

Manulife Conservative Portfolio

Advisor Series · Performance as at September 30, 2020 · Holdings as at August 31, 2020

Portfolio advisor: Manulife Investment Management Limited

Management



Nathan Thoof



James Robertson

Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	Other
Advisor	3575	3275	3775	3475	—
F	—	—	—	—	3675
FT6	—	—	—	—	3975
T6	3576	3276	3776	3476	—

Key Facts

Inception date: May 5, 2017

AUM¹: \$301.38 million

CIFSC category: Global Fixed Income Balanced

Investment style: Asset Allocation

Distribution frequency²: Quarterly

Distribution yield³: 1.44%

Management fee: 1.56%

Positions: 4356

Risk: Low



MER: 1.96% (as at 2019/12/31, includes HST)

Min. investment: \$500.00 initial; \$25.00 PAC

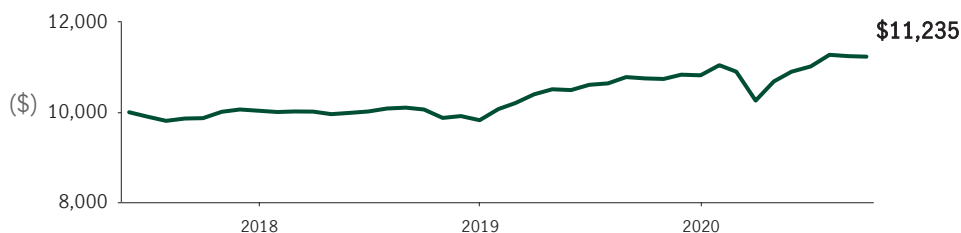
PAC

Fund Status: Open

Why Invest

- A sophisticated but simple, one ticket, multi-asset investment solution
- Access to active asset allocation from Manulife Investment Management's Asset Allocation Team, a team that manages over CAD \$140 billion (as of Dec 31, 2018) in portfolios around the globe
- Quality underlying investment management from Manulife Investment Management, Mawer Investment Management Limited, Dimensional Fund Advisors Canada ULC and Brookfield Investment Management Inc.

Growth of \$10,000 since inception⁴



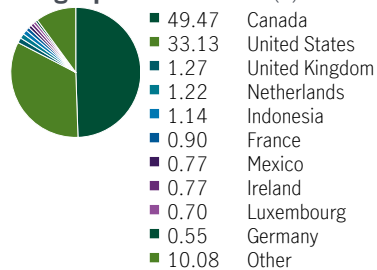
Calendar Returns (%)

2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
—	—	—	—	—	—	—	—	-2.09	10.15

Compound Returns (%)

1 month	3 months	6 months	YTD	1 year	3 years	5 years	10 years	Inception
-0.11	1.97	9.51	3.83	4.49	4.42	—	—	3.59

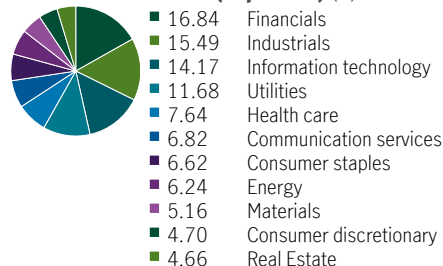
Geographic Allocation (%)



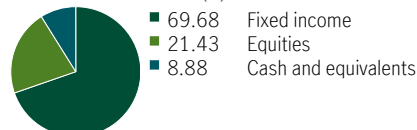
Fixed Income Allocation (%)



Sector Allocation (Equities) (%)



Asset Allocation (%)



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Management Fee Reduction Rates⁶

Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.5 basis points
\$500K+ to \$999K	5 basis points
\$1M+ to \$4.9M	7.5 basis points
\$5M+ to \$9.9M	10 basis points
\$10M+	12.5 basis points

Investment Highlights

This portfolio aims to deliver a sophisticated but simple investment solution. The portfolio management team uses underlying funds and ETFs to create a strategic, long term asset mix which focuses on preserving capital. The team may also take advantage of shorter term market movements by making opportunistic shifts in the portfolio to potentially capture additional returns.

Top 10 Underlying Fund Holdings⁵ (%)

Manulife Bond Fund	29.44
Manulife Strategic Income Fund	20.78
Manulife Global Unconstrained Bond Fund	6.33
Manulife Corporate Bond Fund	5.42
Manulife Money Market Fund	4.25
Vanguard Emerging Markets Government Bond Index Fund	4.02
Manulife Global Listed Infrastructure Fund	3.48
Manulife Canadian Unconstrained Bond Fund	3.17
Vanguard Canadian Aggregate Bond Index ETF	3.01
Manulife Dividend Income Fund	3.00

For more information please contact your advisor or visit manulifemutualfunds.ca

¹ All classes/series combined. Assets as at August 31, 2020.

² The payment of distributions is not guaranteed and may fluctuate. If distributions paid by the fund are greater than the performance of the fund, then your original investment will shrink. Distributions should not be confused with a fund's performance, rate of return, or yield. You may also receive return of capital distributions from a fund. Please consult with your tax advisor regarding the tax implications of receiving distributions. See the fund facts as well as the prospectus for more information on a fund's distributions policy.

³ Distribution yield is calculated based on prior 12-month rolling average of paid distributions and using average month-end net asset value, per security. The distribution yield excludes any year-end capital gains distributions paid. Distribution yield should not be confused with a fund's performance or rate of return.

⁴ The rate of return shown is used only to illustrate the effects of the compound growth rate and is not intended to reflect future values or returns on investment.

⁵ Holdings are subject to change. They are not recommendations to buy or sell any security.

⁶ Investors with a minimum investment in Manulife mutual funds, Manulife Private Mutual Funds and Manulife Private Investment Pools ("Qualifying Investments") of \$250,000, either in a single account or in the aggregate based on the total assets of a financial group, are entitled to receive a reduction in the management fees that apply to their Funds. Such reductions are paid in the form of a distribution to investors (first out of net income and net realized capital gains of the Fund and, thereafter, as a return of capital) and in the form of a rebate to Manulife Corporate Class investors. In both cases, the reductions are automatically reinvested in additional securities of the relevant series. The amount of the distribution or rebate, as applicable, is based on the aggregate amount invested in the Qualifying Investments and begins on the first dollar invested. A financial group includes all accounts belonging to a single investor, their spouse, their respective family members residing at the same address and corporate accounts for which the investor and other members of the financial group beneficially own more than 50% of the corporation's voting equity. Rates that are listed do not include applicable (HST). A basis point (BPS) is a unit that is equal to 1/100th of 1 per cent.

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). Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the fund facts as well as the prospectus before investing. The performance data provided assumes reinvestment of distributions only and does not take into account sales, redemption, distribution or optional charges or income taxes payable by any securityholder that would have reduced returns. Mutual fund securities are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer. There can be no assurances that the fund will be able to maintain its net asset value per security at a constant amount or that the full amount of your investment in the fund will be returned to you. Past performance may not be repeated.

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Source for all data: Transmission Media, as at September 30, 2020.