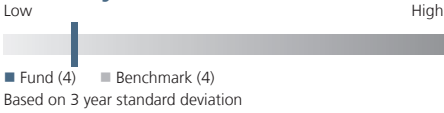


Volatility meter



FIXED INCOME

Code 4632 / FINBG

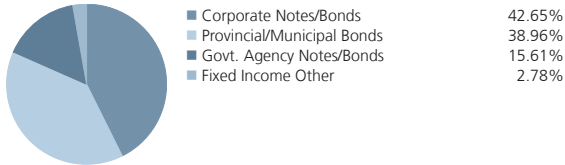
Manulife Beutel Goodman Fixed Income Fund

How the underlying fund is invested

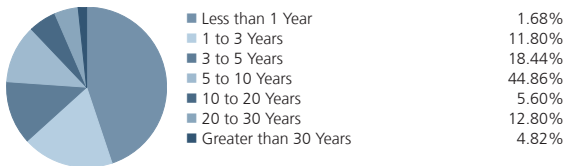
Composition



Bond type



Bond term



Top holdings within the underlying fund

(As at June 30, 2019)

Ontario 2.400% 02-Jun-2026	7.26%
Canada 2.250% 01-Jun-2029	6.31%
Ontario 2.600% 02-Jun-2025	4.67%
Canada 2.750% 01-Dec-2048	3.63%
Ontario 2.700% 02-Jun-2029	3.09%
Canadian Imperial Bank of Commerce 2.040% 21-Mar-2022	2.61%
Bank of Montreal 2.850% 06-Mar-2024	2.36%
Government of Quebec 2.300% 01-Sep-2029	2.33%
Alberta Province 2.900% 01-Dec-2028	2.18%
Bank of Montreal 1.610% 28-Oct-2021	2.09%

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 Thomson Reuters 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 8.04

Inception date

Underlying fund

April 2005

Segregated Fund

May 2005

Total assets

\$1,078.2 million

\$89.6 million

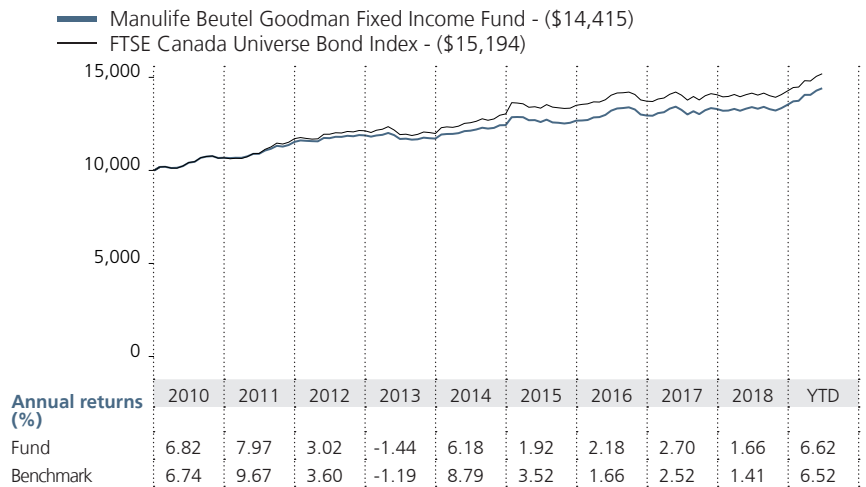
Operating expense (2018)

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, 2019)

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.

	3 mo (%)	1 year (%)	2 year (%)	3 year (%)	5 year (%)	10 year (%)
Fund	2.52	7.57	4.30	2.95	3.50	4.02
Benchmark	2.51	7.36	4.01	2.66	3.88	4.53

Investment objective

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

