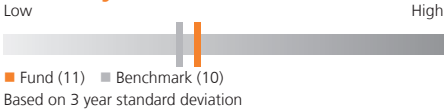


Volatility meter



U.S. LARGE CAP EQUITY

Code 8196

Manulife U.S. Diversified Growth Equity Fund (Wellington)

How the underlying fund is invested

Composition



Equity Industry



Geographic split



Top holdings within the underlying fund

(As at September 30, 2015)

Apple Inc	5.68%
Alphabet Inc	4.22%
Oracle Corp	2.96%
Amazon.com Inc	2.92%
Microsoft Corp	2.78%
Home Depot Inc	2.70%
Facebook Inc	2.54%
Gilead Sciences Inc	2.15%
Visa Inc	1.91%
Lowe's Companies Inc	1.78%

Primary investment process

Fundamental, Bottom-up

Equity style and capitalization

Value	Core/Blend	Growth	
		●	Large
			Medium
			Small
			All cap

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. Operating expenses are the costs of operating and maintaining a fund, and include items such as legal, audit, trustee, custodial, and fund valuation fees. Operating expenses are incurred by the Segregated Fund and by the Underlying Fund (if applicable). Manulife's segregated fund operating expenses are included in the Investment Management Fees.

Source: Lipper, a Thomson Reuters company

UNDERLYING FUND -> Manulife U.S. Diversified Growth Equity Fund (Wellington)

Objective The Portfolio invests primarily in common stock, real estate securities, and depository receipts. The objective of the Diversified Growth investment approach is to provide long-term total return. The Portfolio may hold significant positions in, or a significant portion of Portfolio assets may be invested in, securities that are not included in the Index.

Managed by Manulife Financial

Fund managers Wellington Management Co. - Mgmt. Team

Inception date March 2008

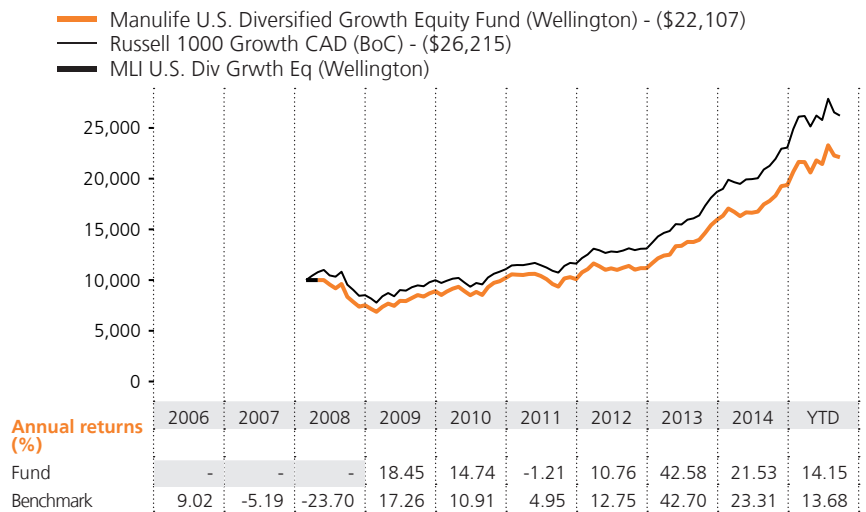
Manulife inception date May 2008

Total assets \$794.2 million

Underlying fund operating expense (2014) in IMF

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. **Gross rates of return are shown before investment management fees have been deducted.** The shaded returns represent the underlying fund returns prior to the Manulife Fund's inception date.



Annualized compound returns (As at September 30, 2015)

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

	1 year (%)	2 year (%)	3 year (%)	5 year (%)	Since inception (%)
Fund	24.22	25.80	24.71	18.90	11.41
Benchmark	23.30	26.53	25.92	20.64	-

Rate of return expectation

Over the long term, this fund is expected to outperform the Russell 1000 Growth Index (\$ Cdn).

