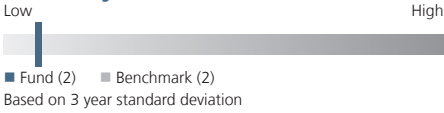


Volatility meter



FIXED INCOME

Code 4660 / MORT

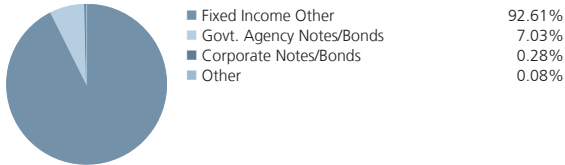
Manulife Canadian Mortgage Fund

How the fund is invested

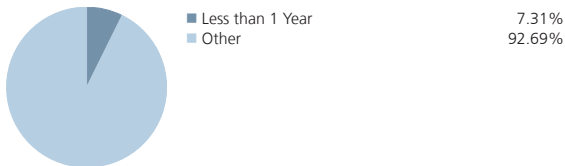
Composition



Bond type



Bond term



Top holdings

(As at June 30, 2020)

Canada 92.61%

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

Objective The Canadian Mortgage Fund is managed to provide long-term returns based on income by investing primarily in mortgages. The Fund invests in a highly diversified portfolio consisting of performing and secure mortgages underwritten on income producing real estate properties across Canada.

Managed by Manulife Investment Management Ltd

Fund managers The Standard Life Assurance Company of Canada

Duration 0.67

Inception date

Underlying fund

Segregated Fund

Total assets

-

February 1969

Operating expense (2018)

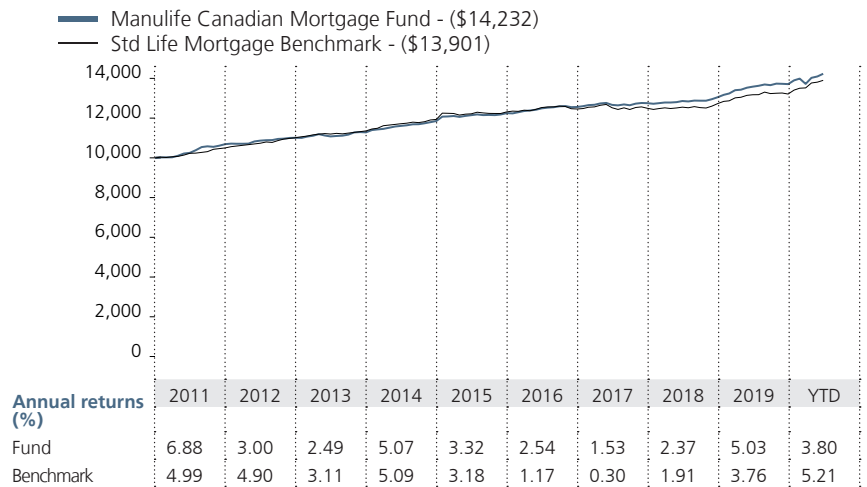
in IMF

\$246.3 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.**



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	3.71	4.77	5.19	3.96	3.21	3.82
Benchmark	2.81	5.49	5.23	3.54	2.62	3.66

Investment objective

Benchmark changed as at June 30, 2014. Over the long term, this fund is expected to outperform a benchmark comprised of the following:

- 75% FTSE TMX Canada Short Term Overall Bond Index
- 25% FTSE TMX Canada Mid Term Overall Bond Index