Fund Facts — RESP

Manulife Growth Portfolio Seg RESP

Quick Facts

Date Fund Available: May 2020
Date Fund Created: May 2017
Underlying Fund Manager: Manulife Investment Management Limited
Total Units Outstanding: 20,986,646
Total Fund Value: $352,658,817
Portfolio Turnover Rate: 7.76%

Minimum investment ($)	FER (%)	Management fee (%)	Net asset value per unit ($)	Units outstanding
100	2.80	2.47	17.3884	706,577

What does the fund invest in?

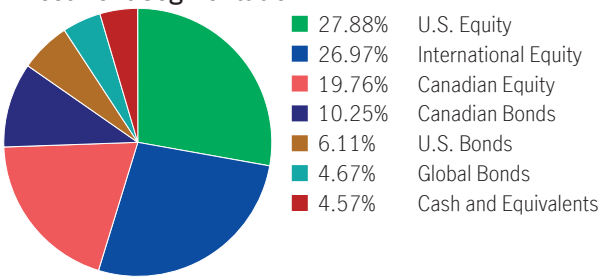
This segregated fund has a "fund-of-fund" structure and invests into the Manulife Growth Portfolio. The underlying mutual fund trust holds primarily Canadian and foreign equities as well as fixed income investments.

Top 10 investments (of the underlying fund)

Manulife Multifactor Canadian Large Cap	7.09%
Manulife Fundamental Equity Fund	6.69%
Manulife U.S. All Cap Equity Fund	6.32%
MIM Global Small Cap Equity Pooled Fund	6.21%
Manulife Bond Fund	5.84%
Manulife Global Dividend Fund	5.75%
Manulife Growth Opportunities Fund	5.35%
Manulife Dividend Income Fund	5.33%
Manulife Strategic Income Fund	5.16%
Manulife Multifactor Emerging Markets Index ETF	4.96%
Total	**58.70%**

Total investments: 32

Investment Segmentation



How has the fund performed?

This section tells you how the fund has performed. 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.

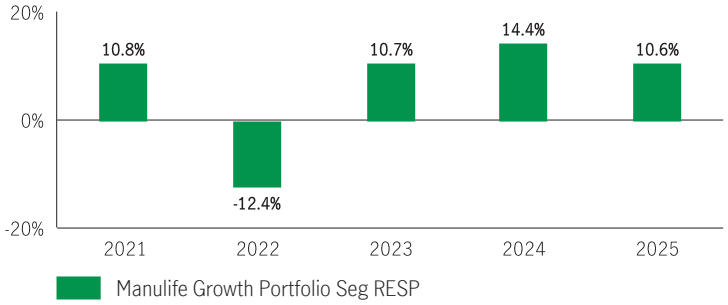
Average return

A person who invested $1,000 in the fund on May 4, 2020 has $1,739.30 on July 31, 2026. This works out to an average of 9.28% 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 6 years for a contractholder. In the last 6 years the fund was up in value 4 years and down in value 1 year.



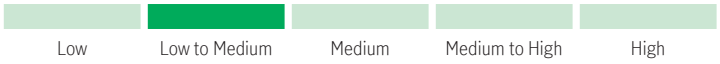
For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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.



Who is this fund for?

This Fund may be right for people seeking long-term growth potential with a greater emphasis on the equity portion of their portfolio through a diversified portfolio of Canadian and global equity and fixed income securities.

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	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
Deferred Sales Charge (DSC) *	**If you sell within:**	**%**	• The sales charge is deducted from the amount you sell • You can sell up to 10% of your units each year without paying a sales charge • You can switch to units of other funds within the same guarantee 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
	1 year of buying	5.50	
	2 years of buying	5.00	
	3 years of buying	5.00	
	4 years of buying	4.00	
	5 years of buying	4.00	
	6 years of buying	3.00	
	7 years of buying	2.00	
	After 7 years	0.00	
Low Load Sales Charge *	**If you sell within:**	**%**	
	1 year of buying	2.50	
	2 years of buying	2.00	
	3 years of buying	1.50	
	After 3 years	0.00	
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 years from deposit.

* **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 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.

FER *	TER *	MER *	Management fee (%)
2.80	0.06	2.74	2.47

* 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 Global Equity Portfolio aims to achieve long-term capital appreciation. 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 equity securities and/or domestic and global fixed income securities.

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:

Manulife

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