

Member Investment Behaviour Review



Member Investment Behaviour Review

This report provides you with valuable information about your members' behaviour with regards to their investments, and whether their investments are performing as expected.

Click on the sections of the report for more details:

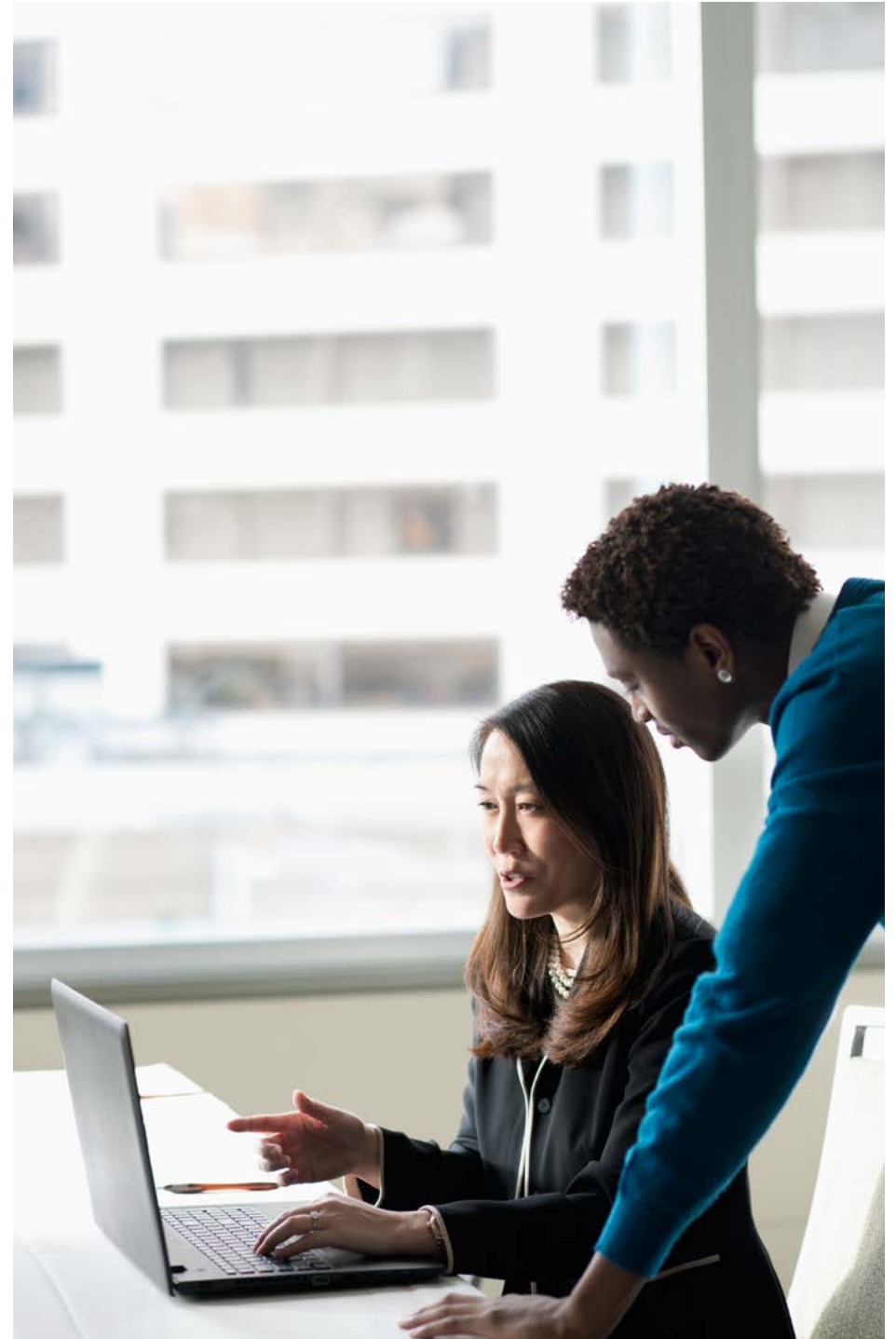
1 Assets and member distribution

2 Portfolio details

3 Fund performance (also available as a standalone report)

Features:

- Clean and simple design
- Self-service report accessible online
- Valuable information at a glance





1. Assets and member distribution

What it shows

This section shows you member and asset distribution by investment option, both within and outside investment direction.

What it tells you

It can show you if member education is needed; for example, on providing investment direction for all contributions, or on how to choose a suitable investment option (for members in the Default fund).

Key features

- Quickly see how many members have not provided any investment direction.
- Breakdown of members by investor style.
- Distribution of assets within and outside investment direction.
- Compare average personal rates of return (PRR) of each investment option.

Member investment behaviour review

Assets and member distribution

A Happy Inc.
Plan level summary
Active and Inactive members
As of April 30, 2016

Assets by investment direction **Memberships by investment direction** **Portfolio Suite members by investor style**

73.84%

71.65%

20 Aggressive (20.00)
66 Balanced (66.00)
14 Conservative (39.00)

Percentage of members utilizing each investment direction

Funds	Portfolio Suite	Build your own	Default	Plan total
Assets within the investment direction	\$7,569,327	\$1,542,160	\$1,070,752	\$10,182,238
3191 ML Daily High Interest	\$0	\$519,100	\$0	\$519,100
4191 ML MAM Cdn Bond Index	\$3,787,822	\$77,474	\$599,803	\$4,465,099
4271 ML PH&N Bond Fund	\$0	\$151,150	\$0	\$151,150
5301 ML Leith Wheeler Dvsfd Pld	\$0	\$62,865	\$0	\$62,865
7014 ML Mult Cdn Lrg Cap Value	\$918,948	\$58,323	\$114,038	\$1,091,309
7015 ML Mult Cdn Small Cap Eqty	\$0	\$32,952	\$0	\$32,952
7132 ML MAM Cd Equity Index	\$0	\$29,997	\$0	\$29,997
7142 ML FIAM Cdn Core Equity	\$0	\$30,139	\$0	\$30,139
7502 ML Franklin Bissett Cdn Eq	\$964,275	\$99,054	\$117,923	\$1,181,252
8181 ML Trimark	\$0	\$155,481	\$0	\$155,481
8321 ML BR Intl Equity Index	\$0	\$17,624	\$0	\$17,624
8322 ML BR U.S. Equity Index	\$940,304	\$154,036	\$118,352	\$1,212,692
8452 ML Mawer International Eqty	\$957,978	\$94,327	\$120,636	\$1,172,941
8631 ML BG American Equity	\$0	\$66,899	\$0	\$66,899

Assets held by members who did not provide investment direction

Assets outside the investment direction

Funds	Portfolio Suite	Build your own	Default	Plan total
Assets outside the investment direction	\$0	\$5,114	\$62,858	\$67,972
1010 Manulife 10 Year GIA	\$0	\$0	\$62,858	\$62,858
8452 ML Mawer International Eqty	\$0	\$5,114	\$0	\$5,114

Quickly see how many members invest assets outside their own direction

Funds	Portfolio Suite	Build your own	Default	Plan total
Distribution of total assets	\$7,569,327	\$1,547,274	\$1,133,610	\$10,250,211
Assets %	73.84%	15.10%	11.06%	100.00%
Distribution of member counts	139.00	22.00	33.00	194.00
Member %	71.65%	11.34%	17.01%	100.00%
Average Member PRR				
1 Year	3.90%	3.27%	3.73%	3.80%
3 Years	0.00%	0.00%	0.00%	0.00%
5 Years	0.00%	0.00%	0.00%	0.00%

See the number of members in Default

Are the investment options performing as expected?

Data from any contribution category for which the member does not have discretion will be amalgamated with data where the member does have discretion.

2. Portfolio details



What it shows

This section gives details on each portfolio, including distribution of assets, membership counts and performance.

What it tells you

It lets you dig deeper into what the assets and member distribution section showed you, with a detailed view of the portfolios your members are invested in, and the breakdown of assets by members who selected the portfolio vs. members who defaulted into the portfolio. You can also see how each portfolio is performing according to investor style and investment period.

Key features

- At a glance, view assets invested in each portfolio, and in each investment period.
- Quickly see how many members have Selected or Defaulted into each portfolio, and the assets they hold.
- Rates of return and blended IMFs for each portfolio.

A Happy Inc.
Plan level summary
Active and inactive members
As of April 30, 2018

Manulife
Portfolio Suite
5 - 10 Years to retirement

Funds	Investment direction and assets				Membership	Membership count		
	Allocation %	Selected (\$)	Defaulted (\$)			Selected	Defaulted	Total
4191 ML MAM Cdn Bond Index	66.00%	\$668,313	\$76,291	Active	15.00	3.00	18.00	
7014 ML Mult Cdn Lrg Cap Value	8.00%	\$87,419	\$10,096	Inactive	0.00	0.00	0.00	
7502 ML Franklin Bissett Cdn Eq	8.00%	\$89,036	\$10,442					
8322 ML BR U.S. Equity Index	9.00%	\$92,489	\$10,710					
8452 ML Mawer International Eqly	9.00%	\$94,177	\$10,917					
Sub-total	100.00%	\$1,031,434	\$118,455					
% of total assets	10.06%	1.16%						

Funds	Investment direction and assets				Membership	Membership count		
	Allocation %	Selected (\$)	Defaulted (\$)			Selected	Defaulted	Total
4191 ML MAM Cdn Bond Index	55.00%	\$550,000	\$0	Active	14.00	0.00	14.00	
7014 ML Mult Cdn Lrg Cap Value	10.00%	\$134,905	\$0	Inactive	0.00	0.00	0.00	
7502 ML Franklin Bissett Cdn Eq	11.00%	\$147,588	\$0					
8322 ML BR U.S. Equity Index	12.00%	\$147,513	\$0					
8452 ML Mawer International Eqly	12.00%	\$150,328	\$0					
Sub-total	100.00%	\$1,241,162	\$0					
% of total assets	12.11%	0.00%						

Funds	Investment direction and assets				Membership	Membership count		
	Allocation %	Selected (\$)	Defaulted (\$)			Selected	Defaulted	Total
4191 ML MAM Cdn Bond Index	44.00%	\$78,015	\$0	Active	2.00	0.00	2.00	
7014 ML Mult Cdn Lrg Cap Value	14.00%	\$26,142	\$0	Inactive	0.00	0.00	0.00	
7502 ML Franklin Bissett Cdn Eq	14.00%	\$26,592	\$0					
8322 ML BR U.S. Equity Index	14.00%	\$24,586	\$0					
8452 ML Mawer International Eqly	14.00%	\$25,045	\$0					
Sub-total	100.00%	\$180,379	\$0					
% of total assets	1.76%	0.00%						

Portfolio performance (annualized)	
Period	Current
1 Year	1.58%
3 Years	5.33%
5 Years	5.84%
Blended IMF	0.33%

Portfolio performance (annualized)	
Period	Current
1 Year	1.43%
3 Years	5.97%
5 Years	6.15%
Blended IMF	0.40%

Portfolio performance (annualized)	
Period	Current
1 Year	1.12%
3 Years	6.26%
5 Years	6.17%
Blended IMF	0.35%

Total - 5 - 10 years to retirement	
Allocation %	Membership
25.09%	31.00 3.00 34.00



3. Fund performance (also available as a separate report)

What it shows

This section shows the annualized gross rates of return over several periods, and the IMFs for each portfolio and each fund in the plan.

What it tells you

It gives you a quick view of past performance, and allows you to compare your portfolios to any single unitized fund in your lineup.

Key features

- Rates of return for both portfolios and individual funds.
- Available as a standalone report.

Manulife Member investment behaviour review
Fund performance

A Happy Inc. Plan level summary
Active and Inactive members
As of April 30, 2016

Manulife Financial Simplified Pension Plan (11104112)

The investment returns shown below are gross returns for the investment and do not take into account the investment management fees (IMF) or other expenses the funds incur, which will impact the returns.

The investment management fees (IMF) presented below represent the annual IMF for each investment as of April 30, 2016.

All numbers shown are expressed as a percentage (%).

Quickly see the rate of return for each portfolio

Investment	IMF%	YTD	1 Year*	2 Years*	3 Years*	4 Years*	5 Years*	10 Years*
Portfolio Suite								
Conservative More than 25 years to retirement Portfolio	0.343	0.9	1.3	5.8	6.1	6.5	6.2	2.7
Balanced More than 25 years to retirement Portfolio	0.440	0.7	1.1	6.1	7.0	7.3	6.6	1.9
Aggressive More than 25 years to retirement Portfolio	0.363	0.8	0.7	6.1	7.5	7.7	6.7	1.1
Conservative 21-25 years to retirement Portfolio	0.340	0.9	1.4	5.8	5.9	6.3	6.1	2.9
Balanced 21-25 years to retirement Portfolio	0.349	0.9	1.1	5.8	6.5	6.8	6.3	2.1
Aggressive 21-25 years to retirement Portfolio	0.361	0.7	0.9	6.1	7.3	7.6	6.7	1.4
Conservative 16-20 years to retirement Portfolio	0.338	0.9	1.4	5.7	5.7	6.1	6.0	3.1

Manulife

A Happy Inc. Plan level summary
Active and Inactive members
As of April 30, 2016

Investment	IMF%	YTD	1 Year*	2 Years*	3 Years*	4 Years*	5 Years*	10 Years*
Portfolio Suite								
Balanced Less than 5 years to retirement Portfolio	0.334	1.1	1.4	5.6	5.5	5.9		
Aggressive Less than 5 years to retirement Portfolio	0.343	0.9	1.3	6.2	6.1	6.5		
Canadian Money Market								
3191 ML Daily High Interest i9	0.250	0.4	1.3	1.5	1.6	1.6		
Benchmark: DEX 91-Day Treasury Bill Index	n/a	0.1	0.5	n/a	0.8	n/a	0.9	1.6
Fixed Income								
4191 ML MAM Cdn Bond Index p5	0.305	1.4	2.1	5.1	3.5	4.0	5.0	5.3
4271 ML PH&N Bond Fund g9	0.550	1.8	2.7	5.6	4.0	4.5	5.3	5.7
Benchmark: DEX Universe Bond Index	n/a	1.3	2.1	n/a	3.4	n/a	5.0	5.3
Balanced								
5301 ML Leith Wheeler Dvsfd Plid a3	0.550	1.4	-1.8	3.3	8.1	9.0	7.7	5.8
Canadian Large Cap Eqty								
7014 ML Mult Cdn Lrg Cap Value a g2	0.550	6.6	-4.0	-0.4	n/a	n/a	n/a	n/a
7132 ML MAM Cd Equity Index n7	0.290	8.4	-5.3	0.7	7.2	6.5	3.1	4.5
7142 ML FIAM Cdn Core Equity r0	0.500	5.2	-2.1	4.7	10.8	9.7	6.0	n/a
7502 ML Franklin Bissett Cdn Eq c1	0.550	9.5	-2.2	2.1	n/a	n/a	n/a	n/a
Benchmark: S&P/TSX Composite Index	n/a	8.4	-5.4	n/a	7.0	n/a	3.1	4.3
Cdn Small/Mid Cap Eqty								
7015 ML Mult Cdn Small Cap Eqty c3	0.700	11.8	-6.3	-5.5	n/a	n/a	n/a	n/a
US Large Cap Eqty								
8322 ML BR U.S. Equity Index i9	0.310	-8.3	4.7	14.2	19.7	19.5	17.3	n/a

Compare your portfolio to any single fund

Requested for Amin's CSR Role, produced on August 15, 2016 at 05:00 PM. Please see disclaimer on the Additional Information page. Page 16 of 18