

Manulife Investments Announces Changes to Risk Ratings on Select Funds

TORONTO – Manulife Investments announced today that, effective on or about August 1, the risk ratings for the funds listed below, will be changed to the following:

Risk rating decreases

Funds	Current Rating	New Rating
Manulife World Investment Fund	Medium to High	Medium
Manulife World Investment Class	Medium to High	Medium
Manulife International Equity Private Trust	Medium to High	Medium
Manulife Emerging Markets Fund	High	Medium to High
Manulife Emerging Markets Class	High	Medium to High

Risk rating increases

Funds	Current Rating	New Rating
Manulife U.S. Dividend Income Fund	Low to Medium	Medium
Manulife U.S. Opportunities Fund	Medium	Medium to High
Manulife U.S. Dollar U.S. All Cap Equity Fund	Medium	Medium to High
Manulife Covered Call U.S. Equity Fund	Medium	Medium to High
Manulife Covered Call U.S. Equity Class	Medium	Medium to High
Manulife Global Real Estate Unconstrained Fund	Medium	Medium to High

Manulife Investments used the investment risk classification methodology under National Instrument 81-102 - *Investment Funds*, which will come into force effective September 1, 2017, to determine the risk rating of each Fund. These risk re-classifications are not as a result of changes to the investing strategies and processes employed by the portfolio managers.



Details about the risk classification methodology is available on request, at no cost, by calling us toll-free at 1-888-588-7999 or writing to Client Services at Manulife Investments, a division of Manulife Asset Management Limited, Order Receipt Office, 500 King Street North, Delivery Station 500 G-B, Waterloo, Ontario, N2J 4C6.

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About Manulife Investments

Manulife Investments, a division of Manulife Asset Management Limited, builds on 125 years of Manulife's wealth and investment management expertise in managing assets for Canadian investors. As one of Canada's leading integrated financial services providers, Manulife Investments and its affiliates offer a variety of products and services including exchange traded funds, segregated fund contracts, mutual funds, annuities and guaranteed interest contracts.

About Manulife

Manulife Financial Corporation is a leading international financial services group that helps people achieve their dreams and aspirations by putting customers' needs first and providing the right advice and solutions. We operate as John Hancock in the United States and Manulife elsewhere. We provide financial advice, insurance, as well as wealth and asset management solutions for individuals, groups and institutions. At the end of 2016, we had approximately 35,000 employees, 70,000 agents, and thousands of distribution partners, serving more than 22 million customers. As of March 31, 2017, we had \$1 trillion (US\$754 billion) in assets under management and administration, and in the previous 12 months we made almost \$26.3 billion in payments to our customers. Our principal operations are in Asia, Canada and the United States where we have served customers for more than 100 years. With our global headquarters in Toronto, Canada, we trade as 'MFC' on the Toronto, New York, and the Philippine stock exchanges and under '945' in Hong Kong.

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