Fund Facts — MPIP Segregated Pools

Manulife Dividend Income Private Segregated Pool

Quick Facts

Date Fund Available: October 2014
Date Fund Created: October 2014
Underlying Fund Manager: Manulife Investment Management Limited
Total Units Outstanding: 37,079,516
Total Fund Value: $950,975,109
Portfolio Turnover Rate: 7.53%

Guarantee option	Minimum investment ($)	FER (%)	Management fee (%)	Net asset value per unit ($)	Units outstanding
MPIP 75/75 Front-end/No-load	100,000	2.58	1.55	28.9950	29,955,891
MPIP 75/75 Low-load	100,000	2.79	1.73	28.3118	4,992,421
MPIP 75/100 Front-end/No-load	100,000	3.14	2.62	11.9113	1,214,022
MPIP 75/100 Low-load	100,000	3.36	2.80	11.8811	38,020

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

What does the fund invest in?

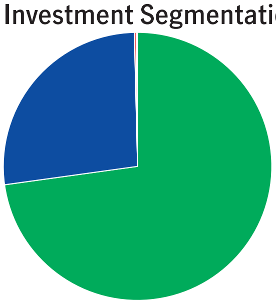
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Dividend Income Private Pool. The underlying corporate class mutual fund holds primarily Canadian equities.

Top 10 investments (of the underlying fund)

Toronto-Dominion Bank Com New	6.89%
Royal Bank of Canada	6.31%
Power Corp. of Canada	4.01%
National Bank of Canada	3.53%
TC Energy Corp.	3.19%
Canadian Imperial Bank of Commerce	2.82%
AltaGas Ltd.	2.81%
Suncor Energy Inc.	2.72%
Canadian Pacific Kansas City Limited	2.55%
Canadian Natural Resources Ltd.	2.49%
Total	**37.33%**

Total investments: 111

Investment Segmentation



72.84%	Canadian Equity
26.84%	U.S. Equity
0.25%	Cash and Equivalents
0.12%	International Equity

How has the fund performed?

This section tells you how the fund has performed for a contractholder who has chosen MPIP 75/75. Returns are after the FER 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.

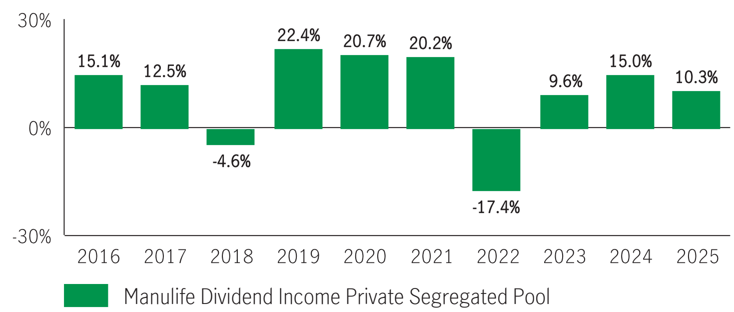
Average return

A person who invested $1,000 in the fund and chose MPIP 75/75 10 years ago has $2,454.43 on July 31, 2026. This works out to an average of 9.40% 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 MPIP 75/75. 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.

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.

How risky is it?

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

Low	Low to Medium	**Medium**	Medium to High	High

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 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		• 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 2 years of buying 3 years of buying After 3 years	**%** 3.00 3.00 3.00 0.00	• 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 fund expense ratio (FER) is made up of the management expense ratio (MER) and the trading expense ratio (TER). It includes costs such as management fees,insurance costs, trading expenses and operating expenses for the fund, and if applicable, any underlying fund(s). You don't pay these expenses directly. FERs 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	FER *	TER *	MER *	Management fee (%)
MPIP 75/75 Front-end/No-load	2.58	0.17	2.41	1.55
MPIP 75/75 Low-load	2.79	0.17	2.62	1.73
MPIP 75/100 Front-end/No-load	3.14	0.17	2.97	2.62
MPIP 75/100 Low-load	3.36	0.17	3.19	2.80

* Annual rate as a % of the fund value

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, strategy and risks of the underlying fund.

Objective: This Canadian Equity Pool seeks to provide a combination of income and long-term capital appreciation. The Pool will invest in a diversified portfolio, of which the equity portion will be comprised of mainly Canadian dividend paying common and preferred equity securities. The Pool may also invest in real estate investment trusts ("REITs") and royalty trusts. A portion of the Pool's assets may also be held in foreign 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)
• 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 FER.	• 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.

Guarantee option	Minimum investment ($)	MER (%)	FER (%)	Management fee (%)	Net asset value per unit ($)	Units outstanding
MPIP 75/75 F-class/PSF	100,000	1.33	1.50	0.64	33.1483	854,749
MPIP 75/100 F-class/PSF	100,000	1.85	2.02	1.62	12.2011	9,830

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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