

*Simplify* Your Practice

# Manulife Global Equity Class

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**

Manulife Investment Management is a trade name of The Manufacturers Life Insurance Company. The Manufacturers Life Insurance Company is the issuer and guarantor of contracts containing Manulife segregated funds. Manulife, Stylized M Design, and Manulife Investment Management & Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and its affiliates under license.

Manulife, Stylized M Design, and Manulife Investment Management & Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and its affiliates under license.

# Manulife Global Equity Class

Series F • Performance as at July 31, 2022 • Holdings as at May 31, 2022

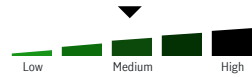
## Overview

### Overall Morningstar Rating<sup>1</sup>



### Key Facts

**Inception date:** November 2, 2009  
**AUM<sup>2</sup>:** \$4.95B  
**CIFSC category:** Global Equity  
**Distribution frequency<sup>3</sup>:** Annual  
**Positions:** 66  
**Management fee:** 0.72%  
**MER:** 1.20% (as at 2021-04-30, includes HST)  
**Min. investment:** \$500 initial; \$25 PAC  
**Fund Status:** Open  
**Risk:** Moderate



### Equity Characteristics

P/E Ratio	16.37
P/B Ratio	3.75
P/CF Ratio	12.54
ROE	32.90%
Average Market Cap	\$73.22B
Dividend Yield	1.82%

### Equity Style Box<sup>4</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)

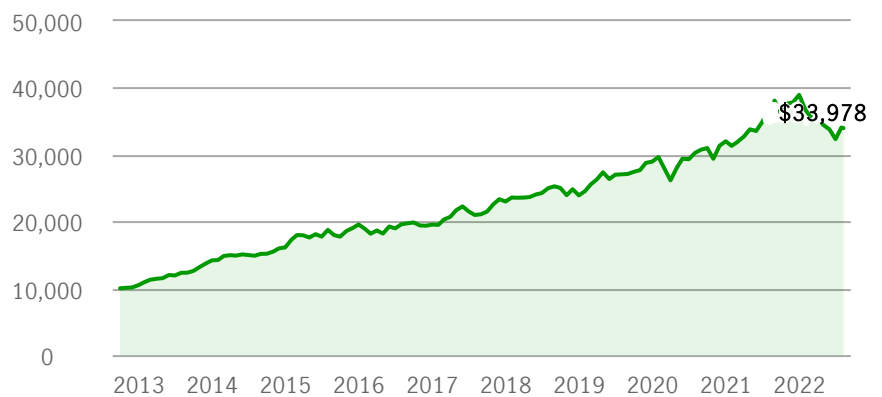
Series	FE	LL2	LL3	DSC	NL
Advisor	4506	4677	4706	4406	—
Advisor - DCA	24506	24224	24706	24406	—
F	—	—	—	—	4606
F - DCA	—	—	—	—	24606
FT6	—	—	—	—	1043
T6	1543	4324	1344	1243	—

## Why invest?

- An unconstrained global equity portfolio with maximum flexibility utilizing Mawer Investment Management's proven "boring" philosophy and process
- Positioned with the goal to be resilient in a variety of different market environments
- Holdings are diversified by industry, country, and region and may benefit from a variety of market conditions

## Performance

### Growth of \$10,000 since inception<sup>5</sup>



### Calendar Returns (%)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
17.74	35.28	13.76	21.23	-0.09	17.69	4.01	21.15	10.50	21.73

### Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
5.41	-1.17	-7.25	-12.56	-6.89	7.98	10.19	13.60	—	—	12.06

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	11.31	1.41	0.68	1.86	0.87	90.53
Benchmark <sup>6</sup>	12.58	1.12	0.53	—	—	—

## Management

### Sub Advisor:

Mawer Investment Management Ltd.



Paul Moroz



Christian Deckart

## Top 10 Holdings (%) <sup>8</sup>

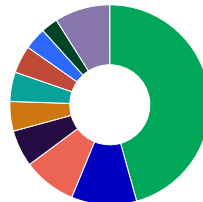
1. Marsh & McLennan Cos. Com	4.53
2. Alphabet Inc. Cap Stk Cl C	3.93
3. Alimentation Couche-Tard Inc. Multiple Vtg Sh	3.82
4. KDDI Corp. Shs	3.73
5. Microsoft Corp. Com	3.40
6. Aon plc Shs Cl A	3.35
7. FTI Consulting Inc. Com	3.33
8. Wolters Kluwer N.V. Shs	3.23
9. Intercontinental Exchange, Inc. Com	3.05
10. CDW Corp. Com	2.98

## Annual Distributions <sup>3</sup>

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	—	\$0.01	\$0.86	—	\$0.87
2020	—	\$0.06	\$0.13	—	\$0.18
2019	—	\$0.06	—	—	\$0.06
2018	—	\$0.04	—	—	\$0.04
2017	—	\$0.04	—	—	\$0.04
2016	—	\$0.01	—	—	\$0.01

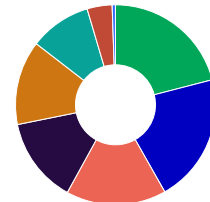
## Portfolio Allocation

### Geographic Allocation (%)



45.67	United States
10.55	Canada
8.60	United Kingdom
5.93	Netherlands
4.79	Switzerland
4.74	Ireland
4.46	Japan
3.57	Germany
2.73	Sweden
8.95	Other

### Sector Allocation (Equities) (%)

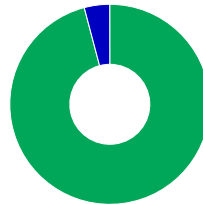


20.97	Industrials
20.85	Information Technology
16.20	Financials
13.83	Health Care
13.62	Consumer Staples
9.96	Consumer Discretionary
4.05	Communication Services
0.53	Materials

## Management Fee Reduction Rates <sup>7</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

### Asset Allocation (%)



95.88	Equities
4.12	Cash and Equivalents

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

1. © 2021 Morningstar, Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.  
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 July 31, 2022 for the Funds shown and the number of funds within their categories for each period are: Manulife Global Equity Class within the Canada Fund Global Equity category: 1 year period, n/a stars & 1924 funds, 3 year period, 4 stars & 1661 funds, 5 year period, 5 stars & 1284 funds, 10 year period, 5 stars & 628 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.
2. All classes/series combined. Assets as at June 30, 2022.
3. 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.
4. The Equity style box information is determined by Morningstar Research Inc., an independent research firm. Morningstar information contained herein is proprietary to Morningstar and is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. © 2021 Morningstar Research Inc.
5. 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.
6. The benchmark for this fund is comprised of the MSCI World Net Return Index (CAD)
7. 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.
8. 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 share value and reinvestment of all dividends 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 Corporate Classes 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, 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.

**Fund Facts**  
**MANULIFE GLOBAL EQUITY CLASS**  
 Series F

Manulife Investment Management Limited  
 August 2, 2022

This document contains key information you should know about Manulife Global Equity Class (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.com, 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.

**Quick Facts**

**Fund code:** MMF 4606;  
 DCA: MMF 24606  
**Date series started:** November 2, 2009  
**Total value of fund on June 7, 2022:** \$5,200,049,433  
**Management expense ratio (MER):** 1.08%

**Fund manager:** Manulife Investment Management Limited  
**Portfolio manager:** Manulife Investment Management Limited  
**Portfolio sub-advisor:** Mawer Investment Management Ltd.  
**Distributions:** Annually, if any, in April (ordinary dividends) and/or in May or June (capital gains dividends)  
**Minimum investment:** \$500 initial, \$25 subsequent

**What does the fund invest in?**

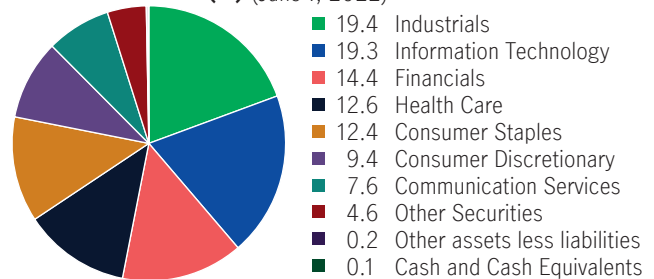
The Fund’s investment objective is long-term capital growth. The Fund seeks to provide above average long-term returns by investing in securities of companies around the world.

The charts below give you a snapshot of the Fund’s investments on June 7, 2022. The Fund’s investments will change.

**Top 10 investments** (June 7, 2022)

1	Marsh & McLennan Cos., Inc.	4.5%
2	Alphabet, Inc., Class C	4.0%
3	Alimentation Couche-Tard, Inc.	3.8%
4	KDDI Corp.	3.6%
5	FTI Consulting, Inc.	3.4%
6	Microsoft Corp.	3.4%
7	Aon PLC	3.3%
8	Wolters Kluwer NV	3.2%
9	CDW Corp.	3.1%
10	Intercontinental Exchange, Inc.	3.0%
<b>Total percentage of top 10 investments</b>		<b>35.3%</b>
<b>Total number of investments</b>		<b>67</b>

**Investment mix (%)** (June 7, 2022)



**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 **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.

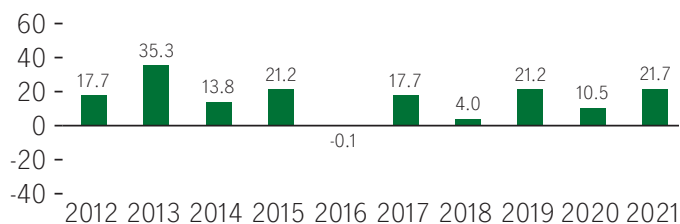


## How has the fund performed?

This section tells you how the Series F 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 F securities of the Fund have performed in each of the past 10 years. The Fund dropped in value in 1 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 F 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>	13.6%	August 31, 2021	Your investment would rise to <b>\$1,136</b>
<b>Worst return</b>	-9.9%	June 30, 2022	Your investment would drop to <b>\$901</b>

### Average return

The annual compound return of the Series F securities of the Fund was 13.0% since June 30, 2012. If you had invested \$1,000 in the Fund on June 30, 2012, on June 30, 2022 your investment would now be worth \$3,388.

## Who is this fund for?

The Fund is suitable primarily for investors who:

- Are seeking long-term returns through a portfolio of primarily global equity securities
- Are willing to accept some short-term volatility
- Are willing to accept a medium level of investment risk
- Are investing for the medium to long term

## 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 F 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 F securities of the Fund are not subject to sales charges.

### Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of the Fund. As of April 30, 2022, the Fund's expenses were 1.10% of its value. This equals \$11.00 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, 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.	1.08%
<b>Trading expense ratio (TER)</b> – These are the Fund's trading costs.	0.02%
<b>Fund expenses</b>	<b>1.10%</b>

### More about the trailing commission

No trailing commission is paid in respect of the Series F securities.

### Other fees

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

Fee	What you pay
<b>Short-term trading fee</b>	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.
<b>Switch fee</b>	Your representative's firm may charge you up to 2.0% of the value of securities you switch to another mutual fund.
<b>Fee-based arrangements</b>	Series F securities are available to investors who participate in a fee-based arrangement with their representative's firm. Fees in connection with such arrangements are negotiated between you and your representative's firm.

## 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

Order Receipt Office  
500 King Street North  
Del Stn 500 G-B  
Waterloo, Ontario N2J 4C6

1 888 588 7999  
manulifemutualfunds@manulife.com  
[www.manulifeim.ca](http://www.manulifeim.ca)

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).