

## Fund Facts — MLIA/MLIP/CAP

**Manulife American Equity Index Fund (U.S.\$) (Closed)**
**Quick Facts**

**Date Fund Available:** December 1994      **Fund Manager:** Manulife      **Total Fund Value:** \$58,283,810  
**Date Fund Created:** January 1995      **Total Units Outstanding:** 1,062,435      **Portfolio Turnover Rate:** --

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MLIA	1,000	2.86	2.52	78.8865	237,061
MLIP	1,000	2.88	2.52	21.1680	206,322

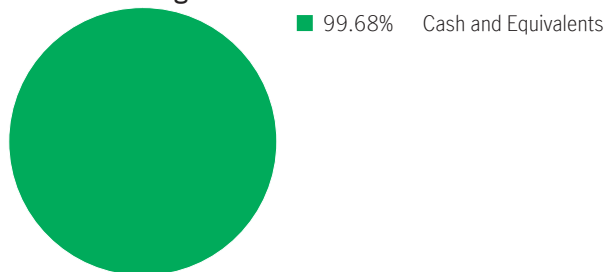
**What does the fund invest in?**

This segregated fund invests directly into a basket of securities holding primarily derivative contracts, cash and cash equivalents.

**Top 10 investments**

Gov. of Canada, 3/12/2025	53.02%
Gov. of Canada Treasury Bill, 2/12/2025	9.93%
Canadian Imperial Bank of Commerce, 10/6/2025	8.20%
BANK OF MONTREAL 15JAN25 BDN	8.09%
Bank of Nova Scotia (The), 3/26/2025	4.86%
BANK OF NOVA SCOTIA, THE 29MAY25 BDN	2.85%
Gov. of Canada, 1/30/2025	1.35%
Gov. of Canada, 1/3/2025	1.16%
Gov. of Canada Treasury Bill, 1/15/2025	0.51%
NORTH WEST REDWATER PARTNERS 14JAN25 DN	0.40%
<b>Total</b>	<b>90.37%</b>

Total investments: 10

**Investment Segmentation**

**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

**How has the fund performed?**

This section tells you how the fund has performed for a contractholder who has chosen MLIA Class A (Closed). Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

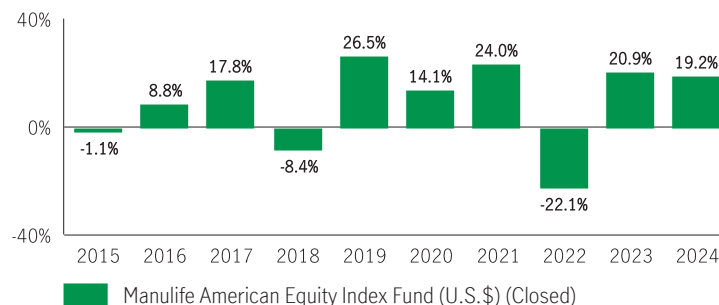
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose MLIA Class A (Closed) 10 years ago has \$2,331.33 on December 31, 2024. This works out to an average of 8.83% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the MLIA Class A (Closed). In the last 10 years the fund was up in value 7 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																											
Front End Sales Charge (MLIP)	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																											
Deferred Sales Charge (DSC) *	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>CAP %</th> <th>MLIP %</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>7.00</td> <td>6.00</td> </tr> <tr> <td>2 years of buying</td> <td>6.50</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>6.00</td> <td>4.00</td> </tr> <tr> <td>4 years of buying</td> <td>5.00</td> <td>3.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> <td>2.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> <td>1.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> <td>0.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> <td>0.00</td> </tr> </tbody> </table>	If you sell within:	CAP %	MLIP %	1 year of buying	7.00	6.00	2 years of buying	6.50	5.00	3 years of buying	6.00	4.00	4 years of buying	5.00	3.00	5 years of buying	4.00	2.00	6 years of buying	3.00	1.00	7 years of buying	2.00	0.00	After 7 years	0.00	0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
If you sell within:	CAP %	MLIP %																											
1 year of buying	7.00	6.00																											
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7 years of buying	2.00	0.00																											
After 7 years	0.00	0.00																											
No Load Sales Charge (MLIA)	There are no charges to you.	When you invest, Manulife pays a commission of 3.0%.																											

\* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)
MLIA	2.86	2.52
MLIP	2.88	2.52

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

**Objective:** The fund seeks to achieve a return approximately equal to Standard and Poor's 500 Index return in U.S. dollars. The Fund will be invested in exchange-traded Standard and Poor's 500 futures contracts and Canadian dollar money market instruments.

**Strategy:** Manulife Investment Management's depth of indexing experience across a broad range of indices enables the team to successfully develop an efficient portfolio. The team aims to earn returns that replicate the total return of the benchmark index through investments in common shares, warrants, and Exchange Traded Futures. The risk characteristics of the optimized portfolios match those of the S&P 500 Index in terms of industry and sector composition, capitalization, liquidity, volatility, and momentum. The strategy for this fund is available through the Investment Policy Statement (IPS).

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

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[www.manulifeim.ca](http://www.manulifeim.ca)

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