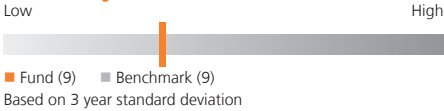


Volatility meter



U.S. LARGE CAP EQUITY

Code 8322

Manulife BlackRock U.S. Equity Index Fund (Registered Plans Only)

How the underlying fund is invested

Composition



Equity Industry



Geographic split



Top holdings within the underlying fund

(As at September 30, 2015)

Apple Inc	3.71%
Microsoft Corp	2.09%
Exxon Mobil Corp	1.83%
Johnson & Johnson	1.53%
General Electric Co	1.50%
Berkshire Hathaway Inc	1.44%
Wells Fargo & Co	1.42%
JPMorgan Chase & Co	1.33%
Facebook Inc	1.20%
AT&T Inc	1.18%

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 -> BlackRock CDN US Eq Idx Non-Tax D

Objective The BlackRock US Equity Index seeks to replicate the return and risk characteristics of the S&P 500 Index Total Return. This is accomplished through careful analysis of the index's construction and cost effective, risk-controlled trading techniques. The Fund uses a full replication methodology whereby it holds all stocks in their correct index weights.

Managed by BlackRock Asset Management Canada Limited

Fund managers Ed Corallo, Jennifer Hsui, Marsha Jong, Shaun Ong

Inception date August 2005

Manulife inception date September 2006

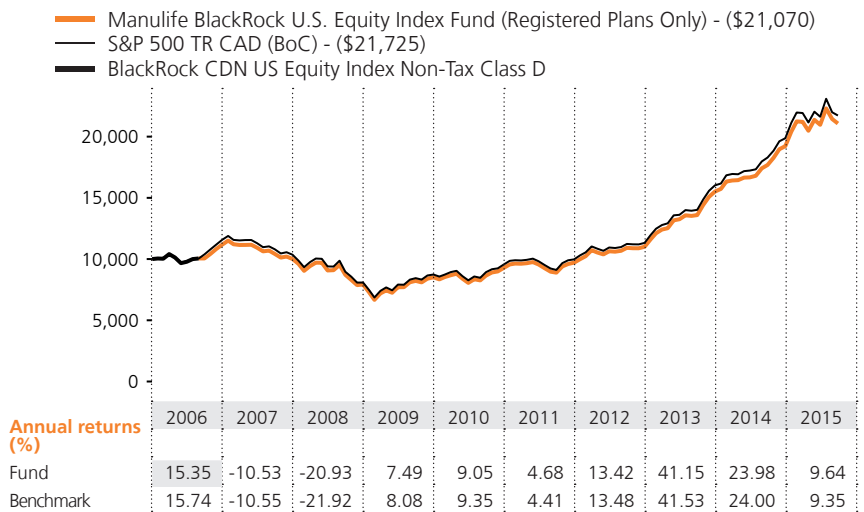
Total assets \$2,679.5 million

Underlying fund operating expense (2014)

0.0116%

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	19.20	24.59	24.60	19.56	8.60
Benchmark	18.77	24.49	24.58	19.45	-

Rate of return expectation

Over the long term, the Fund is expected to track the performance of the S&P 500 Total Return Index (\$ Cdn) within 0.25% annualized over 4 years.

