

Manulife U.S. Regional Bank Trust

Class A · Performance as at February 28, 2019 · Holdings as at January 31, 2019

Sub-Advisor: Manulife Asset Management (US) LLC

Management



Lisa Welch



Susan Curry



Ryan Lentell



Joseph Marguy

Key Facts

Ticker: MBK.UN

Inception date: July 23, 2014

AUM: \$56.49 million

CIFSC category: Financial Services Equity

Investment style: Blend

Distribution frequency: Monthly

Distribution yield¹: 3.40%

Management fee: 1.50%

Positions: 111

Risk: High



MER: 2.18% (as at 2017/12/31, includes HST)

Fund Status: Closed to deposits and switches-in

Why Invest

Sub-advised by Manulife Asset Management (US) LLC, the Fund employs a rigorous fundamental investment process designed to deliver a portfolio with compelling long-term return potential. The manager believes that its process distinguishes it from other investment managers as it draws upon its extensive knowledge of Regional Banks and the financial industry to assess an individual company's financial condition and business strategies. The process involves applying an analysis based on the framework established by U.S. bank regulators to assess financial institutions, which analysis includes a review of the following: Capital, Asset Quality, Management, Earnings, Liquidity and Sensitivity to Interest Rates.

Growth of \$10,000 since inception



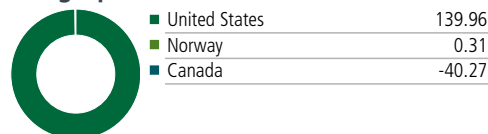
Calendar Returns (%)

Year	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Return (%)	—	—	—	—	—	—	1.87	40.04	5.49	-20.97

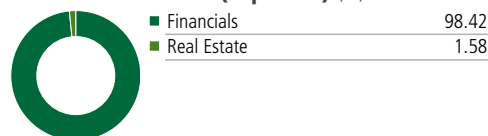
Compound Returns (%)

Period	1 month	3 months	6 months	YTD	1 year	3 years	5 years	10 years	Inception
Return (%)	6.79	0.60	-9.97	21.49	-4.69	16.51	—	—	9.92

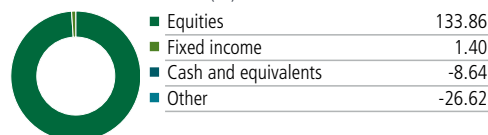
Geographic Allocation (%)



Sector Allocation (Equities) (%)



Asset Allocation (%)



Top 10 Holdings² (%)

U.S. Bancorp	4.57
M&T Bank Corporation	4.43
BB&T Corporation	4.38
The PNC Financial Services Group, Inc.	4.37
Citizens Financial Group, Inc.	4.36
Cullen/Frost Bankers, Inc.	3.50
Independent Bank Corp.	3.17
KeyCorp	3.00
First Financial Bancorp.	2.69
Regions Financial Corporation	2.69

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Investment Highlights

The Manulife U.S. Regional Bank Trust is a closed-end investment fund created to maximize total returns through capital appreciation and distributions while providing investors with steady monthly distributions. The Fund invests in an actively managed portfolio comprised primarily of the securities of U.S. regional banks and lending companies, including commercial banks and industrial banks, savings and loan associations, and bank and financial holding companies.

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

¹ 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.

² Holdings are subject to change. They are not recommendations to buy or sell any security.

You will usually pay brokerage fees to your dealer if you purchase or sell units of the investment fund on the Toronto Stock Exchange. If the units are purchased or sold on the Toronto Stock Exchange, investors may pay more than the current net asset value when buying units of the investment fund and may receive less than the current net asset value when selling them. There are ongoing fees and expenses associated with owning units of an investment fund. An investment fund must prepare disclosure documents that contain key information about the fund. You can find more detailed information about the fund in these documents. The indicated rates of return are the historical annual compounded total returns including changes in unit value and reinvestment of all distributions and do not take into account sales, redemption, distribution or optional charges or income taxes payable by any securityholder that would have reduced returns. Investment funds are not guaranteed, their values change frequently and past performance may not be repeated. 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 of the investment fund or returns on investment in the investment fund. Distributions are not guaranteed and may fluctuate and should not be confused with a fund's performance, rate of return, or yield. A Securityholder will generally be required to include in computing income for a taxation year of the Securityholder the amount of the Fund's net income for the taxation year, including net realized taxable capital gains, paid or payable to the Securityholder (whether in cash or in Units or reinvested in additional Units) in the taxation year. Manulife Structured Products are managed by Manulife Asset Management Limited. Manulife, Manulife Investments and the Block Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under licence.

Source for all data: Transmission Media, as at February 28, 2019.