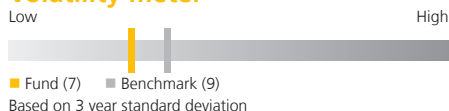


Volatility meter



CANADIAN LARGE CAP EQUITY

Code 7813 / LVCTD

Manulife Low Volatility Canadian Equity Fund (TDAM)

How the underlying fund is invested

Composition



Equity Industry



Geographic split



Top holdings within the underlying fund

(As at June 30, 2019)

Intact Financial Corp	3.88%
Emera Inc	3.84%
BCE Inc	3.81%
Royal Bank of Canada	3.05%
Waste Connections Inc	3.04%
Rogers Communications Inc	3.02%
Telus Corp	3.01%
Canadian Apartment Properties Real Estate Investment Trust	2.78%
Loblaw Companies Ltd	2.60%
RioCan Real Estate Investment Trust	2.43%

Primary investment process

Quantitative

Equity style and capitalization

Value	Core/Blend	Growth	
	●		Large
			Medium
			Small
			All cap

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 Thomson Reuters company

UNDERLYING FUND -> TD Emerald Low Volatility Canadian Equity Pooled Fund Trust

Objective The Fund is managed to provide a better risk adjusted total return than a capitalization weighted market index such as the S&P/TSX Composite Total Return Index, used to track the performance of Canadian equity securities over a full market cycle.

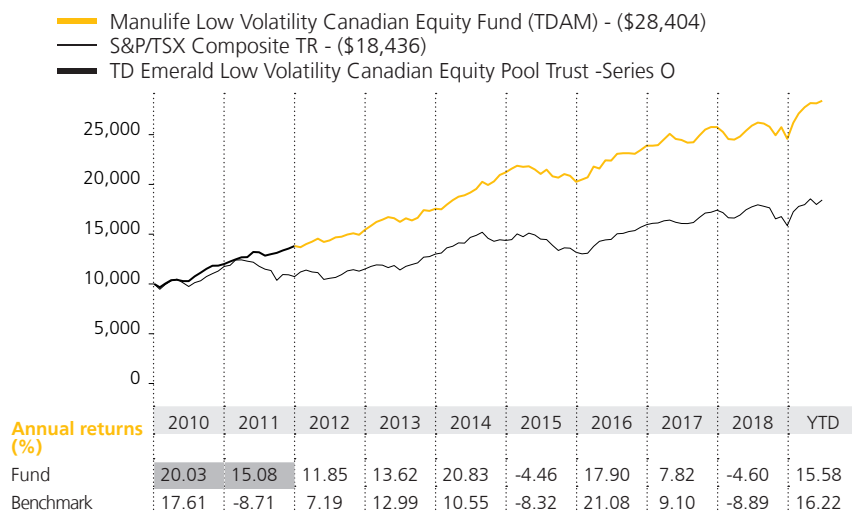
Managed by TD Asset Management Inc.

Fund managers TD Asset Mgmt. - Mgmt Team

	Underlying fund	Segregated Fund
Inception date	September 2009	December 2011
Total assets	\$3,968.7 million	\$141.4 million
Operating expense (2018)	0.03%	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, 2019)

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	2.35	9.66	7.75	8.25	8.16	-
Benchmark	2.58	3.87	7.09	8.39	4.67	7.79

Investment objective

The performance objective of the Fund is to provide a better risk-adjusted return than the S&P/TSX Total Return Index.

