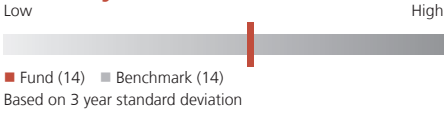


Volatility meter



INTERNATIONAL EQUITY

Code 8813 / INHTD

Manulife TD Emerald Hedged International Equity Index Fund

How the underlying fund is invested

Composition



Equity Industry



Geographic split



Top holdings within the underlying fund

(As at June 30, 2020)
TD Emerald International Equity Index Fund-Srs O 98.20%

Primary investment process

Index

Equity style and capitalization

Value	Core/Blend	Growth	
	●		Large
			Medium
			Small
			All cap

All rates of return are shown before investment management fees or taxes have been deducted.
This fund invests primarily outside of North America.
Source: Lipper, a Refinitiv company

UNDERLYING FUND -> TD Emerald Hedged International Equity Index Pooled Fund Trust Series O

Objective The Fund aims to provide broad exposure to the international equity market by closely matching key attributes of the MSCI EAFE ND Index Hedged C\$. The Fund holds units in the fully replicated TD Emerald International Equity Index Fund. Foreign currency exposure is substantially hedged to Canadian dollars using currency forwards. The Fund is managed based on the belief that indexing reduces portfolio risk by investing in a comprehensive range of securities, while lowering costs compared with more active approaches.

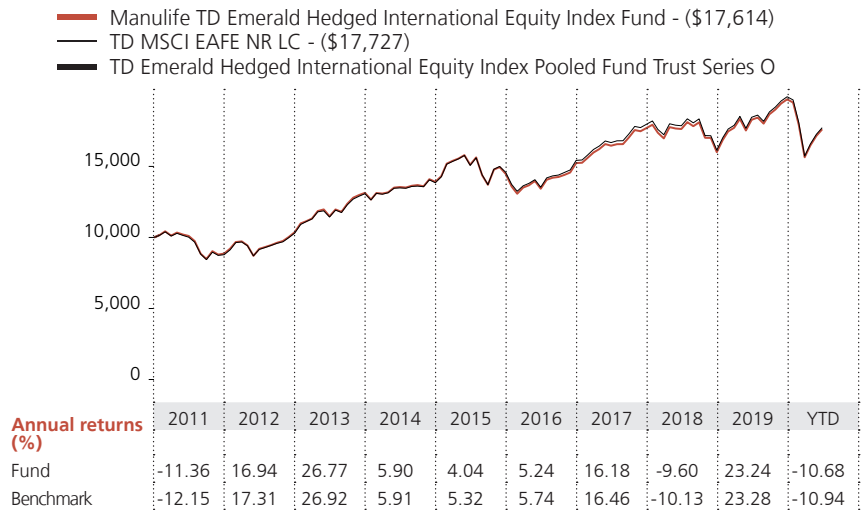
Managed by TD Asset Management Inc.

Fund managers TD Asset Management Inc.

	Underlying fund	Segregated Fund
Inception date	June 1999	July 2010
Total assets	\$192.9 million	\$3.0 million
Operating expense (2018)	0.06%	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.** The shaded returns represent the underlying fund returns prior to the Manulife Fund's inception date.



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	12.59	-3.66	-0.05	2.28	3.10	-
Benchmark	12.69	-3.98	-0.38	2.05	3.30	7.21

Investment objective

Over the long term, the Fund is expected to track the performance of the MSCI EAFE Cap Weighted Index (\$ Cdn).