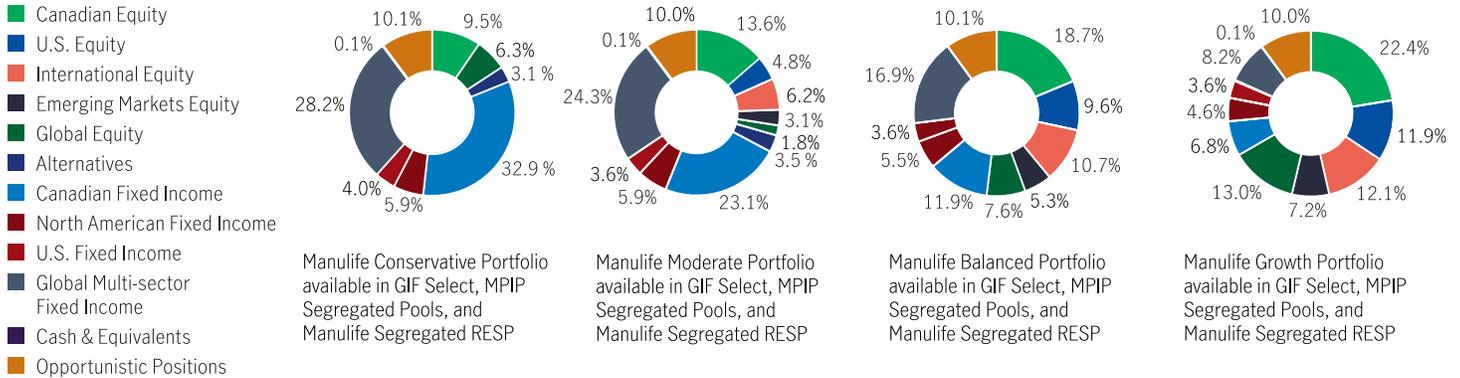


Manulife Asset Allocation Portfolios

Segregated fund solutions

Our four actively managed asset allocation portfolios provide complete solutions for clients who prefer a disciplined approach to investing, and the comfort knowing professionals are managing risk.



For illustration purposes only. Breakdown shown is based on underlying fund allocations as of September 30, 2022.

Comprehensive investment solutions for Canadian investors

1. Active asset allocation	2. Portfolio monitoring and rebalancing	3. Management expertise
<ul style="list-style-type: none"> Strategic and active asset allocation optimized by asset class, investment style, and geographic region Tools to be opportunistic and implement market views quickly and efficiently 	<ul style="list-style-type: none"> In-depth quantitative modelling complemented by fundamental insights and qualitative analysis Four pillar approach to ongoing management; weekly review of the analytics behind market fundamentals, technical indicators, sentiment, and economic cycles Compare and contrast short-term opportunities with longer term strategic view to gain insight and make opportunistic shifts in the portfolios. Strong emphasis on risk management 	<ul style="list-style-type: none"> Pension-style management and oversight provided by Manulife Investment Management’s Multi-Asset Solutions Team—an investment team made up of over 60 investment professionals¹ dedicated to managing multi-asset portfolios A 25+ year history of managing risk as an experienced, global institutional asset allocation manager with over CAD \$210 billion¹ in assets under management worldwide. An extensive intellectual capital base that spans the world, from Toronto and Montreal to Boston, Hong Kong, and London (UK).

Benefits to advisors

- Simple, one-ticket solutions provide instant access to sophisticated pension-style investment management expertise.
- Ongoing professional rebalancing saves you time administering smaller accounts.
- Downloadable Investor Profile Questionnaire (MK3484E) provides an easy way to help determine your client’s tolerance for risk.
- Segregated fund platform lets you offer access to estate planning advantages and potential creditor protection.

¹ As of December 31, 2021. AUM includes all asset allocation, index, and liability driven investing (LDI) assets.

Portfolio Allocations:* Access to some of the most popular mutual funds and exchange-traded funds (ETFs) with quality portfolio management provided by Manulife Investment Management, Mawer Investment Management Limited, Dimensional Fund Advisors Canada ULC, and Brookfield Public Securities Group LLC.

Manulife Asset Allocation Portfolios Asset Mix*

Manulife Conservative Portfolio GIF Select, Manulife Conservative Private Segregated Portfolio, or Manulife Segregated Fund RESP		Manulife Moderate Portfolio GIF Select, Manulife Moderate Private Segregated Portfolio, or Manulife Segregated Fund RESP	
Target Asset Mix	20% Equity 80% Fixed Income	Target Asset Mix	35% Equity 65% Fixed Income
Manulife Dividend Income Fund	3.26%	Manulife Dividend Income Fund	4.57%
Manulife Fundamental Equity Fund ¹	3.25%	Manulife Fundamental Equity Fund ¹	4.51%
Manulife Multifactor Canadian Large Cap Index ETF	3.03%	Manulife Multifactor Canadian Large Cap Index ETF	4.55%
Manulife Global Dividend Fund	2.67%	Manulife U.S. All Cap Equity Fund	4.77%
Manulife Global Equity Class	3.59%	Manulife World Investment Fund	4.31%
Manulife Global Listed Infrastructure Fund	3.08%	Manulife Multifactor Developed International Index ETF	1.84%
Manulife Bond Fund	23.13%	Manulife Emerging Markets Fund	3.09%
Manulife Canadian Unconstrained Bond Fund ²	2.72%	Manulife Global Dividend Fund	1.78%
Manulife Smart Short-Term Bond ETF	7.02%	Manulife Global Listed Infrastructure Fund	3.50%
Manulife Corporate Bond Fund	5.86%	Manulife Bond Fund	15.48%
Manulife U.S. Unconstrained Bond Fund ³	4.00%	Manulife Canadian Unconstrained Bond Fund ²	2.73%
Manulife Strategic Income Fund	22.94%	Manulife Smart Short-Term Bond ETF	4.92%
Manulife Global Unconstrained Bond Fund ⁴	5.30%	Manulife Corporate Bond Fund	5.88%
Cash & Equivalents	0.10%	Manulife U.S. Unconstrained Bond Fund ³	3.57%
Opportunistic Positions	10.05%	Manulife Strategic Income Fund	19.86%
	100.0%	Manulife Global Unconstrained Bond Fund ⁴	4.43%
		Cash & Equivalents	0.15%
		Opportunistic Positions	10.05%
			100.0%

* For illustration purposes only. Asset mix shown is based on allocation weights as of September 30, 2022 and is subject to change based on market conditions and opportunities for investment. Please consult the Simplified Prospectus for more information.

¹ Formerly Manulife Canadian Stock Fund. On May 25, 2018, the Manulife Canadian Opportunities Fund merged into the Manulife Fundamental Equity Fund.

² Formerly Manulife Canadian Bond Plus Fund. On May 25, 2018, Manulife Canadian Corporate Bond Fund merged into the Manulife Canadian Unconstrained Bond Fund.

³ Formerly Manulife U.S. Tactical Credit Fund. On May 25, 2018, Manulife High Yield Bond Fund merged into Manulife U.S. Unconstrained Bond Fund.

⁴ On June 28, 2013, the Manulife Strategic Income Opportunities Fund was converted from a closed-end fund and renamed the Manulife Global Tactical Credit Fund. On April 6, 2018, the Manulife Global Tactical Credit Fund was renamed the Manulife Global Unconstrained Bond Fund. On April 20, 2018, the Manulife Asia Total Return Bond Fund merged into the Manulife Global Unconstrained Bond Fund.

Manulife Balanced Portfolio GIF Select, Manulife Balanced Private Segregated Portfolio, or Manulife Segregated Fund RESP			Manulife Growth Portfolio GIF Select, Manulife Growth Private Segregated Portfolio, or Manulife Segregated Fund RESP		
Target Asset Mix	55% Equity	45% Fixed Income	Target Asset Mix	70% Equity	30% Fixed Income
Manulife Dividend Income Fund		6.24%	Manulife Dividend Income Fund		7.44%
Manulife Fundamental Equity Fund ¹		6.16%	Manulife Fundamental Equity Fund ¹		7.41%
Manulife Multifactor Canadian Large Cap Index ETF		6.31%	Manulife Multifactor Canadian Large Cap Index ETF		7.58%
Manulife U.S. All Cap Equity Fund		7.68%	Manulife U.S. All Cap Equity Fund		9.98%
Manulife Multifactor U.S. Large Cap Index ETF		1.97%	Manulife Multifactor U.S. Large Cap Index ETF		1.94%
Manulife World Investment Fund		8.83%	Manulife World Investment Fund		10.27%
Manulife Multifactor Developed International Index ETF		1.84%	Manulife Multifactor Developed International Index ETF		1.83%
Manulife Emerging Markets Fund		3.35%	Manulife Emerging Markets Fund		4.49%
Manulife Multifactor Emerging Markets Index ETF		2.00%	Manulife Multifactor Emerging Markets Index ETF		2.75%
Manulife Global Dividend Fund		7.56%	Manulife Global Dividend Fund		8.49%
Manulife Bond Fund		9.19%	Manulife Investment Management Global Small Cap Equity Pooled Fund		4.52%
Manulife Canadian Unconstrained Bond Fund ²		2.76%	Manulife Bond Fund		4.08%
Manulife Corporate Bond Fund		5.51%	Manulife Canadian Unconstrained Bond Fund ²		2.73%
Manulife U.S. Unconstrained Bond Fund ³		3.63%	Manulife Corporate Bond Fund		4.56%
Manulife Strategic Income Fund		12.85%	Manulife U.S. Unconstrained Bond Fund ³		3.63%
Manulife Global Unconstrained Bond Fund ⁴		4.06%	Manulife Strategic Income Fund		4.11%
Cash & Equivalents		0.00%	Manulife Global Unconstrained Bond Fund ⁴		4.05%
Opportunistic Positions		10.05%	Cash & Equivalents		0.15%
		100.0%	Opportunistic Positions		10.01%
					100.0%

¹ Formerly Manulife Canadian Stock Fund. On May 25, 2018, the Manulife Canadian Opportunities Fund merged into the Manulife Fundamental Equity Fund.

² Formerly Manulife Canadian Bond Plus Fund. On May 25, 2018, Manulife Canadian Corporate Bond Fund merged into the Manulife Canadian Unconstrained Bond Fund.

³ Formerly Manulife U.S. Tactical Credit Fund. On May 25, 2018, Manulife High Yield Bond Fund merged into Manulife U.S. Unconstrained Bond Fund.

⁴ On June 28, 2013, the Manulife Strategic Income Opportunities Fund was converted from a closed-end fund and renamed the Manulife Global Tactical Credit Fund. On April 6, 2018, the Manulife Global Tactical Credit Fund was renamed the Manulife Global Unconstrained Bond Fund. On April 20, 2018, the Manulife Asia Total Return Bond Fund merged into the Manulife Global Unconstrained Bond Fund.

Fund codes and MER

	Advisor						F-class ⁶	
	MER (%) ⁵	BE	FE	NL/CB	MER (%) ⁵	LL*	MER (%) ⁵	F-class
Manulife Conservative Portfolio GIF Select	2.26	MGF2745	MGF2744	MGF5526	2.26	MGF2746	1.17	MGF2589
Manulife Conservative Private Segregated Portfolio	2.12	–	MPS4701	MPS4740	2.18	MPS4702	1.13	MPS4704
Manulife Conservative Segregated RESP	2.25	MSE3369	MSE3269	–	2.25	MSE3969	–	–
Manulife Moderate Portfolio GIF Select	2.54	MGF2770	MGF2769	MGF5530	2.54	MGF2771	1.44	MGF2758
Manulife Moderate Private Segregated Portfolio	2.21	–	MPS4750	MPS4758	2.42	MPS4756	1.17	MPS4757
Manulife Moderate Segregated RESP	2.54	MSE3371	MSE3271	–	2.54	MSE3971	–	–
Manulife Balanced Portfolio GIF Select	2.72	MGF2840	MGF2839	MGF5525	2.72	MGF2841	1.57	MGF2827
Manulife Balanced Private Segregated Portfolio	2.28	–	MPS4741	MPS4749	2.52	MPS4746	1.27	MPS4747
Manulife Balanced Segregated RESP	2.74	MSE3368	MSE3268	–	2.74	MSE3968	–	–
Manulife Growth Portfolio GIF Select	2.77	MGF2856	MGF2855	MGF5527	2.77	MGF2857	1.61	MGF2847
Manulife Growth Private Segregated Portfolio	2.38	–	MPS4778	MPS4791	2.61	MPS4788	1.33	MPS4789
Manulife Growth Segregated RESP	2.74	MSE3370	MSE3270	–	2.74	MSE3970	–	–

* For MPIP Segregated Pools, effective August 21 2020, the low-load sales charge option will no longer allow new deposits, subsequent deposits, new PAC setups, PAC increases and switches in from other sales charges. Note switches in from a low-load sales charge and deposits from an existing PAC are permitted.

⁵ The MER is an estimate for the current year and is subject to change. MERs presented are as of December 31, 2021.

⁶ F-class is only available for fee-based programs where contracts are held in Nominee or Intermediary Name.

For more information, visit manulifeim.ca

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Manulife Asset Allocation Portfolios are offered in the InvestmentPlus Series of the Manulife GIF Select, Manulife Private Investment Pools —MPIP Segregated Pools, and Manulife Segregated Fund RESP insurance contract. Any amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value. Withdrawals proportionally decrease Maturity and Death Benefit Guarantees. The Manufacturers Life Insurance Company (Manulife) is the issuer of the Manulife GIF Select which offers the InvestmentPlus Series, Manulife Private Investment Pools-MPIP Segregated Pools, and Manulife Segregated Fund RESP insurance contracts and is the guarantor of any guarantee provisions therein. Manulife Investment Management is a trade name of The Manufacturers Life Insurance Company. Age restrictions and other conditions may apply.

Commissions, trailing commissions, management fees, and expenses all may be associated with mutual fund investments and the use of an asset allocation service. Please read the fund facts as well as the prospectus of the mutual funds in which investment may be made under the asset allocation service before investing. Mutual funds are not guaranteed, their values change frequently, and past performance may not be repeated.

Manulife Funds (including the Trust Pools) and Manulife Corporate Classes (including the Class Pools) are managed by Manulife Investment Management Limited (formerly named Manulife Asset Management Limited). Manulife Investment Management is a trade name of Manulife Investment Management Limited. Manulife, Manulife Investment Management, the Stylized M Design, InvestmentPlus, and Manulife Investment Management & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

To speak with Manulife Investment Management about segregated funds, call 1-888-790-4387