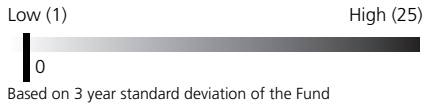


Volatility meter

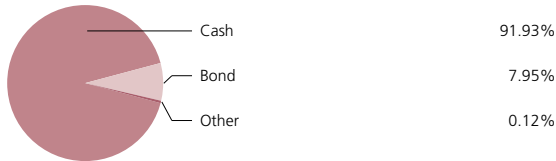


MONEY MARKET

Code 3132

Manulife Canadian Money Market Fund (MAM)

How the underlying fund is invested



Top holdings within the underlying Fund

(As at August 31, 2012)

Gov't of Canada, 0.00%, January 2013	10.85%
Gov't of Canada, 0.00%, January 2013	9.57%
TD Bank, September 2012	5.47%
Province of Manitoba, 1.70%, September 2012	5.11%
Gov't of Canada, 0.00%, May 2013	5.09%
Gov't of Canada, 0.00%, July 2013	5.08%
CIBC, 2.15%, January 2015	3.85%
International Bank for Recon, 1.30%, October 2012	3.83%
Province of Ontario, 2.30%, April 2013	3.83%
Gov't of Canada, 0.00%, February 2013	3.83%

UNDERLYING FUND → MLI Cdn Money Market (MAM)

Objective The Manulife Canadian Money Market Fund is managed to achieve a consistent level of interest income while attempting to preserve capital and maintaining liquidity. This fund invests primarily in money market securities guaranteed by the Government of Canada, its provinces or municipalities, corporations and chartered banks.

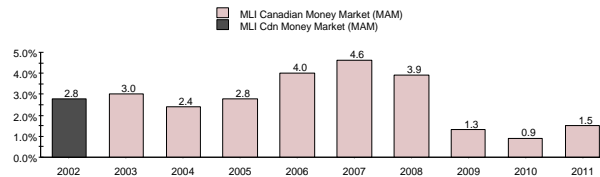
Managed by Manulife Asset Management Limited

Fund managers Faisal Rahman, CFA and Maralyn Kobayashi

Inception date January 1999 **Total assets** \$777.2 million

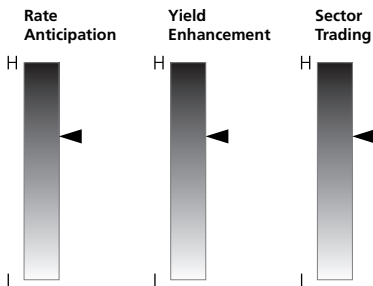
Historical gross returns

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 July 2002. To provide further historical information, the shaded area represents the returns of the underlying fund for the period before the start date of the Manulife Fund.



* Only full calendar year returns are shown.

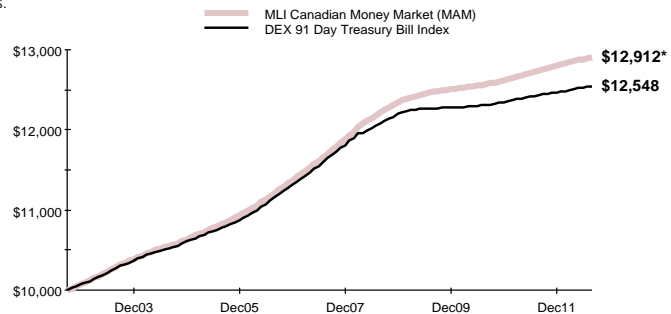
Fixed income style



Source: Manulife Investment Management Services

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 DEX 91 Day Treasury Bill Index.

	1-year	2-year	3-year	5-year	Since inception	Manulife inception date
MLI Canadian Money Market (MAM)	1.31%	1.36%	1.16%	1.99%	2.62%	Jul 2002
DEX 91 Day Treasury Bill Index	0.94%	0.94%	0.75%	1.50%	—	

Rate of return expectation

The Fund is expected to outperform the DEX 91 Day T-Bills.

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.

Source: The Globe and Mail Inc.