

Fund Facts — MPIP Segregated Pools
Manulife Moderate Private Segregated Portfolio
Quick Facts

Date Fund Available: November 2018 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$245,511,765
Date Fund Created: May 2017 **Total Units Outstanding:** 20,822,428 **Portfolio Turnover Rate:** 11.63%

Sales charge option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
Front-End/No-Load	100,000	2.22	1.93	11.9534	9,531,699
Low-Load	100,000	2.44	2.12	11.8389	519,046

For information on F-Class and Professional Service Fee (PSF) sales charge options, refer to page 3.

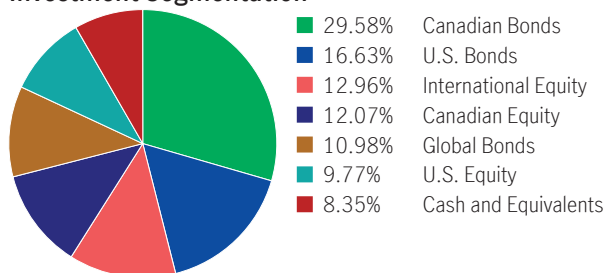
What does the fund invest in?

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

Top 10 investments (of the underlying fund)

Manulife Bond Fund	21.04%
Manulife Strategic Income Fund	14.43%
Manulife Global Unconstrained Bond Fund	5.31%
MIM Emerging Markets Corporate Debt Pooled Fund	5.26%
Manulife Corporate Bond Fund	4.96%
Manulife World Investment Fund	4.47%
Manulife U.S. All Cap Equity Fund	4.37%
Manulife Multifactor Canadian Large Cap	4.37%
Manulife Fundamental Equity Fund	4.30%
iShares 1-5 Year Laddered Corporate Bond Index ETF	3.50%
Total	72.01%

Total investments: 26

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 includes 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 people seeking long-term growth consistent with capital preservation and are looking for a greater emphasis on the fixed income portion of their portfolio.

How has the fund performed?

This section tells you how the fund has performed over the past 5 years. Returns are after the MER has been deducted.

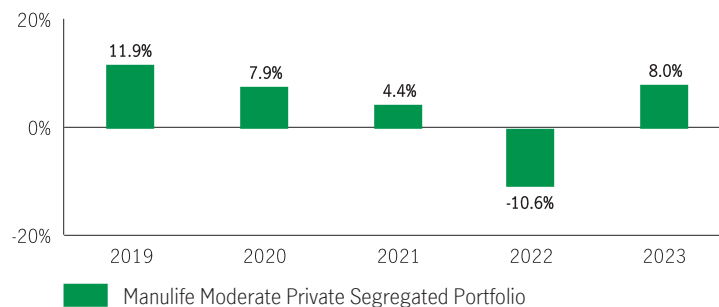
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on November 29, 2018 has \$1,195.57 on December 31, 2023. This works out to an average of 3.57% 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 5 years for a contractholder. In the last 5 years the fund was up in value 4 years and down in value 1 year.



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 sales charge option.

1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Low Load Sales Charge *	If you sell within: 1 year of buying 3.00 2 years of buying 3.00 3 years of buying 3.00 After 3 years 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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 Any sales charge you pay goes to Manulife
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

* **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.

Sales charge option	MER (Annual rate as a % of the fund value)	Management fee (%)
Front-End/No-Load	2.22	1.93
Low-Load	2.44	2.12

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 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.

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 and strategy of the underlying fund.

Objective: This Fixed Income Portfolio aims to primarily achieve long-term growth consistent with capital preservation along with a secondary focus on income. The Portfolio seeks to accomplish its objective by primarily investing in securities of Underlying Funds and/or ETFs. These Underlying Funds and/or ETFs generally invest in domestic and global fixed income securities and/or domestic and global equity securities.

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

Information specific to F-Class and Professional Service Fee sales charge options

F-Class and Professional Service Fee

This section shows the information specific to the F-Class and Professional Service Fee (PSF) sales charge options of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer. The PSF sales charge option is only available through approved distributors.

What you pay - F-Class	What you pay - Professional Service Fee (PSF)
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealer.Collection of these fees will occur within the dealer account and not from the contract.These are separate fees in addition to the MER.	<ul style="list-style-type: none">A fee is negotiated between the client and advisor and may not exceed 1.25% annually, plus applicable taxes. The fee is defaulted to 0% if no fee is specified on the form.The fee and applicable taxes are collected by redeeming units of the corresponding PSF fund(s) on a monthly basis.These are separate fees in addition to the MER.

Sales charge option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
F-Class / PSF	100,000	1.14	0.97	12.6757	324,599

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

500 King Street North, Waterloo ON N2J4C6

www.manulifeim.ca

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776