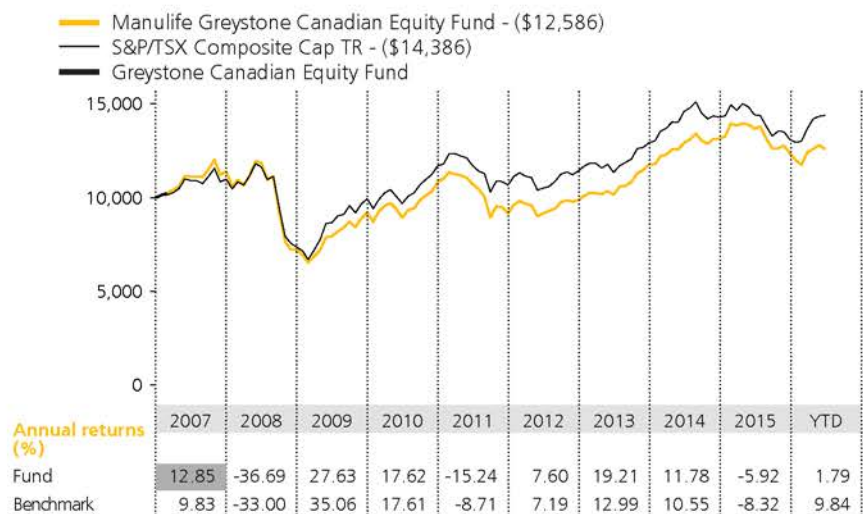
**Manulife inception date** February 2007

**Total assets** \$995.6 million

**Underlying fund operating expense (2015)**  
0.0135

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.** The shaded returns represent the underlying fund returns prior to the Manulife Fund's inception date.



## Annualized compound returns (As at June 30, 2016)

This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

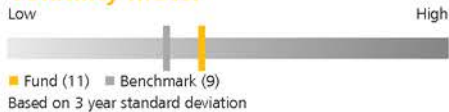
	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	-7.85	-1.28	7.39	3.25	-	2.23
Benchmark	-0.20	-0.68	8.26	4.20	4.93	-

## Investment objective

The gross rate of return over a full economic cycle is expected to exceed the S&P/TSX Composite Index.



### Volatility meter



## CANADIAN LARGE CAP EQUITY

Code 7601

# Manulife Scheer Rowlett Canadian Equity Fund

### How the underlying fund is invested

#### Composition



#### Equity Industry



#### Geographic split



#### Top holdings within the underlying fund

(As at June 30, 2016)

Bank of Nova Scotia	8.59%
Canadian Imperial Bank of Commerce	7.08%
Royal Bank of Canada	6.72%
Suncor Energy Inc	6.32%
Toronto-Dominion Bank	6.02%
Canadian National Railway Co	4.95%
Barrick Gold Corp	4.18%
Canadian Natural Resources Ltd	3.79%
Agrium Inc	3.77%
Manulife Financial Corp	3.64%

#### Primary investment process

Fundamental, Bottom-up

#### Equity style and capitalization

Value	Core/Blend	Growth	
●			Large
			Medium
			Small
			All cap

### UNDERLYING FUND -> Scheer Rowlett Canadian Equity

**Objective** The Fund seeks to maximize long-term total return while protecting the capital value of the fund from major market fluctuations.

**Managed by** Scheer, Rowlett & Associates Inv Mgmt Ltd

**Fund managers** Lloyd Rowlett, Rob Dionne, Scott Merriman

**Inception date** December 1995

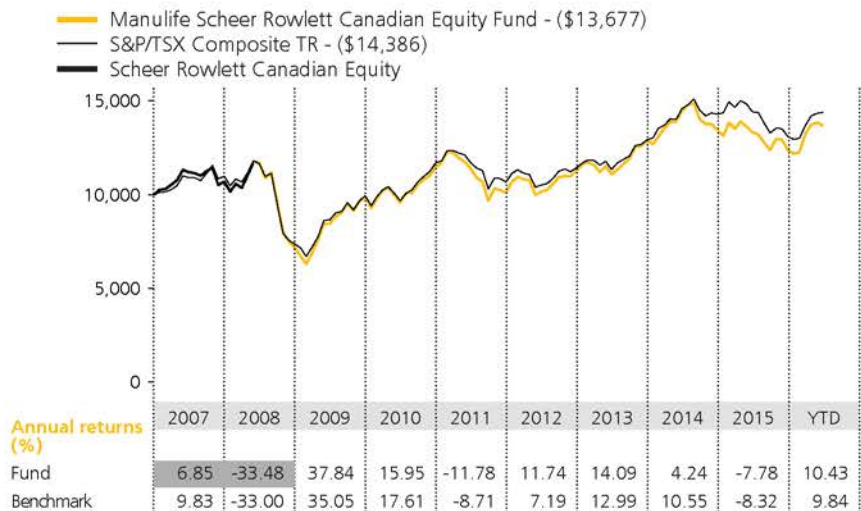
**Manulife inception date** May 2008

**Total assets** \$953.3 million

**Underlying fund operating expense (2015)**  
0.0106

### Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.** The shaded returns represent the underlying fund returns prior to the Manulife Fund's inception date.



### Annualized compound returns (As at June 30, 2016)

This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	2.64	-2.72	7.27	3.72	-	1.92
Benchmark	-0.20	-0.68	8.26	4.20	4.93	-

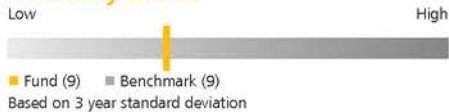
### Investment objective

The Fund is expected to outperform the S&P/TSX Composite Total Return Index by 2% over four year rolling periods.

All rates of return are shown before investment management fees or taxes have been deducted. This fund invests primarily outside of North America.

Source: Lipper, a Thomson Reuters company

## Volatility meter



## CANADIAN LARGE CAP EQUITY

Code 7631

# Manulife Beutel Goodman Canadian Equity Fund

## How the underlying fund is invested

### Composition



### Equity Industry



### Geographic split



### Top holdings within the underlying fund (As at June 30, 2016)

Toronto-Dominion Bank	8.52%
Royal Bank of Canada	8.51%
Beutel Goodman Small Cap C	7.59%
Rogers Communications Inc	7.30%
Bank of Nova Scotia	5.97%
Canadian Natural Resources Ltd	4.85%
Cenovus Energy Inc	4.53%
Brookfield Asset Management Inc	4.17%
Canadian Imperial Bank of Commerce	3.80%
Canadian Tire Corporation Ltd	3.47%

### Primary investment process

Fundamental, Bottom-up

### Equity style and capitalization

Value	Core/Blend	Growth	
●			Large
			Medium
			Small
			All cap

All rates of return are shown before investment management fees or taxes have been deducted. This fund invests primarily outside of North America.

Source: Lipper, a Thomson Reuters company

## UNDERLYING FUND -> Beutel Goodman Canadian Equity-I

**Objective** This Fund seeks long-term capital appreciation primarily through investments in common shares and other equity securities of established Canadian issuers.

**Managed by** Beutel, Goodman & Company Ltd.

**Fund managers** Mark D. Thomson, Stephen J. Arpin, James W. Black, William Otton, Pat Palozzi

**Inception date** December 1990

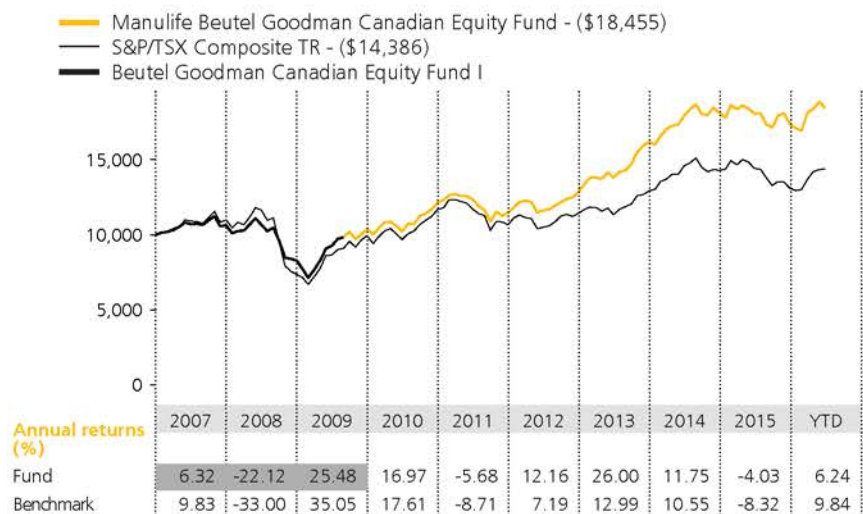
**Manulife inception date** August 2009

**Total assets** \$5,486.6 million

**Underlying fund operating expense (2015)**  
0.0666

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.** The shaded returns represent the underlying fund returns prior to the Manulife Fund's inception date.



## Annualized compound returns (As at June 30, 2016)

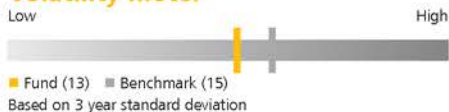
This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	2.20	1.54	10.14	8.35	-	9.61
Benchmark	-0.20	-0.68	8.26	4.20	4.93	-

## Investment objective

Over the long term, the Fund strives to outperform the S&P/TSX Composite Total Return Index.

## Volatility meter



## CANADIAN SMALL/MID CAP EQUITY

Code 7122

# Manulife MMF Growth Opportunities Fund

## How the underlying fund is invested

### Composition



### Equity Industry



### Geographic split



### Top holdings within the underlying fund (As at June 30, 2016)

Richelieu Hardware Ltd	4.26%
AGT Food and Ingredients Inc	3.91%
Stella-Jones Inc	3.87%
Chemtrade Logistics Income Fund	3.32%
Aecon Group Inc	3.21%
Parex Resources Inc	2.64%
Crew Energy Inc	2.37%
Boyd Group Income Fund	2.17%
Descartes Systems Group Inc	2.15%
Kinaxis Inc	2.14%

### Primary investment process

Fundamental, Bottom-up

### Equity style and capitalization

Value	Core/Blend	Growth	
			Large
			Medium
			Small
			All cap

All rates of return are shown before investment management fees or taxes have been deducted. This fund invests primarily outside of North America.

Source: Lipper, a Thomson Reuters company

## UNDERLYING FUND -> Manulife Growth Opportunities Fund

**Objective** The MMF Growth Opportunities Fund seeks to provide long-term capital growth by investing primarily in high quality securities and convertible instruments of small and mid-cap Canadian companies.

**Managed by** Manulife Asset Management Limited

**Fund managers** Luciano Orengo, Ted Whitehead

**Inception date** November 1998

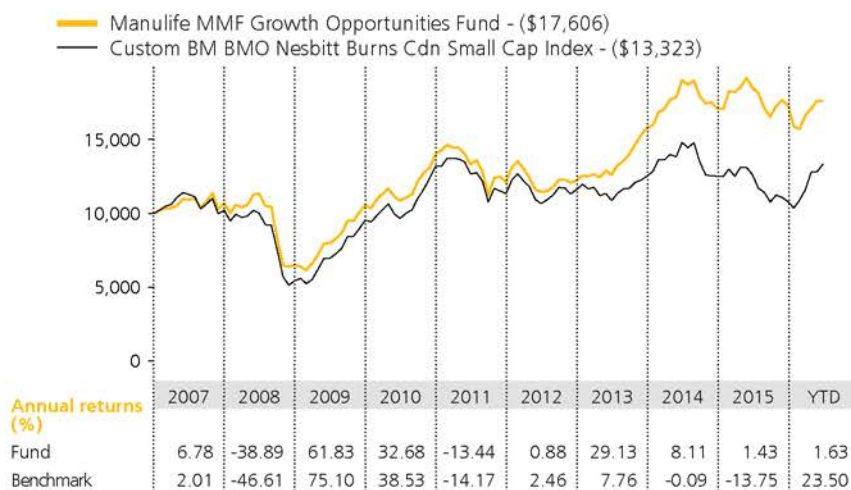
**Total assets** \$521.7 million

**Manulife inception date** July 1997

**Underlying fund operating expense (2015)**  
in IMF

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.**



## Annualized compound returns (As at June 30, 2016)

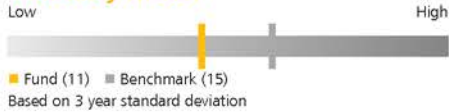
This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	-4.89	-3.77	11.77	5.74	6.54	7.63
Benchmark	5.50	-5.09	7.03	1.03	3.72	-

## Investment objective

Over the long term, the Fund is expected to outperform the BMO Nesbitt Burns Canadian Small Cap Index.

## Volatility meter



## Manulife FGP Small Cap Canadian Equity Fund

## How the underlying fund is invested

## Composition



## Geographic split



## Top holdings within the underlying fund

(As at June 30, 2016)

Intertape Polymer Group Inc	4.56%
Transcontinental Inc	4.49%
Canfor Pulp Products Inc	4.45%
E L Financial Corporation Ltd	4.04%
Western Forest Products Inc	3.97%
Atco Ltd	3.94%
Equitable Group Inc	3.84%
Dorel Industries Inc	3.77%
Canadian Western Bank	3.63%
Labrador Iron Ore Royalty Corp	3.58%

## Primary investment process

Fundamental, Bottom-up

## Equity style and capitalization

Value	Core/Blend	Growth	
			Large
			Medium
●			Small
			All cap

All rates of return are shown before investment management fees or taxes have been deducted. This fund invests primarily outside of North America.

Source: Lipper, a Thomson Reuters company

## UNDERLYING FUND -&gt; FGP Small Cap Canadian Equity Fund

**Objective** The FGP Small Cap Canadian Equity Fund aims to generate an attractive total investment return through long-term capital growth as well as dividend and other income. To achieve this, the Fund will invest in a diversified mix of Canadian equity securities.

**Managed by** Foyston, Gordon & Payne Inc

**Fund managers** Bryan Pilsworth

**Inception date** February 2002

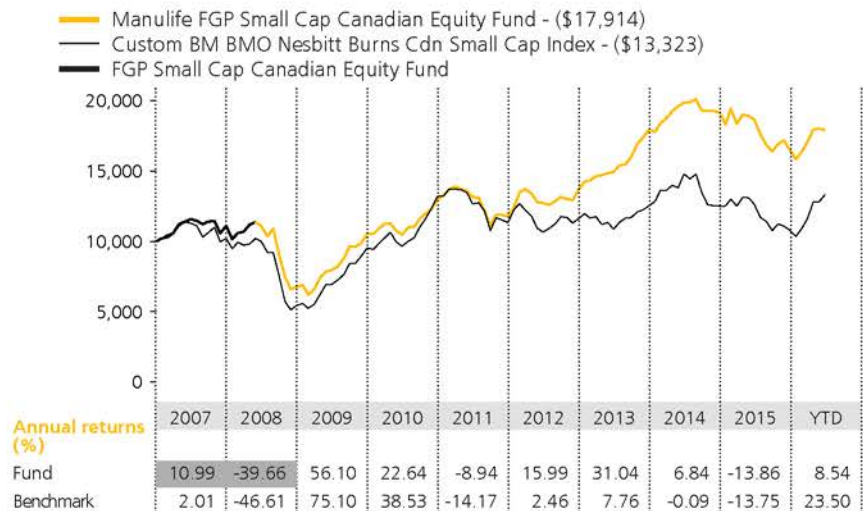
**Total assets** \$358.7 million

**Manulife inception date** May 2008

**Underlying fund operating expense (2015)**  
0.02234

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.** The shaded returns represent the underlying fund returns prior to the Manulife Fund's inception date.



## Annualized compound returns (As at June 30, 2016)

This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	-3.87	-4.98	6.28	6.36	-	5.79
Benchmark	5.50	-5.09	7.03	1.03	3.72	-

## Investment objective

The Fund is expected to exceed the return of the BMO Nesbitt Burns Canadian Small Cap Index over four to five year periods.

## Volatility meter



U.S. LARGE CAP EQUITY

Code 8131

# Manulife Asset Management U.S. Equity Index Fund

## How the underlying fund is invested

### Composition



### Equity Industry



### Geographic split



### Top holdings within the underlying fund

(As at June 30, 2016)

Apple Inc	2.78%
Microsoft Corp	2.14%
Exxon Mobil Corp	2.06%
Johnson & Johnson	1.77%
General Electric Co	1.54%
Amazon.com Inc	1.47%
Berkshire Hathaway Inc	1.44%
AT&T Inc	1.41%
Facebook Inc	1.40%
Verizon Communications Inc	1.21%

### Equity style and capitalization

Value	Core/Blend	Growth	
	●		Large
			Medium
			Small
			All cap

All rates of return are shown before investment management fees or taxes have been deducted. This fund invests primarily outside of North America.

Source: Lipper, a Thomson Reuters company

## UNDERLYING FUND -> MAM US Equity Index Pooled Fund

**Objective** The objective of the Fund is to provide returns that closely track the total return of the Standard & Poor's 500 Index by investing primarily in equities with the intention of replicating the composition of the Index.

**Managed by** Manulife Asset Management Limited

**Fund managers** Mark A. Schmeer

**Inception date** January 1998

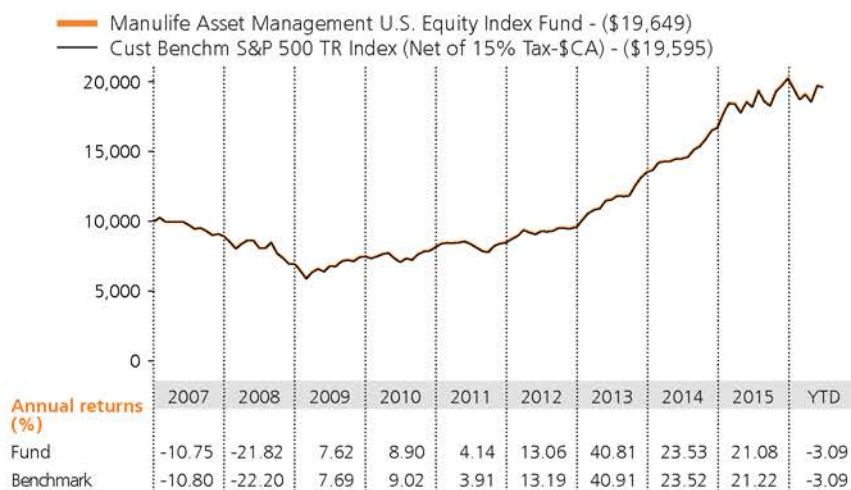
**Total assets** \$1,171.2 million

**Manulife inception date** December 1997

**Underlying fund operating expense (2015)**  
0.01771

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.**



## Annualized compound returns (As at June 30, 2016)

This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	7.73	16.29	19.23	18.51	8.75	5.43
Benchmark	7.80	16.30	19.28	18.52	8.70	-

## Investment objective

Over the long term, the Fund is expected to outperform the S&P 500, net of 15% withholding tax (\$ Cdn).

## Volatility meter



U.S. LARGE CAP EQUITY

Code 8132

## Manulife Asset Management U.S. Large Cap Core Fund

### How the underlying fund is invested

#### Composition



#### Equity Industry



#### Geographic split



#### Top holdings within the underlying fund

(As at June 30, 2016)

Amazon.com Inc	6.74%
Apple Inc	5.26%
Facebook Inc	4.67%
Citigroup Inc	4.42%
Bank of America Corp	4.07%
JPMorgan Chase & Co	3.71%
Alphabet Inc	3.67%
NVR Inc	2.67%
American International Group Inc	2.63%
Schlumberger NV	2.52%

#### Primary investment process

Quantitative

#### Equity style and capitalization

Value	Core/Blend	Growth	
	●		Large
			Medium
			Small
			All cap

All rates of return are shown before investment management fees or taxes have been deducted. This fund invests primarily outside of North America.

Source: Lipper, a Thomson Reuters company

### UNDERLYING FUND -> MAM US Large Cap Core Pooled Fund

**Objective** The MAM US Large Cap Core Pooled Fund seeks long-term capital growth by investing primarily in large cap U.S. securities with the potential for long-term growth of capital. The fund may also invest in mid-capitalization companies.

**Managed by** Manulife Asset Management Limited

**Fund managers** Sandy Sanders, Walter McCormick

**Inception date** January 1998

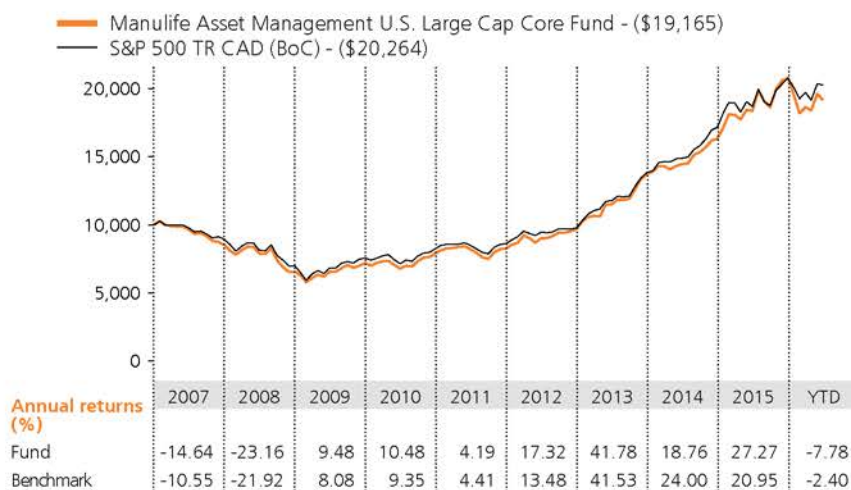
**Manulife inception date** August 1998

**Total assets** \$212.9 million

**Underlying fund operating expense (2015)**  
0.05202

### Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.**



### Annualized compound returns (As at June 30, 2016)

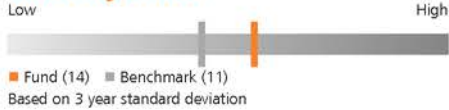
This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	4.32	15.12	18.54	18.49	8.66	5.41
Benchmark	8.43	16.65	19.86	18.99	9.09	-

### Investment objective

Over the long term, the Fund is expected to outperform the S&P 500 Total Return Index (\$ Cdn).

## Volatility meter



U.S. LARGE CAP EQUITY

Code 8142

## Manulife Fidelity U.S. Focused Fund

### How the underlying fund is invested

#### Composition



#### Equity Industry



#### Geographic split



#### Top holdings within the underlying fund

(As at May 31, 2016)

Adobe Systems Inc	5.28%
S&P Global Inc	5.16%
Alphabet Inc	5.13%
PayPal Holdings Inc	3.97%
American Tower Corp	3.84%
Bristol-Myers Squibb Co	3.78%
AT&T Inc	3.70%
MSCI Inc	3.32%
Kansas City Southern	3.30%
Autozone Inc	3.25%

#### Primary investment process

Fundamental, Bottom-up

#### Equity style and capitalization

Value	Core/Blend	Growth	
			Large
			Medium
			Small
			All cap

All rates of return are shown before investment management fees or taxes have been deducted. This fund invests primarily outside of North America.

Source: Lipper, a Thomson Reuters company

### UNDERLYING FUND -> Fidelity U.S. Focused Stock Fund - O

**Objective** The Fidelity U.S. Focused Fund aims to achieve long-term capital growth. It invests primarily in equity securities of U.S. companies.

**Managed by** FIAM LLC

**Fund managers** Steve DuFour

**Inception date** September 1990

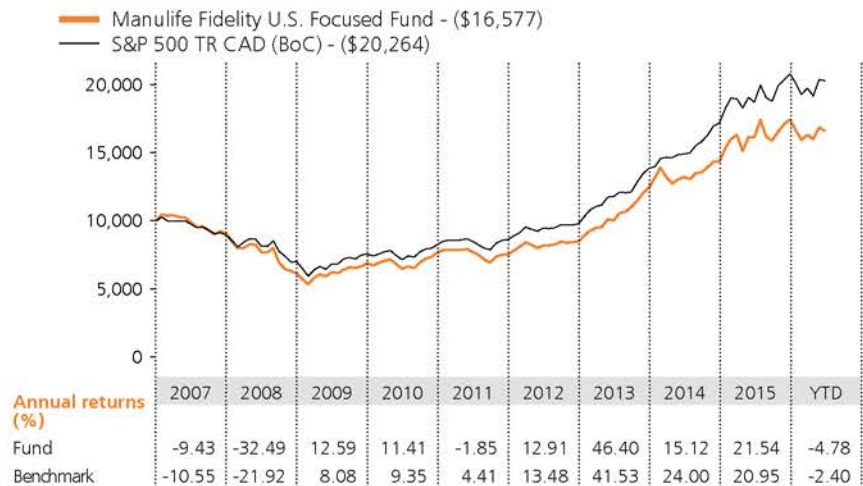
**Total assets** \$167.5 million

**Manulife inception date** June 1997

**Underlying fund operating expense (2015)** in IMF

### Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.**



### Annualized compound returns (As at June 30, 2016)

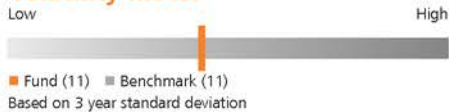
This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	2.67	12.07	18.30	16.51	6.13	4.93
Benchmark	8.43	16.65	19.86	18.99	9.09	-

### Investment objective

The Fund aims to outperform the S&P 500 Index (\$ Cdn).

## Volatility meter



U.S. LARGE CAP EQUITY

Code 8163

## Manulife MFS U.S. Equity Core Fund

### How the underlying fund is invested

#### Composition



#### Equity Industry



#### Geographic split



#### Top holdings within the underlying fund

(As at May 31, 2016)

JPMorgan Chase & Co	3.32%
Danaher Corp	3.05%
Visa Inc	2.88%
Thermo Fisher Scientific Inc	2.54%
Alphabet Inc	2.38%
American Tower Corp	2.25%
Johnson & Johnson	2.15%
Bank of America Corp	2.12%
Accenture PLC	2.02%
Newell Brands Inc	2.01%

#### Primary investment process

Fundamental, Bottom-up

#### Equity style and capitalization

Value	Core/Blend	Growth	
	●		Large
			Medium
			Small
			All cap

### UNDERLYING FUND -> MFS MB U.S. Equity Core Fund - I

**Objective** The Fund seeks to provide capital appreciation through an actively managed, diversified portfolio of primarily US companies, purchased at reasonable prices, is the most effective means of delivering consistent, long-term outperformance on a risk-adjusted basis.

**Managed by** MFS Investment Management Canada Ltd.

**Fund managers** T. Kevin Beatty, Ted Maloney

**Inception date** March 2012

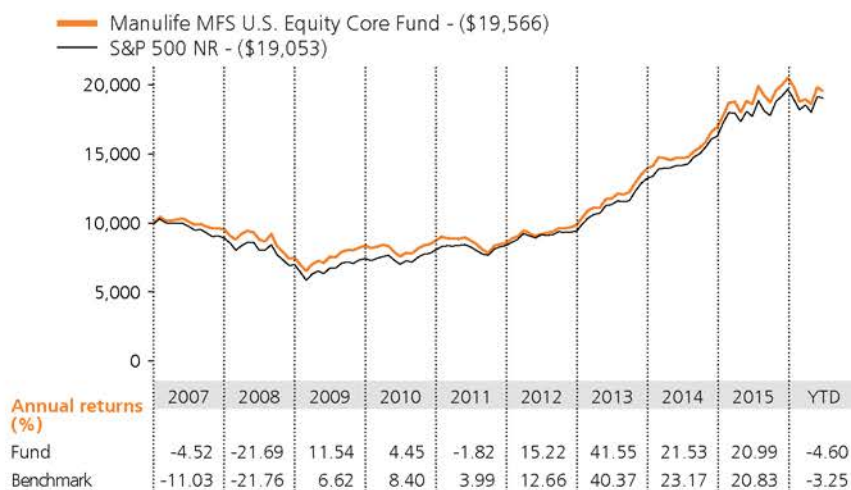
**Manulife inception date** October 2003

**Total assets** \$672.8 million

**Underlying fund operating expense (2015)**  
0.01165

### Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.**



### Annualized compound returns (As at June 30, 2016)

This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	5.10	15.30	18.46	17.48	8.44	7.63
Benchmark	7.45	15.94	18.89	18.17	8.40	-

### Investment objective

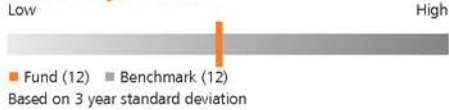
The Fund strives to outperform the S&P 500 Index (Net Dividends Reinvested) over a full market cycle, typically defined as three to five years.

All rates of return are shown before investment management fees or taxes have been deducted. This fund invests primarily outside of North America.

Source: Lipper, a Thomson Reuters company



## Volatility meter



U.S. LARGE CAP EQUITY

Code 8196

# Manulife U.S. Diversified Growth Equity Fund (Wellington)

## How the underlying fund is invested

### Composition



### Equity Industry



### Geographic split



### Top holdings within the underlying fund

(As at June 30, 2016)

Alphabet Inc	4.24%
Apple Inc	3.63%
Facebook Inc	3.11%
Verizon Communications Inc	2.95%
PepsiCo Inc	2.82%
Amazon.com Inc	2.71%
Oracle Corp	2.48%
Home Depot Inc	2.42%
Comcast Corp	2.37%
Bristol-Myers Squibb Co	1.98%

### Primary investment process

Fundamental, Bottom-up

### Equity style and capitalization

Value	Core/Blend	Growth	
		●	Large
			Medium
			Small
			All cap

All rates of return are shown before investment management fees or taxes have been deducted. This fund invests primarily outside of North America.

Source: Lipper, a Thomson Reuters company

## UNDERLYING FUND -> Manulife U.S. Diversified Growth Equity Fund (Wellington)

**Objective** The Portfolio invests primarily in common stock, real estate securities, and depository receipts. The objective of the Diversified Growth investment approach is to provide long-term total return. The Portfolio may hold significant positions in, or a significant portion of Portfolio assets may be invested in, securities that are not included in the Index.

**Managed by** Manulife Financial

**Fund managers** Wellington Management Co. - Mgmt. Team

**Inception date** March 2008

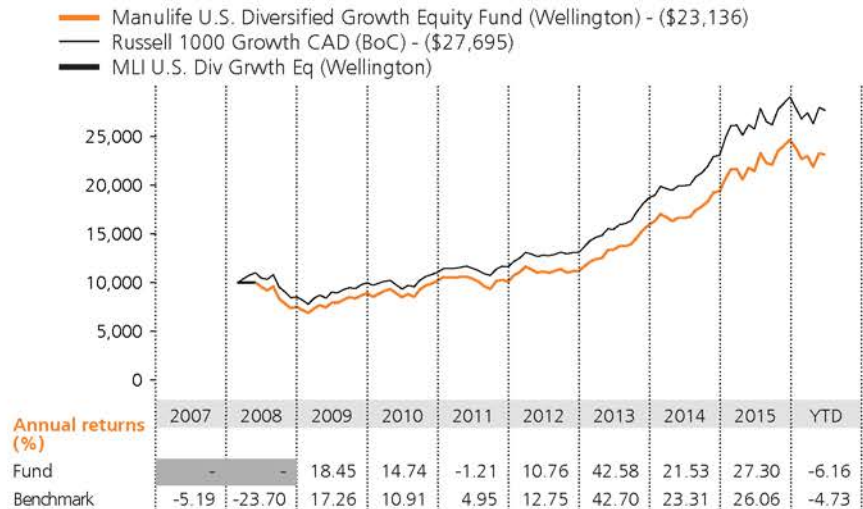
**Manulife inception date** May 2008

**Total assets** \$784.8 million

**Underlying fund operating expense (2015)** in IMF

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.** The shaded returns represent the underlying fund returns prior to the Manulife Fund's inception date.



## Annualized compound returns (As at June 30, 2016)

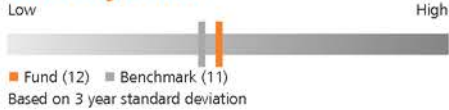
This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	7.88	17.89	20.01	17.29	-	10.92
Benchmark	7.42	17.78	21.37	19.26	10.46	-

## Investment objective

Over the long term, this fund is expected to outperform the Russell 1000 Growth Index (\$ Cdn).

## Volatility meter



U.S. LARGE CAP EQUITY

Code 8231

## Manulife CI American Value Fund

### How the underlying fund is invested

#### Composition



#### Equity Industry



#### Geographic split



#### Top holdings within the underlying fund

(As at June 30, 2016)

Apple Inc	3.71%
Microsoft Corp	3.63%
UnitedHealth Group Inc	3.29%
McKesson Corp	2.92%
General Electric Co	2.75%
Boeing Co	2.69%
Alphabet Inc	2.68%
Danaher Corp	2.67%
Visa Inc	2.66%
Oracle Corp	2.52%

#### Primary investment process

Fundamental, Bottom-up

#### Equity style and capitalization

Value	Core/Blend	Growth	
●			Large
			Medium
			Small
			All cap

All rates of return are shown before investment management fees or taxes have been deducted. This fund invests primarily outside of North America.

Source: Lipper, a Thomson Reuters company

### UNDERLYING FUND -> CI American Value Fund - Class I

**Objective** The CI American Value Fund is managed to achieve long-term capital growth by investing primarily in a broadly diversified portfolio of American equity securities.

**Managed by** Epoch Investment Partners Inc

**Fund managers** David Pearl, William Priest

**Inception date** February 1977

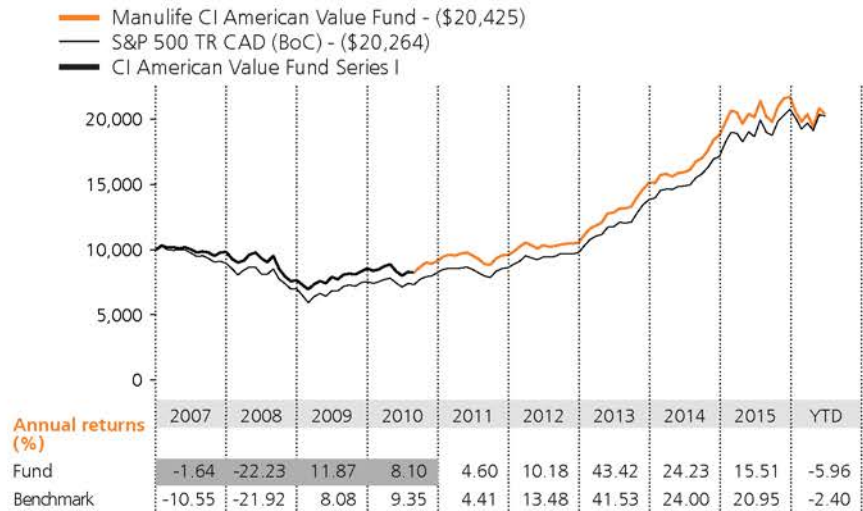
**Total assets** \$642.5 million

**Manulife inception date** August 2010

**Underlying fund operating expense (2015)**  
in IMF

### Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.** The shaded returns represent the underlying fund returns prior to the Manulife Fund's inception date.



### Annualized compound returns (As at June 30, 2016)

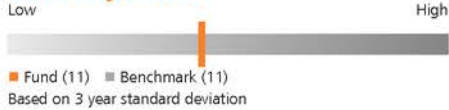
This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	1.25	13.20	16.73	16.39	-	16.78
Benchmark	8.43	16.65	19.86	18.99	9.09	-

### Investment objective

Over the long term, the Fund is expected to outperform the S&P 500 Total Return Index (\$ Cdn).

## Volatility meter



U.S. LARGE CAP EQUITY

Code 8322

# Manulife BlackRock U.S. Equity Index Fund (Registered Plans Only)

## How the underlying fund is invested

### Composition



### Equity Industry



### Geographic split



### Top holdings within the underlying fund

(As at June 30, 2016)

Apple Inc	2.88%
Microsoft Corp	2.21%
Exxon Mobil Corp	2.14%
Johnson & Johnson	1.83%
General Electric Co	1.59%
Amazon.com Inc	1.52%
Berkshire Hathaway Inc	1.49%
AT&T Inc	1.46%
Facebook Inc	1.45%
Verizon Communications Inc	1.25%

### Equity style and capitalization

Value	Core/Blend	Growth	
	●		Large
			Medium
			Small
			All cap

All rates of return are shown before investment management fees or taxes have been deducted. This fund invests primarily outside of North America.

Source: Lipper, a Thomson Reuters company

## UNDERLYING FUND -> BlackRock CDN US Eq Idx Non-Tax D

**Objective** The BlackRock US Equity Index seeks to replicate the return and risk characteristics of the S&P 500 Index Total Return. This is accomplished through careful analysis of the index's construction and cost effective, risk-controlled trading techniques. The Fund uses a full replication methodology whereby it holds all stocks in their correct index weights.

**Managed by** BlackRock Asset Management Canada Limited

**Fund managers** Ed Corallo, Jennifer Hsui, Marsha Jong, Shaun Ong

**Inception date** August 2005

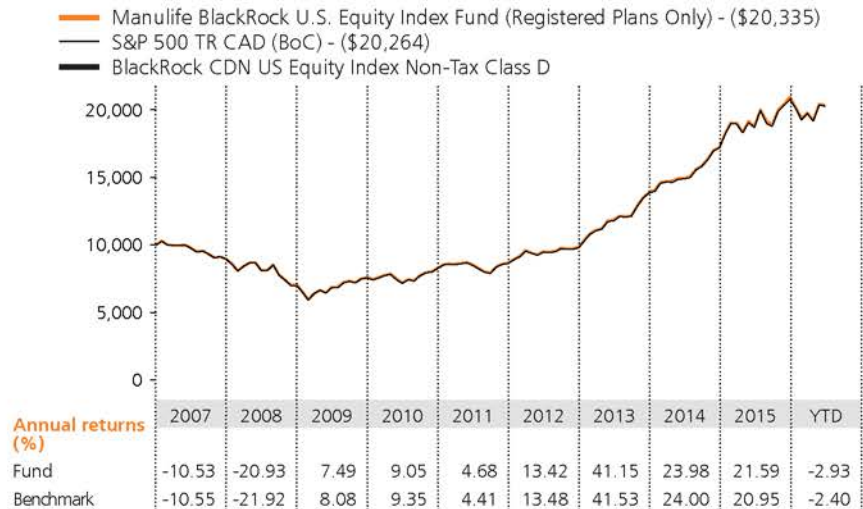
**Manulife inception date** September 2006

**Total assets** \$2,934.1 million

**Underlying fund operating expense (2015)**  
0.011

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.** The shaded returns represent the underlying fund returns prior to the Manulife Fund's inception date.



## Annualized compound returns (As at June 30, 2016)

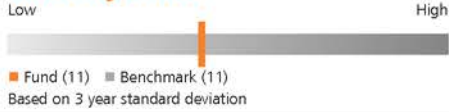
This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	8.17	16.66	19.65	18.92	-	8.73
Benchmark	8.43	16.65	19.86	18.99	9.09	-

## Investment objective

Over the long term, the Fund is expected to track the performance of the S&P 500 Total Return Index (\$ Cdn) within 0.25% annualized over 4 years.

## Volatility meter



U.S. LARGE CAP EQUITY

Code 8451

## Manulife Mawer U.S. Equity Fund

### How the underlying fund is invested

#### Composition



#### Equity Industry



#### Geographic split



#### Top holdings within the underlying fund

(As at June 30, 2016)

Becton Dickinson and Co	4.48%
Marsh & McLennan Companies Inc	4.08%
LKQ Corp	3.76%
JPMorgan Chase & Co	3.60%
Comcast Corp	3.52%
Verisk Analytics Inc	3.38%
BlackRock Inc	3.23%
Oracle Corp	3.04%
Wells Fargo & Co	3.04%
Johnson & Johnson	3.01%

#### Primary investment process

Fundamental, Bottom-up

#### Equity style and capitalization

Value	Core/Blend	Growth	
	●		Large
			Medium
			Small
			All cap

All rates of return are shown before investment management fees or taxes have been deducted.  
This fund invests primarily outside of North America.  
Source: Lipper, a Thomson Reuters company

### UNDERLYING FUND -> Mawer U.S. Equity Fund - O

**Objective** The objective of the Mawer U.S. Equity Fund is to invest for above-average long-term rates of return from both capital gains and dividend income from common shares of U.S. companies. Treasury bills or short-term investments, not exceeding three years to maturity, may also be used from time to time.

**Managed by** Mawer Investment Management Ltd.

**Fund managers** Grayson Witcher

**Inception date** December 1992

**Manulife inception date** August 2010

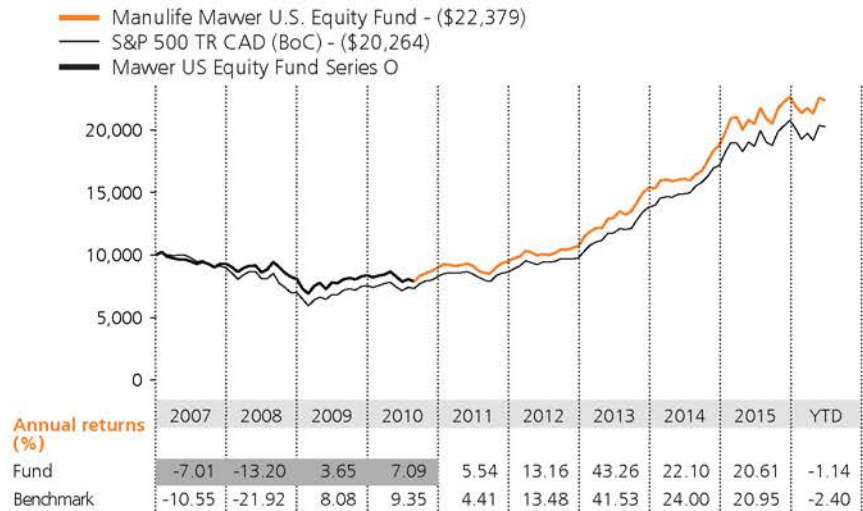
**Total assets** \$2,403.3 million

**Underlying fund operating expense (2015)**

0.02

### Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.** The shaded returns represent the underlying fund returns prior to the Manulife Fund's inception date.



### Annualized compound returns (As at June 30, 2016)

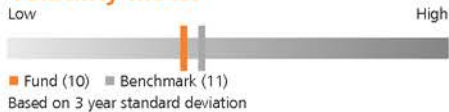
This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	9.24	17.93	19.93	19.58	-	19.56
Benchmark	8.43	16.65	19.86	18.99	9.09	-

### Investment objective

The performance benchmark is the S&P 500 Index (C\$). The performance goal is to exceed the S&P 500 Index by at least 2% over 4-year moving time periods.

## Volatility meter



U.S. LARGE CAP EQUITY

Code 8631

## Manulife Beutel Goodman American Equity Fund

### How the underlying fund is invested

#### Composition



#### Equity Industry



#### Geographic split



#### Top holdings within the underlying fund

(As at June 30, 2016)

Verizon Communications Inc	7.16%
JPMorgan Chase & Co	6.12%
Oracle Corp	5.95%
Ingersoll-Rand PLC	5.02%
American Express Co	4.98%
Parker-Hannifin Corp	4.97%
Symantec Corp	4.90%
Kellogg Co	4.86%
Teradyne Inc	4.74%
Halliburton Co	4.50%

#### Primary investment process

Fundamental, Bottom-up

#### Equity style and capitalization

Value	Core/Blend	Growth	
●			Large
			Medium
			Small
			All cap

All rates of return are shown before investment management fees or taxes have been deducted. This fund invests primarily outside of North America.

Source: Lipper, a Thomson Reuters company

### UNDERLYING FUND -> Beutel Goodman American Equity-I

**Objective** The Beutel Goodman American Equity Fund seeks long-term enhancement of capital primarily through investments in common stocks and other equity securities of American issuers.

**Managed by** Beutel, Goodman & Company Ltd.

**Fund managers** Greg Latremouille, Mark A. Thompson, Stephen Arpin, Bruce Corneil, Sarah Khoo

**Inception date** January 1991

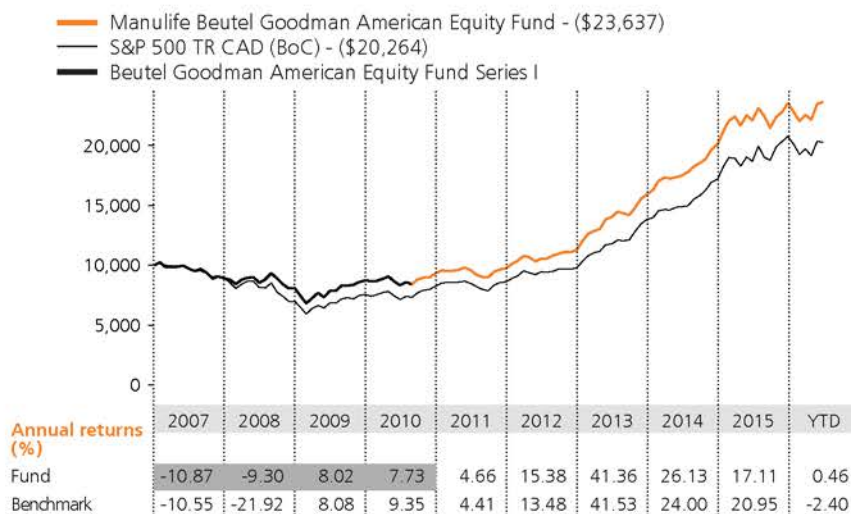
**Manulife inception date** August 2010

**Total assets** \$893.8 million

**Underlying fund operating expense (2015)**  
0.1116

### Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.** The shaded returns represent the underlying fund returns prior to the Manulife Fund's inception date.



### Annualized compound returns (As at June 30, 2016)

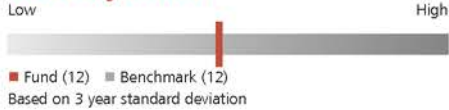
This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	6.89	16.22	18.98	19.75	-	19.35
Benchmark	8.43	16.65	19.86	18.99	9.09	-

### Investment objective

Over the long term, the Fund strives to outperform the S&P 500 Total Return Index (\$ Cdn).

## Volatility meter



## INTERNATIONAL EQUITY

Code 8011

# Manulife EAFE Plus Equity Fund (Pictet)

## How the underlying fund is invested

### Composition



### Equity Industry



### Geographic split



### Top holdings within the underlying fund

(As at June 30, 2016)

Royal Dutch Shell Plc B	3.57%
GlaxoSmithKline PLC	3.27%
Nestle SA	2.93%
BBA Aviation PLC	2.86%
SoftBank Group Corp	2.77%
ASML Holding NV	2.74%
Orpea SA	2.50%
CK Hutchison Holdings Ltd	2.38%
Sompo Japan Nipponkoa Holdings Inc	2.31%
Anheuser Busch Inbev SA	2.26%

### Primary investment process

Fundamental, Bottom-up

### Equity style and capitalization

Value	Core/Blend	Growth	
	●		Large
			Medium
			Small
			All cap

## UNDERLYING FUND -> Manulife EAFE Plus Equity (Pictet)

**Objective** Long-term growth is achieved by investing in a diversified mix of stocks around the world. Emphasis is placed on adding returns without risk.

**Managed by** Pictet Asset Management (UK) Ltd

**Fund managers** Pictet Asset Mgmt - Mgmt Team

**Inception date** August 2001

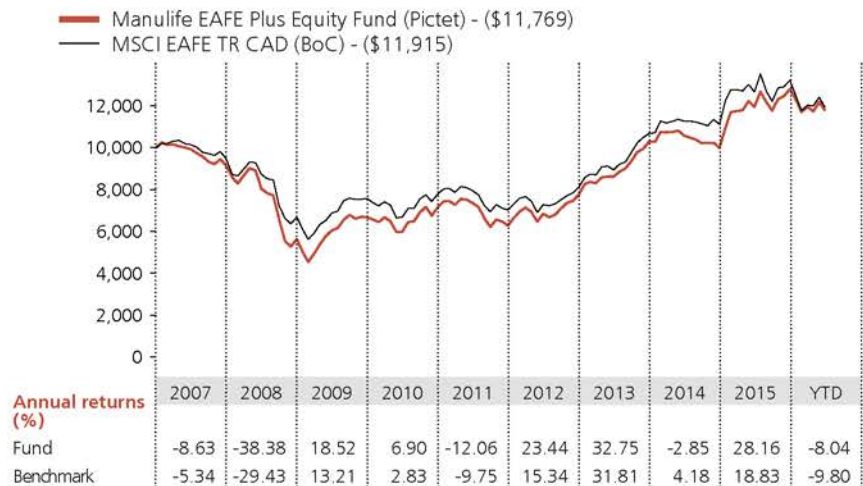
**Manulife inception date** August 2001

**Total assets** \$40.6 million

**Underlying fund operating expense (2015)**  
in IMF

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.**



## Annualized compound returns (As at June 30, 2016)

This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	-1.40	5.52	10.95	9.85	3.27	3.10
Benchmark	-5.83	2.86	10.06	8.44	3.64	-

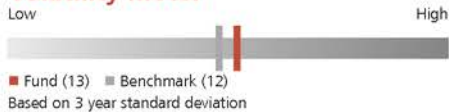
## Investment objective

Over the long term, the Fund strives to outperform the MSCI EAFE (\$ Cdn) Index.

All rates of return are shown before investment management fees or taxes have been deducted. This fund invests primarily outside of North America.

Source: Lipper, a Thomson Reuters company

## Volatility meter



## INTERNATIONAL EQUITY

Code 8192

# Manulife International Equity Fund (Templeton)

## How the underlying fund is invested

### Composition



### Equity Industry



### Geographic split



### Top holdings within the underlying fund (As at June 30, 2016)

Samsung Electronics Co Ltd	2.67%
Royal Dutch Shell Plc B	2.39%
BP PLC	2.11%
Merck KGaA	1.93%
Telenor ASA	1.74%
CRH PLC	1.73%
AIA Group Ltd	1.72%
Total SA	1.64%
Teva Pharmaceutical Industries Ltd DR	1.58%
Nissan Motor Co Ltd	1.57%

### Primary investment process

Fundamental, Bottom-up

### Equity style and capitalization

Value	Core/Blend	Growth	
	●		Large
			Medium
			Small
			All cap

All rates of return are shown before investment management fees or taxes have been deducted. This fund invests primarily outside of North America.

Source: Lipper, a Thomson Reuters company

## UNDERLYING FUND -> MLI International Equity Fund (Templeton)

**Objective** The fundamental investment objective of the Fund is to achieve long-term capital appreciation, primarily through investments in equity securities of companies outside Canada and the United States.

**Managed by** Franklin Templeton Investments Corp

**Fund managers** Maarten Bloeman

**Inception date** January 1999

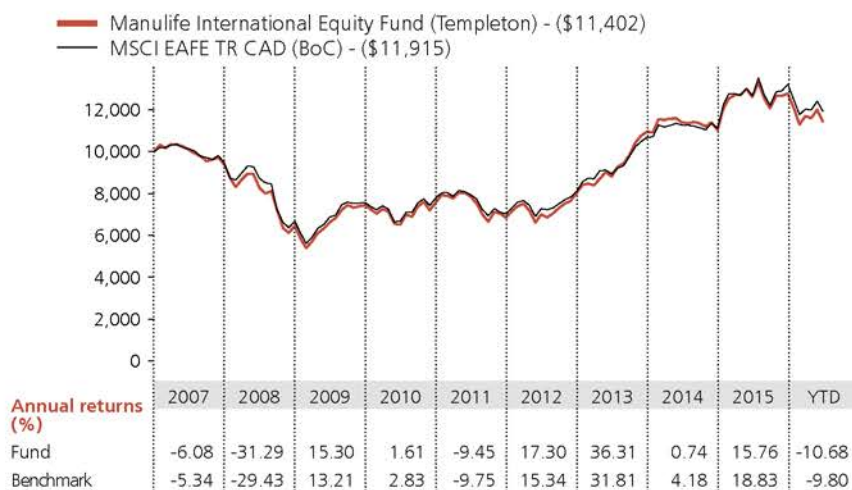
**Total assets** \$810.8 million

**Manulife inception date** September 2001

**Underlying fund operating expense (2015)**  
in IMF

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.**



## Annualized compound returns (As at June 30, 2016)

This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	-9.57	0.07	9.01	7.76	3.35	4.44
Benchmark	-5.83	2.86	10.06	8.44	3.64	-

## Investment objective

Fund is expected to outperform the MSCI EAFE Total Return Index (\$ Cdn).

## Volatility meter



INTERNATIONAL EQUITY

Code 8321

# Manulife BlackRock International Equity Index Fund

## How the underlying fund is invested

### Composition



### Equity Industry



### Geographic split



### Top holdings within the underlying fund (As at June 30, 2016)

Nestle SA	2.10%
Novartis AG	1.60%
Roche Holding AG Par	1.58%
Toyota Motor Corp	1.12%
HSBC Holdings PLC	1.05%
British American Tobacco PLC	1.03%
Royal Dutch Shell PLC	0.98%
BP PLC	0.93%
Total SA	0.91%
Anheuser Busch Inbev SA	0.90%

### Equity style and capitalization

Value	Core/Blend	Growth	
	●		Large
			Medium
			Small
			All cap

All rates of return are shown before investment management fees or taxes have been deducted. This fund invests primarily outside of North America.

Source: Lipper, a Thomson Reuters company

## UNDERLYING FUND -> BlackRock CDN MSCI EAFE Equity Idx

**Objective** The BlackRock Daily EAFE Equity Index Fund's objective is to match the returns of the MSCI EAFE Index ("index") as closely as possible. BlackRock uses an indexing approach, where they own assets to match those of the index, in about the same names, weights, sectors, and countries.

**Managed by** BlackRock Asset Management Canada Limited

**Fund managers** Creighton Jue, Ed Corallo, Joselle Duncan, Tim Wong

**Inception date** March 1999

**Manulife inception date** October 2003

**Total assets** \$3,629.7 million

**Underlying fund operating expense (2015)**  
0.02711

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.**



## Annualized compound returns (As at June 30, 2016)

This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

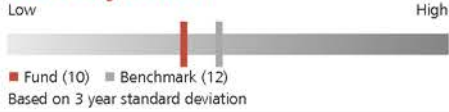
	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	-6.36	2.62	9.59	8.08	3.34	5.24
Benchmark	-6.53	2.42	9.38	7.89	3.16	-

## Investment objective

Over the long term, this fund is expected to track the return and risk profile of the MSCI EAFE Index (total return, net of withholding taxes) within 0.50% annualized over 4 years



## Volatility meter



## INTERNATIONAL EQUITY

Code 8361

# Manulife Sprucegrove International Equity Fund

## How the underlying fund is invested

### Composition



### Equity Industry



### Geographic split



### Top holdings within the underlying fund

(As at March 31, 2016)

CRH PLC	2.96%
Royal Dutch Shell Plc B	2.79%
Total SA	2.74%
Samsung Electronics Co Ltd DR	2.49%
United Overseas Bank Ltd	2.35%
Nestle SA	2.33%
China Mobile Ltd	2.22%
Novartis AG	2.20%
Jardine Strategic Holdings Ltd	2.19%
Banco Santander SA	2.15%

### Primary investment process

Fundamental, Bottom-up

### Equity style and capitalization

Value	Core/Blend	Growth	
●			Large
			Medium
			Small
			All cap

All rates of return are shown before investment management fees or taxes have been deducted. This fund invests primarily outside of North America.

Source: Lipper, a Thomson Reuters company

## UNDERLYING FUND -> Sprucegrove International Equity Fund

**Objective** The objective of the Fund is to provide clients with above average investment performance and superior service over the long-term. The strategy employs a value approach to the management of equities. It emphasizes long-term investment and it focuses on the selection of individual securities using a bottom-up, research driven approach. Country and sector exposures are a residual of this stock selection process.

**Managed by** Sprucegrove Investment Management Ltd

**Fund managers** Shirley Woo, Craig A. Merrigan, Erik Parnoja

**Inception date** April 1985

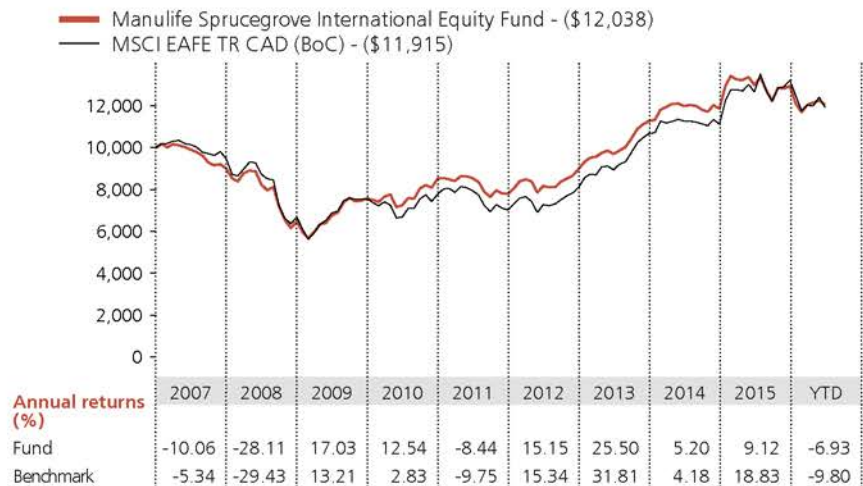
**Manulife inception date** August 2005

**Total assets** \$3,940.2 million

**Underlying fund operating expense (2015)**  
0.03845

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.**



## Annualized compound returns (As at June 30, 2016)

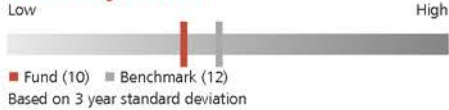
This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	-7.26	0.24	7.48	7.10	4.13	4.69
Benchmark	-5.83	2.86	10.06	8.44	3.64	-

## Investment objective

The Fund is expected to provide an above average investment over a full business cycle compared with the MSCI EAFE Index.

## Volatility meter



## INTERNATIONAL EQUITY

Code 8452

# Manulife Mawer International Equity Fund

## How the underlying fund is invested

### Composition



### Equity Industry



### Geographic split



### Top holdings within the underlying fund

(As at June 30, 2016)

Aon PLC	4.64%
Intertek Group PLC	4.42%
Nestle SA	3.45%
IHS Markit Ltd	3.40%
Anheuser Busch Inbev SA	3.27%
Tsuruha Holdings Inc	3.21%
Roche Holding AG Par	3.14%
Halma PLC	3.07%
China Mobile Ltd	2.92%
Novartis AG DR	2.63%

### Primary investment process

Fundamental, Bottom-up

### Equity style and capitalization

Value	Core/Blend	Growth	
	●		Large
			Medium
			Small
			All cap

All rates of return are shown before investment management fees or taxes have been deducted.  
This fund invests primarily outside of North America.  
Source: Lipper, a Thomson Reuters company

## UNDERLYING FUND -> Mawer International Equity Fund - O

**Objective** The Mawer International Investment is managed for above-average long term returns in the securities of non-North American companies.

**Managed by** Mawer Investment Management Ltd.

**Fund managers** David Ragan, Jim Hall

**Inception date** November 1987

**Manulife inception date** August 2010

**Total assets** \$4,345.7 million

**Underlying fund operating expense (2015)**  
0.04

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.** The shaded returns represent the underlying fund returns prior to the Manulife Fund's inception date.



## Annualized compound returns (As at June 30, 2016)

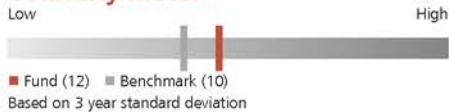
This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	6.98	11.13	15.61	12.65	-	13.66
Benchmark	-5.83	2.86	10.06	8.44	3.64	-

## Investment objective

The performance goal is to exceed the MSCI EAFE Index by at least 2% over 4-year moving time periods.

## Volatility meter



GLOBAL EQUITY

Code 8141

# Manulife Fidelity Global Fund

## How the underlying fund is invested

### Composition



### Equity Industry



### Geographic split



### Top holdings within the underlying fund (As at May 31, 2016)

Alphabet Inc	2.71%
Comcast Corp	2.52%
Lowe's Companies Inc	2.46%
Delhaize Group SA	2.28%
KDDI Corp	2.20%
Royal Dutch Shell Plc B	2.17%
Vinci SA	1.91%
Citigroup Inc	1.85%
JPMorgan Chase & Co	1.77%
Exelon Corp	1.74%

### Primary investment process

Fundamental, Bottom-up

### Equity style and capitalization

Value	Core/Blend	Growth	
	●		Large
			Medium
			Small
			All cap

All rates of return are shown before investment management fees or taxes have been deducted. This fund invests primarily outside of North America.

Source: Lipper, a Thomson Reuters company

## UNDERLYING FUND -> Fidelity Global Fund - Series O

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

**Managed by** FIAM LLC

**Fund managers** Jeremy Podger

**Inception date** November 1987

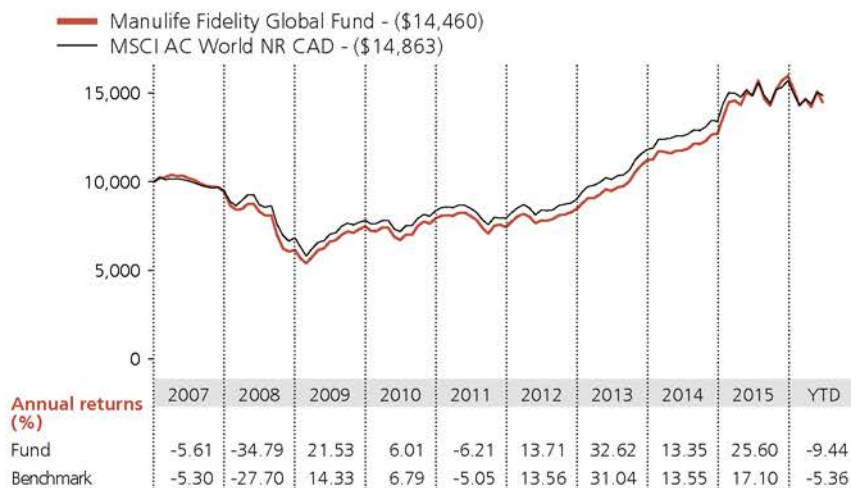
**Total assets** \$431.5 million

**Manulife inception date** June 1997

**Underlying fund operating expense (2015)**  
in IMF

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.**



## Annualized compound returns (As at June 30, 2016)

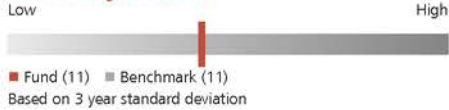
This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	-2.74	10.86	15.12	12.35	5.05	5.34
Benchmark	0.15	8.71	13.63	11.81	5.89	-

## Investment objective

The Fund seeks to achieve returns comparable to, or better than, the MSCI AC World (\$Cdn) Index.

## Volatility meter



GLOBAL EQUITY

Code 8161

# Manulife MFS Global Growth Equity Fund

## How the underlying fund is invested

### Composition



### Equity Industry



### Geographic split



### Top holdings within the underlying fund

(As at May 31, 2016)

Accenture PLC	3.40%
Alphabet Inc	3.28%
Thermo Fisher Scientific Inc	2.37%
Visa Inc	2.09%
Monsanto Co	2.06%
LVMH Moet Hennessy Louis Vuitton SE	2.04%
Nestle SA	2.02%
Roche Holding AG Par	1.93%
Abbott Laboratories	1.92%
Cognizant Technology Solutions Corp	1.91%

### Primary investment process

Fundamental, Bottom-up

### Equity style and capitalization

Value	Core/Blend	Growth	
		●	Large
			Medium
			Small
			All cap

All rates of return are shown before investment management fees or taxes have been deducted. This fund invests primarily outside of North America.

Source: Lipper, a Thomson Reuters company

## UNDERLYING FUND -> MFS Global Equity Growth Fund

**Objective** The Fund seeks long-term capital appreciation by investing principally in stocks of companies worldwide that have higher sustainable earnings growth and returns than their industry, improving fundamentals, and stock valuations that do not fully reflect their long-term growth prospects.

**Managed by** MFS Investment Management Canada Ltd.

**Fund managers** David Antonelli, Jeffrey C. Constantino

**Inception date** July 2002

**Manulife inception date** June 1997

**Total assets** \$394.8 million

**Underlying fund operating expense (2015)**  
0.03455

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.**



## Annualized compound returns (As at June 30, 2016)

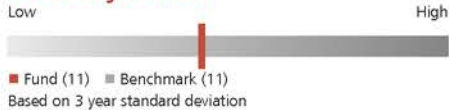
This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	5.58	12.82	16.43	13.37	6.27	5.86
Benchmark	1.21	11.51	15.60	12.96	6.27	-

## Investment objective

The Fund strives to outperform the MSCI All Country World Growth Index (Net Dividends Reinvested) over a full market cycle, typically defined as three to five years.

## Volatility meter



GLOBAL EQUITY

Code 8181

## Manulife Trimark Fund

### How the underlying fund is invested

#### Composition



#### Equity Industry



#### Geographic split



#### Top holdings within the underlying fund

(As at June 30, 2016)

Canadian Dollar Cash Management Fund (Invesco)	3.96%
Honeywell International Inc	3.23%
Anheuser-Busch InBev NV DR	3.16%
Localiza Rent a Car SA	3.15%
Experian PLC	3.13%
Becton Dickinson and Co	3.11%
Wells Fargo & Co	3.07%
Kweichow Moutai Co Ltd	3.07%
Express Scripts Holding Co	3.06%
Sinopharm Group Co Ltd	3.05%

#### Primary investment process

Fundamental, Bottom-up

#### Equity style and capitalization

Value	Core/Blend	Growth	
	●		Large
			Medium
			Small
			All cap

All rates of return are shown before investment management fees or taxes have been deducted. This fund invests primarily outside of North America.

Source: Lipper, a Thomson Reuters company

### UNDERLYING FUND -> Trimark Fund - Class I

**Objective** The Trimark Fund seeks to achieve strong capital growth with a high degree of reliability over the long term. The Fund invests primarily in equities of companies anywhere in the world.

**Managed by** Invesco Advisers Inc

**Fund managers** Jeff Feng, Michael Hatcher, Matt Peden

**Inception date** September 1981

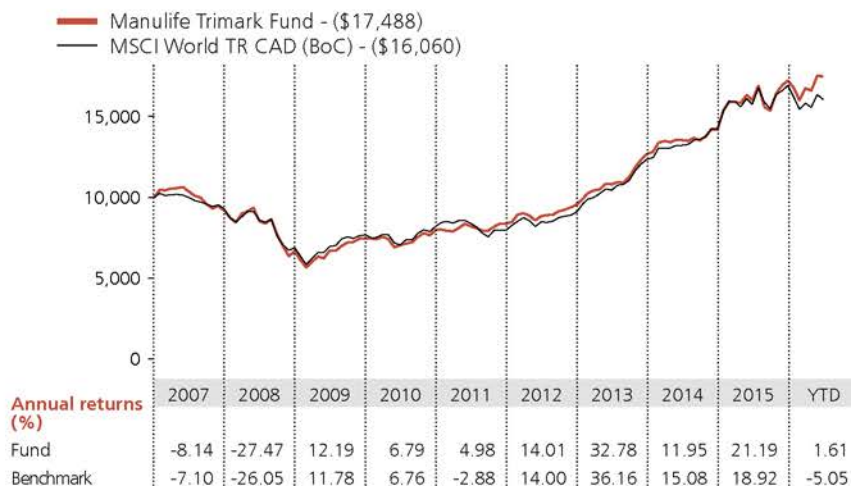
**Manulife inception date** September 1997

**Total assets** \$3,808.5 million

**Underlying fund operating expense (2015)**  
in IMF

### Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.**



### Annualized compound returns (As at June 30, 2016)

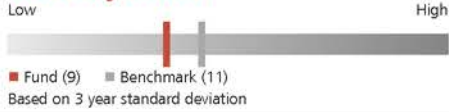
This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	9.18	13.65	17.41	16.30	8.02	8.07
Benchmark	1.99	10.22	15.45	13.84	6.65	-

### Investment objective

To be the top of its respective category over the long term, while striving to outperform the MSCI World Index (\$ Cdn).

## Volatility meter



GLOBAL EQUITY

Code 8362

# Manulife Sprucegrove Global Equity Fund

## How the underlying fund is invested

### Composition



### Equity Industry



### Geographic split



### Top holdings within the underlying fund

(As at March 31, 2016)

Markel Corp	4.79%
Apache Corp	2.89%
CRH PLC	2.59%
Berkshire Hathaway Inc	2.22%
Johnson & Johnson	2.13%
Wells Fargo & Co	2.12%
Procter & Gamble Co	2.03%
MDU Resources Group Inc	2.01%
Samsung Electronics Co Ltd DR	1.81%
United Overseas Bank Ltd	1.73%

### Primary investment process

Fundamental, Bottom-up

### Equity style and capitalization

Value	Core/Blend	Growth	
●			Large
			Medium
			Small
			All cap

All rates of return are shown before investment management fees or taxes have been deducted. This fund invests primarily outside of North America.

Source: Lipper, a Thomson Reuters company

## UNDERLYING FUND -> Sprucegrove Global Equity Pooled Fund

**Objective** The Sprucegrove Global Equity Fund objective is to create a portfolio of international (including U.S.) stocks that overall have characteristics superior to the benchmark MSCI World Index. Sprucegrove emphasizes long term investment and it focuses on the selection of individual common stocks using a bottom-up, research driven approach.

**Managed by** Sprucegrove Investment Management Ltd

**Fund managers** Craig A. Merrigan, Erik Parnoja, Shirley Woo

**Inception date** June 1995

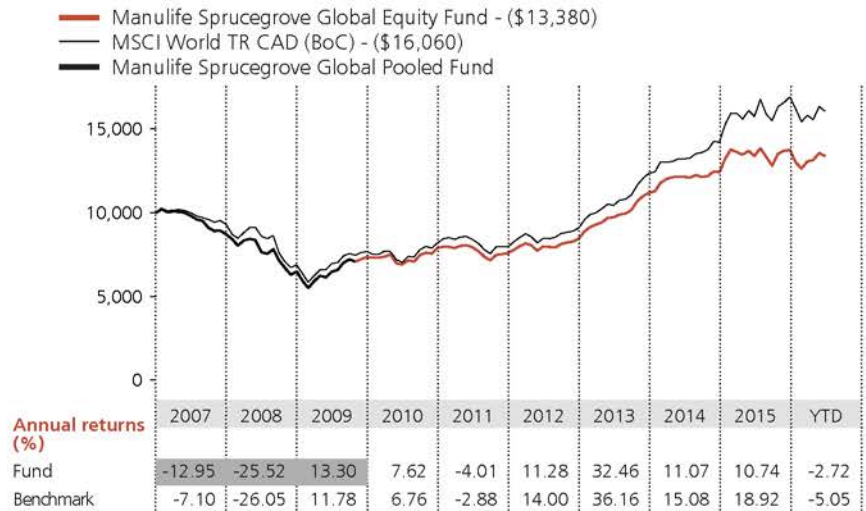
**Manulife inception date** October 2009

**Total assets** \$1,045.3 million

**Underlying fund operating expense (2015)**  
0.03953

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.** The shaded returns represent the underlying fund returns prior to the Manulife Fund's inception date.



## Annualized compound returns (As at June 30, 2016)

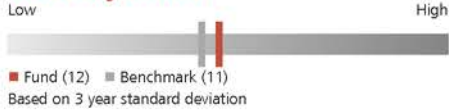
This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	-0.04	4.99	11.23	11.02	-	10.04
Benchmark	1.99	10.22	15.45	13.84	6.65	-

## Investment objective

Over the long term, this fund is expected to outperform the MSCI World Index (\$ Cdn).

## Volatility meter



GLOBAL EQUITY

Code 8431

# Manulife JPMorgan Global Intrepid Fund (Registered Plans Only)

## How the underlying fund is invested

### Composition



### Equity Industry



### Geographic split



### Top holdings within the underlying fund

(As at June 30, 2016)

Alphabet Inc	1.81%
Johnson & Johnson	1.51%
Apple Inc	1.27%
Royal Dutch Shell PLC	1.14%
Pfizer Inc	1.13%
Facebook Inc	1.08%
Wells Fargo & Co	1.06%
Amazon.com Inc	1.00%
Comcast Corp	0.99%
Citigroup Inc	0.95%

### Primary investment process

Fundamental, Bottom-up

### Equity style and capitalization

Value	Core/Blend	Growth	
	●		Large
			Medium
			Small
			All cap

All rates of return are shown before investment management fees or taxes have been deducted.  
This fund invests primarily outside of North America.  
Source: Lipper, a Thomson Reuters company

## UNDERLYING FUND -> JPMorgan Global Intrepid Fund

**Objective** The Global Intrepid - Canada non-Taxable Fund is a core fund which aims to hold the best of growth and value stocks across global stock markets and market capitalisation segments.

**Managed by** JPMorgan Asset Management (Canada) Inc.

**Fund managers** Howard Williams, Sandeep Bhargava, Zenah Shuhaiber

**Inception date** December 2005

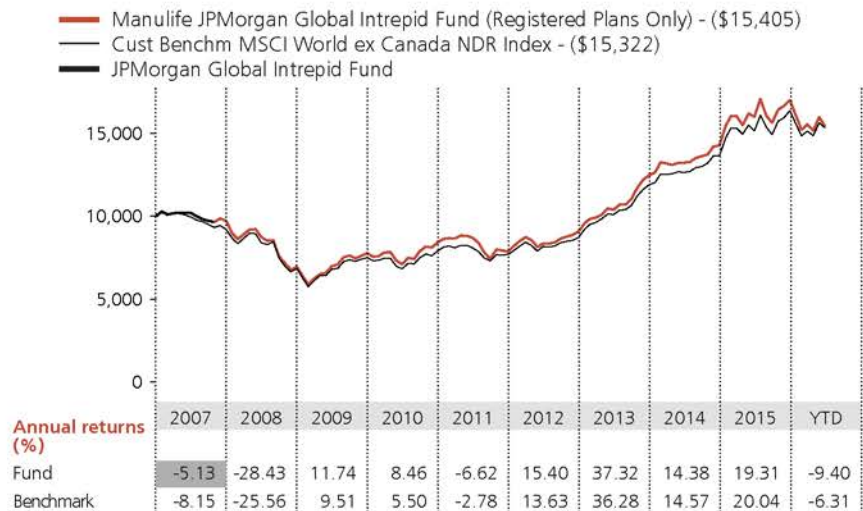
**Manulife inception date** October 2007

**Total assets** \$1,343.9 million

**Underlying fund operating expense (2015)**  
0.0389

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.** The shaded returns represent the underlying fund returns prior to the Manulife Fund's inception date.



## Annualized compound returns (As at June 30, 2016)

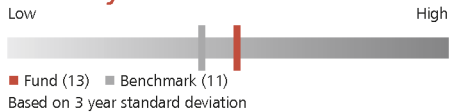
This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	-3.61	7.93	14.06	12.12	-	5.55
Benchmark	1.28	10.13	14.91	13.61	6.15	-

## Investment objective

The Fund aims to outperform the MSCI World ex Canada Index (Net Dividends Reinvested) by 4 % per annum over a market cycle.

## Volatility meter



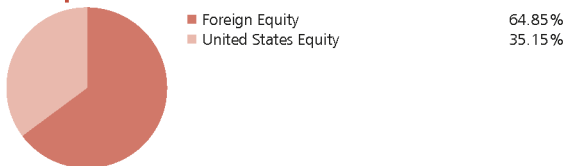
GLOBAL EQUITY

Code 8501

# Manulife Templeton Global Stock Trust Fund

## How the underlying fund is invested

### Composition



### Equity Industry



### Geographic split



### Top holdings within the underlying fund

(As at June 30, 2016)

Microsoft Corp	2.47%
Samsung Electronics Co Ltd	2.23%
Chevron Corp	1.93%
Comcast Corp	1.81%
Vodafone Group PLC	1.77%
JPMorgan Chase & Co	1.69%
Amgen Inc	1.68%
BP PLC	1.65%
Halliburton Co	1.61%
Sinopharm Group Co Ltd	1.59%

### Primary investment process

Fundamental, Bottom-up

### Equity style and capitalization

Value	Core/Blend	Growth	
●			Large
			Medium
			Small
			All cap

All rates of return are shown before investment management fees or taxes have been deducted.  
This fund invests primarily outside of North America.  
Source: Lipper, a Thomson Reuters company

## UNDERLYING FUND -> Templeton Global Stock Trust Fund

**Objective** The investment objective of the fund is to achieve long-term capital growth through a flexible policy of investment primarily in equity securities of companies listed on stock exchanges of any nation other than Canada. Equity investments are selected on an issuer-by-issuer basis and may include investments in emerging markets. In normal market conditions, issuers are selected from a cross-section of countries, regions and industries.

**Managed by** Franklin Templeton Investments Corp

**Fund managers** Katherine Owen

**Inception date** September 1997

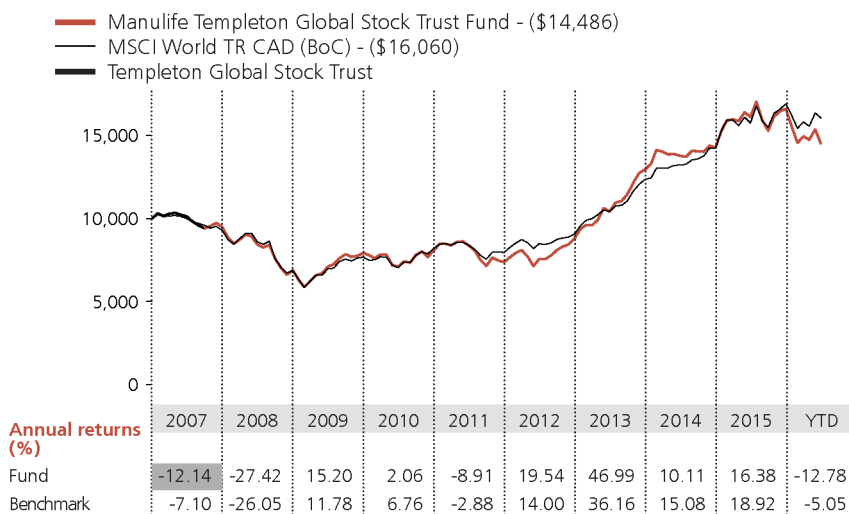
**Manulife inception date** September 2007

**Total assets** \$481.7 million

**Underlying fund operating expense (2015)**  
0.006

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.** The shaded returns represent the underlying fund returns prior to the Manulife Fund's inception date.



## Annualized compound returns (As at June 30, 2016)

This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

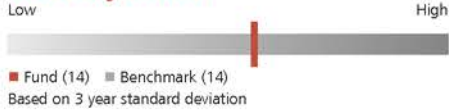
	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	-10.07	2.53	11.62	11.53	-	5.05
Benchmark	1.99	10.22	15.45	13.84	6.65	-

## Investment objective

Over the long term, this fund is expected to outperform the MSCI World Index (\$ Cdn).



## Volatility meter



GLOBAL REAL ESTATE

Code 8581

# Manulife Fidelity Global Real Estate Fund

## How the underlying fund is invested

### Composition



### Equity Industry



### Geographic split



### Top holdings within the underlying fund

(As at June 30, 2016)

Simon Property Group Inc	3.75%
Public Storage	3.34%
Duke Realty Corp	2.99%
Mitsui Fudosan Co Ltd	2.82%
Prologis Inc	2.61%
Sun Hung Kai Properties Ltd	2.61%
British Land Company PLC	2.50%
Welltower Inc	2.47%
Host Hotels & Resorts Inc	2.45%
Ventas Inc	2.39%

### Primary investment process

Fundamental, Bottom-up

### Equity style and capitalization

Value	Core/Blend	Growth	
	●		Large
			Medium
			Small
			All cap

All rates of return are shown before investment management fees or taxes have been deducted.  
This fund invests primarily outside of North America.  
Source: Lipper, a Thomson Reuters company

## UNDERLYING FUND -> Fidelity Global Real Estate-O

**Objective** The Fund aims to achieve a high total investment return by investing in securities of companies anywhere in the world that participate in the real estate industry.

**Managed by** FIAM LLC

**Fund managers** Steven J. Buller

**Inception date** May 2006

**Total assets** \$670.0 million

**Manulife inception date** May 2008

**Underlying fund operating expense (2015)**  
in IMF

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns. **Gross rates of return are shown before investment management fees have been deducted.** The shaded returns represent the underlying fund returns prior to the Manulife Fund's inception date.



## Annualized compound returns (As at June 30, 2016)

This table shows the historical annual compound total return of the fund compared with the benchmark, as outlined in the rate of return expectation below.

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)	Since inception (%)
Fund	15.70	18.20	17.75	15.70	-	8.22
Benchmark	15.41	16.00	15.74	14.28	6.13	-

## Investment objective

The Fund aims to outperform the FTSE EPRA/NAREIT Developed Index over a full market cycle.





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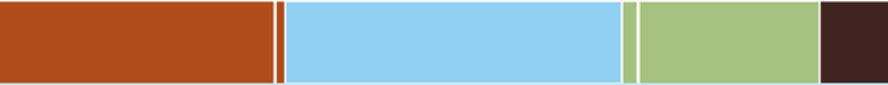


*This sheet will not be printed. It is for fulfillment purposes only.*

**Fulfillment Summary Sheet**

<b>Line Item</b>	<b>Kit Item</b>	<b>Details</b>	<b>Qty</b>
1	White custom return envelope		0
2	White standard return envelope	Attn: GRS Client Services, KC-6, P.O. Box 396 Stn Waterloo, Waterloo, ON N2J 4A9, CANADA	1
3	Separate white custom return envelope for the Payroll deduction (and waiver) form only		0
4	Blue return address envelope		0
5	GIP Bold Print stock items packaged in kit		NONE

Funds available for



Dent Wizard Canada Ltd.