

 **Manulife** Investment Management

*Simplify* Your Practice

# Manulife Multifactor Developed International Index ETF

Know Your Product

## *Simplify* your practice: Manulife Investment Management Know your product (KYP) Checklist

At Manulife Investment Management, we support advisors by helping to simplify your practice and streamline your client portfolios. To ensure you are on track with 'Know your Product', we've created this simple checklist to make it easy for you to comply with the KYP rules.

The following factors are all important to consider when choosing a product for your clients, specifically a mutual fund or an ETF. This checklist will help you to simplify your practice and to ensure you align yourself with the KYP rules.

### **Carefully consider the following risk factors:**

- Volatility metrics: Standard deviation vs. benchmark and category.
- Upside/downside capture rates.
- Confirming risk versus category.

### **Fund performance:**

- Does the fund's historical return match your client's performance objectives.
- How does the underlying performance compare vs. the category average and other comparable funds.

### **Fund company best practice:**

- Provide a brief summary of the reputation/track record/history of the fund company.

### **General features:**

- Understand the underlying investments and structure.

### **Fee awareness:**

- The product selected does not have to be the lowest cost, as long as the fees charged can be justified with all 'Know Your Product' factors.

### **Alternatives including Liquid Alternatives:**

- Knowing and understanding the risks associated such as the use of leverage/derivatives and short selling.



**Please be sure  
to consult your  
dealer for its  
specific policies  
on KYP.**

### **For advisor use only**

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# Manulife Multifactor Developed International Index ETF

Hedged Units • Performance as at January 31, 2023 • Holdings as at January 2, 2023

## Overview

### Overall Morningstar Rating



### Key Facts

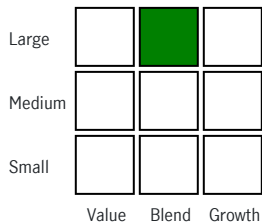
**Inception date:** April 17, 2017  
**AUM:** \$22.30M  
**Units Outstanding:** 700000  
**Positions:** 775  
**Management fee:** 0.45%  
**MER:** 0.50% (as at 2021-12-31, includes HST)  
**Risk:** Medium  
**Ticker:** MINT  
**NAV per unit:** \$31.86 as at February 1, 2023  
**Benchmark:** MSCI EAFE C\$  
**Index:** John Hancock Dimensional Developed International Index (CAD Hedged)



### Equity Characteristics

P/E Ratio	11.29
P/B Ratio	1.44
P/CF Ratio	8.03
ROE	19.02%
Average Market Cap	\$44.39B
Dividend Yield	4.32%

### Equity Style Box



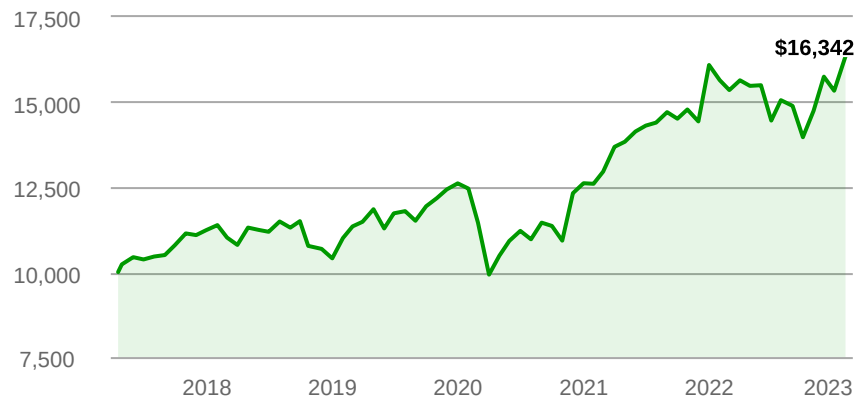
The fund's portfolio is biased toward large-cap blend stocks.

### Why invest?

- Targeting a wide range of developed market stocks outside of North America to access the breadth of the market's opportunities
- Seeking to minimize turnover, trading costs, tax liabilities, and cash drag
- Emphasizing factors (smaller cap, lower relative price, and higher profitability) that academic research has linked to higher expected returns

## Performance

### Growth of \$10,000 since inception



### Calendar Returns (%)

2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
—	—	—	—	—	-10.32	21.20	0.03	19.31	-4.70

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
6.41	10.69	7.43	6.41	4.29	7.01	5.36	—	—	—	6.79

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	14.50	0.40	-0.01	-0.39	1.00	99.79
Benchmark	14.55	0.44	0.02	—	—	—

## Management

### Sub Advisor:

Dimensional Fund Advisors



Casey Baum



Rita Chen



Andres Torres



Joseph F. Hohn

## Top 10 Holdings (%) <sup>1</sup>

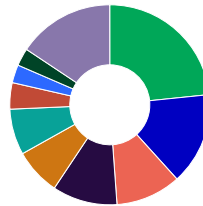
1. Shell PLC	1.55
2. Total Energies SE	1.45
3. Nestlé SA	1.33
4. ABB Limited	1.14
5. ASML Holding NV	1.03
6. Novo Nordisk A/S, Class "B"	1.02
7. Novartis AG	0.96
8. Roche Holding AG, Non-Voting	0.93
9. LVMH Moët Hennessy-Louis Vuitton SE	0.90
10. BP PLC	0.84

## Annual Distributions

	Income	Dividends	Capital Gains	Return of Capital	Total
2023-01-16	—	—	—	—	\$0.00
2022-12-29	—	—	—	—	\$0.86
2021-12-30	—	—	\$2.27	—	\$3.10
2020-12-30	—	—	—	—	\$0.45
2019-12-30	—	—	—	—	\$0.77
2018-12-28	—	—	\$0.80	—	\$1.46
2017-12-28	—	—	—	—	\$0.38

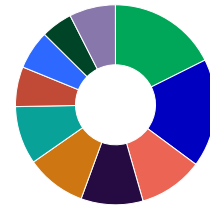
## Portfolio Allocation

### Geographic Allocation (%)



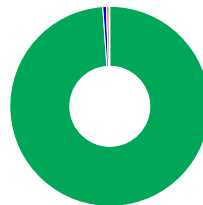
23.37	Japan
14.93	United Kingdom
10.56	France
10.50	Switzerland
7.53	Australia
7.42	Germany
4.27	Netherlands
2.93	Sweden
2.85	Denmark
15.65	Other

### Sector Allocation (Equities) (%)



17.63	Industrials
17.52	Financials
10.41	Consumer discretionary
10.03	Health care
9.73	Materials
9.41	Consumer staples
6.44	Energy
6.28	Information technology
5.07	Communication services
7.49	Other

### Asset Allocation (%)



98.87	Equities
0.60	Currency
0.43	General cash
0.10	Unit Trusts

## For more information please contact your advisor or visit [manulifeim.ca](https://www.manulifeim.ca)

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

Investing involves risks, including the potential loss of principal. There is no guarantee that a fund's investment strategy will be successful. Foreign investing has additional risks, such as currency and market volatility and political and social instability. Large company stocks could fall out of favor, and illiquid securities may be difficult to sell at a price approximating their value. Shares may trade at a premium or discount to their NAV in the secondary market, and a fund's holdings and returns may deviate from those of its index. These variations may be greater when markets are volatile or subject to unusual conditions. Errors in the construction or calculation of a fund's index may occur from time to time. Please see the fund's prospectus for additional risks.

Manulife ETF shares are bought and sold at market price (not NAV), and are not individually redeemed from the fund. Brokerage commissions will reduce returns.

Commissions, management fees and expenses all may be associated with exchange traded funds (ETFs). 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 unitholder that would have reduced returns. Investment objectives, risks, fees, expenses and other important information are contained in the ETF facts as well as the prospectus, please read before investing. ETFs are not guaranteed, their values change frequently and past performance may not be repeated.

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.

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 does not include any year-end capital gains distributions paid in addition to the regular monthly distributions. Distribution yield should not be confused with a fund's performance or rate of return.

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Source for all Data: Data Front, as at January 31, 2023.

**ETF Facts — MINT**

Manulife Investment Management Limited

**Manulife Multifactor Developed International Index ETF - Hedged Units**

This document contains key information you should know about Manulife Multifactor Developed International Index ETF - Hedged Units. You can find more details about this exchange-traded fund (ETF) in its prospectus. Ask your representative for a copy, contact Manulife Investment Management Limited at 1-888-588-7999 or manulifemutualfunds@manulife.com or visit [www.manulifeim.com/retail/ca/en/regulatory/etf-facts](http://www.manulifeim.com/retail/ca/en/regulatory/etf-facts).

**Before you invest, consider how the ETF would work with your other investments and your tolerance for risk.**

**Quick Facts**

**Date ETF started:** April 17, 2017

**Total value on June 30, 2022 :** \$463.7 million

**Management expense ratio (MER) :** 0.50%

**Fund manager:** Manulife Investment Management Limited

**Portfolio manager:** Manulife Investment Management Limited

**Sub-advisor:** Dimensional Fund Advisors Canada ULC

**Distributions:** Semi-annual, if any

**Trading Information** (12 months ending June 30, 2022)

**Ticker symbol:** MINT

**Average daily volume :** 1,173.51

**Exchange:** TSX

**Number of days traded :** 251

**Currency:** Canadian dollars

**Pricing Information** (12 months ending June 30, 2022)

**Market price :** \$28.83 - \$33.18

**Net asset value (NAV) :** \$28.46 - \$33.06

**Average bid-ask spread :** 0.74%

For more updated Quick Facts, Trading Information and Pricing Information, visit <https://www.manulifeim.com/retail/ca/en/regulatory/etf-facts>.

**What does the ETF invest in?**

The ETF seeks to replicate, to the extent reasonably possible and before fees and expenses, the performance of the John Hancock Dimensional Developed International Index (CAD Hedged) ("Index"), or any successor thereto. The ETF invests directly or indirectly primarily in equity securities of issuers from developed markets outside of the U.S. and Canada. The ETF seeks to hedge all or substantially all of the foreign currency exposure in the portfolio that is attributable to the Hedged Units back to the Canadian dollar. The Index is designed to comprise a subset of equity securities associated with developed markets outside the U.S. and Canada. Eligible companies are generally considered to be those with market capitalizations in the top 85% of the eligible country and the top 90% of all companies in the eligible countries at the time of rebalancing.

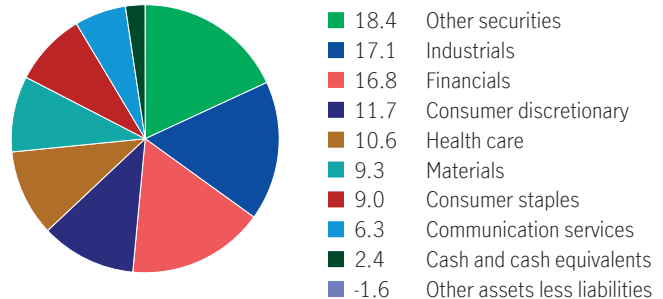
The charts below give you a snapshot of the ETF's investments on June 30, 2022. The ETF's investments will change.

**Top 10 investments** (June 30, 2022)

1. Cash and Cash Equivalents	2.4%
2. Nestlé SA	1.7%
3. Roche Holding AG	1.2%
4. Shell PLC	1.0%
5. ASML Holding NV	1.0%
6. Novartis AG	0.9%
7. TotalEnergies SE	0.9%
8. Toyota Motor Corp.	0.9%
9. Novo Nordisk AS	0.9%
10. LVMH Moët Hennessy-Louis Vuitton SE	0.8%

**Total percentage of top 10 Investments** 11.7%  
**Total number of investments** 693

**Investment mix (%)** (June 30, 2022)



**How risky is it?**

The value of the ETF can go down as well as up. You could lose money. One way to gauge risk is to look at how much an ETF's returns change over time. This is called "volatility". In general, ETFs with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. ETFs with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

**No guarantees**

ETFs do not have any guarantees. You may not get back the amount of money you invest.

**Risk rating**

Manulife Investment Management has rated the volatility of this ETF as **Medium**.

This rating is based on how much the ETF's returns have changed from year to year. It doesn't tell you how volatile the ETF will be in the future. The rating can change over time. An ETF with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the ETF's returns, see the "Risk Factors" section of the ETF's prospectus.

## How has the ETF performed?

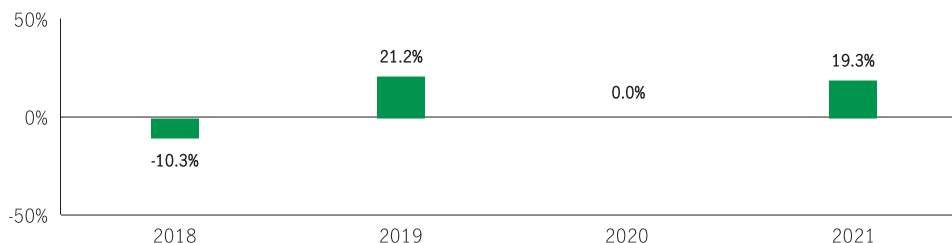
This section tells you how the hedged units of the ETF have performed over the past 4 years. Returns\* are after expenses have been deducted. These expenses reduce the ETF's returns. This could contribute to deviations between the ETF's returns and the returns of the John Hancock Dimensional Developed International Index (CAD Hedged).

\* Returns are calculated using the ETF's net asset value (NAV).

### Year-by-year returns

This chart shows how the hedged units of the ETF performed in each of the past 4 completed calendar years.

The ETF dropped in value in 1 of the 4 years. The range of returns and change from year to year can help you assess how risky the ETF has been in the past. It does not tell you how the ETF will perform in the future.



### Best and worst 3-month returns

This table shows the best and worst returns for the hedged units of the ETF in a 3-month period over the past 4 years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	15.3%	January 31, 2021	Your investment would rise to <b>\$1,153</b>
Worst return	-21.3%	March 31, 2020	Your investment would drop to <b>\$787</b>

### Average returns

The annual compounded return of the ETF since inception was 4.7% as of June 30, 2022. If you had invested \$1,000 in units of this ETF since inception, your investment would be now worth \$1,272.

## Trading ETFs

ETFs hold a basket of investments, like mutual funds, but trade on exchanges like stocks. Here are a few things to keep in mind when trading ETFs:

### Pricing

ETFs have two sets of prices: market price and net asset value (NAV).

#### Market price

ETFs are bought and sold on exchanges at the market price. The market price can change throughout the trading day. Factors like supply, demand, and changes in the value of an ETF's investments can affect the market price.

You can get price quotes any time during the trading day. Quotes have two parts: **bid** and **ask**.

The bid is the highest price a buyer is willing to pay if you want to sell your ETF units. The ask is the lowest price a seller is willing to accept if you want to buy ETF units. The difference between the two is called the **bid-ask spread**.

In general, a smaller bid-ask spread means the ETF is more liquid. That means you are more likely to get the price you expect.

#### Net asset value (NAV)

Like mutual funds, ETFs have a NAV. It is calculated after the close of each trading day and reflects the value of an ETF's investments at that point in time.

NAV is used to calculate financial information for reporting purposes—like the returns shown in this document.

### Orders

There are two main options for placing trades: market orders and limit orders. A market order lets you buy or sell units at the current market price. A limit order lets you set the price at which you are willing to buy or sell units.

### Timing

In general, market prices of ETFs can be more volatile around the start and end of the trading day. Consider using a limit order or placing a trade at another time during the trading day.

## Who is this ETF for?

Investors who:

- are looking for a long term investment
- want to invest in a broad range of equity securities associated with developed markets outside the U.S. and Canada
- can handle the volatility of the markets

*Don't buy this ETF if you need a steady source of income from your investment.*

## A word about tax

In general, you'll have to pay income tax on any money you make on an ETF. How much you pay depends on the tax laws where you live and whether or not you hold the ETF in a registered plan, such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your ETF in a non-registered account, distributions from the ETF are included in your taxable income, whether you get them in cash or have them reinvested.

## How much does it cost?

This section shows the fees and expenses you could pay to buy, own and sell the hedged units of the ETF. Fees and expenses – including trailing commissions – can vary among ETFs. Higher commissions can influence representatives to recommend one investment over another. Ask about other ETFs and investments that may be suitable for you at a lower cost.

### 1. Brokerage commissions

You may have to pay a commission to your brokerage firm every time you buy and sell units of the ETF. Commissions may vary by brokerage firm. Some brokerage firms may offer commission-free ETFs or require a minimum purchase amount.

### 2. ETF expenses

You don't pay these expenses directly. They affect you because they reduce the ETF's returns.

As of December 31, 2021, the ETF's expenses were 0.55% of its value. This equals \$5.50 for every \$1,000 invested.

	Annual rate (as a % of the ETF's value)
<b>Management expense ratio (MER)</b> - This is the total of the ETF's management fee and operating expenses. The Manager waived some of the ETF's expenses. If it had not done so, the MER would have been higher.	0.50%
<b>Trading expense ratio (TER)</b> - These are the ETF's trading costs.	0.05%
<b>ETF expenses</b> - <i>ETF expenses is the total of all ongoing expenses set out herein and is not a separate expense charged to the ETF.</i>	0.55%

#### Trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the ETF. It is for the services and advice that your representative and their firm provide to you.

This ETF doesn't have a trailing commission.

### 3. Other fees

Fee	What you pay
<b>Administrative Fee</b>	An amount as may be agreed to between the Manager and the Designated Broker or a Dealer of the ETF may be charged by Manulife Investment Management, on behalf of the ETF, to offset certain transaction costs associated with an issue, exchange or redemption of the units. This charge does not apply to unitholders who buy and sell their hedged units through the facilities of the TSX.

### What if I change my mind?

Under securities law in some provinces and territories, you have the right to cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the prospectus, ETF Facts or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

### For more information

Contact Manulife Investment Management or your representative for a copy of the ETF's prospectus and other disclosure documents. These documents and the ETF Facts make up the ETF's legal documents.

#### Manulife Investment Management Limited

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<https://www.manulifeim.com/retail/ca/en/regulatory/etf-facts>

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