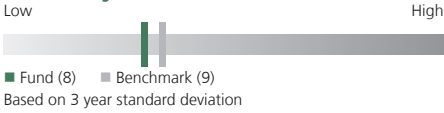


## Volatility meter



BALANCED

Code 5292 / BAGUA

# Manulife Guardian Balanced Fund

## How the underlying fund is invested

### Composition



### Geographic split



### Top holdings within the underlying fund

(As at June 30, 2020)

Guardian Canadian Bond Series I	38.71%
Guardian Canadian Equity Series W	33.26%
Guardian Global Equity Series W	14.25%
Guardian Global Dividend Growth Series W	13.78%

### Primary investment process

Fundamental, Bottom-up

### 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. 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 -> Guardian Balanced Fund - Series I

**Objective** The Guardian Balanced Fund is managed to achieve a balance between long-term growth of capital and reasonable income through diversified investments in equity or equity-related securities and in fixed income securities, either long term or short term.

**Managed by** Guardian Capital LP

**Fund managers** Guardian Capital LP

**Inception date**

**Underlying fund**

March 2011

**Segregated Fund**

June 1999

**Total assets**

\$63.8 million

\$28.6 million

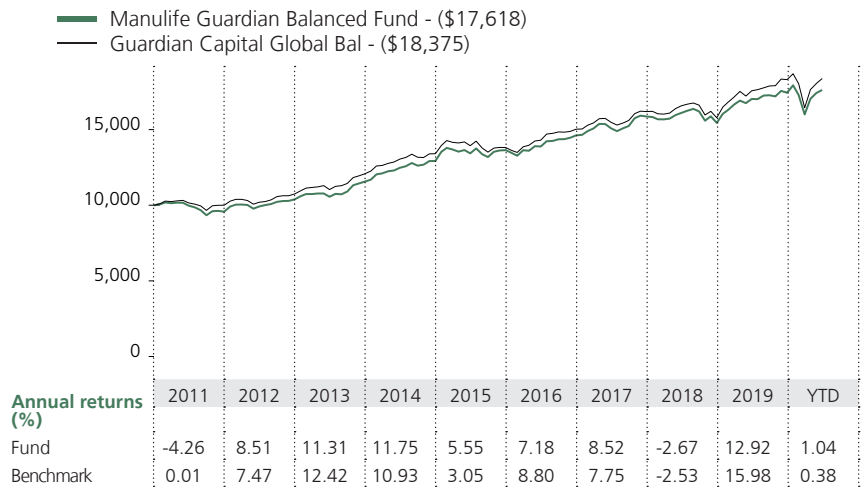
**Operating expense (2018)**

0.20%

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	10.08	3.49	4.59	5.30	5.57	7.08
Benchmark	11.76	4.60	5.29	5.87	5.68	7.48

## Investment objective

Benchmark changed as at January, 2016. Over the long term, this fund is expected to outperform a benchmark comprised of the following:

- 40.00% - S&P/TSX Capped Composite Index
- 35.00% - FTSE TMX Canada Universe Bond Index
- 25.00% - MSCI World - Net C\$