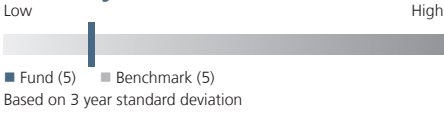


## Volatility meter



FIXED INCOME

Code 4681 / FIMLB

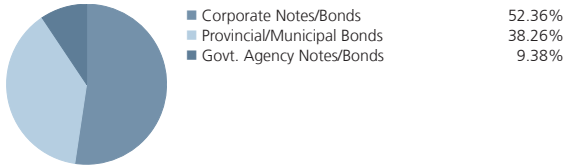
# Manulife Fixed Income Fund (MFS)

## How the underlying fund is invested

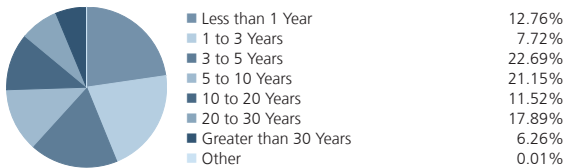
### Composition



### Bond type



### Bond term



### Top holdings within the underlying fund

(As at June 30, 2020)

Alberta Province 2.350% 01-Jun-2025	3.07%
Canada 2.000% 01-Dec-2051	2.97%
Ontario 3.500% 02-Jun-2043	2.45%
Ontario 2.900% 02-Jun-2049	2.45%
New Brunswick 3.650% 03-Jun-2024	2.30%
Alberta Province 2.900% 20-Sep-2029	2.05%
Manitoba, Province of 4.050% 05-Sep-2045	2.04%
Ontario 3.450% 02-Jun-2045	1.91%
Government of Quebec 2.300% 01-Sep-2029	1.88%
Government of Quebec 3.100% 01-Dec-2051	1.82%

### 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 -> MFS Canadian Fixed Income Fund

**Objective** To provide a moderate real rate of return, through income and capital gains, by investing in a diversified portfolio of primarily Canadian dollar debt and from time-to-time U.S. debt. The Fund will primarily invest in investment grade debt. Returns in excess of income will be gained through active duration, yield curve and sector management, as well as security selection.

**Managed by** MFS Investment Management Canada Ltd.

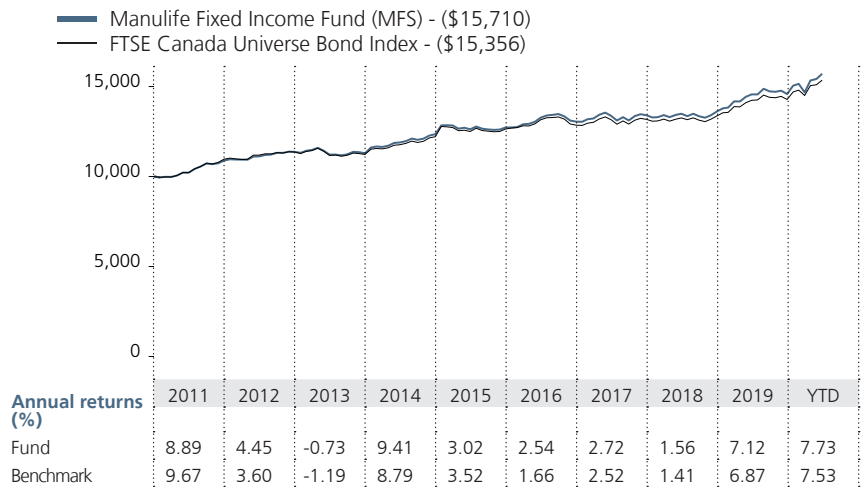
**Fund managers** Soami Kohly, Peter Kotsopoulos

**Duration** 8.46

	Underlying fund	Segregated Fund
<b>Inception date</b>	December 1980	January 1999
<b>Total assets</b>	\$1,737.3 million	\$226.8 million
<b>Operating expense (2018)</b>	0.01%	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	7.05	7.84	7.91	5.51	4.47	4.85
Benchmark	5.87	7.86	7.61	5.28	4.19	4.63

## Investment objective

Outperform the FTSE Canada Universe Bond Index over a full market cycle.