

Simplify Your Practice

Manulife Global Core Equity Fund

Know Your Product

Simplify your practice

Manulife Investments

Know your product (KYP) checklist

At Manulife Investments, we support advisors by helping to simplify your practice and streamline your client portfolios. To ensure you're on track with KYP, 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 vs. category

Fund performance

- ☐ Does the fund's historical return match your client's performance objectives.
- ☐ How does the underlying performance compare versus 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 doesn't have to be the lowest cost, as long as the fees charged can be justified with all KYP factors.

Alternatives, including liquid alternatives

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

Notes



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

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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.

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Manulife Global Core Equity Fund

Series FT6 • Holdings as at July 31, 2025

Overview

Key Facts

Management Team: Manulife Multi-Asset Solutions Team
Inception date: April 4, 2025
AUM¹: \$27.26M
CIFSC category: Global Equity
Distribution frequency²: Monthly
Positions: 184
Management fee: 0.72%
Min. investment: \$500 initial; \$25 PAC
Fund Status: Open
Risk: Medium



Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	2014	—	2314	2114	—
Advisor - DCA	22014	—	—	—	—
F	—	—	—	—	2414
F - DCA	—	—	—	—	22414
FT6	—	—	—	—	2514
T6	2015	—	2315	2115	—

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

Why invest?

Performance

Performance cannot be shown until one year after the Fund's inception.

Calendar Returns (%)

2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
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Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
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Management

Portfolio advisor:

Manulife Multi-Asset Solutions Team

Sub Advisor:

Manulife Investment Management Ltd.



James
Robertson



Alexandre
Richard

Management Fee Reduction Rates⁴

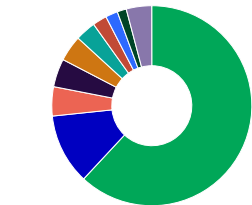
Account/Household Value Tiers	All Qualifying Investments
\$250K+ to \$499K	2.50 basis points
\$500K+ to \$999K	5.00 basis points
\$1M+ to \$4.9M	7.50 basis points
\$5M+ to \$9.9M	10.00 basis points
\$10M+	12.50 basis points

Top 10 Underlying Fund Holdings (%)⁵

1.Manulife Climate Action Fund	34.84
2.Manulife U.S. Opportunities Fund	30.10
3.Manulife Global Equity Class	25.09
4.Manulife Canadian Equity Class	9.93

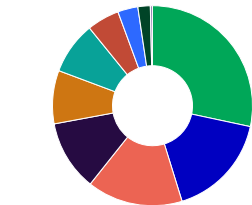
Portfolio Allocation

Geographic Allocation (%)



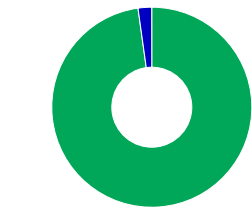
61.94	United States
11.42	Canada
4.72	United Kingdom
4.56	France
4.20	Ireland
3.31	Netherlands
2.31	Switzerland
1.97	Germany
1.48	Japan
4.11	Other

Sector Allocation (Equities) (%)



28.35	Information Technology
16.88	Financials
15.46	Industrials
11.41	Health Care
8.60	Communication Services
8.46	Consumer Discretionary
5.23	Consumer Staples
3.27	Energy
2.00	Materials
0.35	Other

Asset Allocation (%)



97.80	Equities
2.20	Cash and Equivalents

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

1. All classes/series combined. Assets as at August 29, 2025.
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. 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.
5. Holdings are subject to change. They are not recommendations to buy or sell any security.

Source for all Data: Data Front, as at August 29, 2025.

Fund Facts

MANULIFE GLOBAL CORE EQUITY FUND

Series FT6

Manulife Investment Management Limited

August 1, 2025

This document contains key information you should know about Manulife Global Core Equity 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.

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 2514

Date series started: April 4, 2025

Total value of fund on June 5, 2025: \$8,767,980

Management expense ratio (MER): Not available, new Fund

Fund manager: Manulife Investment Management Limited

Portfolio manager: Manulife Investment Management Limited

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: \$500 initial, \$25 subsequent

What does the fund invest in?

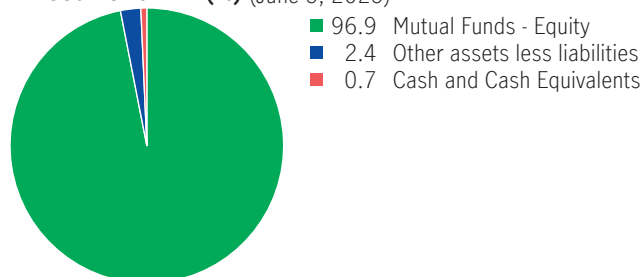
The Fund seeks to provide capital appreciation by investing primarily in securities of other investment funds to gain exposure to global equities.

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 Climate Action Fund, Series X	33.9%
2	Manulife U.S. Opportunities Fund, Series X	29.1%
3	Manulife Global Equity Class, Series X	24.2%
4	ML Canadian Equity Class, Series X	9.7%
5	Cash and Cash Equivalents	0.7%
Total percentage of top 10 investments		97.6%
Total number of investments		5

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 **medium**.

Because this is a new fund, the risk rating is only an estimate by the Manager. Generally, the 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 FT6 securities of the Fund have performed since its inception. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This section tells you how the Series FT6 securities of the Fund have performed in past calendar years. However, this information is not available because the Fund has not yet completed a calendar year.

Best and worst 3-month returns

This section shows the best and worst returns for the Series FT6 securities of the Fund in a 3-month period. However, this information is not available because the Fund has not yet completed a calendar year.

Average return

This section shows the value and annual compounded rate of return of a hypothetical \$1,000 investment in the Series FT6 securities of the Fund. However, this information is not available because the Fund has not yet completed 12 consecutive months.

Who is this fund for?

The Fund is suitable primarily for investors who:

- Are seeking capital appreciation over the long-term through a diversified portfolio of global equity securities
- Are willing to accept a 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 FT6 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 FT6 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 this series of the Fund. The Fund's expenses are made up of the management fee, a fixed Administration Fee, Certain Fund Costs and trading costs. The annual management fee for Series FT6 securities of the Fund is 0.72% of the series' value and the annual fixed administration fee is 0.25% of the series' value. Because this series is new, Certain Fund Costs and trading costs are not yet available.

More about the trailing commission

No trailing commission is paid in respect of the Series FT6 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
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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manulifemutualfunds@manulife.ca
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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.