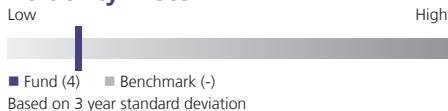


Volatility meter



TARGET DATE

Code 2440 / TXRET

Manulife Retirement Index Fund (Manulife)

How the fund is invested

Composition



Geographic split



Top holdings

(As at September 30, 2017)

Manulife Canadian Bond Index Fund (MAM)	69.79%
Manulife Canadian Equity Capped Index Fund (MAM)	15.99%
Manulife BlackRock International Equity Index Fund	7.13%
Manulife US Equity Index Fund (MAM)	7.09%

Primary investment process

Multi-manager

Equity style and capitalization

Value	Core/Blend	Growth	
			Large
			Medium
			Small
	●		All cap

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.

Source: Lipper, a Thomson Reuters company

Objective The Target Date Index Fund invests in a well diversified portfolio of underlying funds that are passively managed. The Fund is designed for members who have reached their planned retirement date

Managed by Manulife Asset Management Limited

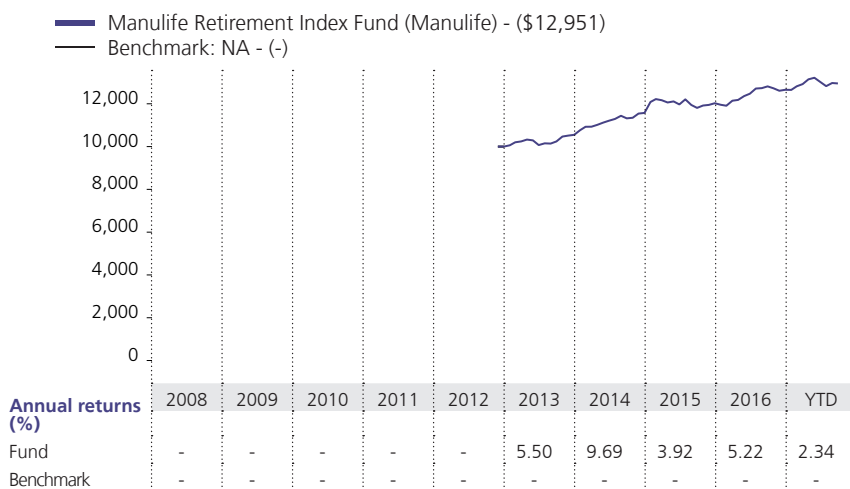
Fund managers Various (please refer to Top Holdings allocation on this page)

Inception date December 2012

Total assets \$0.3 million

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 September 30, 2017)

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	-0.56	1.07	4.72	4.59	-	-
Benchmark	-	-	-	-	-	-

Investment objective

The fund's performance is benchmarked against a blend of:

- 70.0% FTSE TMX Canada Universe Bond Index
- 16.0% S&P/TSX Composite Total Return Index (\$CA)
- 7.0% S&P 500 Composite Total Return Index (\$CA)
- 7.0% MSCI EAFE Total Return Index (\$CA)