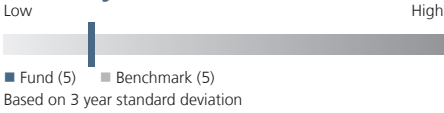


## Volatility meter



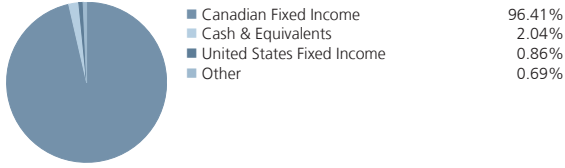
FIXED INCOME

Code 4632 / FINBG

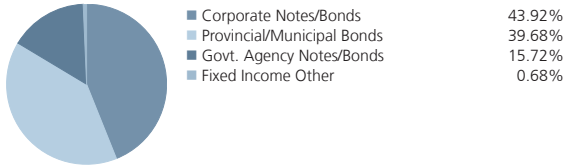
# Manulife Beutel Goodman Fixed Income Fund

## How the underlying fund is invested

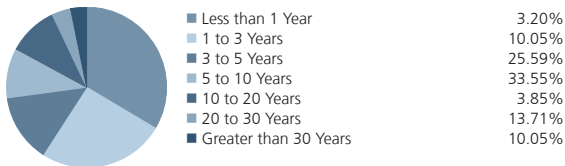
### Composition



### Bond type



### Bond term



### Top holdings within the underlying fund

(As at June 30, 2020)

Canada 1.500% 01-May-2022	4.32%
Ontario 2.650% 02-Dec-2050	3.82%
Government of Quebec 3.100% 01-Dec-2051	3.82%
Ontario 2.600% 08-Sep-2023	2.95%
Ontario 2.600% 02-Jun-2027	2.69%
Ontario 2.400% 02-Jun-2026	2.61%
Alberta Province 2.900% 01-Dec-2028	2.55%
Canada 0.500% 01-Sep-2025	2.54%
Ontario 3.500% 02-Jun-2043	2.45%
Bank of Montreal 2.850% 06-Mar-2024	2.13%

### Primary investment process

Quantitative

### Target duration and credit quality

0-5 years	5-10 years	10 + years	
	●		AAA and AA
			A and BBB
			below BBB

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 Refinitiv company

## UNDERLYING FUND -> Beutel Goodman Income Fund Series I

**Objective** The Beutel Goodman Fixed Income Fund is managed to earn a high rate of income return by investing primarily in fixed income securities, such as bonds issued from Canadian government and corporations, while preserving invested capital.

**Managed by** Beutel, Goodman & Company Ltd.

**Fund managers** Beutel, Goodman & Company Ltd

**Duration** 8.38

**Inception date**

**Underlying fund**

April 2005

**Segregated Fund**

May 2005

**Total assets**

\$1,079.4 million

\$66.9 million

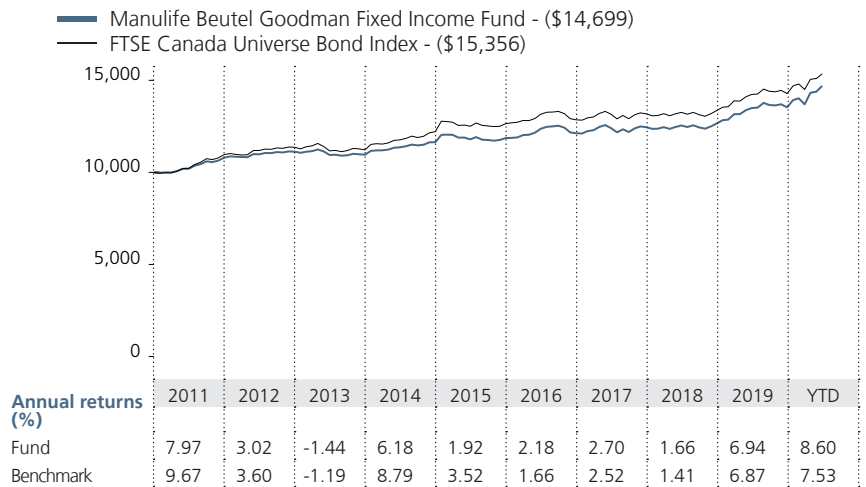
**Operating expense (2018)**

0.03%

0.03%

## 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.**



## Annualized compound returns (As at June 30, 2020)

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

	3 mo (%)	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)
Fund	7.32	8.90	8.23	5.81	4.49	4.19
Benchmark	5.87	7.86	7.61	5.28	4.19	4.63

## Investment objective

Over the long term, this fund is expected to outperform the FTSE Canada Universe Bond Index.