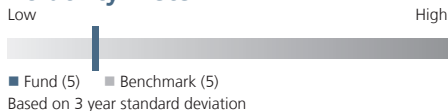


Volatility meter



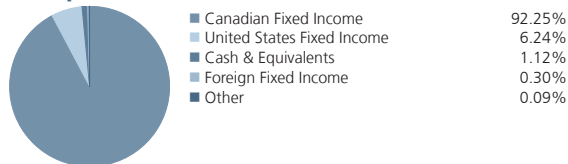
FIXED INCOME

Code 4145 / BOFID

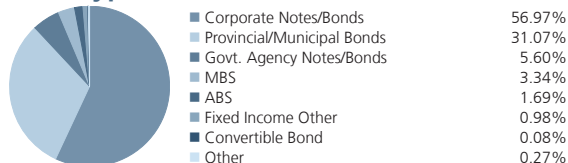
Manulife Canadian Bond Fund (Fidelity)

How the underlying fund is invested

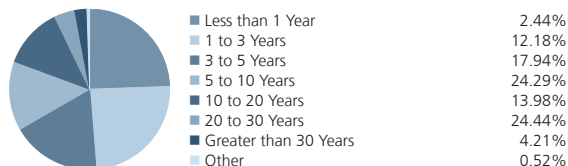
Composition



Bond type



Bond term



Top holdings within the underlying fund

(As at June 30, 2020)

Alberta Province 2.350% 01-Jun-2025	1.88%
Government of Quebec 5.000% 01-Dec-2041	1.81%
Canada 5.000% 01-Jun-2037	1.59%
Ontario 5.850% 08-Mar-2033	1.53%
Ontario 3.450% 02-Jun-2045	1.26%
Canada 1.250% 01-Dec-2047	1.25%
Can House No1 1.750% 15-Jun-2030	1.23%
Ontario 3.500% 02-Jun-2043	1.21%
Government of Quebec 4.250% 01-Dec-2043	0.89%
Canada 3.500% 01-Dec-2045	0.89%

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 -> Fidelity Canadian Bond Fund - Series O

Objective The Fidelity Canadian Bond Fund aims to provide a steady flow of income. It invests primarily in Canadian fixed income securities.

Managed by Fidelity Investments Canada ULC

Fund managers Catriona Martin, Sri Tella

Duration 8.88

Inception date

Underlying fund

February 1988

Segregated Fund

May 2009

Total assets

\$9,049.0 million

\$189.8 million

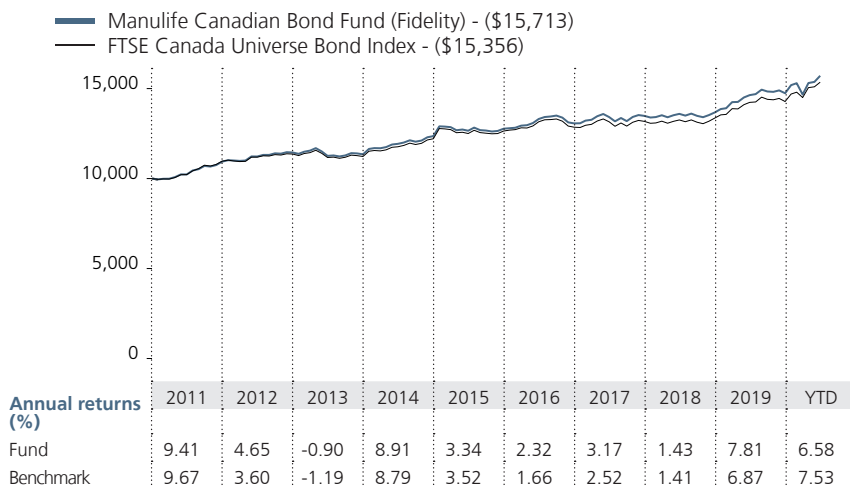
Operating expense (2018)

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	7.12	7.33	7.49	5.39	4.41	4.90
Benchmark	5.87	7.86	7.61	5.28	4.19	4.63

Investment objective

The Fund seeks to achieve returns comparable to, or better than the FTSE Canada Universe Bond Index.