

 **Manulife** Investments

*Simplify* Your Practice

# Manulife Diversified Investment Fund

Know Your Product



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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 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 security holder that would have reduced returns. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.

Series F is generally designed for investors who have a fee-based or wrap account with their dealer. Series F performance is net of fees and expenses. Advisor Series is also available and includes a 1.00% trailing commission.

The indices cited are widely accepted benchmarks for investment performance within their relevant regions, sectors or asset classes, and represent non-managed investment portfolios. Although these indices are similar to the fund's objectives, there may be material differences including permitted holdings or investment strategies, which may impact returns. Please refer to the Fund Facts of the fund for more information.

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

# Manulife Diversified Investment Fund<sup>1</sup>

Series T6 • Performance as at April 30, 2026 • Holdings as at March 31, 2026

## Overview

### Overall Morningstar Rating<sup>2</sup>



### Key Facts

**Management Team:** Mawer Investment Management Ltd.  
**Inception date:** June 27, 2008  
**AUM<sup>3</sup>:** \$607.11M  
**CIFSC category:** Global Equity Balanced  
**Investment style:** GARP  
**Distribution frequency<sup>4</sup>:** Monthly  
**Distribution yield<sup>5</sup>:** 7.58%  
**Positions:** 347  
**Management fee:** 1.90%  
**MER:** 2.37% (as at 2025-12-31, includes HST)  
**Min. investment:** \$500 initial; \$25 PAC  
**Fund Status:** Capped  
**Risk:** Low to Medium



### Equity Characteristics

P/E Ratio	21.24
P/B Ratio	3.07
P/CF Ratio	13.15
ROE	20.69%
Average Market Cap	\$48.55B
Dividend Yield	1.87%

### Equity Style Box<sup>6</sup>

Large	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Medium	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Small	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Value	Blend	Growth

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

### Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL	ETF
Advisor	4502	—	4702	4402	—	—
Advisor - DCA	24502	—	24702	24402	—	—
F	—	—	—	—	4602	—
FT6	—	—	—	—	1901	—
T6	9502	—	9702	9402	—	—

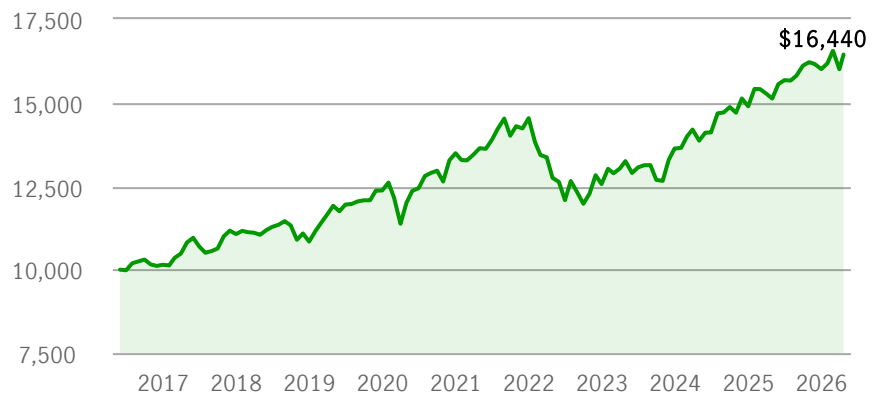
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

## Why invest?

This global balanced fund provides diversification across all major asset classes and employs a tax-effective overlay strategy to help minimize potential capital gains distributions at year-end. The equity selection process is based on Mawer's disciplined, fundamentally based bottom-up research process, which includes a strong focus on downside protection. Within fixed income, the fund will take a core position in Canadian government debt.

## Performance

### Growth of \$10,000 since inception<sup>7</sup>



### Calendar Returns (%)

2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
2.20	9.05	-2.04	14.12	-2.95	7.78	-13.58	8.48	9.27	7.48

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
2.57	1.47	1.23	2.54	8.52	7.40	3.77	5.38	—	—	6.13

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	8.25	0.69	0.46	-4.69	0.95	93.07
Benchmark <sup>8</sup>	8.36	1.88	1.10	—	—	—

## Management

### Portfolio advisor:

Mawer Investment Management Ltd.

### Sub Advisor:

Mawer Investment Management Ltd.



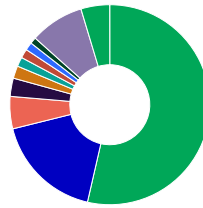
Steven  
Visscher

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

1. Canada Housing Trust No.1, 2.15%, 12/15/2031	3.16
2. Province of Quebec, 3.6%, 9/1/2033	1.97
3. Gov. of Canada, 6/17/2026	1.86
4. Province of Ontario, 3.65%, 6/2/2033	1.72
5. Gov. of Canada, 2.00%, 2051/12/1	1.38
6. Taiwan Semiconductor Manufacturing Co. Ltd. Twse Listed Stocks	1.24
7. Province of Ontario, 2.9%, 12/2/2046	0.96
8. Toronto-Dominion Bank Com	0.94
9. Bank of Montreal, 4.42%, 7/17/2029	0.91
10. Province of Ontario, 2.95%, 9/8/2030	0.91

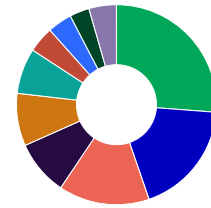
## Portfolio Allocation

### Geographic Allocation (%)



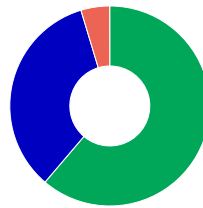
53.60	Canada
17.52	United States
5.22	United Kingdom
2.94	Japan
2.02	Taiwan
1.51	Netherlands
1.47	Italy
1.29	China
1.04	Brazil
8.74	Other
4.65	Cash and Equivalents

### Sector Allocation (Equities) (%)



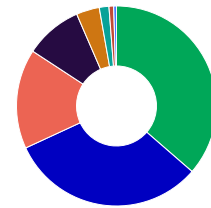
26.22	Financials
18.52	Industrials
14.70	Information Technology
8.90	Energy
8.50	Materials
7.36	Health Care
4.21	Communication Services
3.97	Consumer Discretionary
3.18	Utilities
4.45	Other

### Asset Allocation (%)



61.22	Equities
34.13	Fixed Income
4.65	Cash and Equivalents

### Fixed Income Allocation (%)



36.39	Canadian Investment Grade Bonds
31.74	Canadian Provincial Bonds
16.11	Canadian Government Bonds
9.27	Canadian Mortgage-Backed Securities
3.75	Canadian Corporate Bonds
1.56	Canadian Municipal Bonds
0.76	U.S. Investment Grade Bonds
0.43	U.S. Corporate Bonds

## Annual Distributions <sup>4</sup>

Year	Income	Dividends	Capital Gains	Return of Capital	Total
2025	\$0.08	\$0.04	\$0.53	\$0.56	\$1.27
2024	\$0.07	\$0.03	\$0.12	\$0.55	\$0.82
2023	\$0.07	\$0.03	\$0.07	\$0.53	\$0.75
2022	\$0.05	\$0.03	\$0.08	\$0.68	\$0.87
2021	\$0.06	—	\$0.34	\$0.68	\$1.18
2020	\$0.13	\$0.04	\$0.57	\$0.70	\$1.44
2019	\$0.12	\$0.07	\$0.19	\$0.64	\$1.02
2018	\$0.19	\$0.05	\$0.57	\$0.61	\$1.42
2017	\$0.26	\$0.07	\$0.19	\$0.59	\$1.11
2016	\$0.18	\$0.05	\$0.50	\$0.68	\$1.42

## Management Fee Reduction Rates <sup>9</sup>

Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

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

1. This Fund has been capped to all new purchases as of March 28, 2013.
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The Morningstar Rating, commonly referred to as the Star Rating, relates how a fund has performed on a risk-adjusted basis against its Morningstar category peers and is subject to change every month. Calculations are based on the funds in each Morningstar category to better measure fund manager skill. The Star Ratings as of March 31, 2026 for the Funds shown and the number of funds within their categories for each period are: Manulife Diversified Investment Fund within the Canada Fund Global Equity Balanced category: 1 year period, n/a stars & 1091 funds, 3 year period, 1 stars & 1011 funds, 5 year period, 1 stars & 881 funds, 10 year period, 1 stars & 569 funds. Funds are ranked by their Morningstar Risk-Adjusted Return scores with the top 10% of funds in a category receiving 5 stars, the top 22.5% receiving 4 stars; a fund in the middle 35% receiving 3 stars; a fund in the next 22.5% receiving 2 stars and a fund in the bottom 10% receiving 1 star. The Overall Star Rating for a fund is a weighted combination of its 3, 5 and 10 year ratings. Overall ratings are adjusted where a fund has less than 5 or 10 years of history. Please refer to [www.morningstar.ca](http://www.morningstar.ca) for greater detail on the calculation of the Star Ratings.
3. All classes/series combined. Assets as at March 31, 2026.
4. 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.
5. 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.
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7. The "Growth of \$10,000 invested" chart shows the final value of a hypothetical \$10,000 investment in securities in this class/series of the fund without any withdrawal as at the end of the investment period indicated. This compound growth chart is for illustrative purposes only and is not intended to reflect future values or returns on investment in such securities.
8. The benchmark for this fund is comprised of the 35% FTSE Canada Universe Bond Total Return Index (the "FTSE Index"), 20% MSCI EAFE Index (CAD) (the "MSCI EAFE"), 20% S&P 500 Index (CAD) (the "S&P 500"), 20% S&P/TSX Composite Total Return Index (the "S&P/TSX") and 5% FTSE Canada 91 Day T-Bill Index
9. 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.
10. Holdings are subject to change. They are not recommendations to buy or sell any security.

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 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. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. Manulife Funds 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 Investments is a trade name of Manulife Investment Management Limited. Manulife, Manulife & Design, Stylized M Design, and Manulife Investments are trademarks of The Manufacturers Life Insurance Company and are used by it and by its affiliates under license.

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Source for all Data: Data Front, as at March 31, 2026.

**Fund Facts**

**MANULIFE DIVERSIFIED INVESTMENT FUND**  
Series T6

Manulife Investment Management Limited  
August 1, 2025

This document contains key information you should know about Manulife Diversified Investment Fund (the “Fund”). You can find more details in the Fund’s Simplified Prospectus. Ask your representative for a copy, contact Manulife Investment Management Limited (the “Manager”), at 1 888 588 7999, manulifemutualfunds@manulife.ca, or visit [www.manulifeim.ca](http://www.manulifeim.ca).

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

This series is closed to new and additional investments, other than in respect of certain existing automated plans.

**Quick Facts**

**Fund code:** Not applicable, closed to new investments  
**Date series started:** July 8, 2008  
**Total value of fund on June 5, 2025:** \$641,680,514  
**Management expense ratio (MER):** 2.37%

**Fund manager:** Manulife Investment Management Limited  
**Portfolio manager:** Manulife Investment Management Limited  
**Portfolio sub-advisor:** Mawer Investment Management Ltd.  
**Distributions:** Monthly, generally at month end. For non-registered accounts, distributions are generally paid in cash. For registered accounts, other than TFSAs, distributions must be reinvested. For TFSAs, a cash distribution can be selected.  
**Minimum investment:** Not applicable, closed to new investments

**What does the fund invest in?**

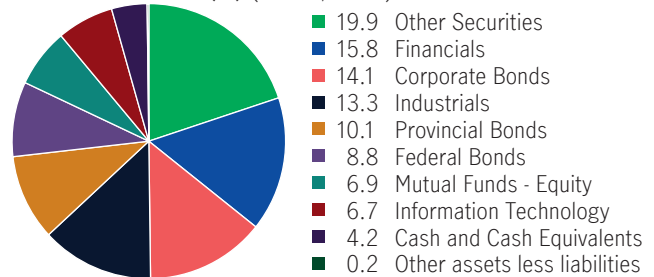
The Fund’s investment objective is long-term growth. The Fund invests for high long-term, after-tax rates of return. The portfolio sub-advisor intends to achieve this objective by investing in a diversified mix of common shares, preferred shares, treasury bills, short-term notes, debentures and bonds. The Fund may also invest up to all of its assets in other Manulife funds.

The charts below give you a snapshot of the Fund’s investments on June 5, 2025. The Fund’s investments will change.

**Top 10 investments** (June 5, 2025)

1	Manulife Global Small Cap Fund, Series X	6.9%
2	Cash and Cash Equivalents	4.2%
3	Canadian Government Bond, 1.50%, Jun 01, 2031	2.6%
4	Canada Housing Trust No. 1, 2.15%, Dec 15, 2031	2.5%
5	Province of Quebec, 3.60%, Sep 01, 2033	2.2%
6	Province of Ontario, 3.65%, Jun 02, 2033	1.6%
7	Canadian Government Bond, 2.00%, Dec 01, 2051	1.5%
8	Canadian Pacific Railway Co., 2.54%, Feb 28, 2028	1.2%
9	Canadian Government Bond, 2.75%, Mar 01, 2030	1.1%
10	Taiwan Semiconductor Manufacturing Co., Ltd.	0.9%
<b>Total percentage of top 10 investments</b>		<b>24.7%</b>
<b>Total number of investments</b>		<b>304</b>

**Investment mix (%)** (June 5, 2025)



**How risky is it?**

The value of the Fund can go down as well as up. You could lose money. One way to gauge risk is to look at how much a fund’s returns change over time. This is called “volatility”.

In general, funds 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. Funds 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.

**Risk rating**

The Manager has rated the volatility of this Fund as **low to medium**.

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



For more information about the risk rating and specific risks that can affect the Fund’s returns, see “**What Are the Risks of Investing in the Fund?**” in the Fund’s Simplified Prospectus.

**No guarantees**

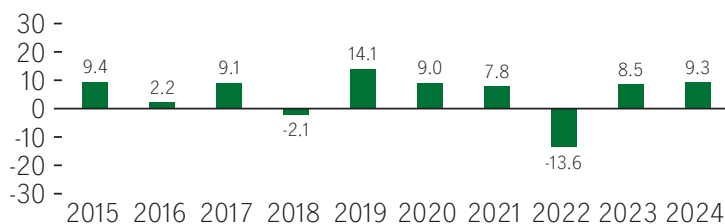
Like most mutual funds, this Fund doesn’t have any guarantees. You may not get back the amount of money you invest.

## How has the fund performed?

This section tells you how the Series T6 securities of the Fund have performed over the past 10 years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

### Year-by-year returns

This chart shows how the Series T6 securities of the Fund have performed in each of the past 10 years. The Fund dropped in value in 2 of 10 years. The range of returns and change from year to year can help you assess how risky the Fund has been in the past. It does not tell you how the Fund will perform in the future.



### Best and worst 3-month returns

This table shows the best and worst returns for Series T6 securities of the Fund in a 3-month period over the past 10 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
<b>Best return</b>	9.4%	June 30, 2020	Your investment would rise to <b>\$1,094</b>
<b>Worst return</b>	-9.6%	June 30, 2022	Your investment would drop to <b>\$904</b>

### Average return

The annual compound return of the Series T6 securities of the Fund was 5.0% since June 30, 2015. If you had invested \$1,000 in the Fund on June 30, 2015, on June 30, 2025 your investment would now be worth \$1,629.

## Who is this fund for?

The Fund is suitable for investors who:

- Are seeking long-term growth through a diversified portfolio of equity and fixed income securities
- Are willing to accept a low to medium level of investment risk
- Are investing for the medium to long term
- Are seeking regular monthly cash flows consisting of return of capital and/or net income

## A word about tax

In general, you'll have to pay income tax on taxable distributions made to you by the Fund and on any gains you make if you redeem your securities in the Fund. How much you pay depends on the tax laws that apply to you and whether or not you hold the Fund in a registered plan, such as a Registered Retirement Savings Plan or Tax-Free Savings Account.

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

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series T6 securities of the Fund. The fees and expenses - including any commissions - can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

### Sales charges

Series T6 securities of the Fund can only be purchased using the front-end sales charge option.

Sales charge option	What you pay		How it works
	In per cent (%)	In dollars (\$)	
Front-end (FE) sales charge	0 to 5% of the amount you buy	0 to \$50 on every \$1,000 you buy	You and your representative decide on the rate. The front-end sales charge is deducted from the amount paid at the time you buy. It goes to your representative's firm as a commission.

### Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of the Fund. As of December 31, 2024, the Fund's expenses were 2.39% of its value. This equals \$23.90 for every \$1,000 invested.

	Annual rate (as a % of the Fund's value)
<b>Management expense ratio (MER)</b> – This is the total of the Fund's management fee (which includes the trailing commission), a fixed Administration Fee and Certain Fund Costs. The Manager waived some of the Fund's expenses. If it had not done so, the MER would have been higher.	2.37%
<b>Trading expense ratio (TER)</b> – These are the Fund's trading costs.	0.02%
<b>Fund expenses</b>	<b>2.39%</b>

### More about the trailing commission

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

The Manager pays the trailing commission to your representative's firm. It is paid from the Fund's management fee and is based on the value of your investment.

Sales charge option	Amount of trailing commission	
	In per cent (%)	In dollars (\$)
Front-end sales charge	1.0% of the value of your investment each year	\$10 each year for every \$1,000 invested

### Other fees

You may have to pay other fees when you buy, hold, sell or switch securities of the Fund.

Fee	What you pay
Short-term trading fee	2.0% of the value of securities you sell or switch within 7 days (for market timing) or 30 days (for excessive trading) of buying them. This fee goes to the Fund.
Switch fee	Your representative's firm may charge you up to 2.0% of the value of securities you switch to another mutual fund.

## What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- Withdraw from an agreement to buy mutual fund securities within two business days after you receive a Simplified Prospectus or Fund Facts document, or
- Cancel your purchase order 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 Simplified Prospectus, Fund Facts document 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 Limited or your representative for a copy of the Fund's Simplified Prospectus and other disclosure documents. These documents and the Fund Facts make up the Fund's legal documents.

### **Manulife Investment Management Limited**

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**To learn more about investing in mutual funds, see the brochure *Understanding mutual funds*, which is available on the website of the Canadian Securities Administrators at [www.securities-administrators.ca](http://www.securities-administrators.ca).**