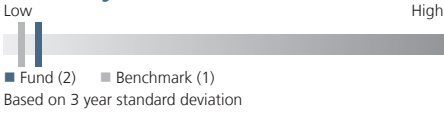


Volatility meter



FIXED INCOME

Code 4661 / STBSL

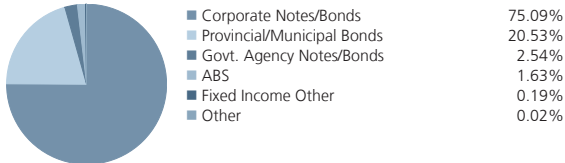
Manulife MIM Short Term Bond Fund

How the underlying fund is invested

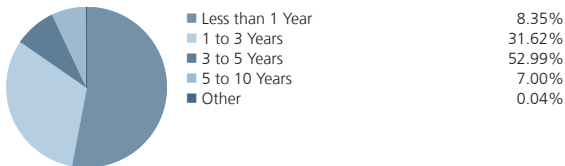
Composition



Bond type



Bond term



Top holdings within the underlying fund

(As at June 30, 2020)

Can House No1 2.900%	15-Jun-2024	8.40%
PSP Capital 3.290%	04-Apr-2024	5.94%
Honda Canada Fin 3.176%	28-Aug-2023	5.15%
Alberta Province 2.550%	15-Dec-2022	3.24%
Ontario 2.300%	08-Sep-2024	3.16%
Goldman Sachs Group Inc 2.433%	26-Apr-2023	2.61%
Can House No1 2.350%	15-Sep-2023	2.60%
Toronto-Dominion Bank 3.589%	14-Sep-2028	2.33%
Can House No1 1.800%	15-Dec-2024	2.23%
Government of Quebec 3.500%	01-Dec-2022	2.06%

Primary investment process

Fundamental, Bottom-up

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 -> SLI Short-Term Bond Pooled

Objective The Fund seeks to generate income with a focus on capital preservation by investing primarily in short-term fixed income securities issues and/or fully and unconditionally guaranteed by Canadian governments, and in short term investment grade corporate fixed income securities.

Managed by Manulife Investment Management Ltd

Fund managers Standard Life Investments Inc.

Duration 2.85

Inception date

Total assets

Operating expense (2018)

Underlying fund

June 2012

\$46.5 million

0.05%

Segregated Fund

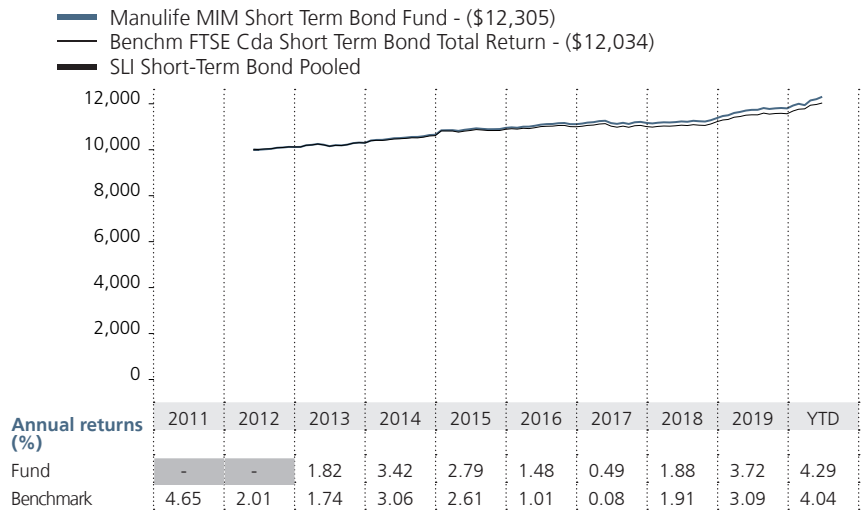
June 2012

\$45.5 million

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	3.06	4.84	4.67	3.31	2.46	-
Benchmark	2.15	4.45	4.27	2.95	2.12	2.55

Investment objective

The fund seeks to outperform the FTSE TMX Short-Term Bond Index.