

 **Manulife** Investment Management

Simplify Your Practice

Manulife Money Market Fund

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.**

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Manulife Money Market Fund

Series F • Performance as at March 31, 2024 • Holdings as at February 29, 2024

Overview

Key Facts

Management Team: Canadian Fixed Income Team
Inception date: December 14, 2012
Performance reset date: May 25, 2018¹
AUM²: \$180.43M
CFISC category: Canadian Money Market
Distribution frequency³: Monthly
Distribution yield⁴: 4.10%
7-day Yield: 4.63%
Positions: 32
Management fee: 0.42%
MER: 0.46% (as at 2022-12-31, includes HST)
Min. investment: \$500 initial; \$25 PAC
Fund Status: Open
Risk: Low



Fixed Income Characteristics

Average Credit Quality ⁵	AA/AA-
Current Yield ⁶	5.58%
Maturity (Years)	0.33
Effective Duration	0.22
Modified Duration	0.33
Yield to Maturity	5.87%
Yield to Worst	5.87%

Fund Codes (MMF)

Series	FE	LL2	LL3	DSC	NL
Advisor	4522	—	—	—	—
F	—	—	—	—	4622
Advisor	—	4627	4727	4427	—

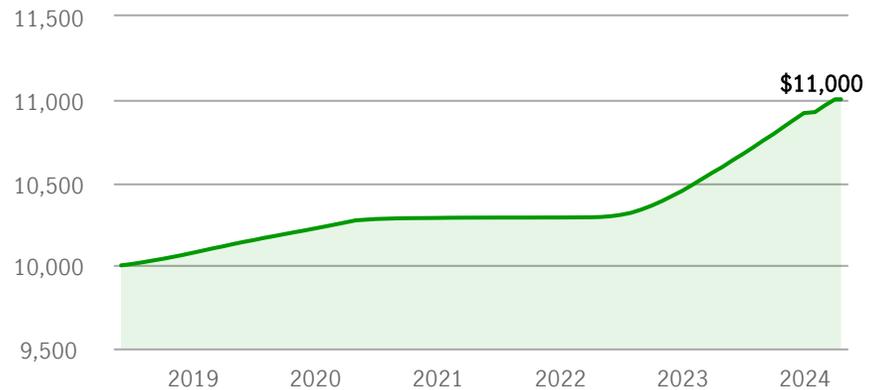
DSC/LL2/LL3 load options are available for switches only and are not available for new purchases.

Why invest?

The fund seeks to preserve capital and provide interest income by investing primarily in Canadian money market instruments.

Performance

Growth of \$10,000 since inception⁷



Calendar Returns (%)

2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
—	—	—	—	7.30	1.46	0.62	0.02	1.56	4.47

Compound Returns (%)

1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	Inception
0.34	1.11	2.28	1.11	4.54	2.37	1.76	—	—	—	1.72

Risk Measures (5 yr.)	Standard Deviation (%)	Sortino Ratio	Sharpe Ratio	Alpha	Beta	R-Squared (%)
Fund	0.51	—	-2.16	-0.20	1.01	95.85
Benchmark ⁸	0.55	425.19	-1.66	—	—	—

Management

Portfolio advisor:

Canadian Fixed Income Team



Faisal
Rahman



Roshan
Thiru

Top 10 Holdings (%) ¹⁰

1. PROVINCE OF QUEBEC 01MAR24 PN	9.86
2. PROVINCE OF BRITISH COLUMBIA 19MAR24 PN	9.33
3. TORONTO HYDRO CORPORATION 06MAR24 DN	6.54
4. Fusion Trust, 3/12/2024	5.00
5. Gov. of Canada, 1/3/2025	4.55
6. MERIT TRUST 15APR24 DN	4.41
7. TOYOTA CREDIT CANADA INC 08MAY24 DN	3.85
8. Toyota Credit Canada Inc., 6/17/2024	3.55
9. TORONTO HYDRO CORPORATION 01MAR24 DN	3.48
10. BANK OF MONTREAL 15JAN25 BDN	3.22

Annual Distributions ³

	Income	Dividends	Capital Gains	Return of Capital	Total
2021	\$0.00	—	—	—	\$0.00
2020	\$0.06	—	—	—	\$0.06
2019	\$0.14	—	—	—	\$0.14
2018	\$0.12	—	—	—	\$0.12
2017	\$0.05	—	—	—	\$0.05
2016	\$0.03	—	—	—	\$0.03

Portfolio Allocation

Geographic Allocation (%)



100.00 Canada

Asset Allocation (%)



100.00 Cash and Equivalents

Management Fee Reduction Rates ⁹

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

1. On May 25, 2018, Manulife Money Fund and Manulife Short Term Bond fund merged into the Manulife Money Market Fund. Because the funds that were merged into the Manulife Money Market Fund had a larger asset bases than the Manulife Money Market Fund, the performance data for the Manulife Money Market Fund may not be provided for any period prior to the merger transaction.
2. All classes/series combined. Assets as at March 28, 2024.
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. 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.
5. The average credit quality (ACQ) rating may change over time. The portfolio itself has not been rated by an independent rating agency. The fund's underlying investments (except for unrated assets) are rated by designated rating organizations. The ratings generally range from AAA (highest) to D (lowest). Unrated bonds, cash and equivalents are not assigned ratings, and are not included in the ACQ. ACQ does not necessarily reflect the credit and default risks of individual holdings and its potential impact on an overall portfolio. The risk of default increases as a bond's rating decreases, so the ACQ provided is not a statistical measurement of the portfolio's default risk because a simple, weighted average does not measure the increasing level of risk from lower-rated bonds. The ACQ may be lower if cash and equivalents are excluded from the calculation. The ACQ is provided for informational purposes only. Derivative positions are not reflected in the ACQ.
6. This is an annualized historical yield based on a seven day period ended on March 31, 2024 (annualized in the case of effected yield by compounding the seven day return) and does not represent an actual one year return.
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 FTSE Canada 60 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 performance data provided assumes reinvestment of distributions only and does not take into account sales, redemption, distribution or optional charges or income taxes payable by any securityholder that would have reduced returns. Mutual fund securities are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer. There can be no assurances that the fund will be able to maintain its net asset value per security at a constant amount or that the full amount of your investment in the fund will be returned to you. Past performance may not be repeated. 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.

Source for all Data: Data Front, as at March 28, 2024.

Fund Facts
MANULIFE MONEY MARKET FUND
 Series F

Manulife Investment Management Limited
 August 1, 2023

This document contains key information you should know about Manulife Money Market 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.com, 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 4622;
 MPIP: MMF 44622 (switches only)
Date series started: December 14, 2012
Total value of fund on June 7, 2023: \$190,720,052
Management expense ratio (MER): 0.46%

Fund manager: Manulife Investment Management Limited
Portfolio manager: Manulife Investment Management Limited
Distributions: Monthly, if any, generally at month end
Minimum investment: \$500 initial, \$25 subsequent

What does the fund invest in?

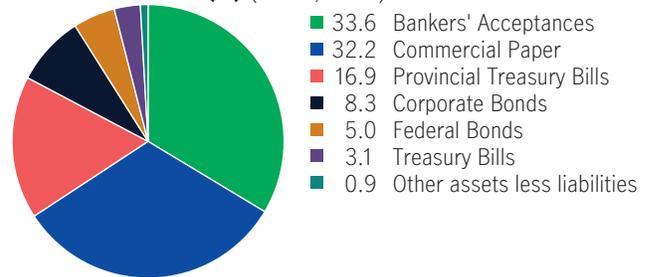
The Fund's investment objective is interest income. The Fund invests in high quality, short-term fixed income securities issued by Canadian federal or provincial governments, Canadian chartered banks, and loan, trust and other companies operating in Canada. The Fund may also invest in interest rate bearing instruments such as demand deposit accounts. The Fund does not invest in foreign securities.

The charts below give you a snapshot of the Fund's investments on June 7, 2023. The Fund's investments will change.

Top 10 investments (June 7, 2023)

1	Province of British Columbia, 4.60%, Jul 11, 2023	10.3%
2	Banner Trust, 1.01%, Jun 08, 2023	9.9%
3	Bank of Montreal, 4.50%, Jun 08, 2023	4.6%
4	The Toronto-Dominion Bank, 1.91%, Jul 18, 2023	4.5%
5	Zeus Receivables Trust, 4.32%, Jun 15, 2023	4.4%
6	Province of Ontario, 4.60%, Aug 02, 2023	4.1%
7	Toronto Hydro Corp., 3.87%, Jun 08, 2023	3.7%
8	The Toronto-Dominion Bank, 4.56%, Jul 05, 2023	3.5%
9	Bank of Montreal, 5.04%, Dec 08, 2023	3.2%
10	Plaza Trust, 0.00%, Jul 05, 2023	3.2%
Total percentage of top 10 investments		51.4%
Total number of investments		36

Investment mix (%) (June 7, 2023)



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**.

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.

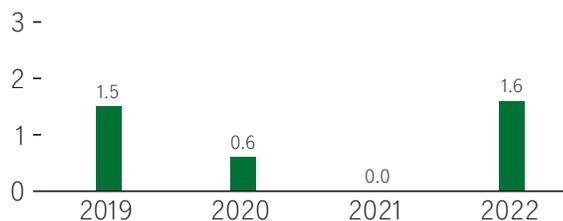
How has the fund performed?

This section tells you how the Series F securities of the Fund have performed over the past 4 years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

* Since the Fund was the continuing fund in a material merger which took place on May 25, 2018, performance for this series has been reset as of the date of the merger.

Year-by-year returns

This chart shows how the Series F securities of the Fund have performed in each of the past 4 years. The Fund has not dropped in value in the past 4 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 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	1.1%	May 31, 2023	Your investment would rise to \$1,011
Worst return	0.0%	September 30, 2021	Your investment would stay at \$1,000

Average return

The annual compound return of the Series F securities of the Fund was 1.3% since May 25, 2018. If you had invested \$1,000 in the Fund on May 25, 2018, on June 30, 2023 your investment would now be worth \$1,067.

Who is this fund for?

The Fund is suitable for investors who:

- Are looking for liquidity
- Prefer a low level of investment risk
- Are investing for the short term – less than 1 year

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 December 31, 2022, the Fund's expenses were 0.46% of its value. This equals \$4.60 for every \$1,000 invested.

	Annual rate (as a % of the Fund's value)
Management expense ratio (MER) – 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.	0.46%
Trading expense ratio (TER) – These are the Fund's trading costs.	0.00%
Fund expenses	0.46%

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
Switch fee	Your representative's firm may charge you up to 2.0% of the value of securities you switch to another mutual fund.
Fee-based arrangements	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

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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.