

## Fund Facts — Manulife RetirementPlus

# Manulife RetirementPlus Guaranteed Income

## Quick Facts

Date Fund Available: October 2013

Fund Manager: Manulife

Total Fund Value: \$48,790,467

Date Fund Created: October 2013

Total Units Outstanding: 4,983,588

Portfolio Turnover Rate: 11.31%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
25,000	2.53	1.23	9.7778	4,891,187

For information on Elite and F-Class sales charge options, refer to page 3.

## What does the fund invest in?

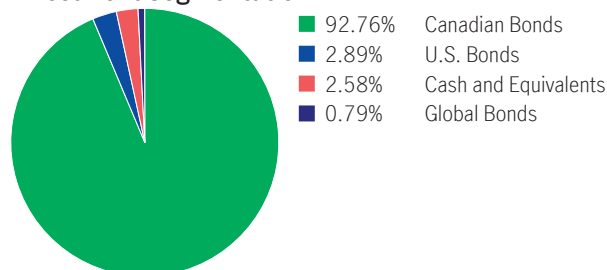
This segregated fund has a “fund-of-fund” structure that invests into the Manulife Retirement Income Fund unit trust which holds, but is not limited to, pooled funds. The underlying funds invest primarily into Canadian fixed income investments.

## Top 10 investments (of the underlying fund)

MIM Ultra Long Duration Fixed Income Fund	49.96%
MIM Long Duration Fixed Income Fund	24.74%
MIM Canadian Core Fixed Income	24.26%
<b>Total</b>	<b>98.97%</b>

Total investments: 3

## 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 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 over the past 10 years for a contractholder who has chosen . 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.

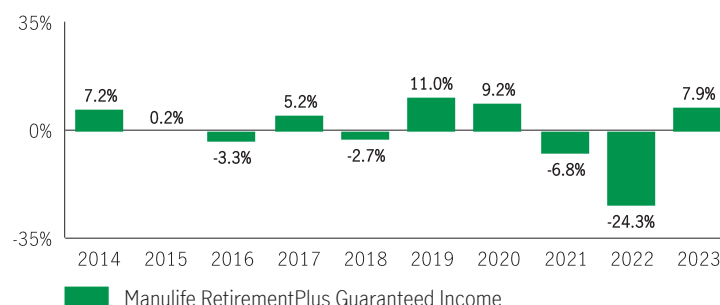
## Average return

A person who invested \$1,000 in the fund 10 years ago has \$982.09 on December 31, 2023. This works out to an average of -0.18% 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. In the last 10 years the fund was up in value 6 years and down in value 4 years.



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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.

### 1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Not applicable as you paid up to 5% of the amount you invested at the time of deposit.	<ul style="list-style-type: none"><li>You paid up to 5% of the amount you invested at the time of purchase prior to transitioning to the Guaranteed Income Fund. This amount was deducted from the amount you invested. It was paid as a commission.</li></ul>
Deferred Sales Charge (DSC) *	If you originally purchased units of bond, dividend, asset allocation, balanced, equity funds, and/or a dollar-cost averaging fund	<ul style="list-style-type: none"><li>The sales charge you pay depends on the Fund category in which you originally purchase Units</li><li>The sales charge is deducted from the amount you sell</li><li>You can sell up to 10% of your units each year without paying a sales charge</li></ul>
Low Load Sales Charge *	If you originally purchased units of bond, dividend, asset allocation, balanced, equity funds, and/or a dollar-cost averaging fund	

\* **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.

#### Trailing commission

Manulife pays a trailing commission of up to 0.50% 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
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	For contracts with the greater of the sum of all Deposits and the Market Value below the initial deposit minimum, an annual fee of up to \$100 may apply.

## 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:** This fund seeks to preserve capital and provide sustainable income.  
**Strategy:** This fund will invest in units of multiple underlying funds. The strategy for this fund is available through the Investment Policy Statement (IPS).

## Information specific to Elite and F-Class sales charge options

### Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
1,000,000	2.05	0.77	10.2934	63,698

### F-Class

This section shows the information specific to the F-Class sales charge option 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.

What you pay

- 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

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100,000	1.75	0.59	10.7893	28,703

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