

Fund Facts — Maritime Life Elite Portfolio

Maritime Life Elite Portfolio Bond Seg Fund
Quick Facts

Date Fund Available: October 2011 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$86,755,872
Date Fund Created: October 2010 **Total Units Outstanding:** 7,913,715 **Portfolio Turnover Rate:** 8.38%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
MLEP	250,000	0.28	0.20	14.4326	29

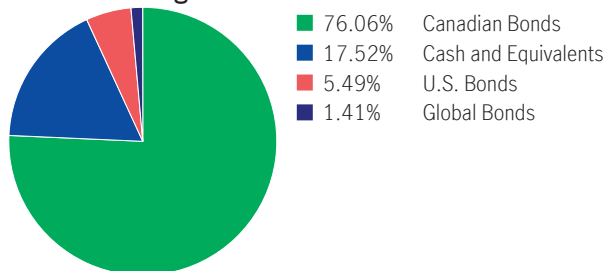
What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Manulife Bond Fund. The underlying mutual fund trust holds primarily Canadian fixed income investments.

Top 10 investments (of the underlying fund)

Gov. of Canada, 2.5%, 12/1/2032	2.59%
Gov. of Canada, 2.75%, 12/1/2055	2.56%
United States Treasury Note, 2.13%, 4/15/2029	2.08%
Gov. of Canada, 5%, 6/1/2037	1.69%
Gov. of Canada, 3%, 6/1/2034	1.52%
Gov. of Canada, 2.75%, 6/1/2033	1.49%
Gov. of Canada, 1.5%, 6/1/2031	1.47%
Gov. of Canada, 4%, 6/1/2041	1.45%
Province of Ontario, 3.75%, 6/2/2032	1.25%
Province of Ontario, 4.15%, 6/2/2034	1.20%
Total	17.31%

Total investments: 407

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 interest income with an emphasis on capital preservation.

How has the fund performed?

This section tells you how the fund has performed for a contractholder who has chosen MLEP Series. 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.

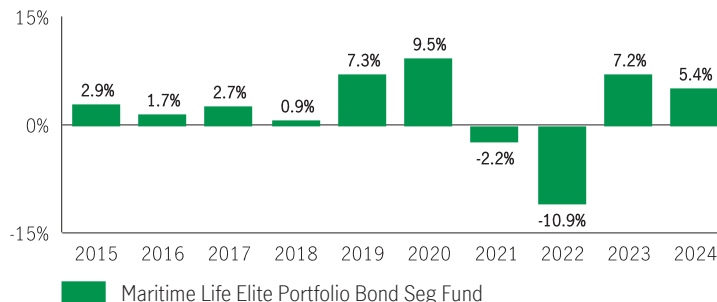
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose MLEP Series 10 years ago has \$1,256.44 on December 31, 2024. This works out to an average of 2.31% 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 MLEP Series. In the last 10 years the fund was up in value 8 years and down in value 2 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
No Load Sales Charge	There are no charges to you.	No Sales Charges or upfront commission will be charged or paid on any amount invested in this Fund.

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 (%)
MLEP	0.28	0.20

Trailing commission

Manulife does not pay a trailing commission for the services and advice your advisor provides to you. The trailing commission is paid out of the Annual Administration Fee. You pay these expenses directly. The rate is negotiated between you and your advisor.

3. Other Fees

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

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Enhancement Fee	Varies depending on enhancements chosen. See the information folder for details.
Annual Administration Fee	The rate is negotiated between you and your advisor.

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

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective, strategy and risks of the underlying fund.

Objective: The Fund seeks to earn the highest level of income consistent with the preservation of capital with some capital appreciation by investing primarily in bonds and debentures of various terms issued or guaranteed by Canadian federal, provincial or municipal governments or corporations.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

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:

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