

## Volatility meter

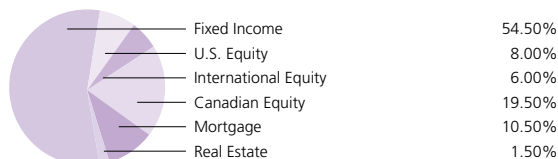


TARGET DATE

Code 2010

# Manulife Retirement Date 2010 Fund

## How the fund is invested



## Top Target Allocation of the Fund

MLI Cdn Bond (MAM)	15.19%
MLI Fixed Income Plus (AB)	10.50%
MLI Mortgage Backed Fund (MAM)	10.50%
MAM Strategic Income Pooled	10.00%
MLI Cdn Universe Bond (CIBC)	9.38%
MLI Cdn Large Cap Value Eq (MAM)	6.25%
MAM Canadian Bond Index Pooled	4.75%
MLI Bond (Addenda)	4.69%
MLI Pure Canadian Equity Grw (MAM)	3.13%
MLI Canadian Equity (Greystone)	3.13%
MLI Canadian Equity Value (SR)	3.13%
MLI U.S. Large Cap Val (T. Rowe)	2.86%
MLI U.S. Div Grwth Eq (Wellington)	2.86%
MAM US Equity Index Pooled	2.28%
MLI Emerging Market Value (DFA)	1.75%
MLI Cdn Large Cap Growth Eq (MB)	1.75%
MLI International Eq (Templeton)	1.63%
MLI World Investment (Mawer)	1.63%
MLI Canadian Real Estate Investment	1.50%
MAM Canadian Equity Index Pooled	1.38%

## Primary investment process

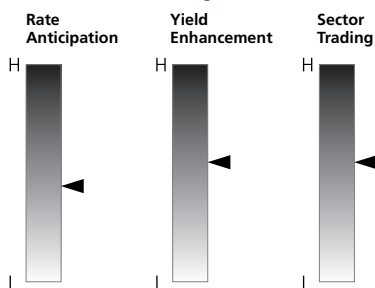
Multi-manager

## Equity style and capitalization

Value	Core/Blend	Growth	
			Large
			Medium
			Small
	●		All Cap

Source: Manulife Investment Management Services

## Fixed income style



Source: Manulife Investment Management Services

**Objective** The Fund is managed to provide a balance between current income and growth of capital, with emphasis on income and capital preservation. This fund is diversified by asset class and investment style with the objective of achieving superior risk-adjusted returns. The Fund will commence with approximately 42% in equities, while the remainder will be invested in bonds, mortgages and money market investments.

**Managed by** Manulife Financial

**Fund managers** Various (please refer to Top Target Allocation of the Fund on this page)

**Inception date** November 2005 **Total assets** \$19.9 million

## Historical gross returns

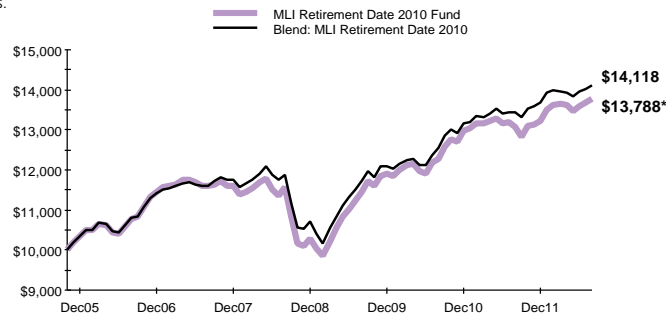
**Gross rates of return are shown before investment management fees have been deducted.** The solid area represents the gross returns of the Manulife Fund since its inception in November 2005.



\* Only full calendar year returns are shown.

## Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns.



\* For illustration purposes only. Includes mutual/pooled fund performance as indicated. Actual fund performance could be expected to vary.

## Annual compound returns (As at August 31, 2012)

This table shows the historical annual compound total return of the Fund compared with the composite benchmark, as outlined in the Rate of return expectation below.

	1-year	2-year	3-year	5-year	Since inception	Manulife inception date
MLI Retirement Date 2010 Fund	5.58%	6.01%	6.37%	3.51%	4.81%	Nov 2005
Blend: MLI Retirement Date 2010	5.13%	6.07%	6.35%	4.00%	-	

## Rate of return expectation

The benchmark for this fund is adjusted annually. As at January 1, 2012, the benchmark is as follows:

- 65.0% DEX Universe Bond Total Return Index
- 21.0% S&P/TSX Total Return Index
- 7.0% MSCI EAFE Total Return Index (\$Cdn)
- 7.0% S&P 500 Total Return Index (\$Cdn)

Source: The Globe and Mail Inc.

Note: All rates of return are shown before investment management fees or taxes have been deducted.

The rate of return is used only to illustrate the effects of the compound growth rate and is not intended to reflect the future values or returns in the Fund.