

Annual Information Form

Manulife Mutual Funds and Manulife Private Investment Pools

August 2, 2018

(OFFERING ADVISOR SERIES, SERIES B, SERIES C, SERIES CT6, SERIES D, SERIES F, SERIES FT6, SERIES GA, SERIES GF, SERIES H, SERIES HE, SERIES HH, SERIES I, SERIES J, SERIES K6, SERIES L, SERIES LT6, SERIES N AND SERIES T6 SECURITIES AS INDICATED)

EQUITY FUNDS

Canadian Equity

Manulife Canadian Dividend Growth Class*^{1,6,7,17}
 Manulife Canadian Dividend Growth Fund^{1,6,7,17}
 Manulife Canadian Investment Class*^{1,6,7,17}
 Manulife Canadian Investment Fund¹¹
 Manulife Dividend Income Class*^{1,6,7,17}
 Manulife Dividend Income Fund^{1,5,6,7,17}
 Manulife Dividend Income Plus Class (formerly Manulife Canadian Focused Class)*^{1,5,6,7,17}
 Manulife Dividend Income Plus Fund (formerly Manulife Canadian Focused Fund)^{1,6,7,17}
 Manulife Fundamental Dividend Class (formerly Manulife Canadian Dividend Income Class)*^{1,6,7,17}
 Manulife Fundamental Dividend Fund (formerly Manulife Canadian Dividend Income Fund)^{1,6,7,17}
 Manulife Fundamental Equity Class (formerly Manulife Canadian Stock Class)*^{1,5,6,7,17}
 Manulife Fundamental Equity Fund (formerly Manulife Canadian Stock Fund)^{1,6,7,17}
 Manulife Growth Opportunities Class*^{1,6,7,17}
 Manulife Growth Opportunities Fund^{1,6,7,17}

U.S. Equity

Manulife Covered Call U.S. Equity Class*^{1,6,7,17}
 Manulife Covered Call U.S. Equity Fund^{1,6}
 Manulife U.S. All Cap Equity Class*^{1,6,7,17}
 Manulife U.S. All Cap Equity Fund^{1,5,6,7,17}
 Manulife U.S. Dividend Income Class*^{1,5,6,7,17}
 Manulife U.S. Dividend Income Fund^{1,5,6,7,17}
 Manulife U.S. Dollar U.S. All Cap Equity Fund^{1,6,7,17}
 Manulife U.S. Equity Fund^{1,6,7,17}
 Manulife U.S. Opportunities Fund^{1,6,7,17}

Global & International Equity

Manulife Emerging Markets Fund^{1,5,6,7,17}
 Manulife Global All Cap Focused Fund^{1,6,7,17}
 Manulife Global Dividend Class*^{1,6,7,17}
 Manulife Global Dividend Fund^{1,5,6,7,17}
 Manulife Global Dividend Growth Class*^{1,6,7,17}
 Manulife Global Dividend Growth Fund^{1,6,7,17}
 Manulife Global Equity Class*^{1,6,7,17}
 Manulife Global Equity Unconstrained Class*^{1,6,7,17}
 Manulife Global Equity Unconstrained Fund^{1,5,6,7,17}
 Manulife Global Small Cap Fund^{1,6,7,17}
 Manulife International Focused Fund^{1,6,7,17}
 Manulife International Value Equity Fund^{1,6,7,17}
 Manulife World Investment Class*^{1,6,7,17}
 Manulife World Investment Fund^{1,6,7,17}

*Shares of Manulife Investment Exchange Funds Corp.

¹ Offering Advisor Series securities

² Offering Series B securities

³ Offering Series C securities

⁴ Offering Series CT6 securities

⁵ Offering Series D securities

⁶ Offering Series F securities

⁷ Offering Series FT6 securities

⁸ Offering Series H securities

⁹ Offering Series HE securities

¹⁰ Offering Series HH securities

¹¹ Offering Series I securities

¹² Offering Series J securities

¹³ Offering Series K6 securities

¹⁴ Offering Series L securities

¹⁵ Offering Series LT6 securities

¹⁶ Offering Series N securities

¹⁷ Offering Series T6 securities

¹⁸ Offering Series GA securities

¹⁹ Offering Series GF securities

No securities regulatory authority has expressed an opinion about these securities and it is an offence to claim otherwise. Neither the securities described in this document nor the Funds are registered with the United States Securities and Exchange Commission. Certain securities of the Funds are being offered in the United States under an exemption from registration.

Specialty Equity

Manulife Asia Equity Class*^{1,6}
Manulife China Class*^{1,6}
Manulife Global Infrastructure Class*^{1,6,7,17}
Manulife Global Infrastructure Fund^{1,5,6,7,17}
Manulife Global Real Estate Unconstrained Fund^{1,5,6,7,17}

BALANCED FUNDS

Canadian Balanced

Manulife Canadian Balanced Fund^{1,6,7,17}
Manulife Fundamental Balanced Class (formerly Manulife Canadian Equity Balanced Class)*^{1,6,7,17}
Manulife Fundamental Income Class (formerly Manulife Canadian Monthly Income Class)*^{1,6,7,17}
Manulife Fundamental Income Fund (formerly Manulife Canadian Monthly Income Fund)^{1,5,6,7,17}
Manulife Monthly High Income Class*^{1,6,7,17}
Manulife Monthly High Income Fund^{1,2,6,7,17}
Manulife Simplicity Conservative Portfolio^{1,6,7,17}
Manulife Simplicity Moderate Portfolio^{1,6,7,17}
Manulife Tactical Income Fund^{1,6,7,17}

U.S. Balanced

Manulife Strategic Balanced Yield Fund^{1,5,6,7,17}
Manulife U.S. Dollar Strategic Balanced Yield Fund^{1,6,7,17}
Manulife U.S. Monthly High Income Fund^{1,5,6,7,17}

Global Balanced

Manulife Diversified Investment Fund^{1,6,7,17}
Manulife Global Balanced Fund^{1,6,7,17}
Manulife Global Small Cap Balanced Fund^{1,6,7,17}
Manulife Global Strategic Balanced Yield Fund^{1,5,6,7,17}
Manulife Simplicity Balanced Portfolio^{1,6,7,17}
Manulife Simplicity Global Balanced Portfolio^{1,6,7,17}
Manulife Simplicity Growth Portfolio^{1,6,7,17}
Manulife Strategic Dividend Bundle^{1,6,7,17}
Manulife Value Balanced Class*^{1,6,7,17}
Manulife Value Balanced Fund^{1,5,6,7,17}
Manulife Yield Opportunities Fund^{1,5,6,7,17}

FIXED INCOME FUNDS

Money Market Fixed Income

Manulife Dollar-Cost Averaging Fund^{1,6}
Manulife Money Market Fund (formerly Manulife Money Market Private Trust)^{1,3,6,16}

Canadian Fixed Income

Manulife Bond Fund^{1,6,7,17}
Manulife Canadian Unconstrained Bond Fund (formerly Manulife Canadian Bond Plus Fund)^{1,5,6,7,17}

U.S. Fixed Income

Manulife Floating Rate Income Fund^{1,5,6,7,17}
Manulife U.S. Unconstrained Bond Fund (formerly Manulife U.S. Tactical Credit Fund)^{1,5,6,7,17}

North American Fixed Income

Manulife Corporate Bond Fund^{1,5,6,7,17}

Global & International Fixed Income

Manulife Global Unconstrained Bond Fund (formerly Manulife Global Tactical Credit Fund)^{1,5,6,7,17}
Manulife Strategic Income Fund^{1,5,6,7,17}
Manulife Strategic Investment Grade Global Bond Fund^{1,6,7,17}
Manulife U.S. Dollar Strategic Income Fund^{1,6,7,17}

SOLUTIONS

Manulife Asset Allocation Portfolios

Manulife Conservative Portfolio^{1,6,7,17}
Manulife Moderate Portfolio^{1,6,7,8,12,13,17}
Manulife Balanced Portfolio^{1,6,7,8,17}
Manulife Growth Portfolio^{1,6,7,8,9,10,12,17}

GOALS-BASED INVESTING SOLUTIONS

Manulife Quantitative Fixed Income Fund 2022^{18,19}
Manulife Quantitative Fixed Income Fund 2027^{18,19}
Manulife Quantitative Fixed Income Fund 2032^{18,19}
Manulife Quantitative Fixed Income Fund 2037^{18,19}
Manulife Quantitative Fixed Income Fund 2042^{18,19}
Manulife Diversified Alpha Portfolio^{18,19}
Manulife Income Fund 2022^{18,19}
Manulife Income Fund 2027^{18,19}
Manulife Income Fund 2032^{18,19}
Manulife Income Fund 2037^{18,19}
Manulife Income Fund 2042^{18,19}
Manulife Income Fund 2047^{18,19}
Manulife Income Fund 2052^{18,19}
Manulife Income Fund 2057^{18,19}
Manulife Income Fund 2062^{18,19}
Manulife Income Fund 2067^{18,19}

MANULIFE PRIVATE INVESTMENT POOLS

Equity Private Pools

Manulife Canadian Equity Private Pool*^{1,3,4,6,7,14,15,17}
Manulife Dividend Income Private Pool*^{1,3,4,6,7,14,15,17}
Manulife Global Equity Private Pool*^{1,3,4,6,7,14,15,17}
Manulife International Equity Private Trust^{1,3,4,6,7,14,15,17}
Manulife U.S. Equity Private Pool*^{1,3,4,6,7,14,15,17}

* Shares of Manulife Investment Exchange Funds Corp.

¹ Offering Advisor Series securities

² Offering Series B securities

³ Offering Series C securities

⁴ Offering Series CT6 securities

⁵ Offering Series D securities

⁶ Offering Series F securities

⁷ Offering Series FT6 securities

⁸ Offering Series H securities

⁹ Offering Series HE securities

¹⁰ Offering Series HH securities

¹¹ Offering Series I securities

¹² Offering Series J securities

¹³ Offering Series K6 securities

¹⁴ Offering Series L securities

¹⁵ Offering Series LT6 securities

¹⁶ Offering Series N securities

¹⁷ Offering Series T6 securities

¹⁸ Offering Series GA securities

¹⁹ Offering Series GF securities

Balanced Private Pools

Manulife Balanced Equity Private Pool*^{1,3,4,6,7,14,15,17}
Manulife Balanced Income Private Trust^{1,3,4,6,7,14,15,17}
Manulife Canadian Balanced Private Pool*^{1,3,4,6,7,14,15,17}
Manulife Canadian Growth and Income Private
Trust^{1,3,4,6,7,14,15,17}
Manulife Global Balanced Private Trust^{1,3,4,6,7,14,15,17}
Manulife U.S. Balanced Private Trust^{1,3,4,6,7,14,15,17}
Manulife U.S. Balanced Value Private Trust^{1,3,4,6,7,14,15,17}

Fixed Income Private Pools

Manulife Corporate Fixed Income Private Trust^{1,3,4,6,7,14,15,17}
Manulife Global Fixed Income Private Trust^{1,3,4,6,7,14,15,17}

* Shares of Manulife Investment Exchange Funds Corp.

¹ Offering Advisor
Series securities

² Offering Series B securities

³ Offering Series C securities

⁴ Offering Series CT6 securities

⁵ Offering Series D securities

⁶ Offering Series F securities

⁷ Offering Series FT6 securities

⁸ Offering Series H securities

⁹ Offering Series HE securities

¹⁰ Offering Series HH securities

¹¹ Offering Series I securities

¹² Offering Series J securities

¹³ Offering Series K6 securities

¹⁴ Offering Series L securities

¹⁵ Offering Series LT6 securities

¹⁶ Offering Series N securities

¹⁷ Offering Series T6 securities

¹⁸ Offering Series GA securities

¹⁹ Offering Series GF securities

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Name, Formation and History of the Funds

In this document, as the context requires:

- *2015 Acquisition Trust Fund* or *2015 Acquisition Trust Funds* refers to each of Manulife Fundamental Income Fund, Manulife Fundamental Dividend Fund, Manulife Tactical Income Fund, Manulife Canadian Dividend Growth Fund, Manulife U.S. Dividend Income Fund, Manulife Global Dividend Growth Fund, Manulife Global Equity Unconstrained Fund, Manulife Global Real Estate Unconstrained Fund and Manulife Emerging Markets Fund
- *2015 Acquisition Fund* or *2015 Acquisition Funds* refers to each of Manulife Fundamental Income Class, Manulife Fundamental Dividend Class, Manulife Canadian Dividend Growth Class, Manulife Global Dividend Growth Class and Manulife Global Equity Unconstrained Class and the 2015 Acquisition Trust Funds
- *Advisor Series* refers to the Advisor Series securities of one or more Funds
- *Amalgamation* refers to the amalgamation, effective July 1, 2015, of MAML and Standard Life Mutual Funds Ltd., the manager of the mutual funds comprising the 2015 Acquisition Funds. As a result of the Amalgamation, the amalgamated corporation, MAML, is the manager of the Funds
- *Class Pool* or *Class Pools* refers to one or more of the following Funds that are each a separate class of mutual fund shares of MIX Corp.: Manulife Canadian Equity Private Pool, Manulife Dividend Income Private Pool, Manulife Global Equity Private Pool, Manulife U.S. Equity Private Pool, Manulife Canadian Balanced Private Pool and Manulife Balanced Equity Private Pool, each of which is offered under the simplified prospectus that is combined with this document
- *Conversion Date* refers to after the close of business on November 13, 2015 when the investor records of the 2015 Acquisition Funds were moved from the record keeping system of the 2015 Acquisition Funds to the record keeping system used by the other Manulife Mutual Funds
- *CRA* refers to the Canada Revenue Agency
- *dealer* refers to both the dealer and the representative registered in your province or territory who advises you on your investments
- *Exempt Purchaser* refers to an investor who is an “accredited investor” or who is otherwise exempt from the prospectus requirements pursuant to National Instrument 45-106 – *Prospectus Exemptions*
- *Fund* or *Funds* refers to the mutual funds offered under the simplified prospectus that is combined with this document
- *GBI Program* refers to the goals-based investment program offered by MAML
- *Goals-Based Investing Solution* or *Goals-Based Investing Solutions* refers to one or more of the Funds which are part of the Goals-Based Investing Program: Manulife Diversified Alpha Portfolio, Manulife Income Fund 2022, Manulife Income Fund 2027, Manulife Income Fund 2032, Manulife Income Fund 2037, Manulife Income Fund 2042, Manulife Income Fund 2047, Manulife Income Fund 2052, Manulife Income Fund 2057, Manulife Income Fund 2062, Manulife Income Fund 2067, Manulife Quantitative Fixed Income Fund 2022, Manulife Quantitative Fixed Income Fund 2027, Manulife Quantitative Fixed Income Fund 2032, Manulife Quantitative Fixed Income Fund 2037 and Manulife Quantitative Fixed Income Fund 2042, each of which is offered under the simplified prospectus that is combined with this document
- *GST* refers to Goods and Services Tax
- *HST* refers to Harmonized Sales Tax
- *IRC* refers to the Independent Review Committee of the Funds
- *MAML* refers to Manulife Asset Management Limited
- *Manulife* refers to Manulife Financial Corporation
- *Manulife Asset Allocation Portfolio* or *Manulife Asset Allocation Portfolios* refers to one or more of Manulife Conservative Portfolio, Manulife Balanced Portfolio, Manulife Moderate Portfolio and Manulife Growth Portfolio, each of which is offered under the simplified prospectus that is combined with this document

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- *Manulife Bank* refers to Manulife Bank of Canada
 - *Manulife Corporate Class* or *Manulife Corporate Classes* refers to one or more Funds that are each a separate class of mutual fund shares of MIX Corp., including the Class Pools
 - *Manulife Fund* or *Manulife Funds* refers to one or more Funds which are trust funds with MAML as Trustee, including the 2015 Acquisition Trust Funds, the Trust Pools, the Goals-Based Investing Solutions, and Manulife Asset Allocation Portfolios
 - *Manulife Investments, we, us, Manager* or *our*, refers to Manulife Investments, a division of MAML
 - *MIX Corp.* refers to Manulife Investment Exchange Funds Corp., a mutual fund corporation
 - *MLI* refers to The Manufacturers Life Insurance Company
 - *MSI* refers to Manulife Securities Incorporated
 - *MSISI* refers to Manulife Securities Investment Services Inc.
 - *NAV* refers to the net asset value
 - *NI 81-102* refers to National Instrument 81-102 – *Investment Funds*, as it may be amended from time to time
 - *NI 81-106* refers to National Instrument 81-106 – *Investment Fund Continuous Disclosure*, as it may be amended from time to time
 - *NI 81-107* refers to National Instrument 81-107 – *Independent Review Committee for Investment Funds*, as it may be amended from time to time
 - *Order Receipt Office* refers to the address to which all Client Services, Administration and Processing requests for the Funds should be sent. This address is 500 King Street North, Delivery Station 500 G-B, Waterloo, Ontario, N2J 4C6
 - *PAC Plan* refers to a pre-authorized chequing plan administered by MAML or an affiliate
 - *Pool, Pools* or *Manulife Private Investment Pools* refers to one or more of the Class Pools and/or Trust Pools, each of which is offered under the simplified prospectus that is combined with this document
 - *Portfolio* or *Portfolios* refers to one or more of Manulife Conservative Portfolio, Manulife Balanced Portfolio, Manulife Moderate Portfolio, Manulife Growth Portfolio, Manulife Simplicity Conservative Portfolio, Manulife Simplicity Moderate Portfolio, Manulife Simplicity Balanced Portfolio, Manulife Simplicity Global Balanced Portfolio and Manulife Simplicity Growth Portfolio, each of which is offered under the simplified prospectus that is combined with this document
 - *QST* refers to Quebec Sales Tax
 - *Registered Plan* refers to each of a trust governed by a registered education savings plan (“RESP”), a registered retirement savings plan (“RRSP”) (including a LIRA, LRSP and RLSP), a registered retirement income fund (“RRIF”) (including a LIF, LRIF, PRIF and RLIF), a deferred profit sharing plan (“DPSP”), a tax-free savings account (“TFSA”) and a registered disability savings plan (“RDSP”) (collectively, “Registered Plans”). We do not support any provincial grant incentives for RESPs at this time.
 - *SEC* refers to the U.S. Securities and Exchange Commission, the federal securities regulatory authority in the United States
 - *securities of a Fund* refers to units of a Manulife Fund and/or shares of a Manulife Corporate Class
 - *securityholders of a Fund* refers to unitholders of a Manulife Fund and/or shareholders of a Manulife Corporate Class
 - *Series* refers to both series of shares of a Manulife Corporate Class and classes of units or series of units of a Manulife Fund, as applicable
 - *Series B* refers to the B series of securities of Manulife Monthly High Income Fund
 - *Series C* refers to the C series of securities of one or more Funds
 - *Series CT* refers to the CT series of securities of one or more Funds (also referred to as the Series CT6 securities)
 - *Series D* refers to the D series of securities of one or more Funds
 - *Series F* refers to the F series of securities of one or more Funds

- *Series FT* refers to the FT series of securities of one or more Funds (also referred to as the Series FT6 securities)
- *Series GA* refers to the GA series of securities of one or more Goals-Based Investing Solutions
- *Series GF* refers to the GF series of securities of one or more Goals-Based Investing Solutions
- *Series H* refers to the H series of securities of one or more Funds
- *Series HE* refers to the HE series of securities of Manulife Growth Portfolio
- *Series HH* refers to the HH series of securities of Manulife Growth Portfolio
- *Series I* refers to the I series of securities of one or more Funds. This series of securities may also be referred to as Elite Series securities
- *Series J* refers to the J series of securities of one or more Funds
- *Series K* refers to the K series of securities of Manulife Moderate Portfolio (also referred to as the Series K6 securities)
- *Series L* refers to the L series of securities of one or more Funds
- *Series LT* refers to the LT series of securities of one or more Funds (also referred to as the Series LT6 securities)
- *Series N* refers to the N series of securities of Manulife Money Market Fund
- *Series T* refers to the T series of securities of one or more Funds (also referred to as the Series T6 securities)
- *Tax Act* refers to the *Income Tax Act* (Canada)
- *Top Fund* refers to a Fund that invests some or all of its assets in, or otherwise obtains exposure to, an Underlying Fund as part of its investment strategy
- *Trust Pool* or *Trust Pools* refers to one or more of the following Funds which are mutual fund trusts with MAML as Trustee: Manulife International Equity Private Trust, Manulife Balanced Income Private Trust, Manulife Canadian Growth and Income Private Trust, Manulife U.S. Balanced Private Trust, Manulife Global Balanced Private Trust, Manulife Corporate Fixed Income Private Trust, Manulife Global Fixed Income Private Trust and Manulife U.S. Balanced Value Private Trust, each of which is offered under the simplified prospectus that is combined with this document
- *trustee* refers to MAML, the trustee of the Manulife Funds
- *Underlying Fund* refers to a mutual fund in which a Fund invests. An Underlying Fund may be a mutual fund managed by us or by another mutual fund company
- *U.S. Dollar Fund* refers to any of Manulife U.S. Dollar Strategic Balanced Yield Fund, Manulife U.S. Dollar Strategic Income Fund and Manulife U.S. Dollar U.S. All Cap Equity Fund

THE MANULIFE FUNDS

The Manulife Funds described in this annual information form are 82 separate mutual funds. Each of the Manulife Funds is an open-end mutual fund trust.

Each of Manulife Dividend Income Plus Fund, Manulife Bond Fund, Manulife Covered Call U.S. Equity Fund, Manulife U.S. Opportunities Fund, Manulife Global All Cap Focused Fund, Manulife International Focused Fund and Manulife Global Infrastructure Fund was created on the date indicated below by a separate declaration of trust, as amended from time to time under the laws of Ontario (each a “Declaration” and collectively, the “Declarations”).

For each of Manulife Dividend Income Plus Fund, Manulife Bond Fund, Manulife Covered Call U.S. Equity Fund, Manulife U.S. Opportunities Fund, Manulife Global All Cap Focused Fund, Manulife International Focused Fund and Manulife Global Infrastructure Fund, the following amendments were made to the Declarations for each Fund:

- Amendments were made on January 1, 2017 to reflect a change to the manner in which certain operating expenses are charged to the Funds.

- Amendments were made on September 1, 2016 to revise certain administrative matters in connection with the payment of distributions by the Funds in order to comply with the regulation and policies applicable to the Fund
- Amendments were made on August 19, 2010 to (i) change the name of the Funds and (ii) update all references of Elliott & Page Limited in the Declarations to Manulife Asset Management Limited.
- Amendments were made on May 15, 2010 to provide that the Trustee may implement fair value pricing with a view to deter excessive short-term trading in the Fund and to mitigate market timing opportunities.
- Amendments were made on December 15, 2008 to bring the applicable Declarations into conformity with current practice and to further align each with the current provisions of NI 81-106 by (a) allowing such Funds to use derivatives in accordance with rules approved by securities regulatory authorities; (b) revising the valuation provisions to reflect the cent adjustments of certain series of securities and the current method of valuing stock exchange or over-the-counter traded securities; and (c) revising the auditing and reporting provisions to reflect the current provisions of NI 81-106 and current auditing practices.
- Amendments were made on November 1, 2007 to bring the Declarations into conformity with NI 81-107.

Each of Manulife Fundamental Income Fund, Manulife Fundamental Dividend Fund, Manulife Tactical Income Fund, Manulife Canadian Dividend Growth Fund, Manulife U.S. Dividend Income Fund, Manulife Global Dividend Growth Fund, Manulife Global Equity Unconstrained Fund, Manulife Global Real Estate Unconstrained Fund and Manulife Emerging Markets Fund was created on the date indicated below by a declaration of trust, as amended from time to time under the laws of Ontario (the "Declaration of Trust").

For each of Manulife Fundamental Income Fund, Manulife Fundamental Dividend Fund, Manulife Tactical Income Fund, Manulife Canadian Dividend Growth Fund, Manulife U.S. Dividend Income Fund, Manulife Global Dividend Growth Fund, Manulife Global Equity Unconstrained Fund, Manulife Global Real Estate Unconstrained Fund and Manulife Emerging Markets Fund, the following amendments were made to the Declarations for each Fund:

- The Declaration of Trust dated October 1, 1992 and signed by Standard Life Mutual Funds Limited, the former trustee of the 2015 Acquisition Trust Funds established certain mutual funds.
- The Declaration of Trust was amended on November 1, 1994 to establish six trust funds.
- The Declaration of Trust was amended again on August 1, 1999 to reflect the appointment of Standard Life Trust Company ("SLTC") as the successor trustee (until July 1, 2015) to Standard Life Mutual Funds Limited (which had been renamed Performa Financial Group Limited) and provide for a management fee rebate distribution.
- The Declaration of Trust was amended again on January 6, 2000 to establish six trust funds.
- The Declaration of Trust was amended again on January 31, 2000 to reflect the transfer of the management of all of the Trust Funds by SLTC to Standard Life Mutual Funds Ltd. ("SLMF").
- The Declaration of Trust was amended again on June 28, 2002, to permit the issuance of multiple Series of securities of the 2015 Acquisition Trust Funds, to reflect the integration of certain trust funds into the Standard Life Mutual Funds family, to create the Manulife Fundamental Income Fund, and to make technical changes associated with the conversion of the Declaration of Trust into a master Declaration of Trust and separate Regulation for each Trust Fund.
- The Declaration of Trust was amended again on June 25, 2003 to permit the issuance of E-Series securities and was amended again on June 21, 2004 to reflect the termination of three mutual funds.
- The Declaration of Trust was amended again effective June 14, 2005 to permit the issuance of Series F securities.
- The Declaration of Trust was amended again effective June 16, 2006 to create a trust fund and to reflect the termination of certain trust funds.

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- The Declaration of Trust was amended again effective June 15, 2007 to create four trust funds, including the Manulife Tactical Income Fund, Manulife Fundamental Dividend Fund and Manulife U.S. Dividend Income Fund.
 - The Declaration of Trust was amended again effective June 16, 2008 to permit the issuance of Series T securities and to create three trust funds.
 - The Declaration of Trust was amended again by SLTC, effective April 20, 2011, to remove ambiguity in the quorum requirements, and again on June 15, 2011 to (1) reflect changes in the investment objectives of Manulife Canadian Dividend Growth Fund, Manulife Fundamental Dividend Fund and two other trust funds, (2) to change the names of certain funds, (3) to create three trust funds, as at June 27, 2011, and (4) to reflect, as at July 4, 2011, the change of name of a fund.
 - The Declaration of Trust was amended again effective May 23, 2012 to create two trust funds, as at June 20, 2012.
 - The Declaration of Trust was amended again on October 10, 2012; SLTC determined that adding clarification to the Recitals section to better reflect previous amended and restated Recitals sections of the Original Master Declaration of Trust would not prejudice the rights of securityholders.
 - The Declaration of Trust was amended again on May 22, 2013 to create two trust funds, as at June 21, 2013.
 - The Declaration of Trust was amended again on September 6, 2013 to create, as at October 21, 2013, Manulife Global Real Estate Unconstrained Fund and to reflect the termination, as announced September 6, 2013, of three trust funds.
 - The Declaration of Trust was amended again on April 4, 2014 to create two trust funds, as at May 1, 2014, which included Manulife Emerging Markets Fund.
 - Effective on July 31, 2014, and as announced May 26, 2014, two trust funds were terminated pursuant to the Declaration of Trust.
 - The Declaration of Trust was amended again effective October 30, 2014 to change the name of a fund.
 - The Declaration of Trust was amended again on July 1, 2015 to reflect the amalgamation of SLMF, the Manager of the Funds, and MAML with the amalgamated corporation continuing as Manulife Asset Management Limited. As a result of the amalgamation, MAML became the Manager of the Funds effective July 1, 2015. The Declaration of Trust was also amended to reflect the change in trustee from Standard Life Trust Company to MAML.
 - Effective on September 25, 2015, one of the trust funds was terminated pursuant to the Declaration of Trust.
 - The Declaration of Trust was amended again on November 9, 2015 (i) to remove O-Series 1; (ii) to permit the issuance of Series D securities and Series I securities; (iii) to rename Series-A to Advisor Series, F-Series to Series F, T-Series to Series T5, Series T6, Series T7 or Series T8, as applicable, and O-Series 2 to X Series; (iv) to add Series FT, Series G and Series M securities, and (v) to change the names of certain funds.
 - The Declaration of Trust was amended on April 15, 2016 to (i) permit the issuance of Series H securities, Series HE securities, Series K securities and Series KT securities; and (ii) effect certain fund mergers.
 - The Declaration of Trust was amended on September 1, 2016 to: (i) ensure compliance with the requirements of applicable rules governing the Funds; and (ii) change the default distribution payment methods applicable to the Funds.
 - The Declaration of Trust was amended on February 16, 2017 to (i) reflect a change to the manner in which certain operating expenses are charged to each series of the Funds; and (ii) align the Original Master Declaration of Trust with the current provisions of NI 81-102.
 - The Declaration of Trust was amended on June 2, 2017 to effect certain fund mergers.
 - The Declaration of Trust was amended on April 6, 2018 to effect certain fund mergers and to change the names of certain funds.

Each of the remaining Manulife Funds, other than Manulife Global Unconstrained Bond Fund, was established and is governed under the laws of Ontario by an amended and restated Master Declaration of

Trust dated January 1, 2017, as may be amended from time to time (the “Master Declaration of Trust”) and a separate Regulation for each such Fund. The material amendments to the Master Declaration of Trust were made in order to conform the Master Declaration of Trust to the requirements of Canadian securities legislation governing mutual funds, to facilitate mergers involving certain Manulife Funds, to establish the Independent Review Committee, to permit each Manulife Fund to issue more than one series of securities, to facilitate the administration of certain of the Manulife Funds and to reflect a change to the manner in which certain operating expenses are charged to the Funds.

Manulife Global Unconstrained Bond Fund was converted from a closed-end investment fund into an open-ended mutual fund on June 28, 2013 (the “Conversion”) and is governed by the Master Declaration of Trust and a separate Regulation.

The table below summarizes the inception date for each Manulife Fund and the major changes that have been undertaken by these Funds in the past ten years, such as name changes, fund mergers and investment objective changes:

	Date Started	Changes	Date of Changes
EQUITY FUNDS			
Canadian Equity Funds			
Manulife Canadian Dividend Growth Fund ⁽²⁾	November 1, 1994	<ul style="list-style-type: none"> ■ Decrease in the management fees of the Series F securities ■ Investment objective amended to give more flexibility to invest in non-Canadian securities ■ Manager changed from SLMF to MAML ■ Name changed from Standard Life Canadian Dividend Growth Fund ■ Series FT8 and Series T8 securities renamed Series FT6 and Series T6 securities, respectively 	<ul style="list-style-type: none"> October 31, 2012 June 15, 2011 July 1, 2015 November 9, 2015 August 1, 2018
Manulife Canadian Investment Fund	May 24, 2011	<ul style="list-style-type: none"> ■ Closed to new purchases, other than purchases made under existing pre-authorized chequing and dollar cost averaging plans 	<ul style="list-style-type: none"> March 28, 2013
Manulife Dividend Income Fund	March 22, 2012	<ul style="list-style-type: none"> ■ The Fund acquired all of the assets and liabilities of Standard Life Canadian Equity Value Fund in exchange for securities of Manulife Dividend Income Fund. In order to complete this exchange, the Manager relied on the recommendation of the independent review committee of the Funds. ■ Investment objective changed 	<ul style="list-style-type: none"> April 15, 2016 April 6, 2018
Manulife Dividend Income Plus Fund ⁽¹⁾	August 16, 2000	<ul style="list-style-type: none"> ■ Manager changed from AIC Limited to MAML ■ Name changed from AIC Canadian Focused Fund ■ The Fund acquired all of the assets and liabilities of Manulife Diversified Canada Fund in exchange for securities of Manulife Canadian Focused Fund. In order to complete this exchange, the Manager relied on the approval of the independent review committee of the Funds. 	<ul style="list-style-type: none"> September 25, 2009 August 19, 2010 November 4, 2011

	Date Started	Changes	Date of Changes
		<ul style="list-style-type: none"> ■ The Fund acquired all of the assets and liabilities of Manulife Advantage Fund in exchange for securities of Manulife Canadian Focused Fund. In order to complete this exchange, the Manager relied on the approval of the independent review committee of the Funds. ■ The Fund acquired all of the assets and liabilities of Manulife Advantage Fund II in exchange for securities of Manulife Canadian Focused Fund. In order to complete this exchange, the Manager relied on the approval of the independent review committee of the Funds. 	November 23, 2012
		<ul style="list-style-type: none"> ■ Name changed from Manulife Canadian Focused Fund ■ Investment objective changed ■ Decrease in the management fees of the Series F and Series FT securities ■ Distribution frequency for Advisor Series and Series F securities changed from annually to fixed monthly 	April 6, 2018
Manulife Fundamental Dividend Fund ⁽²⁾	June 22, 2007	<ul style="list-style-type: none"> ■ Investment objective amended to give more flexibility to invest in fixed income securities ■ Manager changed from SLMF to MAML ■ Name changed from Standard Life Dividend Income Fund ■ The Fund acquired all of the assets and liabilities of Standard Life Canadian Equity Fund in exchange for securities of Manulife Canadian Dividend Income Fund. In order to complete this exchange, the Manager relied on the recommendation of the independent review committee of the Funds. 	June 15, 2011
		<ul style="list-style-type: none"> ■ Name changed from Manulife Canadian Dividend Income Fund ■ Decrease in the management fees of the Advisor Series and Series T securities 	July 1, 2015 November 9, 2015
		<ul style="list-style-type: none"> ■ Name changed from Manulife Canadian Dividend Income Fund ■ Decrease in the management fees of the Advisor Series and Series T securities 	April 15, 2016
Manulife Fundamental Equity Fund ⁽¹⁾	August 26, 2003	<ul style="list-style-type: none"> ■ Name changed from Manulife Canadian Dividend Income Fund ■ Decrease in the management fees of the Advisor Series and Series T securities ■ Distribution frequency changed from quarterly to monthly. Capital gains, if any, will continue to be distributed annually ■ The Fund acquired all of the assets and liabilities of Manulife Dividend Income Fund in exchange for securities of Manulife Dividend Fund. In order to complete this exchange, the Manager relied on the approval of the independent review committee of the Funds. 	April 6, 2018 August 1, 2018
		<ul style="list-style-type: none"> ■ Distribution frequency changed from quarterly to monthly. Capital gains, if any, will continue to be distributed annually ■ The Fund acquired all of the assets and liabilities of Manulife Dividend Income Fund in exchange for securities of Manulife Dividend Fund. In order to complete this exchange, the Manager relied on the approval of the independent review committee of the Funds. 	April 23, 2010 November 19, 2010

	Date Started	Changes	Date of Changes
		<ul style="list-style-type: none"> ■ Name changed from Manulife Dividend Fund ■ Investment objective changed ■ The Fund acquired all of the assets and liabilities of Manulife Canadian Value Fund in exchange for securities of Manulife Canadian Stock Fund. In order to complete this exchange, the Manager relied on the approval of the independent review committee of the Funds. 	November 23, 2012
		<ul style="list-style-type: none"> ■ Name changed from Manulife Canadian Stock Fund ■ Decrease in the management fees of the Series F and Series FT securities ■ The Fund acquired all of the assets and liabilities of Manulife Canadian Opportunities Fund in exchange for securities of Manulife Fundamental Equity Fund. In order to complete this exchange, the Manager relied on the approval of the independent review committee of the Funds. 	April 6, 2018
		<ul style="list-style-type: none"> ■ The Fund acquired all of the assets and liabilities of Standard Life Canadian Small Cap Fund in exchange for securities of Manulife Growth Opportunities Fund. In order to complete this exchange, the Manager relied on the approval of the independent review committee of the Funds. 	May 25, 2018
Manulife Growth Opportunities Fund ⁽¹⁾	November 10, 1998		March 11, 2016
U.S. Equity Funds			
Manulife Covered Call U.S. Equity Fund ⁽¹⁾	February 20, 1990	<ul style="list-style-type: none"> ■ Manager changed from AIC Limited to MAML 	September 25, 2009
		<ul style="list-style-type: none"> ■ Name changed from AIC Value Fund ■ Name changed from Manulife Value Fund ■ Investment objective changed ■ Change of risk level from “medium” to “medium to high” 	August 19, 2010 January 4, 2016 August 1, 2017
Manulife U.S. All Cap Equity Fund	August 19, 2011	<ul style="list-style-type: none"> ■ The Fund acquired all of the assets and liabilities of Manulife U.S. Mid-Cap Fund in exchange for securities of Manulife U.S. All Cap Equity Fund. In order to complete this exchange, the Manager relied on the recommendation of the independent review committee of the Funds. ■ The Fund acquired all of the assets and liabilities of Manulife American Advantage Fund in exchange for securities of Manulife U.S. All Cap Equity Fund. In order to complete this exchange, the Manager relied on the approval of the independent review committee of the Funds. 	November 4, 2011 October 5, 2012

	Date Started	Changes	Date of Changes
		<ul style="list-style-type: none"> ■ The Fund acquired all of the assets and liabilities of Manulife U.S. Large Cap Equity Fund in exchange for securities of Manulife U.S. All Cap Equity Fund. In order to complete this exchange, the Manager relied on the recommendation of the independent review committee of the Funds. ■ The Fund acquired all of the assets and liabilities of Standard Life U.S. Equity Value Fund in exchange for securities of Manulife U.S. All Cap Equity Fund. In order to complete this exchange, the Manager relied on the approval of the independent review committee of the Funds. 	March 11, 2016
Manulife U.S. Dividend Income Fund ⁽²⁾	June 22, 2007	<ul style="list-style-type: none"> ■ Appointment of Standard Life Investments (USA) Limited as sub-advisor ■ Manager changed from SLMF to MAML ■ Name changed from Standard Life U.S. Dividend Growth Fund ■ Standard Life Investments (USA) Limited ceased to act as sub-advisor ■ Closed to new and additional investments, other than in respect of existing pre-authorized chequing plans and automatic reinvestments of distributions. ■ Change of risk level from "low to medium" to "medium" ■ Re-opened to new investors ■ Distribution frequency for Advisor Series and Series F securities changed from quarterly to fixed monthly ■ Decrease in the management fees of the Advisor Series securities ■ The Fund acquired all of the assets and liabilities of Manulife U.S. Dividend Income Registered Fund in exchange for securities of Manulife U.S. Dividend Income Fund. In order to complete this exchange, the Manager relied on the approval of the independent review committee of the Funds. 	December 15, 2011 July 1, 2015 November 9, 2015 January 4, 2016 January 22, 2016 August 1, 2017 January 31, 2018 April 6, 2018 April 20, 2018
Manulife U.S. Dollar U.S. All Cap Equity Fund	December 18, 2013	<ul style="list-style-type: none"> ■ Change of risk level from "medium" to "medium to high" ■ Change of risk level from "medium to high" to "medium" 	August 1, 2017 August 1, 2018
Manulife U.S. Equity Fund ⁽¹⁾	June 27, 2008	<ul style="list-style-type: none"> ■ The Fund acquired all of the assets and liabilities of Manulife U.S. Core Fund in exchange for securities of Manulife Mawer U.S. Equity Fund. In order to complete this exchange, the Manager relied on the approval of the independent review committee of the Funds. ■ Name changed from Manulife Mawer U.S. Equity Fund 	December 12, 2008 August 19, 2010

	Date Started	Changes	Date of Changes
Manulife U.S. Opportunities Fund ⁽¹⁾	November 3, 1999	<ul style="list-style-type: none"> ■ Manager changed from AIC Limited to MAML ■ Name changed from AIC American Focused Fund 	<p>September 25, 2009</p> <p>August 19, 2010</p>
		<ul style="list-style-type: none"> ■ The Fund acquired all of the assets and liabilities of Manulife U.S. Value Fund in exchange for securities of Manulife U.S. Opportunities Fund. In order to complete this taxable exchange, the Manager relied on the approval of the independent review committee of the Funds. 	November 19, 2010
		<ul style="list-style-type: none"> ■ Change of risk level from "medium" to "medium to high" 	August 1, 2017
		<ul style="list-style-type: none"> ■ Change of risk level from "medium to high" to "medium" 	August 1, 2018
Global & International Equity Funds			
Manulife Emerging Markets Fund ⁽²⁾	May 16, 2014	<ul style="list-style-type: none"> ■ Manager changed from SLMF to MAML ■ Name changed from Standard Life Emerging Markets Dividend Fund 	<p>July 1, 2015</p> <p>November 9, 2015</p>
		<ul style="list-style-type: none"> ■ Investment objective changed 	January 4, 2016
		<ul style="list-style-type: none"> ■ Appointment of Manulife Asset Management (Europe) Limited as sub-advisor 	
		<ul style="list-style-type: none"> ■ Change of risk level from "high" to "medium to high" 	August 1, 2017
		<ul style="list-style-type: none"> ■ The Fund acquired all of the assets and liabilities of Manulife Emerging Markets Class in exchange for securities of Manulife Emerging Markets Fund. In order to complete this taxable merger, the Manager relied on the recommendation of the independent review committee of the Funds. 	May 25, 2018
Manulife Global All Cap Focused Fund ⁽¹⁾	June 30, 1999	<ul style="list-style-type: none"> ■ AIC Global Premium Dividend Income Fund merged with AIC Global Diversified Fund which was then renamed AIC Global Premium Dividend Income Fund. 	June 2, 2008
		<ul style="list-style-type: none"> ■ Manager changed from AIC Limited to MAML ■ Name changed from AIC Global Premium Dividend Income Fund 	<p>September 25, 2009</p> <p>August 19, 2010</p>
		<ul style="list-style-type: none"> ■ The Fund acquired all of the assets and liabilities of Manulife Global Dividend Fund in exchange for securities of Manulife Global Dividend Income Fund. In order to complete this taxable exchange, the Manager relied on the recommendation of the independent review committee of the Funds. 	November 19, 2010
		<ul style="list-style-type: none"> ■ Name changed from Manulife Global Dividend Income Fund 	August 1, 2014
		<ul style="list-style-type: none"> ■ Appointment of Manulife Asset Management (US) LLC as sub-advisor 	January 4, 2016
		<ul style="list-style-type: none"> ■ Closed to new and additional investments, other than in respect of existing pre-authorized chequing plans, automatic reinvestments of distributions and existing periodic switches from the Manulife Dollar-Cost Averaging Fund. 	January 22, 2016

	Date Started	Changes	Date of Changes
Manulife Global Dividend Fund	August 1, 2014	N/A	
Manulife Global Dividend Growth Fund ⁽²⁾	June 29, 2004	<ul style="list-style-type: none"> ■ Decrease in the management fees of the Series F securities ■ Manager changed from SLMF to MAML ■ Name changed from Standard Life Global Dividend Growth Fund ■ Appointment of Standard Life Investments (USA) Limited as sub-advisor ■ Series FT8 and Series T8 securities renamed Series FT6 and Series T6 securities, respectively ■ Appointment of Manulife Asset Management (US) LLC as sub-advisor, replacing the previous sub-advisors 	<p>October 31, 2012</p> <p>July 1, 2015</p> <p>November 9, 2015</p> <p>April 13, 2018</p> <p>August 1, 2018</p> <p>on or about September 4, 2018</p>
Manulife Global Equity Unconstrained Fund ⁽²⁾	January 3, 2001	<ul style="list-style-type: none"> ■ Manager changed from SLMF to MAML ■ Name changed from Standard Life Global Equity Fund ■ The Fund acquired all of the assets and liabilities of Manulife Global Focused Fund and Standard Life Global Equity Value Fund, each in exchange for securities of Manulife Global Equity Unconstrained Fund. In order to complete these exchanges, the Manager relied on the approval of the independent review committee of the Funds. ■ Standard Life Investments Limited ceased to act as sub-advisor ■ Appointment of Manulife Asset Management (US) LLC as sub-advisor, replacing the previous sub-advisor 	<p>July 1, 2015</p> <p>November 9, 2015</p> <p>March 11, 2016</p> <p>April 13, 2018</p> <p>on or about September 4, 2018</p>
Manulife Global Small Cap Fund ⁽¹⁾	June 27, 2008	<ul style="list-style-type: none"> ■ Name changed from Manulife Mawer Global Small Cap Fund ■ Closed to new purchases, other than purchases made under existing pre-authorized chequing and dollar cost averaging plans 	<p>August 19, 2010</p> <p>November 8, 2013</p>
Manulife International Focused Fund ⁽¹⁾	November 1, 1993	<ul style="list-style-type: none"> ■ Manager changed from AIC Limited to MAML ■ Name changed from Copernican International Dividend Income Fund ■ Closed to new purchases, other than purchases made under existing pre-authorized chequing and dollar cost averaging plans ■ Name changed from Manulife International Dividend Income Fund ■ The Fund acquired all of the assets and liabilities of Manulife Global Advantage Fund in exchange for securities of Manulife International Focused Fund. In order to complete this taxable exchange, the Manager relied on the recommendation of the independent review committee of the Funds. 	<p>September 25, 2009</p> <p>August 19, 2010</p> <p>January 22, 2016</p> <p>October 5, 2012</p>

	Date Started	Changes	Date of Changes
Manulife International Value Equity Fund	August 19, 2011	<ul style="list-style-type: none"> ■ Appointment of Manulife Asset Management (US) LLC as sub-advisor 	January 4, 2016
		<ul style="list-style-type: none"> ■ Closed to new and additional investments, other than in respect of existing pre-authorized chequing plans, automatic reinvestments of distributions and existing periodic switches from the Manulife Dollar-Cost Averaging Fund. 	January 22, 2016
		<ul style="list-style-type: none"> ■ Appointment of Pictet Asset Management Limited as sub-advisor, replacing the previous sub-advisor 	on or about October 31, 2018
		<ul style="list-style-type: none"> ■ The Fund acquired all of the assets and liabilities of Manulife European Opportunities Fund in exchange for securities of Manulife International Value Equity Fund. In order to complete this exchange, the Manager relied on the recommendation of the independent review committee of the Funds. 	October 5, 2012
Manulife World Investment Fund	May 24, 2011	<ul style="list-style-type: none"> ■ The Fund acquired all of the assets and liabilities of Manulife International Equity Value Class in exchange for securities of Manulife International Value Equity Fund. In order to complete this exchange, the Manager relied on the recommendation of the independent review committee of the Funds. 	October 24, 2014
		<ul style="list-style-type: none"> ■ Appointment of Pictet Asset Management Limited as sub-advisor, replacing the previous sub-advisor 	on or about October 31, 2018
		<ul style="list-style-type: none"> ■ The Fund acquired all of the assets and liabilities of Standard Life European Equity Fund in exchange for securities of Manulife World Investment Fund. In order to complete this exchange, the Manager relied on the recommendation of the independent review committee of the Funds. 	April 15, 2016
		<ul style="list-style-type: none"> ■ The Fund acquired all of the assets and liabilities of Standard Life International Equity Fund in exchange for securities of Manulife World Investment Fund. In order to complete this exchange, the Manager relied on the approval of the independent review committee of the Funds. 	
		<ul style="list-style-type: none"> ■ Change of risk level from "medium to high" to "medium" 	August 1, 2017
Specialty Equity Funds			
Manulife Global Infrastructure Fund ⁽¹⁾	April 21, 2008	<ul style="list-style-type: none"> ■ Manager changed from AIC Limited to MAML 	September 25, 2009
		<ul style="list-style-type: none"> ■ Name changed from Brookfield Redding Global Infrastructure Fund 	August 19, 2010
		<ul style="list-style-type: none"> ■ Distribution frequency changed from annually to fixed quarterly 	March 16, 2012

	Date Started	Changes	Date of Changes
Manulife Global Real Estate Unconstrained Fund ⁽²⁾	October 30, 2013	■ Manager changed from SLMF to MAML	July 1, 2015
		■ Name changed from Standard Life Global Real Estate Fund	November 9, 2015
		■ The Fund acquired all of the assets and liabilities of Manulife Global Real Estate Fund in exchange for securities of Manulife Global Real Estate Unconstrained Fund. In order to complete this exchange, the Manager relied on the approval of the independent review committee of the Funds.	April 15, 2016
		■ Change of risk level from "medium to high" to "medium"	August 2, 2016
		■ Change of risk level from "medium" to "medium to high"	August 1, 2017
		■ Series FT8 and Series T8 securities renamed Series FT6 and Series T6 securities, respectively	August 1, 2018
BALANCED FUNDS			
Canadian Balanced Funds			
Manulife Canadian Balanced Fund ⁽¹⁾	August 19, 2010	■ Closed to new purchases, other than purchases made under existing pre-authorized chequing and dollar cost averaging plans	March 28, 2013
		■ Decrease in the management fees of the Advisor Series securities	October 31, 2012
Manulife Fundamental Income Fund ⁽²⁾	July 2, 2002	■ Manager changed from SLMF to MAML	July 1, 2015
		■ Name changed from Standard Life Monthly Income Fund	November 9, 2015
		■ Name changed from Manulife Canadian Monthly Income Fund	April 6, 2018
		■ The Fund acquired all of the assets and liabilities of Manulife Canadian Opportunities Balanced Fund in exchange for securities of Manulife Fundamental Income Fund. In order to complete this exchange, the Manager relied on the approval of the independent review committee of the Funds.	May 25, 2018
		■ Series FT8 and Series T8 securities renamed Series FT6 and Series T6 securities, respectively	August 1, 2018
Manulife Monthly High Income Fund ⁽¹⁾	September 30, 1997	■ The Fund acquired all of the assets and liabilities of Manulife Balanced Fund, Manulife Growth & Income Fund and Manulife Core Balanced Fund, each in exchange for securities of Manulife Monthly High Income Fund. In order to complete these exchanges, the Manager relied on the approval of the independent review committee of the Funds.	November 19, 2010
		■ Closed to new purchases, other than purchases made under existing pre-authorized chequing and dollar cost averaging plans	August 31, 2015

	Date Started	Changes	Date of Changes
Manulife Simplicity Conservative Portfolio ⁽¹⁾	April 25, 2005	<ul style="list-style-type: none"> ■ Re-opened to new investors ■ Manulife Asset Management (US) LLC retained as sub-advisor for a portion of the Fund 	<p>January 2, 2018</p> <p>December 1, 2010</p>
Manulife Simplicity Moderate Portfolio ⁽¹⁾	April 25, 2005	<ul style="list-style-type: none"> ■ Series FT5 and Series T5 securities renamed Series FT6 and Series T6 securities, respectively ■ Manulife Asset Management (US) LLC retained as sub-advisor for a portion of the Fund 	<p>August 1, 2018</p> <p>December 1, 2010</p>
Manulife Tactical Income Fund ⁽²⁾	June 22, 2007	<ul style="list-style-type: none"> ■ Change of risk level from "low to medium" to "low" ■ Investment objective amended to focus on long-term capital growth as well as generating income ■ Name changed from Standard Life Global Monthly Income Fund ■ Manager changed from SLMF to MAML ■ Name changed from Standard Life Tactical Income Fund ■ Series FT8 and Series T8 securities renamed Series FT6 and Series T6 securities, respectively 	<p>June 15, 2011</p> <p>July 1, 2015</p> <p>November 9, 2015</p> <p>August 1, 2018</p>
U.S. Balanced Funds			
Manulife Strategic Balanced Yield Fund	March 22, 2012	<ul style="list-style-type: none"> ■ Change of risk level from "medium" to "low to medium" ■ The Fund acquired all of the assets and liabilities of Manulife Strategic Balanced Yield Class in exchange for securities of Manulife Strategic Balanced Yield Fund. In order to complete this merger, the Manager relied on the recommendation of the independent review committee of the Funds. ■ Appointment of Manulife Asset Management (Europe) Limited as sub-advisor 	<p>August 1, 2013</p> <p>November 7, 2014</p> <p>May 1, 2017</p>
Manulife U.S. Dollar Strategic Balanced Yield Fund	December 18, 2013	<ul style="list-style-type: none"> ■ Appointment of Manulife Asset Management (Europe) Limited as sub-advisor 	<p>May 1, 2017</p>
Manulife U.S. Monthly High Income Fund	December 18, 2013	<ul style="list-style-type: none"> ■ The Fund acquired all of the assets and liabilities of Manulife Unhedged U.S. Monthly High Income Fund in exchange for securities of Manulife U.S. Monthly High Income Fund. In order to complete this exchange, the Manager relied on the approval of the independent review committee of the Funds. 	<p>May 25, 2018</p>
Global Balanced Funds			
Manulife Diversified Investment Fund ⁽¹⁾	June 27, 2008	<ul style="list-style-type: none"> ■ Name changed from Manulife Mawer Diversified Investment Fund ■ Closed to new purchases, other than purchases made under existing pre-authorized chequing and dollar cost averaging plans 	<p>August 19, 2010</p> <p>March 28, 2013</p>
Manulife Global Balanced Fund	August 1, 2013	N/A	N/A

	Date Started	Changes	Date of Changes
Manulife Global Small Cap Balanced Fund	August 19, 2011	<ul style="list-style-type: none"> ■ Closed to new purchases, other than purchases made under existing pre-authorized chequing and dollar cost averaging plans 	November 8, 2013
Manulife Global Strategic Balanced Yield Fund	August 1, 2014	<ul style="list-style-type: none"> ■ The Fund acquired all of the assets and liabilities of Manulife Global Opportunities Balanced Fund in exchange for securities of Manulife Global Strategic Balanced Yield Fund. In order to complete this exchange, the Manager relied on the approval of the independent review committee of the Funds. ■ The Fund acquired all of the assets and liabilities of Manulife Global Focused Balanced Fund in exchange for securities of Manulife Global Strategic Balanced Yield Fund. In order to complete this exchange, the Manager relied on the approval of the independent review committee of the Funds. ■ Appointment of Manulife Asset Management (Europe) Limited as sub-advisor 	<p>October 24, 2014</p> <p>April 15, 2016</p> <p>May 1, 2017</p>
Manulife Simplicity Balanced Portfolio ⁽¹⁾	August 23, 2001	<ul style="list-style-type: none"> ■ Manulife Asset Management (US) LLC retained as sub-advisor for a portion of the Fund ■ Decrease in the management fees of the Advisor Series and Series T securities 	<p>December 1, 2010</p> <p>August 1, 2018</p>
Manulife Simplicity Global Balanced Portfolio ⁽¹⁾	August 24, 2006	<ul style="list-style-type: none"> ■ Manulife Asset Management (US) LLC retained as sub-advisor for a portion of the Fund ■ Decrease in the management fees of the Advisor Series and Series T securities 	<p>December 1, 2010</p> <p>August 1, 2018</p>
Manulife Simplicity Growth Portfolio ⁽¹⁾	August 23, 2001	<ul style="list-style-type: none"> ■ Manulife Asset Management (US) LLC retained as sub-advisor for a portion of the Fund ■ The Fund acquired all of the assets and liabilities of Manulife Simplicity Aggressive Portfolio in exchange for securities of Manulife Simplicity Growth Portfolio. In order to complete this taxable exchange, the Manager relied on the recommendation of the independent review committee of the Funds. ■ Series FT8 and Series T8 securities renamed Series FT6 and Series T6 securities, respectively ■ Decrease in the management fees of the Advisor Series and Series T securities 	<p>December 1, 2010</p> <p>November 23, 2012</p> <p>August 1, 2018</p>
Manulife Strategic Dividend Bundle	July 31, 2015	<ul style="list-style-type: none"> ■ N/A 	N/A
Manulife Value Balanced Fund	August 19, 2011	<ul style="list-style-type: none"> ■ The Fund acquired all of the assets and liabilities of Manulife Canadian Balanced Growth Fund in exchange for securities of Manulife Value Balanced Fund. In order to complete this exchange, the Manager relied on the approval of the independent review committee of the Funds. 	November 4, 2011

	Date Started	Changes	Date of Changes
Manulife Yield Opportunities Fund ⁽¹⁾	December 23, 2009	<ul style="list-style-type: none"> ■ The Fund acquired all of the assets and liabilities of Manulife Yield Opportunities Class in exchange for securities of Manulife Yield Opportunities Fund. In order to complete this merger, the Manager relied on the recommendation of the independent review committee of the Funds. 	November 7, 2014
		<ul style="list-style-type: none"> ■ The Fund acquired all of the assets and liabilities of Manulife Conservative Income Fund in exchange for securities of Manulife Yield Opportunities Fund. In order to complete this exchange, the Manager relied on the approval of the independent review committee of the Funds. 	May 25, 2018
		<ul style="list-style-type: none"> ■ Change of risk level from "low to medium" to "low" 	August 1, 2018
FIXED INCOME FUNDS			
Money Market Fixed Income Funds			
Manulife Dollar-Cost Averaging Fund ⁽¹⁾	January 22, 2009	<ul style="list-style-type: none"> ■ Investment objective changed 	April 6, 2018]
Manulife Money Market Fund	December 14, 2012	<ul style="list-style-type: none"> ■ Name changed from Manulife Money Market Private Trust ■ Investment objective changed ■ The Fund acquired all of the assets and liabilities of Manulife Money Fund in exchange for securities of Manulife Money Market Fund. In order to complete this exchange, the Manager relied on the approval of the independent review committee of the Funds. ■ The Fund acquired all of the assets and liabilities of Manulife Short Term Bond Fund in exchange for securities of Manulife Money Market Fund. In order to complete this taxable exchange, the Manager relied on the recommendation of the independent review committee of the Funds. 	<p>April 6, 2018</p> <p>May 25, 2018</p>
Canadian Fixed Income Funds			
Manulife Bond Fund ⁽¹⁾	June 30, 1999	<ul style="list-style-type: none"> ■ Manager changed from AIC Limited to MAML ■ Name changed from AIC Bond Fund ■ The Fund acquired all of the assets and liabilities of Standard Life Canadian Bond Fund in exchange for securities of Manulife Bond Fund. In order to complete this exchange, the Manager relied on the approval of the independent review committee of the Funds. ■ The Fund acquired all of the assets and liabilities of Standard Life Canadian Bond Class in exchange for securities of Manulife Bond Fund. In order to complete this merger, the Manager relied on the recommendation of the independent review committee of the Funds. 	<p>September 25, 2009</p> <p>August 19, 2010</p> <p>March 11, 2016</p> <p>May 27, 2016</p>

	Date Started	Changes	Date of Changes
Manulife Canadian Unconstrained Bond Fund ⁽¹⁾	April 24, 2007	<ul style="list-style-type: none"> ■ Distribution frequency for Advisor Series and Series F securities changed from quarterly to monthly 	April 6, 2018
		<ul style="list-style-type: none"> ■ MAML assumes the day to day portfolio management of the Fund 	April 1, 2014
		<ul style="list-style-type: none"> ■ The Fund acquired all of the assets and liabilities of Standard Life Tactical Bond Fund in exchange for securities of Manulife Canadian Bond Plus Fund. In order to complete this exchange, the Manager relied on the approval of the independent review committee of the Funds. 	March 11, 2016
		<ul style="list-style-type: none"> ■ Name changed from Manulife Canadian Bond Plus Fund 	April 6, 2018
		<ul style="list-style-type: none"> ■ Investment objective changed ■ Decrease in the management fees of the Advisor Series, Series D and Series F securities ■ Distribution frequency for Advisor Series, Series D and Series F securities changed from quarterly to monthly 	
		<ul style="list-style-type: none"> ■ The Fund acquired all of the assets and liabilities of Manulife Canadian Corporate Bond Fund in exchange for securities of Manulife Canadian Unconstrained Bond Fund. In order to complete this taxable exchange, the Manager relied on the recommendation of the independent review committee of the Funds. 	May 25, 2018
U.S. Fixed Income Funds			
Manulife Floating Rate Income Fund ⁽¹⁾	August 19, 2010	<ul style="list-style-type: none"> ■ The Fund acquired all of the assets and liabilities of Manulife Floating Rate Income Class in exchange for securities of Manulife Floating Rate Income Fund. In order to complete this merger, the Manager relied on the recommendation of the independent review committee of the Funds. 	November 7, 2014
Manulife U.S. Unconstrained Bond Fund	June 28, 2013	<ul style="list-style-type: none"> ■ Name changed from Manulife U.S. Tactical Credit Fund 	April 6, 2018
		<ul style="list-style-type: none"> ■ Decrease in the management fees of the Advisor Series, Series D, Series F, Series FT and Series T securities ■ Distribution frequency for Advisor Series, Series D and Series F securities changed from fixed monthly to variable monthly 	
		<ul style="list-style-type: none"> ■ The Fund acquired all of the assets and liabilities of Manulife High Yield Bond Fund in exchange for securities of Manulife U.S. Unconstrained Bond Fund. In order to complete this taxable exchange, the Manager relied on the recommendation of the independent review committee of the Funds. 	May 25, 2018

	Date Started	Changes	Date of Changes
North American Fixed Income Funds			
Manulife Corporate Bond Fund ⁽¹⁾	August 26, 2003	<ul style="list-style-type: none"> ■ The Fund acquired all of the assets and liabilities of Manulife Corporate Bond Class in exchange for securities of Manulife Corporate Bond Fund. In order to complete this merger, the Manager relied on the recommendation of the independent review committee of the Funds. 	November 7, 2014
Global & International Fixed Income Funds			
Manulife Global Unconstrained Bond Fund	May 27, 2011	<ul style="list-style-type: none"> ■ Name changed from Manulife Strategic Income Opportunities Fund ■ The Fund converted from a closed-end fund to an open-end fund. In order to complete the Conversion, the Manager relied on the approval of the independent review committee of the Funds. The units outstanding prior to the Conversion were automatically converted to Advisor Series securities on a one-for-one basis. ■ Appointment of Manulife Asset Management (Europe) Limited as sub-advisor ■ Name changed from Manulife Global Tactical Credit Fund ■ Decrease in the management fees of the Advisor Series and Series T securities ■ Distribution frequency for Advisor Series, Series D and Series F securities changed from fixed monthly to variable monthly ■ The Fund acquired all of the assets and liabilities of Manulife Asia Total Return Bond Fund in exchange for securities of Manulife Global Unconstrained Bond Fund. In order to complete this taxable exchange, the Manager relied on the recommendation of the independent review committee of the Funds. ■ The Fund acquired all of the assets and liabilities of Manulife Emerging Markets Debt Fund in exchange for securities of Manulife Global Unconstrained Bond Fund. In order to complete this taxable exchange, the Manager relied on the recommendation of the independent review committee of the Funds. 	<p>June 28, 2013</p> <p>May 1, 2017</p> <p>April 6, 2018</p> <p>April 20, 2018</p> <p>May 25, 2018</p>
Manulife Strategic Income Fund ⁽¹⁾	November 28, 2005	<ul style="list-style-type: none"> ■ Distribution frequency changed from quarterly to monthly. Capital gains, if any, will continue to be distributed annually 	April 23, 2010

	Date Started	Changes	Date of Changes
		<ul style="list-style-type: none"> ■ The Fund acquired all of the assets and liabilities of Manulife Global Fixed Income Fund and Manulife Global Bond Fund, each in exchange for securities of Manulife Strategic Income Fund. In order to complete these exchanges, the Manager relied on the approval of the independent review committee of the Funds. 	November 19, 2010
		<ul style="list-style-type: none"> ■ The Fund acquired all of the assets and liabilities of Manulife Strategic Income Class in exchange for securities of Manulife Strategic Income Fund. In order to complete this merger, the Manager relied on the recommendation of the independent review committee of the Funds. 	November 7, 2014
		<ul style="list-style-type: none"> ■ Appointment of Manulife Asset Management (Europe) Limited as sub-advisor 	May 1, 2017
		<ul style="list-style-type: none"> ■ Change of risk level from "low to medium" to "low" 	August 1, 2018
Manulife Strategic Investment Grade Global Bond Fund	March 13, 2015	<ul style="list-style-type: none"> ■ The Fund acquired all of the assets and liabilities of Standard Life Global Bond Fund in exchange for securities of Manulife Strategic Investment Grade Global Bond Fund. In order to complete this exchange, the Manager relied on the approval of the independent review committee of the Funds. 	April 15, 2016
		<ul style="list-style-type: none"> ■ Appointment of Manulife Asset Management (Europe) Limited as sub-advisor 	May 1, 2017
Manulife U.S. Dollar Strategic Income Fund	March 13, 2015	<ul style="list-style-type: none"> ■ Appointment of Manulife Asset Management (Europe) Limited as sub-advisor 	May 1, 2017
		<ul style="list-style-type: none"> ■ The Fund acquired all of the assets and liabilities of Manulife U.S. Dollar Floating Rate Income Fund in exchange for securities of Manulife U.S. Dollar Strategic Income Fund. In order to complete this taxable exchange, the Manager relied on the recommendation of the independent review committee of the Funds. 	April 20, 2018
MANULIFE ASSET ALLOCATION PORTFOLIOS			
Manulife Conservative Portfolio	May 1, 2017	<ul style="list-style-type: none"> ■ The Fund acquired all of the assets and liabilities of Manulife Diversified Strategies Fund in exchange for securities of Manulife Conservative Portfolio. In order to complete this exchange, the Manager relied on the approval of the independent review committee of the Funds. 	June 2, 2017
		<ul style="list-style-type: none"> ■ Decrease in the management fees of the Series F and Series FT securities 	August 1, 2018

	Date Started	Changes	Date of Changes
Manulife Moderate Portfolio	May 1, 2017	<ul style="list-style-type: none"> ■ The Fund acquired all of the assets and liabilities of Manulife Diversified Income Portfolio, Manulife Leaders Balanced Income Portfolio and Manulife Portrait Conservative Portfolio, each in exchange for securities of Manulife Moderate Portfolio. In order to complete these exchanges, the Manager relied on the approval of the independent review committee of the Funds. 	June 2, 2017
		<ul style="list-style-type: none"> ■ Decrease in the management fees of the Series F and Series FT securities 	August 1, 2018
Manulife Balanced Portfolio	May 1, 2017	<ul style="list-style-type: none"> ■ The Fund acquired all of the assets and liabilities of Manulife Leaders Balanced Growth Portfolio and Manulife Portrait Moderate Portfolio, each in exchange for securities of Manulife Balanced Portfolio. In order to complete these exchanges, the Manager relied on the approval of the independent review committee of the Funds. 	June 2, 2017
		<ul style="list-style-type: none"> ■ Decrease in the management fees of the Series F and Series FT securities 	August 1, 2018
Manulife Growth Portfolio	May 1, 2017	<ul style="list-style-type: none"> ■ The Fund acquired all of the assets and liabilities of Manulife Portrait Aggressive Portfolio, Manulife Portrait Growth Portfolio and Manulife Portrait Dividend Growth & Income Portfolio, each in exchange for securities of Manulife Growth Portfolio. In order to complete these exchanges, the Manager relied on the approval of the independent review committee of the Funds. ■ The Fund acquired all of the assets and liabilities of Manulife Leaders Opportunities Portfolio in exchange for securities of Manulife Growth Portfolio. In order to complete this taxable exchange, the Manager relied on the recommendation of the independent review committee of the Funds. ■ The Fund acquired all of the assets and liabilities of Manulife Portrait Growth Portfolio Class in exchange for securities of Manulife Growth Portfolio. In order to complete this taxable exchange, the Manager relied on the recommendation of the independent review committee of the Funds. ■ The Fund acquired all of the assets and liabilities of Manulife Portrait Dividend Growth & Income Portfolio Class in exchange for securities of Manulife Growth Portfolio. In order to complete this taxable exchange, the Manager relied on the recommendation of the independent review committee of the Funds. 	June 2, 2017
		<ul style="list-style-type: none"> ■ Decrease in the management fees of the Series F and Series FT securities 	August 1, 2018

	Date Started	Changes	Date of Changes
GOALS-BASED INVESTING SOLUTIONS			
Manulife Quantitative Fixed Income Fund 2022	August 1, 2017	N/A	N/A
Manulife Quantitative Fixed Income Fund 2027	August 1, 2017	N/A	N/A
Manulife Quantitative Fixed Income Fund 2032	August 1, 2017	N/A	N/A
Manulife Quantitative Fixed Income Fund 2037	August 1, 2017	N/A	N/A
Manulife Quantitative Fixed Income Fund 2042	August 1, 2017	N/A	N/A
Manulife Diversified Alpha Portfolio	August 1, 2017	N/A	N/A
Manulife Income Fund 2022	August 1, 2017	N/A	N/A
Manulife Income Fund 2027	August 1, 2017	N/A	N/A
Manulife Income Fund 2032	August 1, 2017	N/A	N/A
Manulife Income Fund 2037	August 1, 2017	N/A	N/A
Manulife Income Fund 2042	August 1, 2017	N/A	N/A
Manulife Income Fund 2047	August 1, 2017	N/A	N/A
Manulife Income Fund 2052	August 1, 2017	N/A	N/A
Manulife Income Fund 2057	August 1, 2017	N/A	N/A
Manulife Income Fund 2062	August 1, 2017	N/A	N/A
Manulife Income Fund 2067	August 1, 2017	N/A	N/A
MANULIFE PRIVATE INVESTMENT POOLS			
Equity Private Pools			
Manulife International Equity Private Trust	August 2, 2016	■ Change of risk level from "medium to high" to "medium"	August 1, 2017

	Date Started	Changes	Date of Changes
Balanced Private Pools			
Manulife Balanced Income Private Trust	June 7, 2013	<ul style="list-style-type: none"> ■ The Fund acquired all of the assets and liabilities of Manulife Balanced Income Private Pool in exchange for securities of Manulife Balanced Income Private Trust. In order to complete this merger, the Manager relied on the recommendation of the independent review committee of the Funds. ■ Change of risk level from "low to medium" to "low" 	<p>November 7, 2014</p> <p>August 1, 2018</p>
Manulife Canadian Growth and Income Private Trust	July 31, 2015	N/A	
Manulife Global Balanced Private Trust	October 10, 2013	N/A	N/A
Manulife U.S. Balanced Private Trust	June 7, 2013	<ul style="list-style-type: none"> ■ Name changed from Manulife Balanced Private Trust ■ The Fund's investment strategies were revised to reflect its focus on investing primarily in the U.S. ■ The Fund acquired all of the assets and liabilities of Manulife U.S. Balanced Private Pool in exchange for securities of Manulife U.S. Balanced Private Trust. In order to complete this merger, the Manager relied on the recommendation of the independent review committee of the Funds. 	<p>October 10, 2013</p> <p>November 7, 2014</p>
Manulife U.S. Balanced Value Private Trust	March 13, 2015	N/A	
Fixed Income Private Pools			
Manulife Corporate Fixed Income Private Trust	December 14, 2012	<ul style="list-style-type: none"> ■ The Fund acquired all of the assets and liabilities of Manulife Corporate Fixed Income Private Pool in exchange for securities of Manulife Corporate Fixed Income Private Trust. In order to complete this merger, the Manager relied on the recommendation of the independent review committee of the Funds. ■ Decrease in the Administration Fee 	<p>November 7, 2014</p> <p>August 1, 2018</p>
Manulife Global Fixed Income Private Trust	December 14, 2012	<ul style="list-style-type: none"> ■ The Fund acquired all of the assets and liabilities of Manulife Global Fixed Income Private Pool in exchange for securities of Manulife Global Fixed Income Private Trust. In order to complete this merger, the Manager relied on the recommendation of the independent review committee of the Funds. ■ Appointment of Manulife Asset Management (Europe) Limited as sub-advisor 	<p>November 7, 2014</p> <p>May 1, 2017</p>

Date Started	Changes	Date of Changes
	<ul style="list-style-type: none"> ■ The Fund acquired all of the assets and liabilities of Manulife U.S. Fixed Income Private Trust in exchange for securities of Manulife Global Fixed Income Private Trust. In order to complete this taxable exchange, the Manager relied on the recommendation of the independent review committee of the Funds. 	May 25, 2018
	<ul style="list-style-type: none"> ■ Change of risk level from "low to medium" to "low" 	August 1, 2018

⁽¹⁾ Effective January 5, 2011, new purchases of the Fund using the low-load sales charge purchase option became subject to a 3 year redemption schedule.

⁽²⁾ If offered, prior to November 9, 2015, Advisor Series and Series F securities were referred to as A-Series and F-Series securities, respectively.

Effective January 1, 2017 or March 31, 2017, as applicable, all Funds are paying a fixed administration fee to the Manager instead of their respective operating expenses. Please see "Fees and Expenses" in the simplified prospectus for more information.

The Manulife Corporate Classes

The Manulife Corporate Classes described in this annual information form consist of 28 separate classes of shares of MIX Corp. MIX Corp. was formed under the laws of Ontario by articles of incorporation dated September 12, 2002, as amended. Effective October 23, 2010, AIC Corporate Fund Inc. and MIX Corp. amalgamated (the "2010 Amalgamation") under the *Business Corporations Act* (Ontario) (the "OBCA") to form an amalgamated corporation named Manulife Investment Exchange Funds Corp.

Manulife Monthly High Income Class, Manulife Global Infrastructure Class, Manulife Dividend Income Plus Class and Manulife Covered Call U.S. Equity Class were originally 4 separate classes of shares of AIC Corporate Fund Inc., which was formed under the laws of Ontario by articles of incorporation dated November 16, 2000, as amended. Effective on the 2010 Amalgamation, such Funds became classes of shares of MIX Corp.

Effective November 21, 2015, MAML continued Standard Life Corporate Class Inc. ("SLCCI") under the OBCA in order to then amalgamate SLCCI and MIX Corp. (MIX Corp., together with SLCCI, the "Corporations") under the OBCA to form an amalgamated corporation also named Manulife Investment Exchange Funds Corp. (the "Corporate Amalgamation"). Manulife Investment Exchange Funds Trust owns all of the issued and outstanding common shares of MIX Corp. Without consent or notice to shareholders of the Manulife Corporate Classes, the Manager may establish additional classes of shares and may determine the rights attached to those classes.

Manulife Canadian Dividend Growth Class, Manulife Fundamental Dividend Class, Manulife Global Dividend Growth Class, Manulife Global Equity Unconstrained Class and Manulife Fundamental Income Class, were originally 5 separate classes of shares of SLCCI, which was constituted on December 28, 2009 pursuant to the Canada Business Corporations Act. Effective on the Corporate Amalgamation, such Funds became classes of shares of MIX Corp.

On December 28, 2009, 17 corporate funds, including Manulife Fundamental Income Class, Manulife Canadian Dividend Growth Class, Manulife Global Dividend Growth Class and Manulife Global Equity Unconstrained Class were created as classes of shares of SLCCI. SLCCI was constituted on December 28, 2009 pursuant to the Canada Business Corporations Act.

Effective June 21 2013, four corporate funds, including Manulife Fundamental Dividend Class, were created as classes of shares of SLCCI.

Effective April 2, 2014, one corporate fund was created as a class of shares of SLCCI.

The table below summarizes the inception date for each Manulife Corporate Class and the major changes that have been undertaken by these funds in the past ten years, such as name changes, fund mergers and investment objective changes:

	Date Started	Changes	Date of Changes
EQUITY FUNDS			
Canadian Equity Funds			
Manulife Canadian Dividend Growth Class ⁽²⁾	December 29, 2009	<ul style="list-style-type: none"> ■ Investment objective amended to reflect the change to the investment objective of its underlying fund, Standard Life Dividend Growth Fund, by giving more flexibility to invest in non-Canadian securities ■ Manager changed from SLMF to MAML ■ Name changed from Standard Life Canadian Dividend Growth Class ■ Series FT8 and Series T8 securities renamed Series FT6 and Series T6 securities, respectively 	<ul style="list-style-type: none"> June 15, 2011 July 1, 2015 November 9, 2015 August 1, 2018
Manulife Canadian Investment Class ⁽¹⁾	June 27, 2008	<ul style="list-style-type: none"> ■ Name changed from Manulife Mawer Canadian Equity Class ■ Closed to new purchases, other than purchases made under existing pre-authorized chequing and dollar cost averaging plans 	<ul style="list-style-type: none"> August 19, 2010 March 28, 2013
Manulife Dividend Income Class	March 22, 2012	<ul style="list-style-type: none"> ■ Investment objective changed ■ The assets and liabilities of Manulife Preferred Income Class were reallocated to Manulife Dividend Income Class on a taxable basis. In order to complete this reallocation, the Manager relied on the recommendation of the independent review committee of the Funds. 	<ul style="list-style-type: none"> April 6, 2018 April 20, 2018
Manulife Dividend Income Plus Class ⁽¹⁾	March 15, 2001	<ul style="list-style-type: none"> ■ Manager changed from AIC Limited to MAML ■ Name changed from AIC Canadian Focused Corporate Class ■ The assets and liabilities of Manulife Diversified Canada Class were reallocated to Manulife Canadian Focused Class on a tax-deferred basis. In order to complete this reallocation, the Manager relied on the approval of the independent review committee of the Funds. ■ The assets and liabilities of Manulife Advantage II Class were reallocated to Manulife Canadian Focused Class on a tax-deferred basis. In order to complete this reallocation, the Manager relied on the approval of the independent review committee of the Funds. ■ Name changed from Manulife Canadian Focused Class ■ Decrease in the management fees of the Series D, Series F and Series FT securities ■ Investment objective changed 	<ul style="list-style-type: none"> September 25, 2009 August 19, 2010 November 4, 2011 October 5, 2012 April 6, 2018

	Date Started	Changes	Date of Changes
Manulife Fundamental Dividend Class ⁽²⁾	July 11, 2013	<ul style="list-style-type: none"> ■ Manager changed from SLMF to MAML ■ Name changed from Standard Life Dividend Income Class ■ Name changed from Manulife Canadian Dividend Income Class ■ Decrease in the management fees of the Advisor Series and Series T securities 	<p>July 1, 2015</p> <p>November 9, 2015</p> <p>April 6, 2018</p>
Manulife Fundamental Equity Class	May 24, 2011	<ul style="list-style-type: none"> ■ Name changed from Manulife Dividend Class ■ Investment objective of the Fund was changed ■ The assets and liabilities of Manulife Canadian Value Class were reallocated to Manulife Canadian Stock Class on a tax-deferred basis. In order to complete this reallocation, the Manager relied on the approval of the independent review committee of the Funds. ■ The assets and liabilities of Manulife Canadian Large Cap Value Class were reallocated to Manulife Canadian Stock Class on a tax-deferred basis. In order to complete this reallocation, the Manager relied on the approval of the independent review committee of the Funds. ■ Name changed from Manulife Canadian Stock Class ■ Decrease in the management fees of the Series F and Series FT securities ■ The assets and liabilities of Manulife Canadian Opportunities Class were reallocated to Manulife Fundamental Equity Class on a taxable basis. In order to complete this reallocation, the Manager relied on the recommendation of the independent review committee of the Funds. 	<p>October 5, 2012</p> <p>April 6, 2018</p> <p>April 20, 2018</p>
Manulife Growth Opportunities Class ⁽¹⁾	October 29, 2002	N/A	N/A
U.S. Equity Funds			
Manulife Covered Call U.S. Equity Class ⁽¹⁾	March 15, 2001	<ul style="list-style-type: none"> ■ Manager changed from AIC Limited to MAML ■ Name changed from AIC American Focused Corporate Class 	<p>September 25, 2009</p> <p>August 19, 2010</p>

	Date Started	Changes	Date of Changes
		<ul style="list-style-type: none"> ■ The assets and liabilities of Manulife Value Class were reallocated to Manulife U.S. Opportunities Class on a tax-deferred basis. In order to complete this reallocation, the Manager relied on the approval of the independent review committee of the Funds. ■ The assets and liabilities of Manulife U.S. Mid-Cap Value Class were reallocated to Manulife U.S. Opportunities Class on a tax-deferred basis. In order to complete this reallocation, the Manager relied on the approval of the independent review committee of the Funds. ■ The assets and liabilities of Manulife U.S. Large Cap Value Class were reallocated to Manulife U.S. Opportunities Class on a tax-deferred basis. In order to complete this reallocation, the Manager relied on the approval of the independent review committee of the Funds. 	October 23, 2010
		<ul style="list-style-type: none"> ■ Name changed from Manulife U.S. Opportunities Class ■ Investment objective changed 	January 4, 2016
		<ul style="list-style-type: none"> ■ Change of risk level from “medium” to “medium to high” 	August 1, 2017
Manulife U.S. All Cap Equity Class	August 19, 2011	<ul style="list-style-type: none"> ■ The assets and liabilities of Manulife U.S. Large Cap Equity Class were reallocated to Manulife U.S. All Cap Equity Class on a tax-deferred basis. In order to complete this reallocation, the Manager relied on the recommendation of the independent review committee of the Funds. ■ The assets and liabilities of Manulife Special Opportunities Class were reallocated to Manulife U.S. All Cap Equity Class on a tax-deferred basis. In order to complete this reallocation, the Manager relied on the recommendation of the independent review committee of the Funds. ■ The assets and liabilities of Standard Life U.S. Equity Value Class were reallocated to Manulife U.S. All Cap Equity Class on a tax-deferred basis. In order to complete this reallocation, the Manager relied on the approval of the independent review committee of the Funds. 	March 11, 2016
Manulife U.S. Dividend Income Class	December 18, 2013	<ul style="list-style-type: none"> ■ Name changed from Manulife U.S. Dividend Class ■ Manulife Asset Management (US) LLC ceased to act as sub-advisor ■ Decrease in the management fees of the Advisor Series, Series F, Series FT and Series T securities 	November 16, 2015 January 4, 2016 August 1, 2018

	Date Started	Changes	Date of Changes
Global & International Equity Funds			
Manulife Global Dividend Class	August 1, 2014	<ul style="list-style-type: none"> ■ The assets and liabilities of Manulife Global Opportunities Class were reallocated to Manulife Global Dividend Class on a tax-deferred basis. In order to complete this reallocation, the Manager relied on the approval of the independent review committee of the Funds. 	October 24, 2014
Manulife Global Dividend Growth Class ⁽²⁾	December 29, 2009	<ul style="list-style-type: none"> ■ Manager changed from SLMF to MAML 	July 1, 2015
		<ul style="list-style-type: none"> ■ Name changed from Standard Life Global Dividend Growth Class 	November 9, 2015
		<ul style="list-style-type: none"> ■ Appointment of Standard Life Investments (USA) Limited as sub-advisor 	April 13, 2018
		<ul style="list-style-type: none"> ■ Series FT8 and Series T8 securities renamed Series FT6 and Series T6 securities, respectively 	August 1, 2018
		<ul style="list-style-type: none"> ■ Appointment of Manulife Asset Management (US) LLC as sub-advisor, replacing the previous sub-advisors 	on or about September 4, 2018
Manulife Global Equity Class ⁽¹⁾	August 19, 2009	<ul style="list-style-type: none"> ■ Name changed from Manulife Mawer Global Equity Class 	August 19, 2010
Manulife Global Equity Unconstrained Class ⁽²⁾	December 29, 2009	<ul style="list-style-type: none"> ■ Manager changed from SLMF to MAML 	July 1, 2015
		<ul style="list-style-type: none"> ■ Name changed from Standard Life Global Equity Class 	November 9, 2015
		<ul style="list-style-type: none"> ■ The assets and liabilities of Manulife Global Focused Class were reallocated to Manulife Global Equity Unconstrained Class on a tax-deferred basis. In order to complete this reallocation, the Manager relied on the approval of the independent review committee of the Funds. 	March 11, 2016
		<ul style="list-style-type: none"> ■ Standard Life Investments Limited ceased to act as sub-advisor 	April 13, 2018
		<ul style="list-style-type: none"> ■ Appointment of Manulife Asset Management (US) LLC as sub-advisor, replacing the previous sub-advisor 	on or about September 4, 2018
Manulife World Investment Class ⁽¹⁾	August 24, 2006	<ul style="list-style-type: none"> ■ Name changed from Manulife World Investment Class 	June 27, 2008
		<ul style="list-style-type: none"> ■ Name changed from Manulife Mawer World Investment Class 	August 19, 2010
		<ul style="list-style-type: none"> ■ Change of risk level from "medium to high" to "medium" 	August 1, 2017
Specialty Equity Funds			
Manulife Asia Equity Class	August 19, 2011	N/A	N/A
Manulife China Class ⁽¹⁾	August 24, 2004	<ul style="list-style-type: none"> ■ Name changed from Manulife China Opportunities Class 	August 19, 2010
		<ul style="list-style-type: none"> ■ Change of risk level from "high" to "medium to high" 	July 31, 2015
Manulife Global Infrastructure Class ⁽¹⁾	April 1, 2008	<ul style="list-style-type: none"> ■ Manager changed from AIC Limited to MAML 	September 25, 2009
		<ul style="list-style-type: none"> ■ Name changed from Brookfield Redding Global Infrastructure Corporate Class 	August 19, 2010

	Date Started	Changes	Date of Changes
BALANCED FUNDS			
Canadian Balanced Funds			
Manulife Fundamental Balanced Class	March 22, 2012	<ul style="list-style-type: none"> Name changed from Manulife Canadian Equity Balanced Class 	April 6, 2018
Manulife Fundamental Income Class ⁽²⁾	December 29, 2009	<ul style="list-style-type: none"> Manager changed from SLMF to MAML Name changed from Standard Life Monthly Income Class Name changed from Manulife Canadian Monthly Income Class The assets and liabilities of Manulife Canadian Opportunities Balanced Class were reallocated to Manulife Fundamental Income Class on a taxable basis. In order to complete this reallocation, the Manager relied on the recommendation of the independent review committee of the Funds. Series FT8 and Series T8 securities renamed Series FT6 and Series T6 securities, respectively 	July 1, 2015 November 9, 2015 April 6, 2018 April 20, 2018
Manulife Monthly High Income Class ⁽¹⁾	March 15, 2001	<ul style="list-style-type: none"> Manager changed from AIC Limited to MAML Name changed from AIC Canadian Balanced Corporate Class Closed to new purchases, other than purchases made under existing pre-authorized chequing and dollar cost averaging plans Re-opened to new investors 	September 25, 2009 August 19, 2010 August 31, 2015 January 2, 2018
Global Balanced Funds			
Manulife Value Balanced Class	August 19, 2011	N/A	N/A
MANULIFE PRIVATE INVESTMENT POOLS			
Equity Private Pools			
Manulife Canadian Equity Private Pool	December 14, 2012	N/A	
Manulife Dividend Income Private Pool	December 14, 2012	<ul style="list-style-type: none"> Investment objective changed 	April 6, 2018
Manulife Global Equity Private Pool	December 14, 2012	N/A	N/A
Manulife U.S. Equity Private Pool	December 14, 2012	N/A	
Balanced Private Pools			
Manulife Balanced Equity Private Pool	December 14, 2012	N/A	
Manulife Canadian Balanced Private Pool	December 14, 2012	<ul style="list-style-type: none"> Closed to new purchases, other than purchases made under existing pre-authorized chequing and dollar cost averaging plans Re-opened to new investors 	August 31, 2015 January 2, 2018

⁽¹⁾ Effective January 5, 2011, new purchases of the Fund using the low-load sales charge purchase option became subject to a 3 year redemption schedule.

⁽²⁾ Prior to November 9, 2015, Advisor Series securities were referred to as A-Series securities.

Effective January 1, 2017 or March 31, 2017, as applicable, all Funds are paying a fixed administration fee to the Manager instead of their respective operating expenses. Please see *"Fees and Expenses"* in the simplified prospectus for more information.

MAML is the manager and promoter of each Fund and the trustee of each of the Manulife Funds. MAML also acts as registrar and transfer agent of the Funds.

MAML is an indirect wholly-owned subsidiary of MLI, which in turn is a wholly-owned subsidiary of Manulife, a TSX-listed holding company.

The applicable Declaration, Master Declaration of Trust, and Regulations for each Manulife Fund, and the articles of amalgamation of MIX Corp., may be examined by securityholders during regular business hours at the registered head office of the Manager located at 200 Bloor Street East, North Tower, Toronto, Ontario, M4W 1E5. You can also contact the Manager at 1 888 588 7999 or visit our website at manulifemutualfunds.ca.

Investment Restrictions and Exemptive Relief

The Funds are subject to and are managed in accordance with the restrictions and practices contained in securities legislation, including NI 81-102, except as noted below. These investment restrictions and practices are designed in part to ensure that the investments of the Funds are diversified and relatively liquid and to ensure the proper administration of the Funds.

Notice-and-Access Relief

The Manager, on behalf of the Funds, has been granted exemptive relief from the requirement to deliver an information circular in connection with a securityholder meeting. Instead, the Funds are allowed to deliver a "notice-and-access" document in connection with a notice-and-access procedure. The notice-and-access document provides basic information about the subject matter of the securityholder meeting, as well as instructions for how a securityholder can access the information circular online or request delivery of the information circular.

Related Party Investments and Inter-Fund Trades

MAML has obtained exemptive relief to allow certain related party investments by the Funds that are not otherwise permitted by securities legislation and which are not covered by any exemptions under NI 81-107. Subject to certain conditions, such exemptive relief permits the Funds to make or hold an investment in debt securities of Manulife and other related securityholders of the Funds. The Funds are also permitted to invest in debt securities of other issuers in which Manulife and other related securityholders of the Funds have a significant interest. Such exemptive relief also permits certain inter-fund trades between Funds and other investment funds that are not subject to NI 81-102 or NI 81-107, and that are managed by MAML or an affiliate. The relief also permits the Funds, as well as other investment funds managed by MAML or an affiliate, to engage in certain, otherwise prohibited, in-specie transactions. All such related party investments, inter-fund trades and in-specie transactions are made by the Funds in reliance on, and in accordance with, standing instructions approved by the IRC and the relevant requirements of NI 81-107.

Derivatives Relief

Each Fund, other than Manulife Dollar-Cost Averaging Fund and Manulife Money Market Fund has been granted derivatives relief to use as 'put option cover' a right or obligation to sell an equivalent quantity of the underlying interest of the standardized future, forward or swap when either: (i) the Fund opens or maintains a long position in a debt-like security that has a component that is a long position in a forward contract, or in a standardized future or forward contract; or (ii) the Fund enters into or maintains a swap position, and during the periods when the Fund is entitled to receive payments under the swap (the "Put Option Cover Relief").

This Put Option Cover Relief is subject to the following conditions:

- (a) When a Fund enters into or maintains a swap position for periods when the Fund would be entitled to receive fixed payments under the swap, the Fund holds:
 - (i) Cash cover, fixed income securities (defined as any bonds, debentures, notes or other evidences of indebtedness that are not "illiquid assets" as defined in NI 81-102) or floating rate notes (collectively, "Cover"), in an amount that, together with margin on account for the swap and the market value of the swap, is not less than, on a daily mark-to-market basis, the underlying market exposure of the swap;
 - (ii) A right or obligation to enter into an offsetting swap on an equivalent quantity and with an equivalent term and Cover that, together with margin on account for the position, is not less than the aggregate amount, if any, of the obligations of the Fund under the swap less the obligations of the Fund under such offsetting swap; or
 - (iii) A combination of the positions referred to in subparagraphs (i) and (ii) that is sufficient, without recourse to other assets of the Fund, to enable the Fund to satisfy its obligations under the swap;
- (b) When a Fund opens or maintains a long position in a debt-like security that has a component that is a long position in a forward contract, or in a standardized future or forward contract, the Fund holds:
 - (i) Cover in an amount that, together with margin on account for the specified derivative and the market value of the specified derivative, is not less than, on a daily mark-to-market basis, the underlying market exposure of the specified derivative;
 - (ii) A right or obligation to sell an equivalent quantity of the underlying interest of the future or forward contract and Cover that, together with margin on account for the position, is not less than the amount, if any, by which the price of the future or forward contract exceeds the strike price of the right or obligation to sell the underlying interest; or
 - (iii) A combination of the positions referred to in subparagraphs (i) and (ii) that is sufficient, without recourse to other assets of the Fund, to enable the Fund to acquire the underlying interest of the future or forward contract;
- (c) A Fund will not (i) purchase a debt-like security that has an option component or an option, or (ii) purchase or write an option to cover any positions under section 2.8(1)(b), (c), (d), (e) and (f) of NI 81-102, if immediately after the purchase or writing of such option, more than 10% of the net assets of the Fund, taken at market value at the time of the transaction, would be in the form of (i) purchased debt-like securities that have an option component or purchased options, in each case, held by the Fund for purposes other than hedging, or (ii) options used to cover any positions under section 2.8(1)(b), (c), (d), (e) and (f) of NI 81-102; and
- (d) Each of the Funds must disclose the nature and terms of the relief in the Fund's simplified prospectus and this annual information form.

Investing in Pooled Funds

Each of the Manulife Asset Allocation Portfolios, Manulife Diversified Alpha Portfolio, Manulife Simplicity Conservative Portfolio, Manulife Simplicity Moderate Portfolio, Manulife Simplicity Balanced Portfolio, Manulife Simplicity Global Balanced Portfolio and Manulife Simplicity Growth Portfolio has received exemptive relief to deviate from certain investment restrictions in NI 81-102 to permit each Fund to invest up to 10% of its net asset value in certain non-prospectus qualified pooled funds managed by MAML or an affiliate of MAML.

Investing in Exchange-Traded Funds ("ETFs") and Silver

The Manulife Asset Allocation Portfolios, Manulife Diversified Alpha Portfolio, Manulife Income Fund 2022, Manulife Income Fund 2027, Manulife Income Fund 2032, Manulife Income Fund 2037, Manulife Income Fund 2042, Manulife Income Fund 2047, Manulife Income Fund 2052, Manulife Income Fund 2057,

Manulife Income Fund 2062, Manulife Income Fund 2067, Manulife Global Fixed Income Private Trust Manulife Global Strategic Balanced Yield Fund, Manulife Global Unconstrained Bond Fund, Manulife Simplicity Conservative Portfolio, Manulife Simplicity Moderate Portfolio, Manulife Simplicity Balanced Portfolio, Manulife Simplicity Global Balanced Portfolio, Manulife Simplicity Growth Portfolio, Manulife Strategic Balanced Yield Fund, Manulife Strategic Income Fund, Manulife U.S. Balanced Private Trust Manulife U.S. Dollar Strategic Income Fund, Manulife U.S. Dollar Strategic Balanced Yield Fund and Manulife U.S. Unconstrained Bond Fund may rely on exemptive relief, subject to certain conditions as set forth below, to purchase and hold securities of certain types of ETFs, the securities of which are not “index participation units” as defined in NI 81-102. These ETFs seek to replicate (a) the daily performance of the index by (i) a multiple or an inverse multiple of 200% or (ii) an inverse multiple of 100%, or (b) the performance of gold or silver, either (i) on an unlevered basis or (ii) by a multiple of 200% (an “Underlying ETF”).

This exemptive relief also allows such Funds to invest directly in silver, certain permitted silver certificates, and derivatives the underlying interest of which is silver (collectively “Silver”).

The conditions of this relief are as follows:

- (a) The investment by a Fund in securities of an Underlying ETF and/or Silver is in accordance with the fundamental investment objective of the Fund;
- (b) A Fund does not short sell securities of an Underlying ETF;
- (c) The securities of the Underlying ETFs are traded on a stock exchange in Canada or the United States;
- (d) The securities of the Underlying ETFs are treated as specified derivatives for the purposes of Part 2 of NI 81-102;
- (e) A Fund does not purchase securities of an Underlying ETF if, immediately after the purchase, more than 10% of the net assets of the Fund in aggregate, taken at market value at the time of the purchase, would consist of securities of the Underlying ETFs;
- (f) A Fund does not enter into any transaction if, immediately after the transaction, more than 20% of the net assets of the Fund, taken at market value at the time of the transaction, would consist of, in aggregate, securities of Underlying ETFs and all securities sold short by the Fund;
- (g) The prospectus of a Fund discloses (i) in the Investment Strategy section of the prospectus, the fact that the Fund has obtained relief to invest in the Underlying ETFs together with an explanation of what each Underlying ETF is, and (ii) the risks associated with investments in the Underlying ETFs; and
- (h) A Fund does not purchase “Gold and Silver Products” (defined as being gold or silver, permitted gold or silver certificates, gold or silver ETFs, leveraged gold or silver ETFs, and any specified derivatives the underlying interest of which is gold or silver) if, immediately after the transaction, the market value of the exposure to gold or silver through the Gold and Silver Products is more than 10% of the net assets of the Fund, taken at market value at the time of the transaction.

The Manulife Asset Allocation Portfolios, Manulife Diversified Alpha Portfolio, Manulife Income Fund 2022, Manulife Income Fund 2027, Manulife Income Fund 2032, Manulife Income Fund 2037, Manulife Income Fund 2042, Manulife Income Fund 2047, Manulife Income Fund 2052, Manulife Income Fund 2057, Manulife Income Fund 2062, Manulife Income Fund 2067, Manulife Simplicity Conservative Portfolio, Manulife Simplicity Moderate Portfolio, Manulife Simplicity Balanced Portfolio, Manulife Simplicity Global Balanced Portfolio and Manulife Simplicity Growth Portfolio may additionally rely on exemptive relief to permit these Funds to purchase and hold securities of certain additional types of commodity ETFs, the securities of which are not “index participation units” as defined in NI 81-102. These additional commodity ETFs have exposure to one or more physical commodities other than gold or silver, on an unlevered basis (a “Commodity ETF”).

The assets of a Commodity ETF will consist primarily of one or more physical commodities, other than gold or silver, or derivatives that have an underlying interest in such physical commodity or commodities. These physical commodities may include, without limitation, precious metals commodities (such as platinum, platinum certificates, palladium and palladium certificates), energy commodities (such as crude oil, gasoline, heating oil and natural gas), industrials and/or metals commodities (such as aluminum, copper, nickel and zinc) and agricultural commodities (such as coffee, corn, cotton, lean hogs, live cattle, soybeans, soybean oil, sugar and wheat). The objective of a Commodity ETF is to reflect the price of the applicable commodity or commodities (less the Commodity ETF's expenses and liabilities) on an unlevered basis.

The conditions of this exemption are:

- (a) The investment by a Fund in securities of a Commodity ETF is in accordance with the fundamental investment objectives and investment strategies of the Fund;
- (b) The securities of the Commodity ETFs are traded on a stock exchange in Canada or the United States;
- (c) The Fund will limit its exposure to all physical commodities (whether direct or indirect) to no more than 10% of the net assets of the Fund in aggregate, taken at market value at the time of purchase;
- (d) The Fund may not purchase securities of a Commodity ETF if, immediately after the purchase, more than 10% of the net assets of the Fund in aggregate, taken at market value at the time of purchase, would consist of securities of Commodity ETFs; and
- (e) The prospectus of the Fund discloses (i) in the investment strategy section for the Fund, the fact that the Fund has obtained relief to invest in the Commodity ETFs, together with an explanation of what each category of Commodity ETF is, (ii) that the Funds may invest indirectly in gold and other physical commodities, and (iii) the risks associated with such investments and strategies.

Foreign Government Debt Relief

Manulife Global Fixed Income Private Trust, Manulife Global Unconstrained Bond Fund, Manulife Strategic Income Fund, Manulife Strategic Investment Grade Global Bond Fund and Manulife U.S. Dollar Strategic Income Fund have received regulatory approval to invest up to 20% of their net assets in securities issued or guaranteed as to principal by any government or government agency (other than a government or agency of Canada, a province or territory thereof, or the United States, in which investment is unrestricted) or any permitted supranational agency (as defined in NI 81-102) provided the securities have a minimum credit rating of "AA" from Standard & Poor's or the equivalent rating by any other rating agency listed in NI 81-102. These Funds similarly can invest up to 35% of their net assets in the same type of debt securities with a minimum credit rating of "AAA". This approval is subject to conditions that:

- (a) These 20% and 35% exemptions may not be combined for the Fund;
- (b) The securities purchased must be traded on a mature and liquid market; and
- (c) The securities purchased must be consistent with the fundamental investment objectives of the Fund.

Eligibility for Registered Plans

Manulife Funds

All Manulife Funds qualify or are expected to qualify effective at all material times, as mutual fund trusts within the meaning of the Tax Act and, on this basis, their securities are or are expected to be qualified investments for trusts governed by Registered Plans offered by the Manager. Although securities of the Goals-Based Investing Solutions are expected to be qualified investments for Registered Plans, they are not available for Registered Plans offered by the Manager. We do not currently offer RDSPs or new DPSP accounts although we have existing DPSP accounts. See "*Income Tax Considerations – Tax Status of Manulife Funds*".

Manulife U.S. Dollar Strategic Balanced Yield Fund, Manulife U.S. Dollar Strategic Income Fund and Manulife U.S. Dollar U.S. All Cap Equity Fund are only available for purchase in U.S. dollars. Registered Plans offered by the Manager may not purchase securities in U.S. dollars.

Each of the Manulife Funds listed below is a “registered investment” within the meaning of the Tax Act for RRSPs, RRIFs and DPSPs.

Manulife Funds

Manulife Balanced Portfolio	Manulife Income Fund 2032
Manulife Bond Fund	Manulife Income Fund 2037
Manulife Canadian Balanced Fund	Manulife Income Fund 2042
Manulife Canadian Dividend Growth Fund	Manulife Income Fund 2047
Manulife Canadian Investment Fund	Manulife Income Fund 2052
Manulife Canadian Unconstrained Bond Fund	Manulife Income Fund 2057
Manulife Conservative Portfolio	Manulife Income Fund 2062
Manulife Corporate Bond Fund	Manulife Income Fund 2067
Manulife Covered Call U.S. Equity Fund	Manulife International Equity Private Trust
Manulife Diversified Alpha Portfolio	Manulife International Focused Fund
Manulife Diversified Investment Fund	Manulife International Value Equity Fund
Manulife Dividend Income Fund	Manulife Moderate Portfolio
Manulife Dividend Income Plus Fund	Manulife Monthly High Income Fund
Manulife Dollar-Cost Averaging Fund	Manulife Quantitative Fixed Income Fund 2022
Manulife Emerging Markets Fund	Manulife Quantitative Fixed Income Fund 2027
Manulife Floating Rate Income Fund	Manulife Quantitative Fixed Income Fund 2032
Manulife Fundamental Dividend Fund	Manulife Quantitative Fixed Income Fund 2037
Manulife Fundamental Equity Fund	Manulife Quantitative Fixed Income Fund 2042
Manulife Fundamental Income Fund	Manulife Simplicity Balanced Portfolio
Manulife Global All Cap Focused Fund	Manulife Simplicity Conservative Portfolio
Manulife Global Dividend Growth Fund	Manulife Simplicity Global Balanced Portfolio
Manulife Global Equity Unconstrained Fund	Manulife Simplicity Growth Portfolio
Manulife Global Infrastructure Fund	Manulife Simplicity Moderate Portfolio
Manulife Global Real Estate Unconstrained Fund	Manulife Strategic Balanced Yield Fund
Manulife Global Small Cap Balanced Fund	Manulife Tactical Income Fund
Manulife Global Small Cap Fund	Manulife U.S. All Cap Equity Fund
Manulife Global Strategic Balanced Yield Fund	Manulife U.S. Dividend Income Fund
Manulife Growth Opportunities Fund	Manulife U.S. Equity Fund
Manulife Growth Portfolio	Manulife U.S. Opportunities Fund
Manulife Income Fund 2022	Manulife World Investment Fund
Manulife Income Fund 2027	

Manulife Corporate Classes

MIX Corp. qualifies as a mutual fund corporation under the Tax Act and, on this basis, securities of the Manulife Corporate Classes are qualified investments for Registered Plans.

Description of Securities of the Funds

The table below sets out the series of securities offered under the simplified prospectus and this annual information form by each Fund:

For the Manulife Mutual Funds:

Fund	Series													
	Advisor	B	C	D	F	FT6	H	HE	HH	I	J	K6	N	T6
Manulife Canadian Dividend Growth Class	√				√	√								√
Manulife Canadian Dividend Growth Fund	√				√	√								√
Manulife Canadian Investment Class	√				√	√								√
Manulife Canadian Investment Fund										√				
Manulife Dividend Income Class	√				√	√								√
Manulife Dividend Income Fund	√			√	√	√								√
Manulife Dividend Income Plus Class	√			√	√	√								√
Manulife Dividend Income Plus Fund	√				√	√								√
Manulife Fundamental Dividend Class	√				√	√								√
Manulife Fundamental Dividend Fund	√				√	√								√
Manulife Fundamental Equity Class	√			√	√	√								√
Manulife Fundamental Equity Fund	√				√	√								√
Manulife Growth Opportunities Class	√				√	√								√
Manulife Growth Opportunities Fund	√				√	√								√
Manulife Covered Call U.S. Equity Class	√				√	√								√
Manulife Covered Call U.S. Equity Fund	√				√									
Manulife U.S. All Cap Equity Class	√				√	√								√
Manulife U.S. All Cap Equity Fund	√			√	√	√								√
Manulife U.S. Dividend Income Class	√			√	√	√								√
Manulife U.S. Dividend Income Fund	√			√	√	√								√
Manulife U.S. Dollar U.S. All Cap Equity Fund	√				√	√								√
Manulife U.S. Equity Fund	√				√	√								√
Manulife U.S. Opportunities Fund	√				√	√								√
Manulife Emerging Markets Fund	√			√	√	√								√
Manulife Global All Cap Focused Fund	√				√	√								√
Manulife Global Dividend Class	√				√	√								√
Manulife Global Dividend Fund	√			√	√	√								√
Manulife Global Dividend Growth Class	√				√	√								√
Manulife Global Dividend Growth Fund	√				√	√								√
Manulife Global Equity Class	√				√	√								√
Manulife Global Equity Unconstrained Class	√				√	√								√
Manulife Global Equity Unconstrained Fund	√			√	√	√								√
Manulife Global Small Cap Fund	√				√	√								√
Manulife International Focused Fund	√				√	√								√
Manulife International Value Equity Fund	√				√	√								√
Manulife World Investment Class	√				√	√								√
Manulife World Investment Fund	√				√	√								√
Manulife Asia Equity Class	√				√									
Manulife China Class	√				√									
Manulife Global Infrastructure Class	√				√	√								√
Manulife Global Infrastructure Fund	√			√	√	√								√
Manulife Global Real Estate Unconstrained Fund	√			√	√	√								√
Manulife Canadian Balanced Fund	√				√	√								√

Fund	Series													
	Advisor	B	C	D	F	FT6	H	HE	HH	I	J	K6	N	T6
Manulife Fundamental Balanced Class	√				√	√								√
Manulife Fundamental Income Class	√				√	√								√
Manulife Fundamental Income Fund	√			√	√	√								√
Manulife Monthly High Income Class	√				√	√								√
Manulife Monthly High Income Fund	√	√			√	√								√
Manulife Simplicity Conservative Portfolio	√				√	√								√
Manulife Simplicity Moderate Portfolio	√				√	√								√
Manulife Tactical Income Fund	√				√	√								√
Manulife Strategic Balanced Yield Fund	√			√	√	√								√
Manulife U.S. Dollar Strategic Balanced Yield Fund	√				√	√								√
Manulife U.S. Monthly High Income Fund	√			√	√	√								√
Manulife Diversified Investment Fund	√				√	√								√
Manulife Global Balanced Fund	√				√	√								√
Manulife Global Small Cap Balanced Fund	√				√	√								√
Manulife Global Strategic Balanced Yield Fund	√			√	√	√								√
Manulife Simplicity Balanced Portfolio	√				√	√								√
Manulife Simplicity Global Balanced Portfolio	√				√	√								√
Manulife Simplicity Growth Portfolio	√				√	√								√
Manulife Strategic Dividend Bundle	√				√	√								√
Manulife Value Balanced Class	√				√	√								√
Manulife Value Balanced Fund	√			√	√	√								√
Manulife Yield Opportunities Fund	√			√	√	√								√
Manulife Dollar-Cost Averaging Fund	√				√									
Manulife Money Market Fund	√		√		√								√	
Manulife Bond Fund	√				√	√								√
Manulife Canadian Unconstrained Bond Fund	√			√	√	√								√
Manulife Floating Rate Income Fund	√			√	√	√								√
Manulife U.S. Unconstrained Bond Fund	√			√	√	√								√
Manulife Corporate Bond Fund	√			√	√	√								√
Manulife Global Unconstrained Bond Fund	√			√	√	√								√
Manulife Strategic Income Fund	√			√	√	√								√
Manulife Strategic Investment Grade Global Bond Fund	√				√	√								√
Manulife U.S. Dollar Strategic Income Fund	√			√	√	√								√
Manulife Conservative Portfolio	√				√	√								√
Manulife Moderate Portfolio	√				√	√	√				√	√		√
Manulife Balanced Portfolio	√				√	√	√							√
Manulife Growth Portfolio	√				√	√	√	√	√		√			√

For the Goals-Based Investing Solutions:

Fund	Series	
	GA	GF
Manulife Quantitative Fixed Income Fund 2022	√	√
Manulife Quantitative Fixed Income Fund 2027	√	√
Manulife Quantitative Fixed Income Fund 2032	√	√
Manulife Quantitative Fixed Income Fund 2037	√	√
Manulife Quantitative Fixed Income Fund 2042	√	√
Manulife Diversified Alpha Portfolio	√	√
Manulife Income Fund 2022	√	√
Manulife Income Fund 2027	√	√
Manulife Income Fund 2032	√	√
Manulife Income Fund 2037	√	√
Manulife Income Fund 2042	√	√
Manulife Income Fund 2047	√	√
Manulife Income Fund 2052	√	√
Manulife Income Fund 2057	√	√
Manulife Income Fund 2062	√	√
Manulife Income Fund 2067	√	√

For the Manulife Private Investment Pools:

Fund	Series							
	Advisor	C	CT6	F	FT6	L	LT6	T6
Manulife Canadian Equity Private Pool	√	√	√	√	√	√	√	√
Manulife Dividend Income Private Pool	√	√	√	√	√	√	√	√
Manulife Global Equity Private Pool	√	√	√	√	√	√	√	√
Manulife International Equity Private Trust	√	√	√	√	√	√	√	√
Manulife U.S. Equity Private Pool	√	√	√	√	√	√	√	√
Manulife Balanced Equity Private Pool	√	√	√	√	√	√	√	√
Manulife Balanced Income Private Trust	√	√	√	√	√	√	√	√
Manulife Canadian Balanced Private Pool	√	√	√	√	√	√	√	√
Manulife Canadian Growth and Income Private Trust	√	√	√	√	√	√	√	√
Manulife Global Balanced Private Trust	√	√	√	√	√	√	√	√
Manulife U.S. Balanced Private Trust	√	√	√	√	√	√	√	√
Manulife U.S. Balanced Value Private Trust	√	√	√	√	√	√	√	√
Manulife Corporate Fixed Income Private Trust	√	√	√	√	√	√	√	√
Manulife Global Fixed Income Private Trust	√	√	√	√	√	√	√	√

Series GA securities and Series GF securities of the Goals-Based Investing Solutions are only available for purchase through MSI and MSISI by investors who have entered into a GBI program client agreement as part of MAML's GBI program.

Other series of certain Funds also exist but are not offered under this annual information form and its related simplified prospectus. These securities may be issued on a prospectus-exempt basis in connection with other Manulife products or to large institutional investors or accredited investors.

Without your consent or notice to you, the Manager may establish additional series of securities of any of the Funds and may determine the rights attached to those series.

The principal differences between the various series of securities of the Funds relate to the management fee payable to the Manager, the compensation paid to dealers, distributions and the expenses payable by the series.

On liquidation, all securities are entitled to participate in the Fund's assets on a series basis. Securities of the Manulife Corporate Classes are issued as fully paid and non-assessable. With respect to the Manulife Funds, as mutual funds structured as trusts, all of their securities will be fully paid, when issued, in accordance with the terms of its declaration of trust. Further, the *Trust Beneficiaries' Liability Act, 2004* (Ontario) provides that holders of units of a trust are not, as beneficiaries, liable for any default, obligation or liability of the trust if, when the default occurs or the liability arises: (i) the trust is a reporting issuer under the *Securities Act* (Ontario); and (ii) the trust is governed by the laws of Ontario. Each Manulife Fund will be a reporting issuer under the *Securities Act* (Ontario) prior to the initial issuance of securities of each Manulife Fund, and each Manulife Fund will be governed by the laws of Ontario by virtue of the provisions of its declaration of trust. All securities are redeemable at their net asset value. Securityholders of a series of securities have the right to share in any distributions (other than management fee distributions) the Funds make on that series of securities. Certain of the Funds are available in Canadian and U.S. dollars. Securities of all Funds other than the Goals-Based Investing Solutions are or are expected to be qualified investments for Registered Plans offered by the Manager ("Manulife Investments Registered Plans"). Manulife Investments Registered Plans may not, however, purchase securities in U.S. dollars.

Each Fund can issue an unlimited number of securities of each series. All securities within each series of a Fund have equal rights and privileges other than with respect to management fee reductions.

Securityholder Rights

Each security of a Fund entitles the registered holder to:

- One vote at all securityholder meetings of a Fund, except meetings at which the holders of another series of securities are entitled to vote separately as a series.
- Participate in distributions or dividends, as applicable, and in the division of net assets of a Fund on liquidation based on the relative net asset value of each series and in accordance with such Fund's declaration of trust, Regulation or in accordance with the articles of amalgamation of MIX Corp.
- Redeem securities as described in the simplified prospectus under "*Redeeming Securities*".

The securities of an Underlying Fund held directly by a Fund will not be voted, unless in our discretion we arrange for the securities to be voted by the securityholders of the top Fund.

Fractions of securities are proportionately entitled to all of the above rights except voting rights. The rights, restrictions, limitations and conditions attaching to the securities of each series of each of the Funds may be modified by an amendment to its declaration of trust and applicable Regulation in the case of the Manulife Funds, or by an amendment to the articles of amalgamation of MIX Corp. in the case of the Manulife Corporate Classes.

For all Funds, securityholders are permitted to vote on all matters that require securityholder approval under NI 81-102 or under the constating documents of the Funds. These matters include:

- Other than in connection with "no-load" securities, such as Series C, Series CT, Series D, E-Series, Series F, Series FT, Series GF, Series I, Series IT, Series J, Legend Series, Series M, Series O and Series X securities (the "No-Load Series"), changing the basis of the calculation of a fee or expense that is charged to a series of a Fund or directly to its securityholders by a non-arm's length party (such as the Fund or the Manager) in connection with the holding of securities of the Fund, if the change could result in an increase in charges to the series of the Fund or its securityholders;
- Other than in connection with the No-Load Series, introducing a fee or expense to be charged to a series of a Fund or directly to its securityholders by a non-arm's length party (such as the Fund or the Manager) in connection with the holding of securities of the Fund that could result in an increase in charges to the series of the Fund or its securityholders;
- A change of the Manager, unless the new manager is an affiliate of the current Manager;

- A change in the fundamental investment objective of a Fund;
- A decrease in the frequency of the calculation of the net asset value per security of a Fund;
- Certain material reorganizations of a Fund;
- If a Fund seeks to re-structure into a non-redeemable investment fund or other issuer that is not an investment fund; and
- The appointment of a successor trustee of the Manulife Funds in certain circumstances.

The type and level of expenses payable by the No-Load Series may change. If you hold the No-Load Series, while you will be sent a written notice advising you of any increases in fees or other expenses payable by such series, or the introduction of a new fee or expense, at least 60 days prior to such increase or introduction being effective, securityholder approval for such increases will not be obtained.

For all 2015 Acquisition Trust Funds, the Declaration of Trust also requires the approval of at least a majority of the votes cast by securityholders at a meeting called to approve any of the following:

- Modify the rights of securityholders with respect to the outstanding securities of the Funds by reducing the amount payable thereon upon liquidation of the Funds; or
- Diminish or eliminate voting rights attached to the securities.

At any meeting of securityholders, each securityholder will be entitled to one vote for each whole security registered in the securityholder's name. Each securityholder will also be entitled to receive an equal portion of all payments made to securityholders in the form of income or capital distribution and participate equally in the net assets of the Fund remaining after satisfaction of outstanding liabilities if the Fund is liquidated.

MAML, as Trustee of the 2015 Acquisition Trust Funds, will give securityholders of each Fund 60 days' notice of any other amendment to the Declaration of Trust except that MAML may amend the Declaration of Trust without approval of or notice to securityholders of the Fund, if the proposed amendment:

- Is intended to provide additional protection for securityholders or is not expected to materially adversely affect the interests of securityholders;
- Is intended to ensure compliance with applicable laws, regulations, rules or policies;
- Is intended to remove conflicts or inconsistencies or to correct typographical, clerical or other errors;
- Is intended to facilitate the administration of the Fund or to respond to amendments to the Tax Act that might otherwise adversely affect the interests of the Fund or its securityholders;
- Is intended to modify the name of a Fund;
- Is intended to create a new series of securities or add a series to a Fund; or
- Is intended to allow technical amendments that are required to proceed with a reorganization, a merger or similar transaction of a Fund.

For all Funds, the auditors of the Funds may not be changed unless the IRC has approved the change and a written notice describing the change of auditors is sent to you at least 60 days before the effective date of the change. In addition, you will receive notice 60 days in advance of any proposed introduction of or change in fees and expenses as described above charged by an arm's length party. In certain circumstances, instead of you approving a fund merger, the IRC has been permitted under securities legislation to do so. In those circumstances, you will receive written notice of any proposed fund merger at least 60 days prior to the merger.

Except for the changes listed above, the declaration of trust and Regulation of a Manulife Fund may be amended by us with written notice to each securityholder. Any amendment will become effective on the first business day 30 days after mailing the notice for a Manulife Fund (excluding the 2015 Acquisition Trust Funds and each of Manulife Bond Fund, Manulife Dividend Income Plus Fund, Manulife Covered Call U.S. Equity Fund, Manulife Global All Cap Focused Fund, Manulife Global Infrastructure Fund, Manulife International Focused Fund and Manulife U.S. Opportunities Fund). Any amendment to the Declaration for each of Manulife U.S. Opportunities Fund, Manulife Dividend Income Plus Fund, Manulife Global All Cap Focused Fund, Manulife International Focused Fund, Manulife Covered Call U.S. Equity Fund, Manulife

Bond Fund and Manulife Global Infrastructure Fund will become effective on the first business day 21 days after mailing the notice. Any amendment to the Declaration of Trust for a 2015 Acquisition Trust Fund will become effective on the first business day 60 days after mailing the notice. Certain amendments to the Master Declaration of Trust and Regulation or Declaration of a Manulife Fund may also be made by us without notice to securityholders.

According to applicable securities law, the trustee in its absolute discretion may terminate each Manulife Fund (excluding each of Manulife Canadian Balanced Fund, Manulife Fundamental Equity Fund, Manulife Diversified Investment Fund, Manulife Dollar-Cost Averaging Fund, Manulife Global Small Cap Fund, Manulife Monthly High Income Fund, Manulife Simplicity Balanced Portfolio, Manulife Simplicity Conservative Portfolio, Manulife Simplicity Global Balanced Portfolio, Manulife Simplicity Moderate Portfolio and Manulife U.S. Equity Fund) with at least 60 days' notice to securityholders. For each of Manulife Canadian Balanced Fund, Manulife Fundamental Equity Fund, Manulife Diversified Investment Fund, Manulife Dollar-Cost Averaging Fund, Manulife Global Small Cap Fund, Manulife Monthly High Income Fund, Manulife Simplicity Balanced Portfolio, Manulife Simplicity Conservative Portfolio, Manulife Simplicity Global Balanced Portfolio, Manulife Simplicity Moderate Portfolio and Manulife U.S. Equity Fund, according to the declaration of trust, the trustee in its absolute discretion may terminate each such Fund with at least six months' notice to the securityholders of the Fund.

Calculation of Net Asset Value

Funds other than Manulife Dollar-Cost Averaging Fund and Manulife Money Market Fund

You buy, switch or redeem a series of securities of a Fund at the net asset value ("NAV") per security of that series. The NAV is determined for each series of a Fund after the close of regular trading on the Toronto Stock Exchange ("TSX") each trading day or at such other time the Manager decides. A "trading day" is any day that the TSX is open for trading or such other time as the Manager deems appropriate. If we receive your order at our Order Receipt Office to buy, switch or redeem before 4:00 p.m. Toronto Time on a trading day and all required money and documents are received in good order, it will be priced as of that date. Otherwise, it will be priced as of the next trading day. If the TSX closes earlier than 4:00 p.m. Toronto Time, we may impose an earlier deadline.

We calculate the NAV per security for a series by adding up the assets of a Fund attributable to that series, subtracting the liabilities attributable to that series, and dividing the difference by the total number of securities of that series outstanding. The NAV per security will fluctuate with the value of the Fund's investments attributable to the series, the income received therefrom attributable to the series, and the expenses paid out of the Fund attributable to the series.

For the purpose of this calculation:

- If you buy securities before the close of trading on the TSX on any trading day, they are deemed to be outstanding, and your investment is deemed to be an asset of the Fund, immediately after the close of trading on that day
- If you buy securities at or after the close of trading on the TSX on any trading day, they are deemed to be outstanding, and your investment is deemed to be an asset of the Fund, immediately after the close of trading on the next trading day
- Securities being redeemed are deemed to be outstanding until we determine their redemption value
- If we receive your redemption documentation in good order at our Order Receipt Office before the close of trading on the TSX on any trading day, the redemption value will be determined at the close of trading
- If we receive your redemption documentation in good order at our Order Receipt Office at or after the close of trading on the TSX on any trading day, the redemption value will be determined at the close of trading on the next trading day
- The liabilities of a Fund on any trading day will include management fee distributions if they are not payable on that day

Upon calculating the NAV, we will make the NAV and the NAV per security available to you free of charge by phone. For information on how the NAV per security for a U.S. dollar series of a Fund is calculated, please see *"Buying in U.S. Dollars"*.

Manulife Dollar-Cost Averaging Fund and Manulife Money Market Fund

We calculate the NAV per security for Manulife Dollar-Cost Averaging Fund and Manulife Money Market Fund by adjusting the net assets of each such Fund by the amount of net income or losses provisionally allocated to the securityholders of each such Fund, as described under *"Valuation of Portfolio Securities"*, and dividing such amount by the total number of securities outstanding, respectively, for each such Fund.

We expect the NAV per security of each of Manulife Dollar-Cost Averaging Fund and Manulife Money Market Fund to remain constant at \$10. However, we do not guarantee that the NAV per security of each such Fund can always be maintained at \$10. We allocate earnings or losses to securityholders of each such Fund daily and pay them monthly to keep the NAV per security constant. Distributions for the Manulife Dollar-Cost Averaging Fund are automatically reinvested in additional securities of the Fund.

Upon calculating the NAV, we will make the NAV and the NAV per security available to you free of charge by phone.

Valuation of Portfolio Securities

Funds other than Manulife Dollar-Cost Averaging Fund and Manulife Money Market Fund

When we calculate the NAV of a series of a Fund, we need to know the total assets of the Fund. To determine this, we must put a value on each of the securities and other assets held in the Fund. The following paragraphs explain how we do this.

The value of any liquid assets, including:

- Cash on hand or on deposit
- Bills, demand notes and accounts receivable
- Prepaid expenses
- Cash dividends and interest declared or accrued and not yet received

will be their face value, unless we determine that the fair value of an asset is different from its face value, in which case we will value the asset at a fair value determined to be reasonable by us.

Term deposits, commercial paper, banker's acceptances, bills, bonds, debentures, asset-backed securities, term-loans and other debt-like obligations will be valued at the most recent mean of the evaluated bid and ask price or yield equivalent as obtained by us from one or more recognized independent pricing vendors for such instruments and obligations.

In the case of any instrument or obligation for which no price quotation is available, its value will be a fair value determined by us.

The value of any security or interest in a security which is listed on a recognized public securities exchange will be the last traded price or, if there is no last traded price on any pricing date, the mean of the last bid and ask price or fair valued based on the security trading in another market.

The value of any unlisted security or interest in a security traded in the over-the-counter market will be the last traded price or, if there is no last traded price, the mean of the last bid and ask price based on the security traded in another market.

The value of any security with limited or restricted resale conditions by reason of a representation, undertaking or agreement by the Fund or by the Fund's predecessor in title or by law will be the lesser of:

- The value of the security based on reported quotations in common use and
- A percentage of the market value of securities of the same class with no limited or restricted resale conditions. The percentage is equal to the acquisition cost of the restricted securities divided by the market value at the time of acquisition of unrestricted securities of the same class.

A gradual taking into account of the actual value of the securities shall be made when the date on which the restrictions will be lifted is known.

The value of any clearing corporation option, option on futures or over-the-counter option will be its current market value, provided that:

- (i) Where the option is written, the premium received will be offset by a deferred credit equal to the current market value of any option that would have the effect of closing the position
- (ii) Any difference resulting from revaluation will be treated as an unrealized gain or loss on investment
- (iii) The deferred credit will be deducted in arriving at the NAV of the Fund and
- (iv) The value of the securities which are the subject of a clearing corporation option, option on futures or over-the-counter option will be their current market value determined according to the following principles:
 - Long positions in clearing corporation options, options on futures, over-the-counter options, debt-like securities and listed warrants shall be valued at their current market value
 - The value of a futures contract or a forward contract on any trading day shall be the gain or loss that would be realized if the position in the futures contract or forward contract were to be closed out unless “daily limits” are in effect, in which case the value shall be based on the current market value of the underlying interest
 - The value of a total return swap contract is generally determined daily based upon the terms of the swap agreement that provides investors with exposure to the performance of the common shares of Manulife. Should the value of the common shares of Manulife purchased by the counterparties to the swap agreement suffer a reduction in value, the Fund will realize a loss as though the common shares of Manulife were directly held by the Fund and the Fund will be required to pay to the counterparties the difference between the depreciated value of the common shares of Manulife and their cost together with the financing charge. Should the value of the common shares of Manulife appreciate in value, the counterparties will pay to the Fund the difference between the appreciated value of Manulife's common shares and their cost net of the financing charge.

Unless otherwise indicated, for purposes hereof, “current market value” means the most recently available sale price applicable to the relevant security on the principal exchange on which it is traded immediately preceding the close of trading on the TSX each trading day (typically 4:00 p.m. Toronto Time) provided that, if no sale has taken place on such trading day, the average of the bid and asked quotations immediately prior to the close of trading on the TSX on such trading day shall be used.

Translation of amounts in a foreign currency to Canadian currency (excluding Manulife U.S. Dollar Strategic Balanced Yield Fund, Manulife U.S. Dollar Strategic Income Fund and Manulife U.S. Dollar U.S. All Cap Equity Fund) on any given trading day will be based on a rate of exchange in effect on the applicable day as quoted by a recognized source, at the Manager's discretion. For Manulife U.S. Dollar Strategic Balanced Yield Fund, Manulife U.S. Dollar Strategic Income Fund and Manulife U.S. Dollar U.S. All Cap Equity Fund, all currencies, other than U.S. dollars, are converted into U.S. dollars using a rate of exchange as quoted by a recognized source to be determined at the Manager's discretion.

We may calculate a Fund's NAV on a day that is not a trading day in a jurisdiction which is relevant for the purposes of valuing investments of the Fund. In this case, the prices or quotations as of the preceding trading day in that jurisdiction shall be used for the valuation.

If we cannot apply the above principles to value a security or property, whether because no price quotations are available or for any other reason, the value of the security or property will be its fair value determined by us.

In addition, we implement fair value pricing with a view to deter excessive short-term trading in the Funds and to mitigate market timing opportunities. Fair value pricing is designed to provide a more accurate NAV by making fair value factor adjustments to quoted or published prices of the non-North American securities for significant events occurring between the earlier close of non-North American markets and the time at

which NAV is determined. A fair value factor adjustment to U.S. securities is also applied when U.S. markets are closed for local holidays but Canadian markets are open for trading.

The NAV of a Fund at the close of trading on the TSX each trading day (typically 4:00 p.m. Toronto Time) is the value of the assets of the Fund at that time, according to the rules above, less the liabilities of the Fund at that time.

The liabilities of a Fund include, without limitation, all bills, notes and accounts payable, all administrative or operating expenses payable or accrued, all contractual obligations for the payment of money or property, all allowances authorized or approved by the Manager for taxes (if any) or contingencies and all other liabilities of the Fund. We will determine in good faith whether such liabilities are, as applicable, series expenses or common expenses of the Fund or, in the case of the Manulife Corporate Classes, of MIX Corp. In making the calculation of the NAV for securities of each series of securities of a Fund, we will use the latest reported information available on each trading day. The purchase or sale of portfolio securities by a Fund will be reflected in the first calculation of the NAV for each series of securities of the Fund after the date on which the transaction becomes binding.

For U.S. dollar pricing purposes, other than for Manulife U.S. Dollar Strategic Balanced Yield Fund, Manulife U.S. Dollar Strategic Income Fund and Manulife U.S. Dollar U.S. All Cap Equity Fund, the NAV per security of each applicable series is computed by converting the Canadian dollar value to U.S. dollars based on a rate of exchange as quoted by a recognized source to be determined at the Manager's discretion. For Manulife U.S. Dollar Strategic Balanced Yield Fund, Manulife U.S. Dollar Strategic Income Fund and Manulife U.S. Dollar U.S. All Cap Equity Fund, the NAV per security is computed in U.S. dollars.

The Manager may deviate from these valuation practices and exercise its discretion to determine the fair market value where this would be appropriate. For example, this may occur if trading in a security was suspended because of significant negative news about a company. The Manager has exercised its discretion in determining the fair market value of various securities in the past three years for example, where the securities in question were privately placed, due to market suspensions for the securities involved, due to the securities being thinly traded, or the primary exchange on which the security is traded was closed due to a local statutory holiday.

Pursuant to NI 81-106, investment funds calculate their NAV using fair value (as defined therein) for purposes of securityholder transactions. The Manager considers the policies above to result in fair valuation of the securities held by the Funds in accordance with NI 81-106 and such policies have been approved by the Board of Directors of the Manager.

The Funds are required to prepare their financial statements in accordance with International Financial Reporting Standards ("IFRS"). Calculating the net assets of the Funds in accordance with IFRS allows the Funds to, among other things, use a price within the bid-ask spread, which most represents fair value for the purposes of valuation of a security. In circumstances where the last traded price is not within the bid-ask spread, the Manager will determine the point within the bid-ask spread that is the most representative of the fair value of the security based on the specific facts and circumstances at hand. In case a reliable or timely value is not available, the fair value will be estimated using certain valuation techniques on such basis and in such manner as may be determined by the Manager.

Manulife Dollar-Cost Averaging Fund and Manulife Money Market Fund

Certain Funds may hold some of their portfolio assets, and Manulife Dollar-Cost Averaging Fund may hold all of its portfolio assets, on deposit in a demand deposit investment savings account with Manulife Bank. The value of such assets on deposit will be their face value unless we determine that the fair value of an asset is different from its face value, in which event we will value the asset at a fair value determined by us. For the purpose of determining the net asset value per security of Manulife Money Market Fund, the value of the securities held by the Fund will be valued by the amortized cost method. This method involves valuing securities at their cost plus a constant amortization to maturity of any discount or premium regardless of the impact of fluctuating interest rates on the market value of the securities.

The value of the net assets of each of Manulife Dollar-Cost Averaging Fund and Manulife Money Market Fund at the close of regular trading on the TSX each trading day (generally 4:00 p.m. Toronto Time) is the value of the assets of the Fund at that time, according to the rules above, less the liabilities of the Fund at that time.

For the purposes of determining the assets and liabilities of Manulife Dollar-Cost Averaging Fund and Manulife Money Market Fund:

- If we receive and accept your purchase order at our Order Receipt Office before 4:00 p.m. Toronto Time on any trading day, your securities are deemed to be outstanding, and your investment is deemed to be an asset of the Fund, immediately after 4:00 p.m. Toronto Time on that day
- If we receive and accept your purchase order at our Order Receipt Office at or after 4:00 p.m. Toronto Time on any trading day, your securities are deemed to be outstanding, and your investment is deemed to be an asset of the Fund, immediately after 4:00 p.m. Toronto Time the next trading day
- If we receive your redemption request in good order at our Order Receipt Office before 4:00 p.m. Toronto Time on any trading day, your securities will be deemed to be outstanding until 4:00 p.m. Toronto Time on that day and the redemption amount payable to you is deemed to be a liability of the Fund until it is paid
- If we receive your redemption request in good order at our Order Receipt Office at or after 4:00 p.m. Toronto Time on any trading day, your securities are deemed outstanding until 4:00 p.m. Toronto Time on the next trading day and the redemption amount payable to you is deemed to be a liability of the Fund until it is paid

At 4:00 p.m. Toronto Time each trading day, we:

- Determine the increase or decrease in the value of the net assets of the Fund since 4:00 p.m. Toronto Time on the previous trading day
- Adjust this value to exclude the effect of net redemptions or subscriptions since the last calculation
- Provisionally allocate the increase or decrease to securityholders of record at 4:00 p.m. Toronto Time on that day. A provisionally allocated increase in value is treated as a liability of the Fund and a provisionally allocated decrease in value is treated as an asset of the Fund

If we cannot apply the above principles to value a security or property, whether because no price quotations are available or for any other reason, the value of the security or property will be its fair value determined by us.

Buying Securities

Except for Series D securities, which are purchased through a discount broker, you can buy securities of the Funds from us or through your registered dealer. Your dealer works with you to determine your financial goals, investment time horizon, risk tolerance and present financial situation, and then creates a portfolio that matches your profile. Series GA securities and Series GF securities of the Goals-Based Investing Solutions are only available for purchase through MSI and MSISI by investors who have entered into a GBI Program client agreement as part of MAML's GBI Program. For Series GA and Series GF securities of the Goals-Based Investing Solutions, MSI and MSISI are the principal distributors of the Funds. See *"Responsibility for Fund Operations - Principal Distributor"* for more information.

There is no limit to the number of securities you can buy. Generally, for any Fund other than Manulife Dollar-Cost Averaging Fund, the Goals-Based Investing Solutions and the Pools, your first investment in a Fund must be at least \$500 (\$1,000 for investing in Manulife Dollar-Cost Averaging Fund if the target fund is a Manulife Mutual Fund or \$100,000 if the target fund is a Pool) except for investments made pursuant to a PAC Plan, although we may waive this minimum. The Goals-Based Investing Solutions have no minimum investment amounts. A higher minimum investment may be required for investing in certain other series of securities of the Funds. Each additional investment in a Fund must be at least \$25 per Fund

(\$1,000 for investing in Manulife Dollar-Cost Averaging Fund and no minimum for investing in the Goals-Based Investing Solutions). Each of these amounts are subject to change at the discretion of the Manager without notice to you.

Each Pool requires a minimum initial investment of \$100,000. Lower minimums may apply for financial groups as defined under “*Fees and Expenses*” in the simplified prospectus. In order to be eligible to hold securities in a Pool, you must maintain a minimum balance of at least \$100,000 in the Pool (the “Minimum Balance”). If the market value of your investment falls below the Minimum Balance because you redeem your securities in the Pool, or if the initial investment is found to be insufficient, we may notify your dealer that you no longer meet the eligibility requirements to hold securities of that Pool. If you do not meet the Minimum Balance within 30 days of the date of the notice to your dealer, we may either redeem the remainder of your securities in the Pool or switch your securities into securities of a money market fund managed by us offering the same sales charge option at 0% commission. A switch from a Trust Pool to a Manulife Fund or a Manulife Corporate Class constitutes and has the same tax consequences as a redemption of the securities currently held and a purchase of new securities. See “*Switching Securities*” and “*Income Tax Considerations For Investors*”. You should discuss investing additional money in your account with your financial advisor during the notice period so that the status of your investment can be maintained. We will not ask you to invest additional money if the account has fallen below the Minimum Balance solely as a result of market depreciation.

The minimum initial investment of \$100,000 and the Minimum Balance are subject to change at the discretion of the Manager without notice to you.

Paying For Your Securities

Advisor Series Securities, Series B Securities, Series H Securities, Series HE Securities, Series HH Securities, Series K Securities and Series T Securities

Advisor Series securities of the Funds are designed to be available to all investors. There are generally no eligibility requirements for purchasing Advisor Series securities of the Funds.

Series B securities, which are only offered for Manulife Monthly High Income Fund, are similar to the Advisor Series securities except for the fees and expenses charged.

Series H securities, Series HE securities and Series HH securities are currently capped to new purchases other than investors with PAC Plans established prior to June 2, 2017 with respect to certain terminated funds.

Series K securities are generally designed for investors seeking regular monthly cash flows and are currently capped to new purchases other than investors with PAC Plans established prior to June 2, 2017 with respect to certain terminated funds.

Series T securities are generally designed for investors seeking regular monthly cash flows.

The targeted distribution rate for the Series K securities or Series T securities is six percent per annum. Targeted monthly distributions for Series K securities and Series T securities will generally consist of net income and/or a return of capital in the case of a Manulife Fund and dividends and/or a return of capital in the case of a Manulife Corporate Class. You should not confuse the target distribution rate with a Fund's rate of return or yield. Distributions paid to the holders of Series K securities or Series T securities of a Fund, as applicable can either be reinvested in additional Series K securities or Series T securities of the Fund, as applicable or paid in cash except for distributions paid in connection with Series K securities or Series T securities that are held in a Manulife Investments Registered Plan, which must be reinvested in additional Series K securities or Series T securities of the Fund, as applicable.

Investors who do not hold Series K securities or Series T securities in a Manulife Investments Registered Plan may opt to receive part of their distributions in cash with the remainder reinvested in additional Series K securities or Series T securities of the Fund, as applicable.

Series H securities, Series HE securities and Series HH securities of Manulife Growth Portfolio are only available in the front-end option.

For all Advisor Series securities, Series B securities, Series H securities (other than Manulife Growth Portfolio), Series K securities and Series T securities of the Funds, except the Pools and Advisor Series securities of Manulife Money Market Fund, you can pay the sales commission in one of two ways:

- Front-end option
- Deferred sales charge option – standard and low-load

For all Advisor Series and Series T securities of the Pools, you pay the sales commission using the front-end sales charge option only. Advisor Series securities of Manulife Money Market Fund is only available for purchase using the front-end option.

The option that you choose will affect the amount of compensation your dealer receives. See “*Dealer Compensation*” in the simplified prospectus for more information.

If you do not choose a purchase option, we may assume you have chosen the front-end sales charge option.

Series C Securities and Series CT Securities

Series C securities and Series CT securities of the Funds are generally designed for purposes of giving investors access to unbundled fees.

You can buy Series C securities or Series CT securities of the Funds through your dealer. Series C securities and Series CT securities of the Funds are not subject to sales commissions, however, you may be charged a dealer service fee (the “*Dealer Service Fee*”) negotiated between you and your dealer, that is payable quarterly for investment advice and other services. We pay the Dealer Service Fee directly to your dealer on your behalf by redeeming your Series C and Series CT securities from your account, as applicable, on a quarterly basis and forwarding the redemption proceeds for the Dealer Service Fee to your dealer. By purchasing Series C and Series CT securities of the Funds, you expressly authorize us to automatically redeem such securities from your account for purposes of remitting payment of the Dealer Service Fee to your dealer.

The Dealer Service Fee can range from zero to a maximum of 1.25% per annum (plus any applicable taxes) for the Equity Private Funds and the Balanced Private Funds and a maximum of 0.75% per annum (plus any applicable taxes) for the Fixed Income Private Funds with the exception of Manulife Money Market Fund which is a maximum of 0.50% per annum (plus any applicable taxes). If your dealer does not advise us of the amount of the negotiated Dealer Service Fee, we will deem it to be zero. See “*Fees and Expenses*” in the simplified prospectus for more information.

Series C securities of the Funds may also be available for purchase by employees of Manulife and its Canadian subsidiaries.

Series CT securities are designed for investors seeking regular monthly cash flows. The targeted distribution rate for the Series CT securities is six percent per annum. Targeted monthly distributions for Series CT securities will generally consist of net income and/or a return of capital in the case of a Trust Pool and dividends and/or a return of capital in the case of a Class Pool. You should not confuse the target distribution rate with a Pool’s rate of return or yield. Distributions paid to the holders of Series C securities or Series CT securities of a Pool can either be reinvested in additional Series C securities or Series CT securities of the Pool or paid in cash except for distributions paid in connection with Series C securities or Series CT securities that are held in a Manulife Investments Registered Plan, which must be reinvested in additional Series C securities or Series CT securities of the Funds, as applicable.

Investors who do not hold Series CT securities in a Manulife Investments Registered Plan may opt to receive part of their distributions in cash with the remainder reinvested in additional Series CT securities of the Pool.

Series D Securities

Series D securities are only offered by select Funds and are available only to investors who have an account with an eligible online or other discount brokerage firm (a “discount broker”) or investors purchasing through dealers who have signed an agreement with us relating to the distribution of Series D securities. By signing the agreement, your discount broker or dealer agrees to the terms and conditions in the contract and, amongst other requirements, must notify us if you become ineligible to hold Series D securities. When we receive this notification, we may reclassify your Series D securities into Advisor Series securities of the same Fund after giving you 90 days’ prior written notice, unless you notify us during the notice period and we agree that you are once again eligible to hold Series D securities. When reclassifying to Advisor Series securities, your discount broker or dealer may charge a front-end sales charge or reclassify your securities into those which are subject to a standard deferred sales charge or low-load sales charge.

Series D securities of the Funds are not subject to sales charges. Certain discount brokers or dealers do not charge brokerage commissions when you purchase or sell Series D securities; however, you should confirm this with your discount broker or dealer.

Series F Securities, Series FT Securities and Series J Securities

Series F securities, Series FT securities and Series J securities of the Funds are generally designed for investors who have fee-based accounts with their dealers. Please consult your dealer or financial adviser to determine whether you would be considered an eligible investor.

Series J securities are currently capped to new purchases other than investors with PAC Plans established prior to June 2, 2017 with respect to certain terminated funds.

If you are an eligible investor, you can buy Series F securities, Series FT securities and Series J securities of the Funds through your dealer or financial advisor. All sales charges for Series F securities, Series FT securities and Series J securities of the Funds are negotiated between you and your dealer.

Your dealer may also charge you an up-front fee for service which would be payable at the time of purchase of securities of the Funds.

If you own Series F securities in certain 2015 Acquisition Trust Funds, Manulife Fundamental Income Class, Manulife U.S. Monthly High Income Fund or Manulife Canadian Unconstrained Bond Fund or Series J securities in Manulife Growth Portfolio or Manulife Moderate Portfolio, you may be required to pay your representative's firm a Dealer Service Fee, as negotiated between you and your dealer, for investment advice and other services. If available, the Dealer Service Fee will be optional and will cover ongoing professional services related to your account, such as determining and maintaining your investment objectives, risk tolerance, time horizon and expected returns. Your representative may also offer other services for which he or she is uniquely qualified. This fee may also be available to a discount broker. You should consult your tax advisor regarding the tax treatment of this fee. This Dealer Service Fee should not be charged if you are already paying a fee to your dealer as part of a fee-based arrangement.

If available, the Dealer Service Fee will be negotiable between you and your dealer up to a maximum of 1.25% per annum. If your dealer does not advise us of the amount of the negotiated Dealer Service Fee, we will deem it to be zero. For Series F securities of the 2015 Acquisition Funds purchased prior to the Conversion Date, the maximum amount of the Dealer Service Fee remains as indicated in the simplified prospectus under which the securities were originally purchased. If available, the Dealer Service Fee will be calculated on a daily basis, based on the aggregate daily net asset value of the Series F securities or Series J securities in your account at the end of each day. If available, we will collect the Dealer Service Fee, plus applicable taxes, from your account, at a minimum quarterly, by an automatic redemption of your Series F securities or Series J securities, and will forward the redemption proceeds for the Dealer Service Fee directly to your dealer on your behalf. By purchasing Series F securities or Series J securities of the Funds, you expressly authorize us to automatically redeem such securities from your account for purposes of remitting payment of the Dealer Service Fee to your dealer. If there are insufficient Series F securities or Series J securities in your account to satisfy the full amount of the Dealer Service Fee, your dealer will have the responsibility to seek payment for the difference.

Series F securities, Series FT securities and Series J securities of the Funds are generally only available through a dealer who has signed an agreement with us. By signing the agreement, the dealer undertakes to ensure that all clients owning Series F securities, Series FT securities or Series J securities are participating in a fee-based program as described above. If a client discontinues his or her participation in the program, the Dealer shall use its best efforts to exchange the client's Series F securities, Series FT securities or Series J securities, as applicable, for another series of securities of the same Fund within 90 days of such event. If MAML does not receive instructions within the 90 day period, MAML may automatically redeem such Series F securities, Series FT securities or Series J securities, as applicable, which no longer qualify under a program. Alternatively, MAML may reclassify your Series F securities, Series FT securities or Series J securities, as applicable, into Advisor Series securities or Series T securities, as applicable, of the same Fund. Series FT securities are designed for investors seeking regular monthly cash flows. The targeted distribution rate for the Series FT securities is six percent per annum. Targeted monthly distributions for Series FT securities will generally consist of net income and/or a return of capital in the case of a Manulife Fund and dividends and/or a return of capital in the case of a Manulife Corporate Class. You should not confuse the target distribution rate with a Fund's rate of return or yield. Distributions paid to the holders of Series F securities, Series FT securities or Series J securities of a Fund can either be reinvested in additional Series F securities, Series FT securities or Series J securities or paid in cash except for distributions paid in connection with Series F securities, Series FT securities or Series J securities that are held in a Manulife Investments Registered Plan, which must be reinvested in additional Series F securities, Series FT securities or Series J securities of the Fund, as applicable. Investors who do not hold Series FT securities in a Manulife Investments Registered Plan may opt to receive part of their distributions in cash with the remainder reinvested in additional Series FT securities of the Fund.

The Series F securities, Series FT securities and Series J securities are designed for investors who participate in programs that charge fees directly to the investor and therefore do not require the payment of sales charges by investors or the payment of trailing commissions to dealers by the Manager. Since these investors pay their representative's firm directly, and since we pay no commissions or trailing commissions to their dealers, we charge a lower management fee in respect of these Series. Potential Series F securities, Series FT securities and Series J securities investors include:

- Clients who pay an annual fee to their dealer for ongoing investment advice, account administration and services (rather than commissions on each purchase transaction) and whose dealers do not receive trailing commissions from the Manager on those client accounts
- Certain groups of investors for whom the Manager would not incur distribution costs

If you close your account, we may first calculate the amount of the Dealer Service Fee you owe on a pro rata basis. We may then deduct this amount before we redeem your account, unless you choose to transfer the proceeds to another account with us.

Series GA Securities

Series GA securities of the Goals-Based Investing Solutions are only available for purchase through MSI and MSISI by investors who have entered into a GBI Program client agreement as part of MAML's GBI Program. For all Series GA securities, if you are an eligible investor, you pay the sales commission using the front-end sales charge option only.

Distributions paid to the holders of Series GA securities of a Goals-Based Investing Solution must be reinvested in additional Series GA securities of the Goals-Based Investing Solution.

Series GA securities are only available through MSI and MSISI, each of whom have signed an exclusive distribution agreement with us. By participating in MAML's GBI Program, and entering into the GBI Program client agreement, an eligible investor has acknowledged and agreed that, in the event that they switch dealers from MSI or MSISI to another dealer, an automatic redemption of all Series GA securities held by the investor will occur. Potential fees and tax consequences may result from this redemption. Please consult your GBI Program client agreement and other program documents for more information.

Series GF Securities

Series GF securities of the Goals-Based Investing Solutions are only available for purchase through MSI and MSISI by investors who have entered into a GBI Program client agreement as part of MAML's GBI Program. Series GF securities of the Goals-Based Investing Solutions are generally designed for investors who have fee-based accounts with MSI or MSISI.

All sales charges for Series GF securities of the Goals-Based Investing Solutions are negotiated between you and MSI or MSISI. MSI or MSISI may also charge you an up-front fee for service which would be payable at the time of purchase of securities of the Goals-Based Investing Solutions.

Distributions paid to the holders of Series GF securities of a Goals-Based Investing Solution must be reinvested in additional Series GF securities of the Goals-Based Investing Solution.

MSI or MSISI undertakes to ensure that all clients purchasing and holding Series GF securities are participating in a fee-based program as described above. If you no longer have a fee-based account with them, MSI or MSISI shall use its best efforts to exchange your Series GF securities for another series of securities of the same Fund within 90 days of such event. If your Series GF securities have not been exchanged within 90 days, MAML may automatically redeem your Series GF securities. Alternatively, MAML may reclassify your Series GF securities into Advisor Series securities of the same Fund.

Series GF securities are designed for investors who participate in programs that charge fees directly to the investor and therefore do not require the payment of sales charges by investors or the payment of trailing commissions to dealers by the Manager. Since these investors pay their representative's firm directly, and since we pay no commissions or trailing commissions to MSI or MSISI, we charge a lower management fee in respect of the Series GF securities. Potential Series GF securities investors include:

- Clients of MSI or MSISI who pay an annual fee to MSI or MSISI for ongoing investment advice, account administration and services (rather than commissions on each purchase transaction) and where MSI or MSISI do not receive trailing commissions from the Manager on those client accounts
- Certain groups of investors for whom the Manager would not incur distribution costs

Series GF securities are only available through MSI and MSISI, each of whom have signed an exclusive distribution agreement with us. By participating in MAML's GBI Program, and entering into the GBI Program client agreement, an eligible investor has acknowledged and agreed that, in the event that they switch dealers from MSI or MSISI to another dealer, an automatic redemption of all Series GF securities held by the investor will occur. Potential fees and tax consequences may result from this redemption. Please consult your GBI Program client agreement and other program documents for more information.

Series I Securities

Series I (Elite Series) securities are generally available for purchase by investors who have invested a specified minimum amount in a Fund that offers Series I securities, although, at present, the Manager has capped such series of the Funds to new purchases. The Manager may, at any time and in its sole discretion, re-open this series for new purchases.

If available for purchase and you are an eligible investor, you can buy Series I (Elite Series) securities of the Funds through your dealer or financial advisor as long as you enter into a Series I agreement with us. No portion of the management fee charged to a Fund is borne by Series I securities of the Fund. A holder of Series I securities pays a management fee directly to us. Series I securities of the Funds are not subject to sales commissions, however, you may be charged an annual service fee negotiated between you and your dealer that is payable quarterly for investment advice and other services rendered in respect of your account. We coordinate the payment of the annual service fee directly to your dealer on your behalf by redeeming your Series I securities from your account, as applicable, on a quarterly basis and forwarding the redemption proceeds for the annual service fee to your dealer. See "*Fees and Expenses*" in the simplified prospectus for more information. If your dealer does not advise us of the amount of the negotiated annual service fee, we will deem it to be zero.

Series I securities are generally available as part of Elite Pricing offered by MAML, however the Manager has capped such series of the Funds to new purchases. Elite Pricing offers investors a pricing option which reduces the management fee charged to those securities based on the size of their investment in that series. The minimum amount and conditions attaching to the Series I securities are subject to change at the discretion of the Manager. See "*Optional Services – Buying Securities That Offer Elite Pricing*" in the simplified prospectus.

If you cease to be eligible to hold Series I securities, we may reclassify your Series I securities into Advisor Series securities of the same Fund after giving your dealer 90 days' prior notice, unless your dealer notifies us during the notice period and we agree that you are once again eligible to hold Series I securities. When reclassifying to Advisor Series securities, your dealer may charge a front-end sales charge or reclassify your securities into those which are subject to a standard deferred sales charge or low-load sales charge.

Series I securities may also be available to employees of Manulife and its Canadian subsidiaries and to qualified mutual funds.

Series L Securities and Series LT Securities

Series L securities and Series LT securities are generally available to all investors and are only offered by the Pools under the low-load sales charge option. Series LT securities are generally designed for investors seeking regular monthly cash flows. The targeted distribution rate for the Series LT securities is six percent per annum. Targeted monthly distributions for Series LT securities will generally consist of net income and/or a return of capital in the case of a Trust Pool and dividends and/or a return of capital in the case of a Class Pool. You should not confuse the target distribution rate with a Pool's rate of return or yield. Distributions paid to the holders of Series L securities or Series LT securities of a Pool can either be reinvested in additional Series L securities or Series LT securities of the Pool or paid in cash except for distributions paid in connection with Series L securities or Series LT securities that are held in a Manulife Investments Registered Plan, which must be reinvested in additional Series L securities or Series LT securities of the Pool, as applicable. Investors who do not hold Series LT securities in a Manulife Investments Registered Plan may opt to receive part of their distributions in cash with the remainder reinvested in additional Series LT securities of the Pool.

Series N Securities

Series N securities are only offered for Manulife Money Market Fund and are available for investors who wish to switch into Manulife Money Market Fund using a deferred sales charge option. You may not switch securities bought with a deferred sales charge option to Advisor Series securities of Manulife Money Market Fund.

Please contact us at 1 888 588 7999 for more information about any of the series of securities that we offer.

Buying in U.S. Dollars

U.S. Dollar Purchase Option

The U.S. Dollar Purchase Option is no longer available. However, for securityholders who previously acquired securities through the U.S. Dollar Purchase Option, the following explains how it works:

- Under the U.S. Dollar Purchase Option, the series' NAV per security will be calculated by converting the Canadian dollar series NAV per security to the U.S. dollar equivalent, as described below.
- The exchange rate used for such conversion is the rate of exchange established by a recognized source to be determined at the Manager's discretion. Any difference in fund performance using the U.S. Dollar Purchase Option is generally the impact of the exchange rate applied to the Canadian dollar performance of the Fund.

How it works on switches, redemptions and distributions:

- Switches will be permitted from series priced under the U.S. Dollar Purchase Option to the Canadian dollar version of the same Fund and load option.

- Switches from the Canadian dollar version to the U.S. Dollar Purchase Option will not be permitted.
- Investors may switch from a U.S. Dollar Purchase Option Fund to a U.S. Dollar Fund but not vice versa.
- Any distributions or dividends are determined in Canadian dollars and paid out in U.S. dollars.
- Any redemption proceeds for securities of the Funds are paid out in U.S. dollars.

U.S. Dollar Funds

Securities of Manulife U.S. Dollar Strategic Balanced Yield Fund, Manulife U.S. Dollar Strategic Income Fund and Manulife U.S. Dollar U.S. All Cap Equity Fund are available for purchase in U.S. dollars only. For these U.S. dollar securities:

- We will calculate the NAV per security in U.S. dollars on a daily basis
- When you redeem any securities, we will pay you in U.S. dollars
- When you request cash distributions, we will pay you in U.S. dollars
- Switches will only be permitted to and from series of securities of U.S. Dollar Funds. These switches will be processed in U.S. dollars.
- Switches to a U.S. Dollar Purchase Option Fund will not be allowed.

Purchases of securities in U.S. dollars are not currently eligible for Manulife Investments Registered Plans.

Processing Your Purchase Order

Your dealer will forward your purchase order and payment to our Order Receipt Office. If we receive your purchase request in good order at our Order Receipt Office before the close of regular trading on the TSX (which is generally 4:00 p.m. Toronto Time, unless the TSX closes earlier, in which case the deadline may be earlier), we will process your order at the NAV per security for that series of securities on that date.

Otherwise, we will process your order at the NAV per security for that series of securities on the next trading day. For reinvested distributions or dividends, the purchase price is the first NAV per security for that series of securities determined after the distribution or the dividend payment.

The following provides a summary of the rules for buying securities of a Fund:

- We must receive payment at our Order Receipt Office within two trading days of purchasing securities for all Funds, other than Manulife Dollar-Cost Averaging Fund and Manulife Money Market Fund, which must be received within one trading day of purchasing securities.
- You may pay for your securities with a cheque or by electronic funds transfer.
- Any payment received by us at our Order Receipt Office for an order that is not accompanied by an investment direction from your dealer or not accompanied by a valid investment direction due to a Fund being closed to additional sales (including additional sales through PAC Plans and automatic reinvestments of distributions) or a fund termination may be invested by us in front-end sales charge Advisor Series securities of Manulife Money Market Fund at 0% commission until such time as a valid investment direction is received. Upon receipt of a valid investment direction, no fees or charges will apply to any switch of your securities of Manulife Money Market Fund into securities of another Fund, other than: (a) any applicable sales commissions; and (b) any management fees accrued to the date of the switch and attributable to your securities of Manulife Money Market Fund.
- If we do not receive payment at our Order Receipt Office for your securities within the specified time frames for all Funds, we must reverse your trade in the Funds, other than Manulife Dollar-Cost Averaging Fund and Manulife Money Market Fund, by the end of the third trading day following the day of purchase, and by the end of the second trading day following the day of purchase for Manulife Dollar-Cost Averaging Fund, or Manulife Money Market Fund (including any interest income that may have been credited to your account for Manulife Dollar-Cost Averaging Fund or Manulife Money Market Fund). If the proceeds from such reversal are greater than the amount you owe, the Fund keeps the difference. If the proceeds are less than the amount you owe, we will pay the difference to the Fund. We may collect this difference from your dealer, who may collect it from you.
- We reserve the right to reject an order within one trading day of receiving it at our Order Receipt Office. If we reject your order, we will return your money immediately without interest.

We will send you written confirmation of your purchase in accordance with applicable securities legislation requirements. We do not issue certificates for the securities purchased in the Funds.

Switching Securities

A switch involves moving money from one Fund to another Manulife Fund or a Manulife Corporate Class (or vice-versa) or from one series of a Fund to another series of the same Fund. We describe these kinds of switches below. Through your dealer, you can switch from Advisor Series securities, Series C securities, Series CT securities, Series D securities, Series F securities, Series FT securities, Series GA securities, Series GF securities, Series L securities, Series LT securities or Series T securities of one of the Funds to securities of another Manulife Fund or Manulife Corporate Class of the same series and sales charge option (other than Manulife Dollar-Cost Averaging Fund), subject to meeting the eligibility requirements of the Funds into which you are switching. For the Manulife Dollar-Cost Averaging Fund, switches are mandatory and will occur on a periodic basis such that all Advisor Series securities of the Fund will be switched within 12 months from the date of purchase. See the Fund profile of the Manulife Dollar-Cost Averaging Fund in the simplified prospectus that is combined with this document for more information.

For eligible investors of the Goals-Based Investing Solutions, switching securities of Goals-Based Investing Solutions outside of the terms of the Goals-Based Investing Program may impact your ability to meet your selected investment goal under that program. Please refer to *“Optional Services - Goals-Based Investing Program”* in the simplified prospectus and your GBI Program client agreement and other program documents for more information.

You may not switch securities of the Manulife Dollar-Cost Averaging Fund into Manulife Money Market Fund, Manulife U.S. Dollar Strategic Balanced Yield Fund, Manulife U.S. Dollar U.S. All Cap Equity Fund or the Goals-Based Investing Solutions. Switches into the Manulife Dollar-Cost Averaging Fund from other mutual funds are not permitted.

Certain Manulife Corporate Classes may not be available for purchase (including switches) in Registered Plans. The Goals-Based Investing Solutions are not available for purchase in Registered Plans offered by MAML. See *“Who Should Invest in this Fund?”* in the applicable Fund’s profile in the simplified prospectus for more information.

Your dealer may request that the Manager switch your standard deferred sales charge securities or low-load sales charge securities into front-end sales charge securities of the same series of securities of the same Fund. It is the Manager’s expectation that a dealer making such a request will act in accordance with the Mutual Fund Dealers Association of Canada (“MFDA”) and the Investment Industry Regulatory Organization of Canada (“IIROC”) regulations, as applicable, including obtaining your consent prior to the switch of your standard deferred sales charge securities or low-load sales charge securities into securities of the same series of the same Fund carrying a front-end sales charge. Certain switches of standard deferred sales charge securities or low-load sales charge securities will result in an increased trailing commission being payable to your dealer at the rates indicated in the table under *“Trailing Commissions”* in the simplified prospectus.

If you are switching securities you purchased under the standard deferred sales charge option into securities of a Manulife Corporate Class or Manulife Fund under the standard deferred sales charge option, the new securities will have the same standard deferred sales charge schedule. If you are switching securities you purchased under the low-load sales charge option into securities of a Manulife Corporate Class or Manulife Fund under the low-load sales charge option, the new securities will have the same low-load sales charge schedule.

You may ask us to switch certain legacy securities of another Manulife Fund that you acquired under another simplified prospectus (and for which your dealer is currently paid a trailing commission of 0.50% annually (“legacy sales charge securities”)) into front-end sales charge securities of one of the Funds. If you do this, we will pay your dealer the annual trailing commission for front-end sales charge securities of the relevant Fund from the date that we receive your request. See *“Dealer Compensation - Trailing*

Commissions” in the simplified prospectus. Certain switches of sales charge securities into sales charge options offered under the simplified prospectus that is combined with this document are not permitted, as described further below.

We recommend that you only switch securities bought under the same sales charge option, as this will avoid unnecessary additional charges.

The following switches are not permitted:

- Switches of standard deferred sales charge securities to low-load sales charge securities (and vice versa);
- Switches of legacy sales charge securities or securities of the 2015 Acquisition Funds purchased or acquired prior to the Conversion Date (including through PAC Plans that were entered into prior to the Conversion Date) to active standard deferred sales charge securities or low-load sales charge securities of the Funds;
- Switches of front-end sales charge securities to legacy sales charge securities or securities of the 2015 Acquisition Funds purchased or acquired prior to the Conversion Date (including through PAC Plans that were entered into prior to the Conversion Date); and
- Switches of standard deferred sales charge securities or low-load sales charge securities to legacy sales charge securities or securities of the 2015 Acquisition Funds purchased or acquired prior to the Conversion Date (including through PAC Plans that were entered into prior to the Conversion Date).

Legacy sales charge securities and 2015 Acquisition Funds maintain the redemption schedules and rates outlined in the simplified prospectus offered in the year those securities were purchased.

Switching Between Funds

A switch from one Fund to another Manulife Fund or Manulife Corporate Class (or vice versa) constitutes and has the same tax consequences as a redemption of the securities currently held and a purchase of new securities. See *“Income Tax Considerations”*. For example, if you switched from Advisor Series securities of Manulife Canadian Balanced Fund to Advisor Series securities of Manulife Value Balanced Class, we would redeem your Advisor Series securities of Manulife Canadian Balanced Fund and use the proceeds to buy Advisor Series securities of Manulife Value Balanced Class. This could result in you realizing a capital gain or capital loss on your Advisor Series securities of Manulife Canadian Balanced Fund if you did not hold your securities in a Registered Plan.

The sales charge option you chose when you bought the original securities applies to the switched securities, as follows:

- When you switch securities bought with the front-end option, you will not pay any additional sales charges but your dealer may charge you a switch fee. A Fund may also charge you a short-term trading fee of 2% (of the value of your securities) if you switch your securities. See *“Fees and Expenses”* in the simplified prospectus.
- When you switch securities bought with the deferred sales charge option, you will not pay a redemption fee but your dealer may charge you a switch fee. The redemption fee on the new securities is based on the date and original purchase price of the securities before the switch. A Fund may also charge you a short-term trading fee of 2% (of the value of your securities) if you switch your securities. See *“Fees and Expenses”* in the simplified prospectus.

You may not switch securities bought with a deferred sales charge option to Advisor Series securities of Manulife Money Market Fund. You may, however, switch securities bought with a deferred sales charge option to Series N securities of Manulife Money Market Fund. You can switch Series N securities of Manulife Money Market Fund for securities of any other Fund bought with a deferred sales charge option.

Switching Between Series of Funds

Switching between series of the same Manulife Fund or the same Manulife Corporate Class is called a *reclassification*. You may, at any time, reclassify any securities from one series into another series of the same Fund, subject to meeting the eligibility requirements of the series into which you are reclassifying your securities and subject to the sales commissions available on the purchase of Advisor Series securities,

Series B securities, Series L securities, Series LT securities or Series T securities, as applicable. You may have to pay your dealer and/or the Manager certain fees in connection with any such reclassification. Your dealer may charge you a switch fee, and the Manager may charge you any applicable redemption fees. See *"Fees and Expenses"*. Although you may reclassify your Series I securities to another series of the same Fund, subject to availability and to meeting the eligibility requirements of the series into which you are reclassifying your securities and subject to the sales commissions available, you may not reclassify your securities into Series I securities of the Funds since they are closed to new purchases.

Based in part on the administrative practice of the CRA, a reclassification is not considered a disposition for tax purposes. Therefore, such reclassification of securities will not trigger a capital gain or capital loss. See *"Income Tax Considerations"*. If your securities were purchased under the deferred sales charge option, you will be required to pay any applicable deferred sales charge (as if such securities were being redeemed) before you reclassify your securities into Series F securities or Series FT securities.

If you are reclassifying between Advisor Series securities and Series T securities purchased under the standard deferred sales charge option or low-load sales charge option, you pay no standard deferred sales charge or low-load sales charge at the time of the reclassification and the new securities will have the same standard deferred sales charge or low-load sales charge schedule.

If you are reclassifying between Series L securities and Series LT securities, you pay no low-load sales charge at the time of the reclassification and the new securities will have the same low-load sales charge schedule.

Redeeming Securities

You can redeem your Fund securities through your dealer for cash at any time, unless the redemption of securities has been suspended as described below. If the market value of your investment in securities of a Pool falls below the specified Minimum Balance because you have redeemed such securities, we may redeem the remainder of your securities in that Pool after giving you 30 days' prior written notice. Under certain circumstances, we may require investors who are residents or citizens of the United States or any other foreign country to redeem their securities in the Funds, in order to comply with, or avoid issues related to the implementation of, local or foreign laws applicable to the Funds. Please contact your dealer for more details.

Redeeming securities of Goals-Based Investing Solutions outside of the terms of the Goals-Based Investing Program may impact your ability to meet your selected investment goal under that program. Please refer to *"Optional Services - Goals-Based Investing Program"* in the simplified prospectus and your GBI Program client agreement and other program documents for more information.

Front-End Option

There is no charge for redeeming securities bought under the front-end option unless your redemption is subject to a short-term trading fee. See *"Processing Your Redemption Order"*.

Deferred Sales Charge Option – Standard and Low-Load

You will pay a redemption fee to us on securities bought under the standard deferred sales charge option if you redeem them within six years of their date of purchase. You will also pay a redemption fee to us on securities bought under the low-load sales charge option if you redeem them within three years of their date of purchase. See *"Processing Your Redemption Order"*.

Securities of 2015 Acquisition Funds purchased prior to the Conversion Date maintain the same redemption rates and schedule indicated in the simplified prospectus under which they were originally purchased.

We will:

- Redeem all securities without a deferred sales charge or low-load sales charge first
- Then redeem securities held for the longest period of time
- Deduct the applicable redemption fee from the proceeds of the redemption

There is no fee charged for redeeming securities acquired through reinvested distributions or dividends on deferred sales charge securities and low-load sales charge securities.

Redeeming, Reclassifying or Switching Securities Without a Deferred Sales Charge

As described below, in certain circumstances, you may redeem, reclassify or switch to different series of securities of the same Fund, some of the securities that you bought under the standard deferred sales charge option without paying a redemption fee even if you have held them for less than six years.

Free Allowance

Each year, the following securities may be redeemed, reclassified or switched without paying a deferred sales charge:

- Up to 10% of the deferred sales charge securities you held on December 31st of the previous calendar year

PLUS

- Up to 10% of any deferred sales charge securities you purchased in the current calendar year

PLUS

- 100% of your distributions or dividends that were reinvested in the Fund

You may not carry this privilege forward from one year to the next. The Free Allowance privilege is not cumulative and any unused amount cannot be carried forward to future years. Requests to redeem, reclassify or switch any unused Free Allowance securities from previous years will be rejected. Reinvested distributions, however, are cumulative and can be carried over from one year to the next until they are redeemed, reclassified or switched. We have the right to change or cancel this privilege at any time at our discretion.

You can still use this option if you switch standard deferred sales charge securities between the Funds. When you switch, the number of standard deferred sales charge securities that can be redeemed, reclassified or switched from the new Fund without paying a redemption fee will be adjusted for the market value of the new Fund securities.

You may not carry this privilege forward from one year to the next. We have the right to change or cancel this privilege at any time and without notice at our discretion.

Outside of the options to redeem, reclassify or switch up to the Free Allowance amount or the reinvested distributions of the deferred sales charge securities of a Fund, you may not redeem deferred sales charge securities or switch to another load option without paying redemption fees unless you have held them for longer than six years.

Low-Load Sales Charge Option

For securities offered under the simplified prospectus that is combined with this document which were switched from securities of any of Manulife U.S. Opportunities Fund, Manulife Dividend Income Plus Fund, Manulife Global All Cap Focused Fund, Manulife International Focused Fund, Manulife Covered Call U.S. Equity Fund, Manulife Bond Fund or Manulife Global Infrastructure Fund, the securities continue with the same redemption rates indicated in the simplified prospectus under which they were originally purchased.

Redeeming, Reclassifying or Switching Securities Without a Low-Load Sales Charge

You may redeem, reclassify or switch to different series of securities of the same Fund, some of the securities that you bought under the low-load sales charge option without paying a redemption fee even if you have held them for less than three years.

Free Allowance

Each year, the following securities may be redeemed, reclassified or switched without paying a low-load sales charge:

- Up to 10% of the low-load securities you held on December 31st of the previous calendar year

PLUS

- Up to 10% of any low-load securities you purchased in the current calendar year

PLUS

- 100% of your distributions or dividends that were reinvested in the Fund

You may not carry this privilege forward from one year to the next. The Free Allowance privilege is not cumulative and any unused amount cannot be carried forward to future years. Requests to redeem, reclassify or switch any unused Free Allowance securities from previous years will be rejected. Reinvested distributions, however, are cumulative and can be carried over from one year to the next until they are redeemed, reclassified or switched. We have the right to change or cancel this privilege at any time at our discretion.

You can still use this option if you switch low-load sales charge securities between the Funds. When you switch, the number of low-load sales charge securities that can be redeemed, reclassified or switched from the new Fund without paying a redemption fee will be adjusted for the market value of the new Fund securities.

You may not carry this privilege forward from one year to the next. We have the right to change or cancel this privilege at any time and without notice at our discretion.

Outside of the options to redeem, reclassify or switch up to the Free Allowance amount or the reinvested distributions of the low-load securities of a Fund, you may not redeem low-load securities or switch to another load option without paying redemption fees unless you have held them for longer than three years.

Redeeming Your Advisor Series Securities, Series B Securities, Series H Securities, Series HE Securities, Series HH Securities, Series K Securities or Series T Securities

You can redeem your Advisor Series securities, Series B securities, Series H securities, Series HE securities, Series HH securities, Series K securities or Series T securities of the Funds through your dealer or financial advisor. Whether or not you pay any redemption charges when you redeem your Advisor Series securities, Series B securities, Series H securities, Series HE securities, Series HH securities, Series K securities or Series T securities of the Funds depends on the sales charge option that you chose when you bought the Fund and how long you held your securities. Please consult your dealer or financial advisor or see "Front-End Option", "Deferred Sales Charge Option" or "Low-Load Sales Charge Option" above for more information about the fees that may apply to you if you redeem your Advisor Series securities, Series B securities, Series H securities, Series HE securities, Series HH securities, Series K securities or Series T securities of the Funds.

See "Advisor Series Securities, Series B Securities, Series H securities, Series HE securities, Series HH securities, Series K securities and Series T Securities" in the simplified prospectus for more information about Advisor Series securities, Series B securities, Series H securities, Series HE securities, Series HH securities, Series K securities or Series T securities, as applicable. Please consult your dealer or financial advisor for further information on the redemption of these series.

Redeeming Your Series C Securities or Series CT Securities

You can redeem your Series C securities or Series CT securities of the Funds through your dealer. Any charges are negotiated between you and your dealer. We do not charge fees or commissions on redemptions of Series C securities or Series CT securities of the Funds, however, any annual Dealer Service Fee amounts accrued to date will be realized and payable on a full redemption of Series C securities or Series CT securities of the Funds. See "*Series C Securities and Series CT Securities*" in the simplified

prospectus for more information about Series C securities and Series CT securities. Please consult your dealer for further information on the redemption of these series.

Redeeming Your Series D Securities

You can redeem your Series D securities of the Funds through your dealer or discount broker. See “*Short-Term Trading Fees*” in the simplified prospectus for more information about the fees that may apply to you if you redeem your Series D securities of the Funds.

See “*Series D Securities*” in the simplified prospectus for more information about Series D securities. Please consult your dealer for further information on the redemption of Series D securities.

Redeeming Your Series F Securities, Series FT Securities or Series J Securities

You can redeem your Series F securities, Series FT securities or Series J securities of the Funds through your dealer or financial advisor. Any charges are negotiated between you and your dealer or financial advisor. We do not charge fees or commissions on redemptions of Series F securities, Series FT securities or Series J securities of the Funds, however, any annual Dealer Service Fee amounts accrued to date will be realized and payable on a full redemption of Series J securities of the Funds or Series F securities of 2015 Acquisition Trust Funds. See “*Series F Securities, Series FT Securities and Series J Securities*” in the simplified prospectus for more information about Series F securities, Series FT securities and Series J securities. Please consult your dealer or financial advisor for further information on the redemption of these series.

Redeeming Your Series GA Securities or Series GF Securities

You can redeem your Series GA securities or Series GF securities of the Goals-Based Investing Solutions through MSI or MSIS.

If you redeem securities of Goals-Based Investing Solutions outside of the terms of the Goals-Based Investing Program, this may impact your ability to meet your goal. Please refer to your GBI Program client agreement and other program documents for more information.

There is no charge for redeeming Series GA securities bought under the front-end sales charge option unless your redemption is subject to a short-term trading fee. Please consult MSI or MSIS or see “*Front-End Option*” above or “*Fees and Expenses*” in the simplified prospectus for more information about the fees that may apply to you if you redeem your Series GA securities.

You can redeem your Series GF securities of the Goals-Based Investing Solutions through MSI or MSIS. Any charges are negotiated between you and MSI or MSIS.

See “*Series GA Securities*” in the simplified prospectus for more information about Series GA securities. See “*Series GF Securities*” in the simplified prospectus for more information about Series GF securities. Please consult MSI or MSIS and the GBI Program client agreement and other program documents for further information on the redemption of these securities.

Redeeming Your Series I Securities

You can redeem your Series I securities of the Funds through your dealer or financial advisor. Any charges are negotiated between you and your dealer or your financial advisor. We do not charge fees or commissions on redemptions of Series I securities of the Funds, however, any annual service fee amounts accrued to date will be realized and payable on a full redemption of Series I securities. See “*Series I Securities*” in the simplified prospectus for more information about Series I securities. Please consult your dealer or financial advisor for further information on the redemption of Series I securities of the Funds.

Redeeming Your Series L Securities or Series LT6 Securities

Except as noted above, you will pay a redemption fee to us on securities bought under the low-load sales charge option if you redeem them within three years of your initial purchase.

We will:

- Redeem securities held for the longest period of time first
- Deduct the applicable redemption fee from the proceeds of the redemption

See “*Series L Securities and Series LT Securities*” in the simplified prospectus for more information about Series L securities or Series LT securities. Please consult your dealer for further information on the redemption of these series.

Redeeming your Series N Securities

You can redeem your Series N securities of Manulife Money Market Fund through your dealer or financial advisor. See “*Series N Securities*” in the simplified prospectus. Please consult your dealer or financial advisor for further information on the redemption of Series N securities.

Processing Your Redemption Order

Your dealer will forward your application for redemption to our Order Receipt Office. Your written redemption order must have your signature guaranteed by your dealer for your protection if the proceeds of redemption are \$25,000 or greater or are being sent to a different payee, and may be required if the proceeds are being sent to a different address than what we have on file, unless the payee or address is the registered dealer or the financial institution in trust for the payee.

If we receive your redemption request in good order at our Order Receipt Office before the close of regular trading on the TSX on any trading day (generally at 4:00 p.m. Toronto Time), we will process your order at the applicable NAV per security for that series of securities on that date. Otherwise, we will process your order at the applicable NAV per security for that series of securities on the next trading day.

The rules for redeeming your securities in a Fund are as follows:

- We will remit your payment within two (2) trading days of receiving all necessary documentation and the original payment for the securities to be redeemed having cleared the Canadian banking system. We will mail a cheque to the redeeming account holder unless instructed otherwise in your redemption order.
- If we do not receive all the documentation we need from you to complete the redemption order at our Order Receipt Office within ten (10) trading days of processing your order, we must reverse the trade. The security price may be different on the date of such reversal from the date of processing your redemption order. If the cost of the reversal is less than the proceeds of the original redemption order, the Fund keeps the difference. If the cost of the reversal is greater than the proceeds of the original redemption order, we will pay the Fund the difference. We may collect this difference from your dealer, who may collect it from you.

If at any time you request a partial redemption of your securities so that the aggregate NAV of your securities of a series of a Fund, other than a Pool, would be less than \$500, we may require that all your securities of that series of that Fund be redeemed after we provide you with at least 30 days’ written notice. With respect to your holdings in a Pool, if at any time you request a partial redemption of your securities so that the aggregate net asset value of your securities of a Pool would be less than the specified Minimum Balance, we may either redeem the remainder of your securities in such Pool or switch your securities into securities of Manulife Money Market Fund offering the same sales charge option at 0% commission after we provide you with at least 30 days’ written notice.

Under extraordinary circumstances, including the following, we may suspend your right to redeem securities of a Fund:

- If normal trading is suspended on a stock exchange or market on which securities or specified derivatives are traded that represent more than 50% of the Fund’s total assets by value, or underlying market exposure, and if those securities or specified derivatives are not traded on any other exchange that represents a reasonably practical alternative for the Fund.
- With the consent of the securities regulatory authorities, if we cannot determine the value of the assets of the Fund.

If we suspend trading in a Fund and you had requested a redemption of your securities in that Fund, you can withdraw your request or receive payment based on the first NAV per security determined after the end of the suspension.

If you are redeeming all of your securities of Manulife Dollar-Cost Averaging Fund or Manulife Money Market Fund and:

- The Fund has accrued earnings since the end of last month, we will pay you the NAV plus accrued earnings (less any applicable management fees)
- The Fund has accrued losses since the end of last month, we will pay you the NAV less accrued losses (less any applicable management fees)

If you are redeeming some of your securities of Manulife Dollar-Cost Averaging Fund or Manulife Money Market Fund, we will pay you the NAV per security and make any adjustments at the end of the month.

Securities redeemed that were originally purchased through a PAC Plan will be withheld to ensure the money has been successfully received from your banking institution. This withholding period will be ten (10) calendar days from the PAC Plan trade date.

We intend to observe all redemption policies that may be implemented from time to time by industry participants such as Fundserv, a provider of the transaction system used by mutual funds in Canada.

Responsibility for Fund Operations

MANAGER

Manulife Asset Management Limited, through its operating division, Manulife Investments
200 Bloor Street East

North Tower

Toronto, Ontario

M4W 1E5

1 888 588 7999

manulifemutualfunds.ca

e-mail: manulifemutualfunds@manulife.com

The Manager is an indirect wholly-owned subsidiary of MLI.

In accordance with the Amended and Restated Master Management Agreement with each of the Manulife Funds other than the 2015 Acquisition Trust Funds, the Management Agreement for the 2015 Acquisition Trust Funds and the Amended and Restated Master Management Agreement with MIX Corp., as Manager of the Funds, we:

- Manage the overall activities and operations of the Funds
- Provide or arrange for investment management and administrative services for the Funds including, but not limited to, all investment services and all services related to issuing, distributing and redeeming securities of each Fund. Certain of such administrative services may be provided from countries outside of Canada
- Provide all necessary information to securityholders of each Fund

The management agreements referenced above will continue in effect unless terminated by a Fund or by us with 90 days' prior written notice to the other party and to securityholders or by the Trustee upon certain events of default by the Manager.

In accordance with applicable securities legislation, the appointment of any successor manager (who is not an affiliate of the Manager) must be approved by the securityholders of the Funds and by the securities commission or other regulatory authority in each province and territory of Canada.

The names and municipalities of residence, position and principal occupation of each of the directors and executive officers of the Manager acting in connection with the Funds are as follows:

Directors and Executive Officers of MAML

Name and municipality of residence	Office with MAML	Principal occupation
J. Roy Firth Toronto, Ontario	Director, Chairman and Audit Committee Member	Retired executive
Bruce Gordon Waterloo, Ontario	Director, Audit Committee Member	Retired executive
Bernard Letendre Toronto, Ontario	Director, President and Chief Executive Officer	President and Chief Executive Officer, Manulife Investments and Head of Wealth & Asset Management, Canada, Manulife
Paul Lorentz Waterloo, Ontario	Director	Global Head of Wealth and Asset Management, Manulife and MLI
Warren Thomson Toronto, Ontario	Director	Senior Executive Vice President and Chief Investment Officer, MLI and Manulife; Chairman, Manulife Asset Management, Manulife
Yanic Chagnon Boucherville, Quebec	Head of Investment Product, Canada	Head of Investment Product, Canada, MLI
Lisa Hutfloetz Waterloo, Ontario	Chief Financial Officer	Head of Wealth & Asset Management Finance Canada, MLI
Anick Morin Montreal, Quebec	Associate General Counsel and Assistant Secretary	Assistant Vice President and Lead Counsel, Investments, MLI
Warren Rudick Toronto, Ontario	General Counsel and Secretary	Managing Director & General Counsel, Manulife Asset Management Canada & Europe
Derek Saliba Mississauga, Ontario	Assistant Vice President & Head of Mutual Funds Product	Assistant Vice President and Head of Mutual Funds Product, Manulife Investments, MLI
Christopher Walker Stirling, Ontario	Chief Compliance Officer	Chief Compliance Officer, MAML and Manulife Asset Management Investments Inc. Investment Compliance

Except as indicated below, each of the directors and executive officers listed above holds the office noted opposite his or her name or has held a similar office in a predecessor company or an affiliate during the five years preceding the date of this annual information form.

Mr. Warren Rudick joined MLI in November 2009, and is Managing Director & General Counsel, Manulife Asset Management Canada & Europe. Prior to his current appointment as General Counsel and Secretary of MAML in June 2014, he had been Associate General Counsel and Assistant Secretary since December 2010.

Mr. Christopher Walker was appointed Chief Compliance Officer of MAML in September 2014. However, Mr. Walker has had various roles at MLI since 1989 including his current role of Chief Compliance Officer, MAML.

Mr. Yanic Chagnon is currently appointed Head of Investment Product, Canada at MLI since April 2015. Prior to joining MLI, Mr. Chagnon worked as Vice President, Retail Solutions at Standard Life from April 2013 to April 2015. Prior to joining Standard Life, he held the following positions at National Bank of Canada (from January 2009 to April 2013): Vice President, Engineering Managed Solutions and Managing Director, Investment Solutions.

Ms. Anick Morin was appointed Associate General Counsel and Assistant Secretary of MAML in June 2015. Currently, Ms. Morin is Assistant Vice President and Lead Counsel, Investments, MLI having joined MLI in May 2015. Prior to joining MLI, Ms. Morin worked as Associate General Counsel, Retail at Standard Life

Assurance Company of Canada (“Standard Life”) from February 2014 to May 2015. Prior to joining Standard Life, she was a partner at Borden Ladner Gervais LLP.

Mr. Derek Saliba was appointed an officer of MAML in March 2016. He has held various roles with MAML since 2011 including his current position as Assistant Vice President & Head of Mutual Funds Product.

Mr. Paul Lorentz was Chief Executive Officer and President of MAML between October 2017 and April 2018. However, Mr. Lorentz has had various roles at MLI since 1993, including his current role of Director of MAML and Global Head of Wealth and Asset Management of MLI.

Mr. Bernard Letendre was appointed Chief Executive Officer and President of MAML in April 2018. However, Mr. Letendre has had various roles at MLI since 2009. He was appointed Director of MAML in February 2016 having previously been appointed Senior Vice President of MAML in March 2015. Prior to this appointment, Mr. Letendre was Vice President and Managing Director, Manulife Private Wealth.

Ms. Lisa Hutfloetz was appointed Chief Financial Officer of MAML in June 2018. However, Ms. Hutfloetz has had various roles at MLI since 2003 including her current role of Head of Wealth & Asset Management Finance Canada.

MLI is a Canadian-based financial services organization with principal operations in Asia, Canada and the United States.

Manulife Asset Management is the global division of Manulife that provides comprehensive asset management solutions for institutional investors and investment funds in key markets around the world.

The name and municipality of residence, position and principal occupation of each of the directors and officers of MIX Corp. are as follows:

Directors and Officers of MIX Corp.

Name and municipality of residence	Office with MIX Corp.	Principal occupation
Yanic Chagnon, Boucherville, Quebec	Director, Audit Committee Member	Head of Investment Product, Canada, MLI
Lisa Hutfloetz Waterloo, Ontario	Director, Audit Committee Member	Head of Wealth & Asset Management Finance Canada, MLI
Bernard Letendre Toronto, Ontario	Director, Audit Committee Member, President and Chief Executive Officer	President and Chief Executive Officer, Manulife Investments and Head of Wealth & Asset Management, Canada, Manulife
Anick Morin Montreal, Quebec	Director	Assistant Vice President and Lead Counsel, Investments, MLI
Christine Marino Toronto, Ontario	Chief Financial Officer	Head of Global Wealth and Asset Management Accounting and Reporting, Manulife
Cynthia Mielke Toronto, Ontario	Secretary	Securities Clerk, MAML

Except as indicated below, each of the directors and officers listed above holds the office noted opposite his or her name or had held a similar office in a predecessor company or an affiliate during the five years preceding the date of this annual information form.

Mr. Bernard Letendre was appointed President and Chief Executive Officer of MIX Corp. in February 2016, having previously been appointed Director in March 2015. Prior to this appointment, Mr. Letendre was Vice President and Managing Director, Manulife Private Wealth, having been appointed in July 2012.

Ms. Anick Morin was appointed Director of MIX Corp. in June 2015. Currently, Ms. Anick Morin is Assistant Vice President and Lead Counsel, Investments, MLI having joined MLI in May 2015. Prior to joining MLI, Ms. Morin worked as Associate General Counsel, Retail at Standard Life from February 2014 to May 2015. Prior to joining Standard Life, she was a partner at Borden Ladner Gervais LLP.

Mr. Yanic Chagnon was appointed Director of MIX Corp. in February 2016. He also holds the position of Head of Investment Product, Canada with MAML. Please see “*Responsibility for Fund Operations - Directors and Executive Officers of MAML*” for more information on Mr. Chagnon’s employment history.

Ms. Lisa Hutfloetz was appointed Director of MIX Corp. in May 2018. She also holds the position of Chief Financial Officer with MAML. Please see “*Responsibility for Fund Operations - Directors and Executive Officers of MAML*” for more information on Ms. Hutfloetz’s employment history.

Ms. Christine Marino was appointed Chief Financial Officer of MIX Corp. in June 2018. However, Ms. Marino has had various roles at Manulife since May 2016, when she joined the company as Assistant Vice President, Head of External Reporting, Investment Division. Prior to joining Manulife in 2016, she worked as Vice President, Finance at Orvana Minerals Corp.

PORTFOLIO ADVISOR AND SUB-ADVISORS

As primary portfolio advisor, MAML maintains responsibility for the overall management of the investment portfolio of the Funds at all times. The Amended and Restated Portfolio Advisor Agreement for MAML to provide investment advisory services for the Funds is dated April 6, 2018. A party may terminate the agreement with 90 days’ written notice.

We have retained the portfolio sub-advisors listed below to:

- Provide investment analysis and recommendations
- Make investment decisions and
- Arrange for the acquisition and disposition of portfolio investments, including all necessary brokerage arrangements

for each of the following Funds. In return for their services, we pay the portfolio advisor and sub-advisors a fee out of the management fee received from a Fund.

Investment decisions made by the portfolio advisor are not subject to the oversight, approval or ratification of any committee.

Manulife Global Infrastructure Class and Manulife Global Infrastructure Fund

Brookfield Investment Management Inc.
New York, NY, U.S.A.

Our agreement with Brookfield Investment Management Inc. to provide investment advisory services for the investment portfolios of Manulife Global Infrastructure Class and Manulife Global Infrastructure Fund is dated March 25, 2008, as may be amended from time to time. The agreement shall be renewed for additional one year periods but may be terminated prior to this time if either party has materially breached the terms of the agreement; been negligent; declared bankrupt or insolvent. Either party may terminate this agreement at any time upon 90 days’ written notice. Brookfield Investment Management Inc. and all or substantially all of its assets are located outside of Canada which may make it difficult to enforce any legal rights against Brookfield Investment Management Inc. The name and address of the agent for service of process of Brookfield Investment Management Inc. is Torys LLP, Suite 3000, 79 Wellington Street West, Box 270, Toronto Dominion Centre, Toronto, Ontario M5K 1N2.

Manulife Emerging Markets Fund, Manulife Global Fixed Income Private Trust, Manulife Global Strategic Balanced Yield Fund, Manulife Global Unconstrained Bond Fund, Manulife Strategic Balanced Yield Fund, Manulife Strategic Income Fund, Manulife Strategic Investment Grade Global Bond Fund, Manulife U.S. Dollar Strategic Balanced Yield Fund and Manulife U.S. Dollar Strategic Income Fund

Manulife Asset Management (Europe) Limited
London, United Kingdom

Our Amended and Restated Investment Management Agreement with Manulife Asset Management (Europe) Limited to provide investment advisory services for a portion of the investment portfolios of Manulife Global Fixed Income Private Trust, Manulife Global Strategic Balanced Yield Fund, Manulife Global Unconstrained Bond Fund, Manulife Strategic Balanced Yield Fund, Manulife Strategic Income Fund, Manulife Strategic Investment Grade Global Bond Fund, Manulife U.S. Dollar Strategic Balanced Yield Fund and Manulife U.S. Dollar Strategic Income Fund and for the investment portfolio of Manulife Emerging Markets Fund is dated May 1, 2017, as may be amended from time to time. Either party may terminate this agreement at any time upon 30 days' written notice. You should be aware that there may be difficulty enforcing any legal rights against Manulife Asset Management (Europe) Limited as it is resident, and all or substantially all of its assets are situated, outside Canada.

Manulife Asia Equity Class, Manulife China Class, Manulife Global Fixed Income Private Trust, Manulife Global Strategic Balanced Yield Fund, Manulife Global Unconstrained Bond Fund, Manulife Strategic Balanced Yield Fund, Manulife Strategic Income Fund, Manulife Strategic Investment Grade Global Bond Fund, Manulife U.S. Dollar Strategic Balanced Yield Fund and Manulife U.S. Dollar Strategic Income Fund

Manulife Asset Management (Hong Kong) Limited
Hong Kong

Our Amended and Restated Investment Sub-Advisory Agreement with Manulife Asset Management (Hong Kong) Limited to provide investment advisory services for a portion of the investment portfolios of each of Manulife Global Fixed Income Private Trust, Manulife Global Strategic Balanced Yield Fund, Manulife Global Unconstrained Bond Fund, Manulife Strategic Income Fund, Manulife Strategic Balanced Yield Fund, Manulife Strategic Investment Grade Global Bond Fund, Manulife U.S. Dollar Strategic Balanced Yield Fund and Manulife U.S. Dollar Strategic Income Fund and for the investment portfolios of each of Manulife Asia Equity Class and Manulife China Class is dated May 1, 2017, as may be amended from time to time. Either party may terminate this agreement at any time upon 30 days' written notice. You should be aware that there may be difficulty enforcing any legal rights against Manulife Asset Management (Hong Kong) Limited as it is resident, and all or substantially all of its assets are situated, outside Canada.

Manulife Balanced Equity Private Pool, Manulife Balanced Portfolio, Manulife Conservative Portfolio, Manulife Covered Call U.S. Equity Class, Manulife Covered Call U.S. Equity Fund, Manulife Diversified Alpha Portfolio, Manulife Floating Rate Income Fund, Manulife Global All Cap Focused Fund, Manulife Global Dividend Class, Manulife Global Dividend Fund, Manulife Global Dividend Growth Class², Manulife Global Dividend Growth Fund², Manulife Global Equity Unconstrained Class², Manulife Global Equity Unconstrained Fund², Manulife Global Fixed Income Private Trust, Manulife Global Strategic Balanced Yield Fund, Manulife Global Unconstrained Bond Fund, Manulife Growth Portfolio, Manulife International Focused Fund¹, Manulife International Value Equity Fund¹, Manulife Moderate Portfolio, Manulife Simplicity Balanced Portfolio, Manulife Simplicity Conservative Portfolio, Manulife Simplicity Global Balanced Portfolio, Manulife Simplicity Growth Portfolio, Manulife Simplicity Moderate Portfolio, Manulife Strategic Balanced Yield Fund, Manulife Strategic Income Fund, Manulife Strategic Investment Grade Global Bond Fund, Manulife U.S. All Cap Equity Class, Manulife U.S. All Cap Equity Fund, Manulife U.S. Balanced Private Trust, Manulife U.S. Balanced Value Private Trust, Manulife U.S. Dollar Strategic Balanced Yield Fund, Manulife U.S. Dollar Strategic Income Fund, Manulife U.S. Dollar U.S. All Cap Equity Fund, Manulife U.S. Equity Private Pool, Manulife U.S. Monthly High Income Fund, Manulife U.S. Opportunities Fund and Manulife U.S. Unconstrained Bond Fund

Manulife Asset Management (US) LLC
Boston, MA, U.S.A.

Our Amended and Restated Investment Management Agreement with Manulife Asset Management (US) LLC to provide investment advisory services for a portion of the investment portfolios of Manulife Balanced Portfolio, Manulife Conservative Portfolio, Manulife Diversified Alpha Portfolio, Manulife Global Fixed Income Private Trust, Manulife Global Strategic Balanced Yield Fund, Manulife Global Unconstrained Bond Fund, Manulife Growth Portfolio, Manulife Moderate Portfolio, Manulife Simplicity Balanced Portfolio, Manulife Simplicity Conservative Portfolio, Manulife Simplicity Global Balanced Portfolio, Manulife Simplicity Growth Portfolio, Manulife Simplicity Moderate Portfolio, Manulife Strategic Balanced Yield Fund, Manulife Strategic Income Fund, Manulife Strategic Investment Grade Global Bond Fund, Manulife U.S. Balanced Value Private Trust, Manulife U.S. Dollar Strategic Balanced Yield Fund, Manulife U.S. Dollar Strategic Income Fund and Manulife U.S. Monthly High Income Fund and for the investment portfolios of Manulife Balanced Equity Private Pool, Manulife Covered Call U.S. Equity Class, Manulife Covered Call U.S. Equity Fund, Manulife Floating Rate Income Fund, Manulife Global All Cap Focused Fund, Manulife Global Dividend Class, Manulife Global Dividend Fund, Manulife Global Dividend Growth Class², Manulife Global Dividend Growth Fund², Manulife Global Equity Unconstrained Class², Manulife Global Equity Unconstrained Fund², Manulife International Focused Fund¹, Manulife International Value Equity Fund¹, Manulife U.S. All Cap Equity Class, Manulife U.S. All Cap Equity Fund, Manulife U.S. Balanced Private Trust, Manulife U.S. Dollar U.S. All Cap Equity Fund, Manulife U.S. Equity Private Pool, Manulife U.S. Opportunities Fund and Manulife U.S. Unconstrained Bond Fund is dated April 6, 2018, as may be amended from time to time. Either party may terminate this agreement with 30 days' written notice. You should be aware that there may be difficulty enforcing any legal rights against Manulife Asset Management (US) LLC as it is resident, and all or substantially all of its assets are situated, outside Canada.

¹ To be removed on or about October 31, 2018.

² To be added on or about September 4, 2018.

Manulife Canadian Balanced Fund, Manulife Canadian Investment Class, Manulife Canadian Investment Fund, Manulife Diversified Investment Fund, Manulife Global Balanced Fund, Manulife Global Balanced Private Trust, Manulife Global Equity Class, Manulife Global Equity Private Pool, Manulife Global Small Cap Balanced Fund, Manulife Global Small Cap Fund, Manulife International Equity Private Trust, Manulife U.S. Equity Fund, Manulife World Investment Class and Manulife World Investment Fund

Mawer Investment Management Ltd.
Calgary, Alberta, Canada

Our Second Amended and Restated Sub-Advisory Agreement with Mawer Investment Management Ltd. to provide investment advisory services for the investment portfolios of each of Manulife Canadian Balanced Fund, Manulife Canadian Investment Class, Manulife Canadian Investment Fund, Manulife Diversified Investment Fund, Manulife Global Balanced Fund, Manulife Global Balanced Private Trust, Manulife Global Equity Class, Manulife Global Equity Private Pool, Manulife Global Small Cap Balanced Fund, Manulife Global Small Cap Fund, Manulife International Equity Private Trust, Manulife U.S. Equity Fund, Manulife World Investment Class and Manulife World Investment Fund is dated August 19, 2011, as amended. Either party may terminate this agreement with six months' written notice.

Effective on or about October 31, 2018:

Manulife International Focused Fund and Manulife International Value Equity Fund

Pictet Asset Management Limited
London, United Kingdom

Our Investment Management Agreement with Pictet Asset Management Limited to provide investment advisory services for the investment portfolios of Manulife International Focused Fund and Manulife International Value Equity Fund will be dated on or about October 31, 2018, as may be amended from time to time. Either party may terminate the agreement with 30 days' written notice by the Manager or 60 days' written notice by the sub-advisor. You should be aware that there may be difficulty enforcing any legal rights against Pictet Asset Management Limited as it is resident, and all or substantially all of its assets are situated, outside Canada.

Manulife Global Dividend Growth Class¹, Manulife Global Dividend Growth Fund¹ and Manulife Global Real Estate Unconstrained Fund

Standard Life Investments Limited
Edinburgh, Scotland

Our Investment Management Agreement with Standard Life Investments Limited to provide investment advisory services for a portion of the investment portfolio of Manulife Global Dividend Growth Class¹, Manulife Global Dividend Growth Fund¹ and Manulife Global Real Estate Unconstrained Fund is dated October 8, 2013, as amended from time to time. Either party may terminate this agreement at any time upon 90 days' written notice. You should be aware that there may be difficulty enforcing any legal rights against Standard Life Investments Limited as it is resident, and all or substantially all of its assets are situated, outside Canada.

¹To be removed on or about September 4, 2018.

***Manulife Global Dividend Growth Class¹, Manulife Global Dividend Growth Fund¹,
Manulife Global Equity Unconstrained Class¹, Manulife Global Equity Unconstrained Fund¹
and Manulife Global Real Estate Unconstrained Fund***

Standard Life Investments (USA) Limited

Boston, MA, U.S.A.

Our Investment Management Agreement with Standard Life Investments (USA) Limited to provide investment advisory services for a portion of the investment portfolios of each of Manulife Global Dividend Growth Class¹, Manulife Global Dividend Growth Fund¹ and of Manulife Global Real Estate Unconstrained Fund and for the investment portfolios of each of Manulife Global Equity Unconstrained Fund¹ and Manulife Global Equity Unconstrained Class¹ is dated April 4, 2014, as amended from time to time. Either party may terminate this agreement at any time upon 90 days' written notice. You should be aware that there may be difficulty enforcing any legal rights against Standard Life Investments (USA) Limited as it is resident, and all or substantially all of its assets are situated, outside Canada.

¹ To be removed on or about September 4, 2018.

The following individuals are principally responsible for the day-to-day investment decisions of a material portion of the portfolio of the indicated Fund:

Fund	Name of Individual	Title	Length of Service
Manulife Asia Equity Class	Kenglin Tan	Senior Portfolio Manager, Equities, Manulife Asset Management (Hong Kong) Limited	Since 2011
	Ronald C. C. Chan	Chief Investment Officer, Equities (Asia ex Japan), Manulife Asset Management (Hong Kong) Limited	Since 2011
Manulife Balanced Equity Private Pool	Emory W. (Sandy) Sanders	Senior Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 2010
	Terry Carr	Chief Investment Officer for Canadian Fixed Income, MAML	Since 2002
	Jonathan White	Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 2011
Manulife Balanced Income Private Trust	Terry Carr	Chief Investment Officer for Canadian Fixed Income, MAML	Since 2002
	Alan Wicks	Senior Managing Director and Senior Portfolio Manager, MAML	Since 1996
	Richard Kos	Managing Director and Senior Portfolio Manager, MAML	Since 2004
	Roshan Thiru	Managing Director, Senior Portfolio Manager, MAML	Since 2008
	Jose Saracut	Portfolio Manager, MAML	Since 2010
	Jonathan Crescenzi	Portfolio Manager, MAML	Since 2009
	Conrad Dabiet	Senior Managing Director and Senior Portfolio Manager, MAML	Since 2003
Jonathan Popper	Senior Managing Director and Senior Portfolio Manager, MAML	Since 1999	

Fund	Name of Individual	Title	Length of Service
Manulife Balanced Portfolio, Manulife Conservative Portfolio, Manulife Growth Portfolio, Manulife Moderate Portfolio	Nathan Thooft	Senior Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 2008
	Jason Zhang	Associate Portfolio Manager, MAML	Since 2011
	Alexandre Richard	Associate Portfolio Manager, MAML	Since 2011
	James Robertson	Managing Director and Senior Portfolio Manager, MAML	Since 2016
Manulife Bond Fund	Terry Carr	Chief Investment Officer for Canadian Fixed Income, MAML	Since 2002
	Hosen Marjaee	Senior Managing Director and Senior Portfolio Manager, Canadian Fixed Income, MAML	Since 2005
	Roshan Thiru	Managing Director, Senior Portfolio Manager, MAML	Since 2008
	Sivan Nair	Senior Portfolio Manager, Canadian Fixed Income, MAML	Since 2012
Manulife Canadian Balanced Fund	Greg Peterson	Director and Senior Portfolio Manager, Mawer Investment Management Ltd.	Since 2002
	Michael Crofts	Director, Portfolio Manager, Mawer Investment Management Ltd.	Since 2003
Manulife Canadian Balanced Private Pool	Alan Wicks	Senior Managing Director and Senior Portfolio Manager, MAML	Since 1996
	Terry Carr	Chief Investment Officer for Canadian Fixed Income, MAML	Since 2002
	Richard Kos	Managing Director and Senior Portfolio Manager, MAML	Since 2004
	Roshan Thiru	Managing Director, Senior Portfolio Manager, MAML	Since 2008
	Duncan Anderson	Senior Managing Director and Senior Portfolio Manager, MAML	Since 2002
	Conrad Dabiet	Senior Managing Director and Senior Portfolio Manager, MAML	Since 2003
	Jonathan Popper	Senior Managing Director and Senior Portfolio Manager, MAML	Since 1999
	Prakash Chaudhari	Managing Director and Portfolio Manager, MAML	Since 2000
	Chris Hensen Saurabh Moudgil	Senior Portfolio Manager, MAML Managing Director and Portfolio Manager, MAML	Since 1995 Since 2010
Manulife Canadian Dividend Growth Class, Manulife Canadian Dividend Growth Fund	Steve Belisle	Managing Director and Senior Portfolio Manager, MAML	Since 2003 ¹
	Christopher Mann	Managing Director and Portfolio Manager, MAML	Since 2010 ¹
Manulife Canadian Equity Private Pool	Patrick Blais	Senior Managing Director and Senior Portfolio Manager, MAML	Since 2010
	Cavan Yie	Portfolio Manager, MAML	Since 2012 ²

Fund	Name of Individual	Title	Length of Service
Manulife Canadian Growth and Income Private Trust	Steve Belisle	Managing Director and Senior Portfolio Manager, MAML	Since 2003 ¹
	Christopher Mann	Managing Director and Portfolio Manager, MAML	Since 2010 ¹
	Terry Carr	Chief Investment Officer for Canadian Fixed Income, MAML	Since 2002
	Hosen Marjaee	Senior Managing Director and Senior Portfolio Manager, Canadian Fixed Income, MAML	Since 2005
	Sivan Nair	Senior Portfolio Manager, Canadian Fixed Income, MAML	Since 2012
	Richard Kos	Managing Director and Senior Portfolio Manager, MAML	Since 2004
	Roshan Thiru	Managing Director, Senior Portfolio Manager, MAML	Since 2008
Manulife Canadian Investment Class,	Vijay Viswanathan	Director of Research, Mawer Investment Management Ltd.	Since 2007
Manulife Canadian Investment Fund	Jim Hall	Chairman, Mawer Investment Management Ltd.	Since 1997
Manulife Canadian Unconstrained Bond Fund	Terry Carr	Chief Investment Officer for Canadian Fixed Income, MAML	Since 2002
	Sivan Nair	Senior Portfolio Manager, Canadian Fixed Income, MAML	Since 2012
	Richard Kos	Managing Director and Senior Portfolio Manager, MAML	Since 2004
	Jose Saracut	Portfolio Manager, MAML	Since 2010
	Jonathan Crescenzi	Portfolio Manager, MAML	Since 2009
Manulife China Class	Kai Kong Chay	Managing Director and Senior Portfolio Manager, Manulife Asset Management (Hong Kong) Limited	Since 2011
	Ronald C. C. Chan	Chief Investment Officer, Equities (Asia ex Japan), Manulife Asset Management (Hong Kong) Limited	Since 2011
Manulife Corporate Bond Fund	Terry Carr	Chief Investment Officer for Canadian Fixed Income, MAML	Since 2002
	Richard Kos	Managing Director and Senior Portfolio Manager, MAML	Since 2004
	Jose Saracut	Portfolio Manager, MAML	Since 2010
	Roshan Thiru	Managing Director, Senior Portfolio Manager, MAML	Since 2008
	Jonathan Crescenzi	Portfolio Manager, MAML	Since 2009

Fund	Name of Individual	Title	Length of Service
Manulife Corporate Fixed Income Private Trust	Terry Carr	Chief Investment Officer for Canadian Fixed Income, MAML	Since 2002
	Richard Kos	Managing Director and Senior Portfolio Manager, MAML	Since 2004
	Jose Saracut	Portfolio Manager, MAML	Since 2010
	Roshan Thiru	Managing Director, Senior Portfolio Manager, MAML	Since 2008
	Jonathan Crescenzi	Portfolio Manager, MAML	Since 2009
Manulife Covered Call U.S. Equity Class, Manulife Covered Call U.S. Equity Fund	Michael Scanlon	Managing Director and Portfolio Manager, Manulife Asset Management (US) LLC	Since 2004
	Gary Li	Managing Director and Derivatives Portfolio Manager, Manulife Asset Management (US) LLC	Since 2013
Manulife Diversified Investment Fund	Craig Senyk	Vice Chairman, Institutional Portfolio Manager, Mawer Investment Management Ltd.	Since 1997
	Travis Goldfeldt	Institutional Portfolio Manager, Mawer Investment Management Ltd.	Since 2007
Manulife Dividend Income Class, Manulife Dividend Income Fund	Alan Wicks	Senior Managing Director and Senior Portfolio Manager, MAML	Since 1996
	Duncan Anderson	Senior Managing Director and Senior Portfolio Manager, MAML	Since 2002
	Conrad Dabiet	Senior Managing Director and Senior Portfolio Manager, MAML	Since 2003
	Jonathan Popper	Senior Managing Director and Senior Portfolio Manager, MAML	Since 1999
	Prakash Chaudhari	Managing Director and Portfolio Manager, MAML	Since 2000
	Chris Hensen Saurabh Moudgil	Senior Portfolio Manager, MAML Managing Director and Portfolio Manager, MAML	Since 1995 Since 2010
Manulife Dividend Income Plus Class, Manulife Dividend Income Plus Fund	Alan Wicks	Senior Managing Director and Senior Portfolio Manager, MAML	Since 1996
	Duncan Anderson	Senior Managing Director and Senior Portfolio Manager, MAML	Since 2002
	Conrad Dabiet	Senior Managing Director and Senior Portfolio Manager, MAML	Since 2003
	Jonathan Popper	Senior Managing Director and Senior Portfolio Manager, MAML	Since 1999
	Prakash Chaudhari	Managing Director and Portfolio Manager, MAML	Since 2000
	Chris Hensen Saurabh Moudgil	Senior Portfolio Manager, MAML Managing Director and Portfolio Manager, MAML	Since 1995 Since 2010

Fund	Name of Individual	Title	Length of Service
Manulife Dividend Income Private Pool	Alan Wicks	Senior Managing Director and Senior Portfolio Manager, MAML	Since 1996
	Duncan Anderson	Senior Managing Director and Senior Portfolio Manager, MAML	Since 2002
	Conrad Dabiet	Senior Managing Director and Senior Portfolio Manager, MAML	Since 2003
	Jonathan Popper	Senior Managing Director and Senior Portfolio Manager, MAML	Since 1999
	Prakash Chaudhari	Managing Director and Portfolio Manager, MAML	Since 2000
	Chris Hensen Saurabh Moudgil	Senior Portfolio Manager, MAML Managing Director and Portfolio Manager, MAML	Since 1995 Since 2010
Manulife Dollar-Cost Averaging Fund	Faisal Rahman	Managing Director and Portfolio Manager, MAML	Since 2001
	John Xin	Associate Portfolio Manager, MAML	Since 2015
Manulife Emerging Markets Fund	Kathryn Langridge	Senior Portfolio Manager & Head of Global Emerging Markets Equity, Manulife Asset Management (Europe) Limited	Since 2014
	Philip Ehrmann	Senior Managing Director and Senior Portfolio Manager, Manulife Asset Management (Europe) Limited	Since 2015
Manulife Floating Rate Income Fund	Dennis F. McCafferty	Managing Director and Portfolio Manager, Manulife Asset Management (US) LLC	Since 2008
	John F. Addeo	Global Chief Investment Officer, Fixed Income, Manulife Asset Management (US) LLC	Since 2012
	Caryn Rothman	Managing Director and Portfolio Manager, Manulife Asset Management (US) LLC	Since 1996
Manulife Fundamental Balanced Class	Patrick Blais	Senior Managing Director and Senior Portfolio Manager, MAML	Since 2010
	Cavan Yie	Portfolio Manager, MAML	Since 2012 ²
	Terry Carr	Chief Investment Officer for Canadian Fixed Income, MAML	Since 2002
	Hosen Marjaee	Senior Managing Director and Senior Portfolio Manager, Canadian Fixed Income, MAML	Since 2005
	Roshan Thiru	Managing Director, Senior Portfolio Manager, MAML	Since 2008
	Richard Kos	Managing Director and Senior Portfolio Manager, MAML	Since 2004
	Sivan Nair	Senior Portfolio Manager, Canadian Fixed Income, MAML	Since 2012

Fund	Name of Individual	Title	Length of Service
Manulife Fundamental Dividend Class,	Steve Belisle	Managing Director and Senior Portfolio Manager, MAML	Since 2003 ¹
Manulife Fundamental Dividend Fund	Christopher Mann	Managing Director and Portfolio Manager, MAML	Since 2010 ¹
Manulife Fundamental Equity Class,	Patrick Blais	Senior Managing Director and Senior Portfolio Manager, MAML	Since 2010
Manulife Fundamental Equity Fund	Cavan Yie	Portfolio Manager, MAML	Since 2012 ²
Manulife Fundamental Income Class,	Steve Belisle	Managing Director and Senior Portfolio Manager, MAML	Since 2003 ¹
Manulife Fundamental Income Fund	Christopher Mann	Managing Director and Portfolio Manager, MAML	Since 2010 ¹
	Terry Carr	Chief Investment Officer for Canadian Fixed Income, MAML	Since 2002
	Hosen Marjaee	Senior Managing Director and Senior Portfolio Manager, Canadian Fixed Income, MAML	Since 2005
	Andrew Gretzinger	Managing Director and Portfolio Manager, Canadian Fixed Income, MAML	Since 2001
	Roshan Thiru	Managing Director, Senior Portfolio Manager, MAML	Since 2008
	Richard Kos	Managing Director and Senior Portfolio Manager, MAML	Since 2004
Manulife Global All Cap Focused Fund	Paul Boyne	Senior Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 2013
	Doug McGraw	Managing Director and Portfolio Manager, Manulife Asset Management (US) LLC	Since 2013 ⁸
	Stephen Hermsdorf	Managing Director and Portfolio Manager, Manulife Asset Management (US) LLC	Since 2015
Manulife Global Balanced Fund	Greg Peterson	Director and Senior Portfolio Manager, Mawer Investment Management Ltd.	Since 2002
	Paul Moroz	Chief Investment Officer, Mawer Investment Management Ltd.	Since 2004
	Jim Hall	Chairman, Mawer Investment Management Ltd.	Since 1997
	Michael Crofts	Director, Portfolio Manager, Mawer Investment Management Ltd.	Since 2003
Manulife Global Balanced Private Trust	Greg Peterson	Director and Senior Portfolio Manager, Mawer Investment Management Ltd.	Since 2002
	Paul Moroz	Chief Investment Officer, Mawer Investment Management Ltd.	Since 2004
	Jim Hall	Chairman, Mawer Investment Management Ltd.	Since 1997
	Michael Crofts	Director, Portfolio Manager, Mawer Investment Management Ltd.	Since 2003

Fund	Name of Individual	Title	Length of Service
Manulife Global Dividend Class, Manulife Global Dividend Fund	Paul Boyne	Senior Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 2013
	Doug McGraw	Managing Director and Portfolio Manager, Manulife Asset Management (US) LLC	Since 2013 ⁸
	Stephen Hermsdorf	Managing Director and Portfolio Manager, Manulife Asset Management (US) LLC	Since 2015
Manulife Global Dividend Growth Class, Manulife Global Dividend Growth Fund	Dominic Byrne	Deputy Head of the Global Equity Team, Standard Life Investments Limited	Since 2000 ⁶
	Donal Reynolds	Senior Vice President - Global Equity, Standard Life Investments (USA) Limited	Since 2010 ⁶
	Paul Boyne	Senior Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 2013 ⁷
	Stephen Hermsdorf	Managing Director and Portfolio Manager, Manulife Asset Management (US) LLC	Since 2015 ⁷
Manulife Global Equity Class	Jim Hall	Chairman, Mawer Investment Management Ltd.	Since 1997
	Paul Moroz	Chief Investment Officer, Mawer Investment Management Ltd.	Since 2004
	Christian Deckart	Deputy Chief Investment Officer and Portfolio Manager, Mawer Investment Management Ltd.	Since 2013
Manulife Global Equity Private Pool	Jim Hall	Chairman, Mawer Investment Management Ltd.	Since 1997
	Paul Moroz	Chief Investment Officer, Mawer Investment Management Ltd.	Since 2004
	Christian Deckart	Deputy Chief Investment Officer and Portfolio Manager, Mawer Investment Management Ltd.	Since 2013
Manulife Global Equity Unconstrained Class, Manulife Global Equity Unconstrained Fund	Donal Reynolds	Senior Vice President - Global Equity, Standard Life Investments (USA) Limited	Since 2010 ⁶
	Jonathan White	Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 2011 ⁷
	Emory W. (Sandy) Sanders	Senior Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 2010 ⁷

Fund	Name of Individual	Title	Length of Service
Manulife Global Fixed Income Private Trust	Daniel S. Janis, III	Senior Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 1999
	Thomas C. Goggins	Senior Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 1995; rejoined in 2009
	Kisoo Park	Managing Director and Portfolio Manager, Manulife Asset Management (Hong Kong) Limited	Since 2011
	Christopher Chapman	Managing Director and Portfolio Manager, Manulife Asset Management (Europe) Limited	Since 2015
Manulife Global Infrastructure Class, Manulife Global Infrastructure Fund	Craig Noble	CEO, Chief Investment Officer and Portfolio Manager, Brookfield Investment Management Inc.	Since 2004
	Leonardo Anguiano	Managing Director and Portfolio Manager, Brookfield Investment Management Inc.	Since 2015
Manulife Global Real Estate Unconstrained Fund	Svitlana Gubriy	Portfolio Manager, Standard Life Investments Limited	Since 2005
	William Pekowitz	Portfolio Manager, Standard Life Investments (USA) Limited	Since 2012
Manulife Global Small Cap Balanced Fund, Manulife Global Small Cap Fund	Paul Moroz	Chief Investment Officer, Mawer Investment Management Ltd.	Since 2004
	Christian Deckart	Deputy Chief Investment Officer and Portfolio Manager, Mawer Investment Management Ltd.	Since 2013

Fund	Name of Individual	Title	Length of Service
Manulife Global Strategic Balanced Yield Fund	Paul Boyne	Senior Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 2013
	Doug McGraw	Managing Director and Portfolio Manager, Manulife Asset Management (US) LLC	Since 2013 ⁸
	Stephen Hermsdorf	Managing Director and Portfolio Manager, Manulife Asset Management (US) LLC	Since 2015
	John F. Addeo	Global Chief Investment Officer, Fixed Income, Manulife Asset Management (US) LLC	Since 2012
	Dennis F. McCafferty	Managing Director and Portfolio Manager, Manulife Asset Management (US) LLC	Since 2008
	Endre Pedersen	Chief Investment Officer, Fixed Income (Asia ex-Japan), Manulife Asset Management (Hong Kong) Limited	Since 2008
	Daniel S. Janis, III	Senior Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 1999
	Neal Capecci	Managing Director and Portfolio Manager, Asia Fixed Income, Manulife Asset Management (Europe) Limited	Since 2008 ³
	Jimond Wong	Managing Director and Portfolio Manager, Manulife Asset Management (Hong Kong) Limited	Since 2013
Manulife Global Unconstrained Bond Fund	John F. Addeo	Global Chief Investment Officer, Fixed Income, Manulife Asset Management (US) LLC	Since 2012
	Dennis F. McCafferty	Managing Director and Portfolio Manager, Manulife Asset Management (US) LLC	Since 2008
	Endre Pedersen	Chief Investment Officer, Fixed Income (Asia ex-Japan), Manulife Asset Management (Hong Kong) Limited	Since 2008
	Daniel S. Janis, III	Senior Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 1999
	Neal Capecci	Managing Director and Portfolio Manager, Asia Fixed Income, Manulife Asset Management (Europe) Limited	Since 2008 ³
	Jimond Wong	Managing Director and Portfolio Manager, Manulife Asset Management (Hong Kong) Limited	Since 2013
	Caryn Rothman	Managing Director and Portfolio Manager, Manulife Asset Management (US) LLC	Since 1996

Fund	Name of Individual	Title	Length of Service
Manulife Growth Opportunities Class, Manulife Growth Opportunities Fund	Luciano Orengo	Managing Director and Senior Portfolio Manager, MAML	Since 2001
	David Ragan	Director, Portfolio Manager, Mawer Investment Management Ltd.	Since 2004
Manulife International Equity Private Trust	Peter Lampert	Portfolio Manager, Mawer Investment Management Ltd.	Since 2008
	Wendell Perkins	Senior Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 2011 ⁴
Manulife International Focused Fund	Margaret (Peggy) A. McKay	Managing Director and Portfolio Manager, Manulife Asset Management (US) LLC	Since 2011 ⁴
	Edward T. Maraccini	Managing Director and Portfolio Manager, Manulife Asset Management (US) LLC	Since 2011 ⁴
	Fabio Paolini	Co-Lead of EAFE Equities, Pictet Asset Management Limited	Since 1997 ⁵
	Benjamin Beneche	Co-Lead of EAFE Equities, Pictet Asset Management Limited	Since 2008 ⁵
	Wendell Perkins	Senior Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 2011 ⁴
Manulife International Value Equity Fund	Margaret (Peggy) A. McKay	Managing Director and Portfolio Manager, Manulife Asset Management (US) LLC	Since 2011 ⁴
	Edward T. Maraccini	Managing Director and Portfolio Manager, Manulife Asset Management (US) LLC	Since 2011 ⁴
	Fabio Paolini	Co-Lead of EAFE Equities, Pictet Asset Management Limited	Since 1997 ⁵
	Benjamin Beneche	Co-Lead of EAFE Equities, Pictet Asset Management Limited	Since 2008 ⁵
	Wendell Perkins	Senior Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 2011 ⁴
Manulife Money Market Fund	Faisal Rahman	Managing Director and Portfolio Manager, MAML	Since 2001
	John Xin	Associate Portfolio Manager, MAML	Since 2015

Fund	Name of Individual	Title	Length of Service
Manulife Monthly High Income Class, Manulife Monthly High Income Fund	Alan Wicks	Senior Managing Director and Senior Portfolio Manager, MAML	Since 1996
	Duncan Anderson	Senior Managing Director and Senior Portfolio Manager, MAML	Since 2002
	Conrad Dabiet	Senior Managing Director and Senior Portfolio Manager, MAML	Since 2003
	Jonathan Popper	Senior Managing Director and Senior Portfolio Manager, MAML	Since 1999
	Prakash Chaudhari	Managing Director and Portfolio Manager, MAML	Since 2000
	Chris Hensen	Senior Portfolio Manager, MAML	Since 1995
	Saurabh Moudgil	Managing Director and Portfolio Manager, MAML	Since 2010
	Terry Carr	Chief Investment Officer for Canadian Fixed Income, MAML	Since 2002
Manulife Simplicity Balanced Portfolio, Manulife Simplicity Conservative Portfolio, Manulife Simplicity Global Balanced Portfolio, Manulife Simplicity Growth Portfolio and Manulife Simplicity Moderate Portfolio	Roshan Thiru	Managing Director, Senior Portfolio Manager, MAML	Since 2008
	Jason Zhang	Associate Portfolio Manager, MAML	Since 2011
	Alexandre Richard	Associate Portfolio Manager, MAML	Since 2011
	Nathan Thooft	Senior Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 2008
	James Robertson	Managing Director and Senior Portfolio Manager, MAML	Since 2016
Manulife Strategic Balanced Yield Fund	Emory W. (Sandy) Sanders	Senior Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 2010
	Daniel S. Janis, III	Senior Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 1999
	Thomas C. Goggins	Senior Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 1995; rejoined in 2009
	Dennis F. McCafferty	Managing Director and Portfolio Manager, Manulife Asset Management (US) LLC	Since 2008
	Michael Mattioli	Managing Director and Portfolio Manager, Manulife Asset Management (US) LLC	Since 2011
	Kisoo Park	Managing Director and Portfolio Manager, Manulife Asset Management (Hong Kong) Limited	Since 2011
	Christopher Chapman	Managing Director and Portfolio Manager, Manulife Asset Management (Europe) Limited	Since 2015

Fund	Name of Individual	Title	Length of Service
Manulife Strategic Dividend Bundle	Jason Zhang	Associate Portfolio Manager, MAML	Since 2011
Manulife Strategic Income Fund	Daniel S. Janis, III	Senior Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 1999
	Thomas C. Goggins	Senior Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 1995; rejoined in 2009
	Kisoo Park	Managing Director and Portfolio Manager, Manulife Asset Management (Hong Kong) Limited	Since 2011
	Christopher Chapman	Managing Director and Portfolio Manager, Manulife Asset Management (Europe) Limited	Since 2015
Manulife Strategic Investment Grade Global Bond Fund	Daniel S. Janis, III	Senior Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 1999
	Thomas C. Goggins	Senior Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 1995; rejoined in 2009
	Kisoo Park	Managing Director and Portfolio Manager, Manulife Asset Management (Hong Kong) Limited	Since 2011
	Christopher Chapman	Managing Director and Portfolio Manager, Manulife Asset Management (Europe) Limited	Since 2015
Manulife Tactical Income Fund	Christopher Mann	Managing Director and Portfolio Manager, MAML	Since 2010 ¹
	Steve Belisle	Managing Director and Senior Portfolio Manager, MAML	Since 2003 ¹
	Terry Carr	Chief Investment Officer for Canadian Fixed Income, MAML	Since 2002
	Richard Kos	Managing Director and Senior Portfolio Manager, MAML	Since 2004
Manulife U.S. All Cap Equity Class, Manulife U.S. All Cap Equity Fund	Emory W. (Sandy) Sanders	Senior Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 2010
	Jonathan White	Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 2011

Fund	Name of Individual	Title	Length of Service
Manulife U.S. Balanced Private Trust	Emory W. (Sandy) Sanders	Senior Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 2010
	Daniel S. Janis, III	Senior Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 1999
	Thomas C. Goggins	Senior Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 1995; rejoined in 2009
	Dennis F. McCafferty	Managing Director and Portfolio Manager, Manulife Asset Management (US) LLC	Since 2008
	Michael Mattioli	Managing Director and Portfolio Manager, Manulife Asset Management (US) LLC	Since 2011
Manulife U.S. Balanced Value Private Trust	Alan Wicks	Senior Managing Director and Senior Portfolio Manager, MAML	Since 1996
	Duncan Anderson	Senior Managing Director and Senior Portfolio Manager, MAML	Since 2002
	Conrad Dabiet	Senior Managing Director and Senior Portfolio Manager, MAML	Since 2003
	Jonathan Popper	Senior Managing Director and Senior Portfolio Manager, MAML	Since 1999
	Prakash Chaudhari	Managing Director and Portfolio Manager, MAML	Since 2000
	Chris Hensen	Senior Portfolio Manager, MAML	Since 1995
	Saurabh Moudgil	Managing Director and Portfolio Manager, MAML	Since 2010
	Howard C. Greene	Senior Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 2002
Jeffrey N. Given	Senior Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 1993	
Manulife U.S. Dividend Income Class, Manulife U.S. Dividend Income Fund	Alan Wicks	Senior Managing Director and Senior Portfolio Manager, MAML	Since 1996
	Duncan Anderson	Senior Managing Director and Senior Portfolio Manager, MAML	Since 2002
	Conrad Dabiet	Senior Managing Director and Senior Portfolio Manager, MAML	Since 2003
	Jonathan Popper	Senior Managing Director and Senior Portfolio Manager, MAML	Since 1999
	Prakash Chaudhari	Managing Director and Portfolio Manager, MAML	Since 2000
	Chris Hensen Saurabh Moudgil	Senior Portfolio Manager, MAML Managing Director and Portfolio Manager, MAML	Since 1995 Since 2010

Fund	Name of Individual	Title	Length of Service
Manulife U.S. Dollar Strategic Balanced Yield Fund	Emory W. (Sandy) Sanders	Senior Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 2010
	Daniel S. Janis, III	Senior Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 1999
	Thomas C. Goggins	Senior Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 1995; rejoined in 2009
	Dennis F. McCafferty	Managing Director and Portfolio Manager, Manulife Asset Management (US) LLC	Since 2008
	Michael Mattioli	Managing Director and Portfolio Manager, Manulife Asset Management (US) LLC	Since 2011
	Kisoo Park	Managing Director and Portfolio Manager, Manulife Asset Management (Hong Kong) Limited	Since 2011
	Christopher Chapman	Managing Director and Portfolio Manager, Manulife Asset Management (Europe) Limited	Since 2015
Manulife U.S. Dollar Strategic Income Fund	Daniel S. Janis, III	Senior Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 1999
	Thomas C. Goggins	Senior Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 1995; rejoined in 2009
	Kisoo Park	Managing Director and Portfolio Manager, Manulife Asset Management (Hong Kong) Limited	Since 2011
	Christopher Chapman	Managing Director and Portfolio Manager, Manulife Asset Management (Europe) Limited	Since 2015
Manulife U.S. Dollar U.S. All Cap Equity Fund	Emory W. (Sandy) Sanders	Senior Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 2010
	Jonathan White	Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 2011
Manulife U.S. Equity Fund	Grayson Witcher	Portfolio Manager, Mawer Investment Management Ltd.	Since 2006
	Colin Wong	Portfolio Manager, Mawer Investment Management Ltd.	Since 2009
Manulife U.S. Equity Private Pool	Emory W. (Sandy) Sanders	Senior Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 2010
	Jonathan White	Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 2011

Fund	Name of Individual	Title	Length of Service
Manulife U.S. Monthly High Income Fund	Alan Wicks	Senior Managing Director and Senior Portfolio Manager, MAML	Since 1996
	Duncan Anderson	Senior Managing Director and Senior Portfolio Manager, MAML	Since 2002
	Conrad Dabiet	Senior Managing Director and Senior Portfolio Manager, MAML	Since 2003
	Jonathan Popper	Senior Managing Director and Senior Portfolio Manager, MAML	Since 1999
	Prakash Chaudhari	Managing Director and Portfolio Manager, MAML	Since 2000
	Chris Hensen	Senior Portfolio Manager, MAML	Since 1995
	Saurabh Moudgil	Managing Director and Portfolio Manager, MAML	Since 2010
	Howard C. Greene	Senior Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 2002
Manulife U.S. Opportunities Fund	Jeffrey N. Given	Senior Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 1993
	Michael Scanlon	Managing Director and Portfolio Manager, Manulife Asset Management (US) LLC	Since 2004
Manulife U.S. Unconstrained Bond Fund	John F. Addeo	Global Chief Investment Officer, Fixed Income, Manulife Asset Management (US) LLC	Since 2012
	Dennis F. McCafferty	Managing Director and Portfolio Manager, Manulife Asset Management (US) LLC	Since 2008
	Caryn Rothman	Managing Director and Portfolio Manager, Manulife Asset Management (US) LLC	Since 1996
Manulife Value Balanced Fund, Manulife Value Balanced Class	Alan Wicks	Senior Managing Director and Senior Portfolio Manager, MAML	Since 1996
	Duncan Anderson	Senior Managing Director and Senior Portfolio Manager, MAML	Since 2002
	Conrad Dabiet	Senior Managing Director and Senior Portfolio Manager, MAML	Since 2003
	Jonathan Popper	Senior Managing Director and Senior Portfolio Manager, MAML	Since 1999
	Prakash Chaudhari	Managing Director and Portfolio Manager, MAML	Since 2000
	Chris Hensen	Senior Portfolio Manager, MAML	Since 1995
	Saurabh Moudgil	Managing Director and Portfolio Manager, MAML	Since 2010
	Terry Carr	Chief Investment Officer for Canadian Fixed Income, MAML	Since 2002
Roshan Thiru	Managing Director, Senior Portfolio Manager, MAML	Since 2008	

Fund	Name of Individual	Title	Length of Service
Manulife World Investment Class, Manulife World Investment Fund	David Ragan	Director, Portfolio Manager, Mawer Investment Management Ltd.	Since 2004
	Peter Lampert	Portfolio Manager, Mawer Investment Management Ltd.	Since 2008
Manulife Yield Opportunities Fund	Terry Carr	Chief Investment Officer for Canadian Fixed Income, MAML	Since 2002
	Alan Wicks	Senior Managing Director and Senior Portfolio Manager, MAML	Since 1996
	Richard Kos	Managing Director and Senior Portfolio Manager, MAML	Since 2004
	Conrad Dabiet	Senior Managing Director and Senior Portfolio Manager, MAML	Since 2003
	Jonathan Popper	Senior Managing Director and Senior Portfolio Manager, MAML	Since 1999
	Roshan Thiru	Managing Director, Senior Portfolio Manager, MAML	Since 2008
	Jose Saracut Jonathan Crescenzi	Portfolio Manager, MAML Portfolio Manager, MAML	Since 2010 Since 2009
GOALS-BASED INVESTING SOLUTIONS			
Manulife Diversified Alpha Portfolio	Nathan Thooft	Senior Managing Director and Senior Portfolio Manager, Manulife Asset Management (US) LLC	Since 2008
	Jason Zhang	Associate Portfolio Manager, MAML	Since 2011
	Alexandre Richard	Associate Portfolio Manager, MAML	Since 2011
	James Robertson	Managing Director and Senior Portfolio Manager, MAML	Since 2016
Manulife Income Fund 2022, Manulife Income Fund 2027, Manulife Income Fund 2032, Manulife Income Fund 2037, Manulife Income Fund 2042, Manulife Income Fund 2047, Manulife Income Fund 2052, Manulife Income Fund 2057, Manulife Income Fund 2062, Manulife Income Fund 2067	Sonia Chatigny	Managing Director and Portfolio Manager, MAML	Since 2001 ¹
	Nadia Live	Managing Director and Portfolio Manager, MAML	Since 2006 ¹
Manulife Quantitative Fixed Income Fund 2022, Manulife Quantitative Fixed Income Fund 2027, Manulife Quantitative Fixed Income Fund 2032, Manulife Quantitative Fixed Income Fund 2037, Manulife Quantitative Fixed Income Fund 2042	Sonia Chatigny	Managing Director and Portfolio Manager, MAML	Since 2001 ¹
	Nadia Live	Managing Director and Portfolio Manager, MAML	Since 2006 ¹

¹ Service start dates of these individuals include their past service with Standard Life Investments Inc., an entity that was renamed Manulife Asset Management Accord (2015) Inc., and amalgamated into Manulife Asset Management Limited on July 1, 2015.

² Prior to February 2017, Mr. Yie was an Investment Analyst with MAML.

³ Service start date for Mr. Capecci includes his past service with Manulife Asset Management (Hong Kong) Limited, an affiliate of the Manager, where he held the same position.

⁴ Until on or about October 31, 2018.

⁵ Effective on or about October 31, 2018.

⁶ Until on or about September 4, 2018.

⁷ Effective on or about September 4, 2018.

⁸ Until on or about fourth quarter of 2018.

Except as indicated below, each individual listed above holds the office noted opposite his or her name or has held a similar office in a predecessor or affiliated company during the five years preceding the date of this annual information form.

Prior to joining MAML in 2014, Mr. Altaf Nanji was Head of Canadian Credit Research at RBC Capital Markets, having been hired in 2004.

Prior to Ms. Kathryn Langridge joining Manulife Asset Management (Europe) Limited in 2014, she was Fund Management Director, Global Emerging Markets Equity at Jupiter Asset Management between 2010 and 2014.

Prior to joining Manulife Asset Management (Europe) Limited as Senior Managing Director and Senior Portfolio Manager in 2015, Mr. Philip Ehrmann was at Jupiter Asset Management as Fund Management Director and joint head of the Asian team between 2006 and 2015.

Prior to joining Brookfield Investment Management Inc. in 2015, Mr. Leonardo Anguiano was an Executive Director at Banco Santander, S.A. between 2011 and 2015.

Prior to joining Manulife Asset Management (Europe) Limited in 2015 and his subsequent promotion to Portfolio Manager in April 2017, Mr. Christopher Chapman was a Senior Investment Analyst with the global multi-sector fixed income team at Manulife Asset Management (US) LLC. Before that, he worked in several other areas of Manulife Asset Management (US) LLC, including as an Investment Risk Analyst on the quantitative research team. He joined Manulife Asset Management (US) LLC in 2005.

Although Mr. John Xin assumed his current position as Associate Portfolio Manager in July 2015, he joined MAML in 2010 as Associate Portfolio Specialist for the Canadian Fixed Income team.

Prior to joining MAML in 2015, Mr. Stephen Hermsdorf was a Portfolio Manager at Hermes Global Equities Advisors between October 2009 and March 2015.

Prior to joining MAML in October 2016, Mr. James Robertson was Chief Investment Officer with McLean & Partners Wealth Management Ltd. from January 2012 to February 2015.

BROKERAGE ARRANGEMENTS

We have no contractual arrangement with any person or company:

- For any exclusive right to purchase or sell the investment portfolio of a Fund or
- Which provides any dealer or trader a material competitive advantage over other dealers or traders when buying or selling for the investment portfolio of a Fund

We conduct studies of the factors that affect the market price and prospects of various industries, companies and individual securities. In this work, we use reports and statistics from a variety of sources, including brokers and dealers who may execute portfolio transactions for the Funds and for our clients, but investment decisions are based primarily on investigations and critical analyses by our own professional staff.

Dealers for securities transactions of the Funds are selected based on broker-dealer capabilities of each on an ongoing basis. This involves a dealer's financial soundness and demonstrated order execution capabilities, its responsibilities to the trading style and liquidity needs of each Fund and the commission or spread involved. Also, a dealer's range of research or brokerage related products or services other than order execution are considered. These include research reports, publications, statistical services, electronic data which are produced by the dealer, its affiliates or third parties. The portfolio advisor or the sub-advisor

of a Fund may direct brokerage to certain dealers for receiving research and order execution products and services to assist with investment or trading decisions.

Manulife Dollar-Cost Averaging Fund holds all of its portfolio assets on deposit in a demand deposit investment savings account with Manulife Bank. As a result, no brokerage services are required for the investment portfolio of the Fund.

Other than fund-on-fund investments for certain Funds, brokerage transactions are not currently conducted by us or through any of our affiliates. We do not charge any commissions for acting as dealer to such fund-on-fund trades.

Unaffiliated portfolio sub-advisors may allocate brokerage business to their affiliates. Any trades allocated in this manner will be done at competitive brokerage fee rates. Subject to regulatory approval (where necessary), the portfolio sub-advisor of a Fund may act as agent for the purchase or sale of securities between the Funds and other mutual funds offered by the Manager.

Since the date of the last annual information form, the brokerage commissions of many of the Funds have been directed to dealers by the portfolio advisor and sub-advisors for products and services other than order execution, including investment decision-making services in the nature of research reports, quotes, news and wire services, statistical and quantitative analysis. Dealers and third parties may provide the same or similar services in the future.

MAML conducts extensive trade cost analysis to ensure that the Funds and clients of MAML, on whose behalf the portfolio advisor directs any brokerage transactions, receive a reasonable benefit considering the use of the research goods and services and order execution goods and services, as applicable, and the amount of brokerage commissions paid. Specifically, MAML's investment management teams decide which dealers or brokers are allocated brokerage business based on their ability to provide best execution of trades, the competitiveness of the commission costs, and the range of services and quality of research received.

MAML may use research goods and services and order execution goods and services to benefit the Funds and clients of MAML, on whose behalf the portfolio advisor directs any brokerage transactions, other than those whose trades generated the brokerage commission. However, MAML has policies and procedures in place such that over a reasonable period of time, all clients, including the Funds, receive a fair and reasonable benefit in return for the commission generated.

The names of such dealers or third parties that provided goods and services are available upon request by contacting Manulife Investments at 1 888 588 7999 or at manulifemutualfunds@manulife.com.

PRINCIPAL DISTRIBUTOR

For the Goals-Based Investing Solutions:

Manulife Securities Incorporated
1235 North Service Road West
Suite 500
Oakville ON L6M 2W2

- and -

Manulife Securities Investment Services Inc.
1235 North Service Road West
Suite 500
Oakville ON L6M 2W2

MSI and MSIS have an exclusive master distribution agreement with each of the Goals-Based Investing Solutions to act as their principal distributor. This agreement is dated August 1, 2017. Under the master distribution agreement, as principal distributor MSI and MSIS will use their best efforts to distribute securities of the Goals-Based Investing Solutions. Either party may terminate the master distribution agreement with 90 days' written notice.

PARTICIPATING DEALERS

MSIS and MSI, each a subsidiary of MLI, which is the ultimate parent company of MAML, are participating dealers of the Funds and may sell securities of the Funds in the normal course of business. MSIS and MSI are the principal distributors for the Goals-Based Investing Solutions.

TRUSTEE OF THE MANULIFE FUNDS

The Manulife Funds do not have any directors or officers. We are the trustee for each Manulife Fund. The directors and executive officers of MAML are named above under “*Directors and Executive Officers of MAML*”.

CUSTODIAN

RBC Investor Services Trust
Toronto, Ontario

We have entered into a custodial services agreement with RBC Investor Services Trust (the “Custodian”) on behalf of each Fund. This agreement is dated July 23, 2007, as may be amended from time to time. RBC Investor Services Trust is a trust company incorporated under the laws of Canada. The Custodian is located at 155 Wellington Street West, RBC Centre, Toronto, Ontario M5V 3L3. The Custodian holds all securities, for the accounts of the Funds. All cash property received for the Funds may be held by the Custodian at specified banks or trust companies. Upon certain instructions, the Custodian shall release and deliver securities of the Funds held by the Custodian.

If the portfolio securities are acquired in any foreign market, they are kept at the office of the sub-custodian appointed in the jurisdiction in which such market is situated. Under the custodial services agreement, the Custodian has the power to appoint sub-custodians. The Custodian has appointed one or more sub-custodians in accordance with NI 81-102 in each foreign jurisdiction in which the Funds hold securities of issuers of such foreign jurisdictions.

The principal sub-custodians for securities acquired in various foreign markets by the Funds are indicated in the chart below. Any other foreign sub-custodians will be appointed by or under the authority of the Custodian, based upon a variety of factors, including reliability as a custodian, financial stability and compliance with applicable regulatory requirements.

A Fund may deposit securities or cash as margin:

- with a dealer when it uses clearing corporation options, options on futures or futures contracts or
- with the other party in the case of over-the-counter options or forward contracts

in accordance with the policies of the securities regulatory authorities. In these cases, the dealer or the other party also acts as a custodian.

The custodial services agreement may be terminated by the Manager, on behalf of the Funds, by giving a minimum of 180 days’ prior written notice.

	Sub-Custodian Mailing Address	Applicable Fund(s)
Belgium	BNP Paribas Belgium BNP Paribas Securities Services Brussels Branch Central Plaza Building, 7 th Floor Rue de Lozum 25-1000 Brussels Belgium	Manulife Global Fixed Income Private Trust Manulife Global Strategic Balanced Yield Fund Manulife Global Unconstrained Bond Fund Manulife Strategic Balanced Yield Fund Manulife Strategic Income Fund Manulife Strategic Investment Grade Global Bond Fund Manulife U.S. Dollar Strategic Balanced Yield Fund Manulife U.S. Dollar Strategic Income Fund

	Sub-Custodian Mailing Address	Applicable Fund(s)
France	Deutsche Bank AG Amsterdam branch, Securities Services, PO Box 12797 1101 AT Amsterdam, Netherlands	Manulife Global All Cap Focused Fund Manulife Global Dividend Class Manulife Global Dividend Fund Manulife International Focused Fund Manulife International Value Equity Fund
Germany	Deutsche Bank A.G. Securities and Custody Services, Taunus – Zentrum Eschborn, Mail-Stop 05Z18A Alfred-Herrhausen-Allee 16-24, 65760 Eschborn, Frankfurt, Germany	Manulife International Focused Fund Manulife International Value Equity Fund
Hong Kong	Standard Chartered Bank (Hong Kong) Limited 15th Floor Standard Chartered Tower 388 Kwun Tong Road Kwun Tong Kowloon, Hong Kong	Manulife Asia Equity Class Manulife China Class Manulife Emerging Markets Fund
Japan	Citibank N.A., Tokyo Branch Markets and Securities Services Otemachi Park Building 1-1, Otemachi 1-chome Chiyoda-ku, Tokyo 100-8132 Japan	Manulife Global Real Estate Unconstrained Fund Manulife International Focused Fund Manulife International Value Equity Fund
Netherlands	BNP Paribas Securities Services Herengracht 595, 1017 CE Amsterdam	Manulife Global All Cap Focused Fund Manulife Global Dividend Class Manulife Global Dividend Fund
South Korea	The Hongkong and Shanghai Banking Corporation Limited 5th Floor, Direct Custody and Clearing, HSBC Securities Services HSBC Building 37, Chilpae-ro, Jung-gu Seoul, Korea 04511	Manulife Asia Equity Class Manulife Emerging Markets Fund
Sweden	Skandinaviska Enskilda Banken (AB) publ Kungstradgardsgatan 8 106 40 Stockholm	Manulife Global Small Cap Fund
Taiwan	HSBC Bank (Taiwan) Limited HSBC Securities Services 11F, No.369, Section 7 Zhongxiao East Road Nangang District, Taipei City 115 Taiwan (ROC)	Manulife Asia Equity Class Manulife China Class

	Sub-Custodian Mailing Address	Applicable Fund(s)
United Kingdom	RBC Investor & Treasury Services 4th Floor, UK Custody Group Riverbank House 2 Swan Lane London, EC4R 3AF	Manulife Global Dividend Growth Fund Manulife Global Equity Unconstrained Fund Manulife Global Infrastructure Class Manulife Global Infrastructure Fund Manulife Global Small Cap Fund Manulife International Equity Private Trust Manulife International Focused Fund Manulife International Value Equity Fund Manulife World Investment Class Manulife World Investment Fund
United States	The Bank of New York Mellon 1 Wall Street New York, NY-10286	Manulife Asia Equity Class Manulife Balanced Equity Private Pool Manulife Balanced Income Private Trust Manulife Canadian Balanced Private Pool Manulife Canadian Dividend Growth Fund Manulife Canadian Growth and Income Private Trust Manulife Canadian Unconstrained Bond Fund Manulife China Class Manulife Corporate Bond Fund Manulife Corporate Fixed Income Private Trust Manulife Covered Call U.S. Equity Class Manulife Covered Call U.S. Equity Fund Manulife Diversified Alpha Portfolio Manulife Diversified Investment Fund Manulife Dividend Income Fund Manulife Dividend Income Plus Fund Manulife Dividend Income Private Pool Manulife Emerging Markets Fund Manulife Floating Rate Income Fund Manulife Fundamental Balanced Class Manulife Fundamental Dividend Fund Manulife Fundamental Equity Fund Manulife Fundamental Income Fund Manulife Global All Cap Focused Fund Manulife Global Balanced Fund Manulife Global Balanced Private Trust Manulife Global Dividend Class Manulife Global Dividend Fund Manulife Global Dividend Growth Fund Manulife Global Equity Class Manulife Global Equity Private Pool Manulife Global Equity Unconstrained Fund Manulife Global Fixed Income Private Trust Manulife Global Infrastructure Class Manulife Global Infrastructure Fund Manulife Global Real Estate Unconstrained Fund Manulife Global Strategic Balanced Yield Fund Manulife Global Unconstrained Bond Fund

Sub-Custodian Mailing Address	Applicable Fund(s)
United States (Continued)	Manulife Monthly High Income Class Manulife Monthly High Income Fund Manulife Strategic Balanced Yield Fund Manulife Strategic Income Fund Manulife Strategic Investment Grade Global Bond Fund Manulife Tactical Income Fund Manulife U.S. All Cap Equity Fund Manulife U.S. Balanced Private Trust Manulife U.S. Dividend Income Fund Manulife U.S. Dollar Strategic Balanced Yield Fund Manulife U.S. Dollar Strategic Income Fund Manulife U.S. Dollar U.S. All Cap Equity Fund Manulife U.S. Equity Fund Manulife U.S. Equity Private Pool Manulife U.S. Monthly High Income Fund Manulife U.S. Opportunities Fund Manulife U.S. Unconstrained Bond Fund Manulife Value Balanced Class Manulife Value Balanced Fund Manulife Yield Opportunities Fund

AUDITOR

Ernst & Young LLP
Toronto, Ontario

REGISTRAR

Manulife Asset Management Limited
Toronto, Ontario

We maintain the register of securityholders of the Funds.

SECURITIES LENDING AGENT

RBC Investor Services Trust
Toronto, Ontario

The securities lending agent arranges and administers loans of the Funds' portfolio securities for a fee, to qualified borrowers who have posted collateral in accordance with NI 81-102. RBC Investor Services Trust, the custodian of the Funds, has been appointed as the Funds' securities lending agent pursuant to a Securities Lending Authorization dated July 23, 2007, as amended, between MAML on behalf of a Fund and RBC Investor Services Trust. RBC Investor Services Trust is independent of MAML.

The Securities Lending Authorization provides the parameters, including transaction limits, under which securities lending is permitted and in accordance with applicable securities legislation. If on any day the market value of the collateral posted by a borrower is less than the percentage of the market value of the relevant borrowed securities required by NI 81-102, at a minimum, the securities lending agent is required to request that the borrower provide additional collateral to the Fund to make up the shortfall.

Under the Securities Lending Authorization, the securities lending agent is required to indemnify the Funds from certain losses flowing from a default by a borrower.

The Securities Lending Authorization can be terminated at any time by MAML on behalf of a Fund or RBC Investor Services Trust with 120 days' prior written notice to the other party.

INDEPENDENT REVIEW COMMITTEE

See “Fund Governance – Independent Review Committee”.

OTHER SERVICE PROVIDERS

International Financial Data Services (Canada) Limited
Toronto, Ontario

International Financial Data Services (Canada) Limited is a transfer agency and business process solutions provider to the investment fund industry. International Financial Data Services (Canada) Limited maintains the securityholder record keeping system for the Funds. MLI, on behalf of MAML, entered into an Amended and Restated Services Agreement with International Financial Data Services (Canada) Limited for the provision of a transfer agency system for the Funds effective November 1, 2016. The terms of the current agreement are in place through July 1, 2022 and the agreement is renewable for additional terms.

RBC Investor Services Trust
Toronto, Ontario

RBC Investor Services Trust provides custodial, security lending, foreign exchange execution, fund valuation and shareholder services. We have entered into a services agreement with RBC Investor Services Trust for the provision of fund accounting services for the Funds. The agreement is dated August 21, 2006, as amended February 18, 2011, August 1, 2013 and August 1, 2015. The term of the agreement extends until August 1, 2019 and is renewable for additional terms.

Conflicts of Interest

To the knowledge of MAML, as at July 4, 2018, no person or company owned, directly or indirectly, more than 10% of the securities of any series of a Fund then outstanding other than as follows:

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
The Manufacturers Life Insurance Company	Manulife Asia Equity Class	I	Record	321,253.66	100.00
The Manufacturers Life Insurance Company	Manulife Asia Equity Class	X	Record	10.68	100.00
Individual Investor 1	Manulife Balanced Equity Private Pool	CT6	Record	60,422.57	39.33
Individual Investor 2	Manulife Balanced Equity Private Pool	CT6	Record	71,962.84	46.84
Manulife Balanced Equity Private Segregated Pool	Manulife Balanced Equity Private Pool	G	Record	4,193,029.69	100.00
The Manufacturers Life Insurance Company	Manulife Balanced Equity Private Pool	O	Record	10.05	100.00
Individual Investor 3	Manulife Balanced Income Private Trust	CT6	Record	7,649.82	27.68
7012560 Canada Inc.	Manulife Balanced Income Private Trust	CT6	Record	8,823.65	31.93
Individual Investor 4	Manulife Balanced Income Private Trust	CT6	Record and Beneficial	11,145.68	40.34
Manulife Balanced Income Private Segregated Pool	Manulife Balanced Income Private Trust	G	Record	13,321,924.45	100.00
Fiducie Patrimoniale Modicamore-Mazza	Manulife Balanced Income Private Trust	LT6	Record	134,203.99	23.87
The Manufacturers Life Insurance Company	Manulife Balanced Income Private Trust	O	Record	12.48	100.00

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
Individual Investor 5	Manulife Balanced Portfolio	FT6	Record and Beneficial	9,660.57	16.20
Individual Investor 6	Manulife Balanced Portfolio	FT6	Record and Beneficial	14,478.27	24.28
Individual Investor 7	Manulife Balanced Portfolio	FT6	Record and Beneficial	10,797.26	18.11
Universal Life Managed Fund	Manulife Balanced Portfolio	G	Record	4,327,675.90	31.86
Manulife Balanced Portfolio Segregated Fund	Manulife Balanced Portfolio	G	Record	8,808,763.25	64.84
Individual Investor 8	Manulife Balanced Portfolio	I	Record	18,120.94	99.94
Individual Investor 9	Manulife Balanced Portfolio	J	Record and Beneficial	35,773.02	10.99
Individual Investor 10	Manulife Balanced Portfolio	J	Record and Beneficial	46,306.27	14.23
Individual Investor 11	Manulife Balanced Portfolio	J	Record and Beneficial	41,055.89	12.62
Individual Investor 12	Manulife Balanced Portfolio	J	Record and Beneficial	45,228.98	13.90
The Manufacturers Life Insurance Company	Manulife Balanced Portfolio	JT6	Record	11.08	100.00
Individual Investor 13	Manulife Balanced Portfolio	Legend	Record	72,513.73	12.60
The Manufacturers Life Insurance Company	Manulife Balanced Portfolio	O	Record	10.65	100.00
Livingstone Range School Division No. 68	Manulife Bond Fund	E	Record	12,689.01	15.74
Northern Lights School Division No.69	Manulife Bond Fund	E	Record	10,713.85	13.29
Red Deer Catholic Regional Division #39	Manulife Bond Fund	E	Record	15,789.29	19.59
Individual Investor 22	Manulife Bond Fund	E	Record	10,140.12	12.58
Individual Investor 14	Manulife Bond Fund	F	Record and Beneficial	153,615.14	15.49
The Manufacturers Life Insurance Company	Manulife Bond Fund	FT6	Record	14.46	100.00
Ideal Moderate Portfolio Segregated Fund	Manulife Bond Fund	G	Record	9,332,129.35	10.34
Ideal Conservative Portfolio Segregated Fund	Manulife Bond Fund	G	Record	18,121,192.00	20.07
Manulife Bond Segregated Fund	Manulife Bond Fund	G	Record	20,362,587.62	22.56
Manulife Pension Builder Segregated Fund	Manulife Bond Fund	G	Record	36,533,326.23	40.47
Individual Investor 15	Manulife Bond Fund	I	Record and Beneficial	29,662.03	99.96
Individual Investor 16	Manulife Bond Fund	J	Record and Beneficial	2,435.77	14.11
Individual Investor 17	Manulife Bond Fund	J	Record and Beneficial	5,463.65	31.64
Individual Investor 18	Manulife Bond Fund	J	Record and Beneficial	6,052.67	35.05

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
Retirement Plan DCR Phoenix Development	Manulife Bond Fund	Legend	Record and Beneficial	129,441.01	44.39
Manulife Asset Management Global Diversified Balanced Pooled Fund	Manulife Bond Fund	O	Record	356,713.66	92.25
Individual Investor 19	Manulife Bond Fund	T6	Record and Beneficial	3,697.73	16.39
Individual Investor 20	Manulife Bond Fund	T6	Record and Beneficial	2,420.92	10.73
Individual Investor 21	Manulife Bond Fund	T6	Record and Beneficial	2,774.46	12.30
Manulife Simplicity Balanced Portfolio	Manulife Bond Fund	X	Record	16,154,381.22	24.68
Manulife Simplicity Conservative Portfolio	Manulife Bond Fund	X	Record	16,412,578.84	25.07
Manulife Simplicity Moderate Portfolio	Manulife Bond Fund	X	Record	6,915,833.71	10.56
Manulife Simplicity Global Balanced Portfolio	Manulife Bond Fund	X	Record	8,968,744.79	13.70
Individual Investor 23	Manulife Canadian Balanced Fund	FT6	Record and Beneficial	13,911.45	87.11
Evergreen Acres Ltd.	Manulife Canadian Balanced Fund	FT6	Record and Beneficial	2,043.98	12.80
Manulife Canadian Balanced Segregated Fund	Manulife Canadian Balanced Fund	G	Record	16,504,714.48	100.00
Individual Investor 24	Manulife Canadian Balanced Fund	I	Record and Beneficial	7,340.42	28.89
W.J. Hicks Inc.	Manulife Canadian Balanced Fund	I	Record and Beneficial	7,193.99	28.31
Individual Investor 25	Manulife Canadian Balanced Fund	I	Record and Beneficial	10,862.23	42.75
Individual Investor 26	Manulife Canadian Balanced Fund	T6	Record and Beneficial	8,306.01	14.64
The Babcock Children Trust	Manulife Canadian Balanced Private Pool	CT6	Record and Beneficial	52,525.54	10.74
The Babcock Children Trust	Manulife Canadian Balanced Private Pool	CT6	Record and Beneficial	50,391.50	10.30
The Babcock Children Trust	Manulife Canadian Balanced Private Pool	CT6	Record and Beneficial	54,133.85	11.07
Individual Investor 27	Manulife Canadian Balanced Private Pool	CT6	Record and Beneficial	66,132.87	13.52
Manulife Canadian Balanced Private Segregated Pool	Manulife Canadian Balanced Private Pool	G	Record	10,197,213.87	100.00
The Manufacturers Life Insurance Company	Manulife Canadian Balanced Private Pool	O	Record	10.57	100.00
Individual Investor 28	Manulife Canadian Balanced Private Pool	T6	Record and Beneficial	271,290.63	20.03
Individual Investor 29	Manulife Canadian Bond Fund	F	Record and Beneficial	6,772.28	16.38

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
The Manufacturers Life Insurance Company	Manulife Canadian Bond Fund	T6	Record	13.98	100.00
Manulife Canadian Balanced Fund	Manulife Canadian Bond Fund	X	Record	8,961,296.81	21.19
Manulife Global Balanced Fund	Manulife Canadian Bond Fund	X	Record	23,165,943.47	54.77
Manulife Global Balanced Private Trust	Manulife Canadian Bond Fund	X	Record	9,983,858.73	23.60
Individual Investor 30	Manulife Canadian Dividend Growth Class	Advisor	Record and Beneficial	33,810.18	10.53
Individual Investor 31	Manulife Canadian Dividend Growth Class	F	Record and Beneficial	12,067.92	17.00
Dr. Dale K. Henry Inc.	Manulife Canadian Dividend Growth Class	F	Record and Beneficial	7,969.60	11.23
Les Residences Meteor (1964)	Manulife Canadian Dividend Growth Class	F	Record and Beneficial	7,678.71	10.82
Individual Investor 32	Manulife Canadian Dividend Growth Class	FT6	Record and Beneficial	2,463.85	62.31
Individual Investor 33	Manulife Canadian Dividend Growth Class	FT6	Record and Beneficial	769.62	19.46
Individual Investor 34	Manulife Canadian Dividend Growth Class	FT6	Record and Beneficial	699.22	17.68
Les Placements Henri Major Inc.	Manulife Canadian Dividend Growth Class	T6	Record	6,677.54	50.99
Individual Investor 35	Manulife Canadian Dividend Growth Class	T6	Record and Beneficial	1,538.86	11.75
Individual Investor 41	Manulife Canadian Dividend Growth Fund	E	Record	6,181.93	14.16
Individual Investor 42	Manulife Canadian Dividend Growth Fund	E	Record	4,481.42	10.27
Individual Investor 36	Manulife Canadian Dividend Growth Fund	FT6	Record and Beneficial	123.99	49.28
Individual Investor 37	Manulife Canadian Dividend Growth Fund	FT6	Record and Beneficial	111.01	44.12
Manulife MMF Canadian Dividend Fund Segregated Fund	Manulife Canadian Dividend Growth Fund	G	Record	3,267,069.41	30.38
Ideal Canadian Dividend Growth Fund Segregated Fund	Manulife Canadian Dividend Growth Fund	G	Record	7,488,300.90	69.62
Individual Investor 38	Manulife Canadian Dividend Growth Fund	I	Record	75.82	23.84
Individual Investor 39	Manulife Canadian Dividend Growth Fund	I	Record	230.17	72.36
Bonner Ventures Inc.	Manulife Canadian Dividend Growth Fund	Legend	Record and Beneficial	51,364.29	14.71
Individual Investor 40	Manulife Canadian Dividend Growth Fund	T6	Record and Beneficial	16,402.11	10.14
Manulife Canadian Dividend Growth Class	Manulife Canadian Dividend Growth Fund	X	Record	80,210.35	100.00
Individual Investor 45	Manulife Canadian Equity Private Pool	Advisor	Record and Beneficial	17,505.11	18.17

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
ERP Implementation Services Inc.	Manulife Canadian Equity Private Pool	Advisor	Record and Beneficial	16,268.42	16.88
Individual Investor 43	Manulife Canadian Equity Private Pool	C	Record	13,033.92	29.99
Individual Investor 44	Manulife Canadian Equity Private Pool	C	Record and Beneficial	13,773.89	31.69
The Manufacturers Life Insurance Company	Manulife Canadian Equity Private Pool	CT6	Record	13.71	100.00
Individual Investor 46	Manulife Canadian Equity Private Pool	F	Record and Beneficial	33,143.35	78.64
Individual Investor 47	Manulife Canadian Equity Private Pool	F	Record and Beneficial	5,505.59	13.06
The Manufacturers Life Insurance Company	Manulife Canadian Equity Private Pool	FT6	Record	13.81	100.00
Manulife Canadian Equity Private Segregated Pool	Manulife Canadian Equity Private Pool	G	Record	800,101.40	100.00
Individual Investor 48	Manulife Canadian Equity Private Pool	L	Record and Beneficial	8,761.48	13.13
Individual Investor 49	Manulife Canadian Equity Private Pool	L	Record and Beneficial	19,775.88	29.63
Individual Investor 50	Manulife Canadian Equity Private Pool	L	Record and Beneficial	8,143.35	12.20
1898220 Ontario Inc.	Manulife Canadian Equity Private Pool	L	Record and Beneficial	20,060.98	30.06
The Manufacturers Life Insurance Company	Manulife Canadian Equity Private Pool	LT6	Record	13.85	100.00
The Manufacturers Life Insurance Company	Manulife Canadian Equity Private Pool	O	Record	110,229.37	100.00
Individual Investor 51	Manulife Canadian Equity Private Pool	T6	Record and Beneficial	1,623.68	99.14
The Manufacturers Life Insurance Company	Manulife Canadian Equity Private Pool	X	Record	10.00	100.00
Individual Investor 52	Manulife Canadian Growth and Income Private Trust	C	Record and Beneficial	11,650.64	17.57
Individual Investor 53	Manulife Canadian Growth and Income Private Trust	C	Record and Beneficial	8,070.63	12.17
Individual Investor 54	Manulife Canadian Growth and Income Private Trust	C	Record and Beneficial	7,757.75	11.70
2058151 Ontario Inc.	Manulife Canadian Growth and Income Private Trust	C	Record	10,663.26	16.08
Individual Investor 55	Manulife Canadian Growth and Income Private Trust	C	Record and Beneficial	9,435.92	14.23
The Manufacturers Life Insurance Company	Manulife Canadian Growth and Income Private Trust	CT6	Record	11.85	100.00
Limited 1741027 Ontario	Manulife Canadian Growth and Income Private Trust	F	Record and Beneficial	31,618.45	11.24
Individual Investor 56	Manulife Canadian Growth and Income Private Trust	FT6	Record and Beneficial	12,979.49	99.91

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
Manulife Canadian Growth and Income Private Segregated Pool	Manulife Canadian Growth and Income Private Trust	G	Record	4,547,765.09	100.00
Individual Investor 57	Manulife Canadian Growth and Income Private Trust	L	Record	7,807.54	12.99
Individual Investor 58	Manulife Canadian Growth and Income Private Trust	L	Record	9,678.53	16.10
Individual Investor 59	Manulife Canadian Growth and Income Private Trust	L	Record	6,233.73	10.37
Individual Investor 60	Manulife Canadian Growth and Income Private Trust	L	Record	6,148.48	10.23
Individual Investor 61	Manulife Canadian Growth and Income Private Trust	L	Record	7,547.65	12.56
Individual Investor 62	Manulife Canadian Growth and Income Private Trust	L	Record	6,933.34	11.54
The Manufacturers Life Insurance Company	Manulife Canadian Growth and Income Private Trust	LT6	Record	11.86	100.00
Individual Investor 63	Manulife Canadian Growth and Income Private Trust	T6	Record	29,361.81	11.29
The Manufacturers Life Insurance Company	Manulife Canadian Investment Class	FT6	Record	15.70	100.00
Universal Life Managed Fund	Manulife Canadian Investment Class	G	Record	1,645,972.21	18.82
Manulife Mawer Canadian Equity Segregated Fund	Manulife Canadian Investment Class	G	Record	7,099,882.06	81.18
Individual Investor 64	Manulife Canadian Investment Class	I	Record	8,419.31	19.23
Individual Investor 65	Manulife Canadian Investment Class	I	Record and Beneficial	8,446.14	19.29
Individual Investor 66	Manulife Canadian Investment Class	I	Record and Beneficial	5,360.62	12.24
Individual Investor 67	Manulife Canadian Investment Class	I	Record and Beneficial	8,055.90	18.40
Individual Investor 68	Manulife Canadian Investment Class	I	Record and Beneficial	6,103.70	13.94
Individual Investor 69	Manulife Canadian Investment Class	I	Record and Beneficial	6,043.30	13.80
The Manufacturers Life Insurance Company	Manulife Canadian Investment Class	M	Record	10.29	100.00
Individual Investor 70	Manulife Canadian Investment Class	T6	Record and Beneficial	1,915.91	14.92
Individual Investor 71	Manulife Canadian Investment Class	T6	Record and Beneficial	2,440.13	19.00
Individual Investor 72	Manulife Canadian Investment Class	T6	Record and Beneficial	3,185.65	24.81
Individual Investor 73	Manulife Canadian Investment Class	T6	Record and Beneficial	2,719.68	21.18
Manulife Canadian Balanced Fund	Manulife Canadian Investment Class	X	Record	6,004,545.08	100.00

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
Manulife Simplicity Moderate Portfolio Segregated Fund	Manulife Canadian Investment Fund	G	Record	155,958.78	11.91
Manulife Simplicity Balanced Portfolio Segregated Fund	Manulife Canadian Investment Fund	G	Record	556,836.65	42.53
Manulife Simplicity Growth Portfolio Segregated Fund	Manulife Canadian Investment Fund	G	Record	538,611.18	41.14
Méritage Actions Canadiennes	Manulife Canadian Investment Fund	I	Record and Beneficial	629,231.74	10.01
Méritage Conservateur	Manulife Canadian Investment Fund	I	Record and Beneficial	839,458.07	13.35
Méritage Modéré	Manulife Canadian Investment Fund	I	Record and Beneficial	912,886.98	14.52
Méritage Équilibré	Manulife Canadian Investment Fund	I	Record and Beneficial	1,887,170.82	30.02
Méritage Croissance	Manulife Canadian Investment Fund	I	Record and Beneficial	938,208.37	14.92
Méritage Croissance Dynamique	Manulife Canadian Investment Fund	I	Record and Beneficial	782,377.00	12.45
Manulife Simplicity Growth Portfolio	Manulife Canadian Investment Fund	X	Record	2,919,532.89	36.34
Manulife Simplicity Balanced Portfolio	Manulife Canadian Investment Fund	X	Record	2,448,006.09	30.47
Manulife Simplicity Global Balanced Portfolio	Manulife Canadian Investment Fund	X	Record	1,428,597.78	17.78
The Manufacturers Life Insurance Company	Manulife Canadian Unconstrained Bond Fund	D	Record	11.48	100.00
Individual Investor 77	Manulife Canadian Unconstrained Bond Fund	E	Record	1,414.22	10.89
Individual Investor 78	Manulife Canadian Unconstrained Bond Fund	E	Record and Beneficial	1,600.31	12.32
Individual Investor 79	Manulife Canadian Unconstrained Bond Fund	E	Record	2,945.50	22.68
Individual Investor 74	Manulife Canadian Unconstrained Bond Fund	FT6	Record and Beneficial	644.37	19.43
Individual Investor 75	Manulife Canadian Unconstrained Bond Fund	FT6	Record and Beneficial	1,096.08	33.06
Individual Investor 76	Manulife Canadian Unconstrained Bond Fund	FT6	Record and Beneficial	1,565.21	47.20
Ideal Moderate Portfolio Segregated Fund	Manulife Canadian Unconstrained Bond Fund	G	Record	6,544,048.14	26.48
Ideal Conservative Portfolio Segregated Fund	Manulife Canadian Unconstrained Bond Fund	G	Record	8,375,028.32	33.89
MLI Simplicity Income Portfolio Segregated Fund	Manulife Canadian Unconstrained Bond Fund	G	Record	4,086,771.48	16.54
2016 Manulife Asset Management ABCD	Manulife Canadian Unconstrained Bond Fund	I	Record	1,436.37	99.00
2544-3482 Québec Inc.	Manulife Canadian Unconstrained Bond Fund	Legend	Record	121,555.90	33.82

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
The Manufacturers Life Insurance Company	Manulife Canadian Unconstrained Bond Fund	T6	Record	10.12	100.00
Manulife Simplicity Growth Portfolio	Manulife Canadian Unconstrained Bond Fund	X	Record	2,980,200.63	12.75
Manulife Simplicity Balanced Portfolio	Manulife Canadian Unconstrained Bond Fund	X	Record	4,835,825.28	20.69
Manulife Simplicity Conservative Portfolio	Manulife Canadian Unconstrained Bond Fund	X	Record	3,131,042.94	13.40
Manulife Simplicity Global Balanced Portfolio	Manulife Canadian Unconstrained Bond Fund	X	Record	4,095,795.18	17.53
MLI Simplicity Income Portfolio Segregated Fund	Manulife Canadian Universe Bond Fund	G	Record	3,250,747.32	100.00
Manulife Simplicity Balanced Portfolio	Manulife Canadian Universe Bond Fund	X	Record	4,787,825.03	41.37
Manulife Simplicity Conservative Portfolio	Manulife Canadian Universe Bond Fund	X	Record	4,642,444.69	40.11
Manulife Simplicity Moderate Portfolio	Manulife Canadian Universe Bond Fund	X	Record	2,144,273.34	18.53
The Manufacturers Life Insurance Company	Manulife China Class	G	Record	10.00	100.00
Individual Investor 80	Manulife China Class	I	Record and Beneficial	3,212.80	99.94
Individual Investor 81	Manulife China Class	M	Record and Beneficial	76,840.89	99.99
The Manufacturers Life Insurance Company	Manulife China Class	X	Record	5.31	100.00
F.F.A.I. Inc.	Manulife Conservative Portfolio	Advisor	Record and Beneficial	528,369.65	24.88
Individual Investor 82	Manulife Conservative Portfolio	F	Record and Beneficial	26,515.17	10.04
Individual Investor 83	Manulife Conservative Portfolio	FT6	Record and Beneficial	5,402.76	29.95
Individual Investor 84	Manulife Conservative Portfolio	FT6	Record and Beneficial	2,341.14	12.98
Individual Investor 85	Manulife Conservative Portfolio	FT6	Record and Beneficial	3,961.93	21.96
Individual Investor 86	Manulife Conservative Portfolio	FT6	Record and Beneficial	4,815.75	26.70
Universal Life Managed Fund	Manulife Conservative Portfolio	G	Record	622,310.07	17.86
Manulife Conservative Portfolio Segregated Fund	Manulife Conservative Portfolio	G	Record	2,861,204.21	82.14
The Manufacturers Life Insurance Company	Manulife Conservative Portfolio	I	Record	10.49	100.00
The Manufacturers Life Insurance Company	Manulife Conservative Portfolio	O	Record	11.24	100.00
Individual Investor 87	Manulife Conservative Portfolio	T6	Record and Beneficial	4,009.72	11.42
Individual Investor 88	Manulife Conservative Portfolio	T6	Record	10,523.59	29.97
Individual Investor 89	Manulife Conservative Portfolio	T6	Record	4,596.79	13.09

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
Individual Investor 90	Manulife Conservative Portfolio	T6	Record	13,030.12	37.11
Individual Investor 99	Manulife Corporate Bond Fund	D	Record and Beneficial	4,735.58	27.95
Individual Investor 100	Manulife Corporate Bond Fund	D	Record and Beneficial	3,288.47	19.41
Individual Investor 101	Manulife Corporate Bond Fund	D	Record and Beneficial	3,783.04	22.33
Individual Investor 91	Manulife Corporate Bond Fund	FT6	Record and Beneficial	5,290.78	87.74
Individual Investor 92	Manulife Corporate Bond Fund	FT6	Record and Beneficial	725.15	12.03
Manulife Bundle Segregated Fund	Manulife Corporate Bond Fund	G	Record	4,567,136.75	11.31
Manulife Corporate Bond Fund Segregated Fund	Manulife Corporate Bond Fund	G	Record	13,635,590.99	33.75
MLI Simplicity Income Portfolio Segregated Fund	Manulife Corporate Bond Fund	G	Record	5,325,660.49	13.18
Manulife Pension Builder Segregated Fund	Manulife Corporate Bond Fund	G	Record	9,221,721.92	22.83
Individual Investor 93	Manulife Corporate Bond Fund	I	Record and Beneficial	13,938.71	20.28
Individual Investor 94	Manulife Corporate Bond Fund	I	Record and Beneficial	13,210.40	19.22
Individual Investor 95	Manulife Corporate Bond Fund	I	Record and Beneficial	9,829.94	14.30
Individual Investor 96	Manulife Corporate Bond Fund	I	Record and Beneficial	12,894.98	18.76
Manulife Asset Management Global Diversified Balanced Pooled Fund	Manulife Corporate Bond Fund	O	Record	64,443.08	99.98
Individual Investor 97	Manulife Corporate Bond Fund	T6	Record and Beneficial	29,371.24	11.37
Individual Investor 98	Manulife Corporate Bond Fund	T6	Record and Beneficial	26,114.31	10.11
Manulife Simplicity Growth Portfolio	Manulife Corporate Bond Fund	X	Record	6,410,149.37	19.85
Manulife Simplicity Balanced Portfolio	Manulife Corporate Bond Fund	X	Record	10,819,271.92	33.51
Manulife Simplicity Conservative Portfolio	Manulife Corporate Bond Fund	X	Record	3,931,711.44	12.18
Manulife Simplicity Global Balanced Portfolio	Manulife Corporate Bond Fund	X	Record	7,825,892.53	24.24
Individual Investor 102	Manulife Corporate Fixed Income Private Trust	C	Record and Beneficial	35,908.16	12.46
Jutskin Investments Ltd.	Manulife Corporate Fixed Income Private Trust	C	Record and Beneficial	70,420.41	24.43
Individual Investor 103	Manulife Corporate Fixed Income Private Trust	CT6	Record	14,023.18	99.90
Individual Investor 104	Manulife Corporate Fixed Income Private Trust	FT6	Record and Beneficial	18,760.27	23.81

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
Kella Enterprises Ltd.	Manulife Corporate Fixed Income Private Trust	FT6	Record and Beneficial	9,149.70	11.61
Individual Investor 105	Manulife Corporate Fixed Income Private Trust	FT6	Record and Beneficial	21,906.27	27.81
Individual Investor 106	Manulife Corporate Fixed Income Private Trust	FT6	Record and Beneficial	10,993.77	13.95
Individual Investor 107	Manulife Corporate Fixed Income Private Trust	FT6	Record and Beneficial	11,003.04	13.97
Manulife Corporate Fixed Income Private Segregated Pool	Manulife Corporate Fixed Income Private Trust	G	Record	1,769,799.86	100.00
Individual Investor 57	Manulife Corporate Fixed Income Private Trust	L	Record	8,487.66	11.42
Individual Investor 108	Manulife Corporate Fixed Income Private Trust	L	Record and Beneficial	8,848.16	11.90
Individual Investor 62	Manulife Corporate Fixed Income Private Trust	L	Record	7,528.67	10.13
Individual Investor 109	Manulife Corporate Fixed Income Private Trust	L	Record and Beneficial	10,111.25	13.60
Bluewater Health Foundation	Manulife Corporate Fixed Income Private Trust	L	Record and Beneficial	9,278.21	12.48
The Manufacturers Life Insurance Company	Manulife Corporate Fixed Income Private Trust	LT6	Record	13.97	100.00
The Manufacturers Life Insurance Company	Manulife Corporate Fixed Income Private Trust	O	Record	2,354,482.52	100.00
Solway Holdings Limited	Manulife Corporate Fixed Income Private Trust	T6	Record and Beneficial	9,128.51	99.85
Manulife Balanced Equity Private Pool	Manulife Corporate Fixed Income Private Trust	X	Record	4,828,881.91	64.93
Manulife Canadian Growth & Income Private Trust	Manulife Corporate Fixed Income Private Trust	X	Record	2,607,600.03	35.06
Individual Investor 110	Manulife Covered Call U.S Equity Class	F	Record and Beneficial	15,641.74	15.54
Individual Investor 111	Manulife Covered Call U.S Equity Class	FT6	Record and Beneficial	543.81	78.43
Individual Investor 112	Manulife Covered Call U.S Equity Class	FT6	Record and Beneficial	134.92	19.46
MLI Simplicity Income Portfolio Segregated Fund	Manulife Covered Call U.S Equity Class	G	Record	847,329.88	100.00
Individual Investor 113	Manulife Covered Call U.S Equity Class	I	Record and Beneficial	9,594.54	99.89
Individual Investor 114	Manulife Covered Call U.S Equity Class	T6	Record	3,399.08	13.85
Individual Investor 115	Manulife Covered Call U.S Equity Class	T6	Record	3,770.55	15.36
Manulife Simplicity Growth Portfolio	Manulife Covered Call U.S Equity Class	X	Record	2,452,521.24	42.44
Manulife Simplicity Balanced Portfolio	Manulife Covered Call U.S Equity Class	X	Record	1,821,354.85	31.52

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
Manulife Simplicity Global Balanced Portfolio	Manulife Covered Call U.S. Equity Class	X	Record	1,065,592.85	18.44
Individual Investor 116	Manulife Covered Call U.S. Equity Fund	F	Record and Beneficial	23,042.84	11.84
Individual Investor 117	Manulife Covered Call U.S. Equity Fund	F	Record and Beneficial	46,470.95	23.88
BMO Life Assurance Company	Manulife Covered Call U.S. Equity Fund	O	Record	19,516.17	99.94
The Manufacturers Life Insurance Company	Manulife Diversified Alpha Portfolio	G	Record	10.47	100.00
The Manufacturers Life Insurance Company	Manulife Diversified Alpha Portfolio	GA	Record	10.20	100.00
2018 Manulife Asset Management ABCD	Manulife Diversified Alpha Portfolio	GF	Record	588.54	98.28
The Manufacturers Life Insurance Company	Manulife Diversified Alpha Portfolio	O	Record	15,645.32	47.14
Individual Investor 118	Manulife Diversified Investment Fund	FT6	Record and Beneficial	5,281.09	16.68
0834071 BC Ltd.	Manulife Diversified Investment Fund	FT6	Record and Beneficial	3,649.49	11.53
Individual Investor 119	Manulife Diversified Investment Fund	FT6	Record and Beneficial	5,233.66	16.53
Manulife Mawer Canadian Diversified Investment Fund Segregated Fund	Manulife Diversified Investment Fund	G	Record	53,843,230.39	94.42
Individual Investor 120	Manulife Diversified Investment Fund	I	Record	18,338.69	57.32
Individual Investor 121	Manulife Diversified Investment Fund	I	Record and Beneficial	13,637.91	42.63
Fiducie Naveen Murthy	Manulife Dividend Income Class	I	Record	16,119.25	53.25
Gestion Benoit Morin Inc. #2	Manulife Dividend Income Class	I	Record and Beneficial	8,168.23	26.98
2016 Manulife Asset Management ABCD	Manulife Dividend Income Class	I	Record	4,038.17	13.34
Individual Investor 122	Manulife Dividend Income Class	JT6	Record and Beneficial	1,635.22	19.64
Marble Crescent Inc.	Manulife Dividend Income Class	JT6	Record and Beneficial	1,073.86	12.90
Individual Investor 123	Manulife Dividend Income Class	JT6	Record and Beneficial	1,269.47	15.25
Individual Investor 124	Manulife Dividend Income Class	JT6	Record and Beneficial	873.17	10.49
Individual Investor 125	Manulife Dividend Income Class	JT6	Record and Beneficial	1,674.99	20.12
Individual Investor 126	Manulife Dividend Income Class	JT6	Record and Beneficial	862.87	10.36
Individual Investor 131	Manulife Dividend Income Fund	E	Record	1,065.69	12.18
Individual Investor 132	Manulife Dividend Income Fund	E	Record	1,749.52	20.00

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
Individual Investor 133	Manulife Dividend Income Fund	E	Record and Beneficial	1,412.02	16.14
Individual Investor 79	Manulife Dividend Income Fund	E	Record	1,190.91	13.62
Manulife Dividend Income Segregated Fund	Manulife Dividend Income Fund	G	Record	34,512,138.24	80.54
Individual Investor 127	Manulife Dividend Income Fund	I	Record and Beneficial	45,300.83	56.23
Individual Investor 128	Manulife Dividend Income Fund	I	Record and Beneficial	24,706.74	30.67
Individual Investor 129	Manulife Dividend Income Fund	I	Record and Beneficial	10,132.85	12.58
Individual Investor 17	Manulife Dividend Income Fund	J	Record and Beneficial	2,550.41	99.49
Individual Investor 134	Manulife Dividend Income Fund	Legend	Record	4,738.21	10.40
Individual Investor 135	Manulife Dividend Income Fund	Legend	Record and Beneficial	6,462.55	14.18
Individual Investor 130	Manulife Dividend Income Fund	M	Record and Beneficial	5,180.54	35.93
DR. Anjali Sharma Medicine Professional	Manulife Dividend Income Fund	M	Record and Beneficial	9,224.62	63.99
Manulife Dividend Income Class	Manulife Dividend Income Fund	X	Record	24,200,685.51	26.31
Manulife Strategic Dividend Bundle	Manulife Dividend Income Fund	X	Record	56,692,406.84	61.64
Individual Investor 141	Manulife Dividend Income Plus Class	D	Record and Beneficial	2,040.15	12.13
3467023 Canada Inc.	Manulife Dividend Income Plus Class	FT6	Record and Beneficial	9,585.21	11.16
Individual Investor 136	Manulife Dividend Income Plus Class	I	Record	5,804.55	47.31
Individual Investor 137	Manulife Dividend Income Plus Class	I	Record and Beneficial	6,452.56	52.60
Individual Investor 138	Manulife Dividend Income Plus Class	IT	Record and Beneficial	54,645.42	99.97
The Manufacturers Life Insurance Company	Manulife Dividend Income Plus Class	M	Record	11.15	100.00
Individual Investor 139	Manulife Dividend Income Plus Class	T6	Record and Beneficial	9,098.29	19.62
Individual Investor 140	Manulife Dividend Income Plus Class	T6	Record and Beneficial	5,193.26	11.20
W M Berg Construction Ltd.	Manulife Dividend Income Plus Class	T6	Record and Beneficial	5,598.55	12.07
Individual Investor 142	Manulife Dividend Income Plus Fund	FT6	Record and Beneficial	9,550.26	19.41
Individual Investor 143	Manulife Dividend Income Plus Fund	FT6	Record and Beneficial	6,249.00	12.70
Ideal Moderate Portfolio Segregated Fund	Manulife Dividend Income Plus Fund	G	Record	1,355,743.55	27.46
Ideal Growth Portfolio Segregated Fund	Manulife Dividend Income Plus Fund	G	Record	1,121,575.33	22.72

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
Ideal Aggressive Portfolio Segregated Fund	Manulife Dividend Income Plus Fund	G	Record	605,700.98	12.27
Manulife Dividend Income Plus Fund Segregated Fund	Manulife Dividend Income Plus Fund	G	Record	730,947.46	14.81
Individual Investor 144	Manulife Dividend Income Plus Fund	I	Record	11,461.11	17.15
Individual Investor 145	Manulife Dividend Income Plus Fund	I	Record and Beneficial	14,827.51	22.19
Individual Investor 146	Manulife Dividend Income Plus Fund	I	Record and Beneficial	12,897.52	19.30
Individual Investor 147	Manulife Dividend Income Plus Fund	I	Record and Beneficial	27,582.80	41.28
Sunwise II AIC American Focused 100/100	Manulife Dividend Income Plus Fund	O	Record and Beneficial	101,575.19	51.37
BMO Life Assurance Company	Manulife Dividend Income Plus Fund	O	Record	96,128.08	48.62
Manulife Simplicity Growth Portfolio	Manulife Dividend Income Plus Fund	X	Record	1,174,963.16	15.17
Manulife Simplicity Balanced Portfolio	Manulife Dividend Income Plus Fund	X	Record	876,487.96	11.32
Manulife Dividend Income Plus Class	Manulife Dividend Income Plus Fund	X	Record	4,485,380.90	57.90
The Babcock Children Trust	Manulife Dividend Income Private Pool	CT6	Record and Beneficial	33,405.27	15.60
The Babcock Children Trust	Manulife Dividend Income Private Pool	CT6	Record and Beneficial	29,711.40	13.88
The Babcock Children Trust	Manulife Dividend Income Private Pool	CT6	Record and Beneficial	35,161.64	16.42
The Babcock Children Trust	Manulife Dividend Income Private Pool	CT6	Record and Beneficial	23,966.18	11.19
Individual Investor 1	Manulife Dividend Income Private Pool	CT6	Record	38,993.85	18.21
Manulife Dividend Income Private Segregated Pool	Manulife Dividend Income Private Pool	G	Record	17,877,638.93	100.00
Fiducie Patrimoniales Modicamore-Mazza	Manulife Dividend Income Private Pool	LT6	Record	117,485.33	41.59
The Manufacturers Life Insurance Company	Manulife Dividend Income Private Pool	O	Record	10.01	100.00
Fiducie Maram	Manulife Dividend Income Private Pool	T6	Record	96,972.44	13.23
The Manufacturers Life Insurance Company	Manulife Dividend Income Private Pool	X	Record	10.00	100.00
The Manufacturers Life Insurance Company	Manulife Emerging Markets Fund	D	Record	10.11	22.06
Individual Investor 151	Manulife Emerging Markets Fund	D	Record and Beneficial	35.72	77.94
Individual Investor 131	Manulife Emerging Markets Fund	E	Record	333.75	12.17
Individual Investor 132	Manulife Emerging Markets Fund	E	Record	547.90	19.98

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
Individual Investor 133	Manulife Emerging Markets Fund	E	Record and Beneficial	442.21	16.13
Individual Investor 79	Manulife Emerging Markets Fund	E	Record	539.57	19.68
Individual Investor 148	Manulife Emerging Markets Fund	F	Record and Beneficial	13,058.18	36.98
Individual Investor 149	Manulife Emerging Markets Fund	FT6	Record and Beneficial	855.84	98.68
Ideal Moderate Portfolio Segregated Fund	Manulife Emerging Markets Fund	G	Record	939,545.40	11.62
Ideal Conservative Portfolio Segregated Fund	Manulife Emerging Markets Fund	G	Record	936,223.44	11.58
Ideal Growth Portfolio Segregated Fund	Manulife Emerging Markets Fund	G	Record	1,156,394.06	14.30
Ideal Dividend Growth & Income Portfolio Segregated Fund	Manulife Emerging Markets Fund	G	Record	1,054,704.29	13.04
Manulife Simplicity Balanced Portfolio Segregated Fund	Manulife Emerging Markets Fund	G	Record	922,220.02	11.40
Manulife Simplicity Growth Portfolio Segregated Fund	Manulife Emerging Markets Fund	G	Record	1,282,701.02	15.86
The Manufacturers Life Insurance Company	Manulife Emerging Markets Fund	I	Record	8.29	100.00
Individual Investor 151	Manulife Emerging Markets Fund	Legend	Record and Beneficial	1,617.07	10.26
Individual Investor 135	Manulife Emerging Markets Fund	Legend	Record and Beneficial	2,934.26	18.62
Madal Holdings Inc.	Manulife Emerging Markets Fund	M	Record and Beneficial	56,596.36	21.41
Individual Investor 150	Manulife Emerging Markets Fund	T6	Record	5,799.92	25.60
Les Placements Henri Major Inc.	Manulife Emerging Markets Fund	T6	Record	9,522.73	42.04
Manulife Simplicity Growth Portfolio	Manulife Emerging Markets Fund	X	Record	6,125,590.12	39.13
Manulife Simplicity Balanced Portfolio	Manulife Emerging Markets Fund	X	Record	3,537,572.57	22.60
Manulife Simplicity Global Balanced Portfolio	Manulife Emerging Markets Fund	X	Record	2,857,595.63	18.25
The Manufacturers Life Insurance Company	Manulife Floating Rate Income Fund	D	Record	11.81	100.00
Manulife Floating Rate Income Fund Segregated Fund	Manulife Floating Rate Income Fund	G	Record	1,497,389.63	100.00
Individual Investor 152	Manulife Floating Rate Income Fund	I	Record and Beneficial	121,999.43	20.11
Serena WM Holdings Inc.	Manulife Floating Rate Income Fund	T6	Record and Beneficial	71,076.17	13.25
The Manufacturers Life Insurance Company	Manulife Floating Rate Income Fund	X	Record	15.52	100.00
Volz Holdings Inc.	Manulife Fundamental Balanced Class	Advisor	Record and Beneficial	55,899.05	12.90
Soti Inc.	Manulife Fundamental Balanced Class	F	Record and Beneficial	175,823.07	64.25

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
Individual Investor 153 and Individual Investor 154	Manulife Fundamental Balanced Class	FT6	Record and Beneficial	3,322.82	20.14
Deltec Electrical Contracting Ltd.	Manulife Fundamental Balanced Class	FT6	Record and Beneficial	2,270.78	13.76
Individual Investor 155	Manulife Fundamental Balanced Class	FT6	Record and Beneficial	4,562.59	27.65
1256400 Alberta Ltd.	Manulife Fundamental Balanced Class	FT6	Record and Beneficial	1,904.96	11.55
The Manufacturers Life Insurance Company	Manulife Fundamental Balanced Class	I	Record	444,047.57	100.00
Individual Investor 156	Manulife Fundamental Balanced Class	T6	Record and Beneficial	3,387.65	25.43
Individual Investor 157	Manulife Fundamental Balanced Class	T6	Record and Beneficial	1,658.75	12.45
Individual Investor 158	Manulife Fundamental Balanced Class	T6	Record and Beneficial	3,321.53	24.94
Individual Investor 159	Manulife Fundamental Balanced Class	T6	Record and Beneficial	2,387.19	17.92
Individual Investor 160	Manulife Fundamental Dividend Class	F	Record and Beneficial	23,295.33	22.28
Individual Investor 161	Manulife Fundamental Dividend Class	F	Record and Beneficial	11,899.98	11.38
Individual Investor 163	Manulife Fundamental Dividend Class	FT6	Record and Beneficial	10,984.74	45.46
Individual Investor 164	Manulife Fundamental Dividend Class	FT6	Record and Beneficial	4,494.85	18.60
Individual Investor 165	Manulife Fundamental Dividend Class	FT6	Record and Beneficial	3,286.87	13.60
Individual Investor 166	Manulife Fundamental Dividend Class	FT6	Record and Beneficial	5,326.14	22.04
The Manufacturers Life Insurance Company	Manulife Fundamental Dividend Class	H	Record	10.00	100.00
The Manufacturers Life Insurance Company	Manulife Fundamental Dividend Class	I	Record	10.42	100.00
The Manufacturers Life Insurance Company	Manulife Fundamental Dividend Class	J	Record	10.00	100.00
The Manufacturers Life Insurance Company	Manulife Fundamental Dividend Class	JT6	Record	10.12	100.00
The Manufacturers Life Insurance Company	Manulife Fundamental Dividend Class	K6	Record	10.12	100.00
Individual Investor 167	Manulife Fundamental Dividend Class	T6	Record	47,649.06	94.05
Individual Investor 38	Manulife Fundamental Dividend Fund	E	Record	7,212.97	19.07
Individual Investor 168	Manulife Fundamental Dividend Fund	FT6	Record and Beneficial	495.40	97.70
The Manufacturers Life Insurance Company	Manulife Fundamental Dividend Fund	G	Record	4,316,166.11	10.57

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
Manulife Fundamental Dividend Fund Segregated Fund	Manulife Fundamental Dividend Fund	G	Record	27,207,771.57	66.61
Individual Investor 169	Manulife Fundamental Dividend Fund	I	Record and Beneficial	5,734.81	99.78
Individual Investor 170	Manulife Fundamental Dividend Fund	T6	Record and Beneficial	2,502.10	10.49
Individual Investor 171	Manulife Fundamental Dividend Fund	T6	Record and Beneficial	2,434.84	10.21
Manulife Fundamental Dividend Class	Manulife Fundamental Dividend Fund	X	Record	291,754.68	100.00
The Manufacturers Life Insurance Company	Manulife Fundamental Equity Class	D	Record	10.00	100.00
Individual Investor 172	Manulife Fundamental Equity Class	F	Record and Beneficial	12,944.79	11.58
The Manufacturers Life Insurance Company	Manulife Fundamental Equity Class	FT6	Record	14.40	100.00
Individual Investor 173	Manulife Fundamental Equity Class	T6	Record and Beneficial	5,524.90	13.38
4292154 Canada Inc.	Manulife Fundamental Equity Class	T6	Record and Beneficial	18,959.33	45.90
The Manufacturers Life Insurance Company	Manulife Fundamental Equity Fund	E	Record	10.00	100.00
Individual Investor 174	Manulife Fundamental Equity Fund	F	Record and Beneficial	50,054.99	10.53
Individual Investor 175	Manulife Fundamental Equity Fund	FT6	Record and Beneficial	13,307.30	38.04
Individual Investor 176	Manulife Fundamental Equity Fund	FT6	Record and Beneficial	4,046.93	11.57
Gilchuk Holdings Ltd.	Manulife Fundamental Equity Fund	FT6	Record and Beneficial	10,354.93	29.60
Manulife Equity Fund Segregated Fund	Manulife Fundamental Equity Fund	G	Record	4,405,902.48	15.43
Manulife Fundamental Equity Fund Segregated Fund	Manulife Fundamental Equity Fund	G	Record	15,637,554.21	54.78
Individual Investor 177	Manulife Fundamental Equity Fund	I	Record and Beneficial	11,316.44	88.06
Fiducie RRI de Marc Beaudoin	Manulife Fundamental Equity Fund	I	Record	1,508.46	11.74
Individual Investor 178	Manulife Fundamental Equity Fund	Legend	Record	163.85	10.06
Individual Investor 151	Manulife Fundamental Equity Fund	Legend	Record and Beneficial	1,454.15	89.32
Gestion Josee Bergeron (2017) Inc.	Manulife Fundamental Equity Fund	M	Record and Beneficial	2,746.60	12.31
Dr. John Sehl Medicine Professional Corp.	Manulife Fundamental Equity Fund	M	Record and Beneficial	11,807.68	52.92
Manulife Asset Management Global Diversified Balanced Pooled Fund	Manulife Fundamental Equity Fund	O	Record	31,601.20	99.98

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
Manulife Simplicity Growth Portfolio	Manulife Fundamental Equity Fund	X	Record	1,812,476.31	21.19
Manulife Simplicity Balanced Portfolio	Manulife Fundamental Equity Fund	X	Record	1,455,560.91	17.02
Manulife Fundamental Equity Class	Manulife Fundamental Equity Fund	X	Record	1,297,547.03	15.17
Manulife Balanced Portfolio	Manulife Fundamental Equity Fund	X	Record	991,682.78	11.60
Manulife Growth Portfolio	Manulife Fundamental Equity Fund	X	Record	1,038,549.62	12.14
The Manufacturers Life Insurance Company	Manulife Fundamental Income Class	E	Record	10.00	100.00
Individual Investor 179	Manulife Fundamental Income Class	FT6	Record and Beneficial	21,177.71	24.34
Individual Investor 180	Manulife Fundamental Income Class	FT6	Record and Beneficial	10,173.09	11.69
Individual Investor 181	Manulife Fundamental Income Class	FT6	Record and Beneficial	14,797.43	17.00
The Manufacturers Life Insurance Company	Manulife Fundamental Income Class	G	Record	10.00	100.00
Fiducie Pers. Pierre Lasalle	Manulife Fundamental Income Class	H	Record and Beneficial	38,720.20	22.43
Individual Investor 182	Manulife Fundamental Income Class	H	Record and Beneficial	62,579.09	36.25
Individual Investor 183	Manulife Fundamental Income Class	K6	Record	21,907.25	13.16
The Manufacturers Life Insurance Company	Manulife Fundamental Income Class	Legend	Record	10.00	100.00
Individual Investor 184	Manulife Fundamental Income Class	T6	Record and Beneficial	26,979.07	20.70
Individual Investor 185	Manulife Fundamental Income Class	T6	Record	22,485.93	17.26
Individual Investor 186	Manulife Fundamental Income Class	T6	Record and Beneficial	14,305.90	10.98
The Manufacturers Life Insurance Company	Manulife Fundamental Income Class	X	Record	10.00	100.00
The Manufacturers Life Insurance Company	Manulife Fundamental Income Fund	D	Record	13.70	100.00
Manulife Fundamental Income Fund Segregated Fund	Manulife Fundamental Income Fund	G	Record	28,637,371.31	91.11
Individual Investor 187	Manulife Fundamental Income Fund	I	Record and Beneficial	24,954.73	48.07
Individual Investor 188	Manulife Fundamental Income Fund	I	Record and Beneficial	12,316.87	23.73
Individual Investor 189	Manulife Fundamental Income Fund	I	Record and Beneficial	14,382.49	27.70
Individual Investor 190	Manulife Fundamental Income Fund	K6	Record and Beneficial	7,370.97	13.14

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
Manulife Fundamental Income Class	Manulife Fundamental Income Fund	X	Record	2,853,214.31	100.00
Individual Investor 194	Manulife Global Absolute Return Strategies Fund	E	Record and Beneficial	608.91	13.67
Individual Investor 195	Manulife Global Absolute Return Strategies Fund	E	Record	1,454.54	32.65
Individual Investor 196	Manulife Global Absolute Return Strategies Fund	E	Record and Beneficial	1,477.95	33.17
Individual Investor 197	Manulife Global Absolute Return Strategies Fund	E	Record and Beneficial	912.72	20.49
Wealthco Asset Management	Manulife Global Absolute Return Strategies Fund	F	Record and Beneficial	60,609.73	17.25
The Manufacturers Life Insurance Company	Manulife Global Absolute Return Strategies Fund	FT6	Record	11.72	100.00
The Manufacturers Life Insurance Company	Manulife Global Absolute Return Strategies Fund	G	Record	10.00	100.00
Individual Investor 191	Manulife Global Absolute Return Strategies Fund	I	Record and Beneficial	35,794.55	13.75
Individual Investor 192	Manulife Global Absolute Return Strategies Fund	I	Record and Beneficial	57,232.27	21.98
Individual Investor 193	Manulife Global Absolute Return Strategies Fund	I	Record and Beneficial	100,506.30	38.60
Lumb Insurance & Financial Services Ltd.	Manulife Global Absolute Return Strategies Fund	Legend	Record and Beneficial	3,412.24	11.51
Fondation Palestre Nationale Inc.	Manulife Global Absolute Return Strategies Fund	Legend	Record	7,075.41	23.86
Individual Investor 198	Manulife Global Absolute Return Strategies Fund	Legend	Record and Beneficial	4,429.90	14.94
Individual Investor 199	Manulife Global Absolute Return Strategies Fund	Legend	Record and Beneficial	4,427.78	14.93
Individual Investor 200	Manulife Global Absolute Return Strategies Fund	Legend	Record and Beneficial	3,522.05	11.88
The Manufacturers Life Insurance Company	Manulife Global Absolute Return Strategies Fund	T6	Record	11.71	100.00
Hopley Farms Ltd.	Manulife Global All Cap Focused Fund	F	Record and Beneficial	22,789.67	29.34
Individual Investor 201	Manulife Global All Cap Focused Fund	FT6	Record and Beneficial	2,283.67	98.96
Manulife Global All Cap Focused Segregated Fund	Manulife Global All Cap Focused Fund	G	Record	557,990.52	100.00
The Manufacturers Life Insurance Company	Manulife Global All Cap Focused Fund	M	Record	10.10	100.00
BMO Life Assurance Company	Manulife Global All Cap Focused Fund	O	Record	7,157.06	99.54
Les Placements Henri Major Inc.	Manulife Global All Cap Focused Fund	X	Record and Beneficial	1,029.11	98.86
Manulife Global Balanced Segregated Fund	Manulife Global Balanced Fund	G	Record	23,000,583.98	99.21

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
N.L.C. Holdings Ltd.	Manulife Global Balanced Private Trust	CT6	Record and Beneficial	18,807.32	45.54
Diocese of Nelson Society	Manulife Global Balanced Private Trust	CT6	Record and Beneficial	9,609.93	23.27
Manulife Global Balanced Private Segregated Pool	Manulife Global Balanced Private Trust	G	Record	15,544,488.13	100.00
Individual Investor 202	Manulife Global Balanced Private Trust	LT6	Record	18,443.75	11.35
The Manufacturers Life Insurance Company	Manulife Global Balanced Private Trust	O	Record	10.69	100.00
Individual Investor 203	Manulife Global Dividend Class	FT6	Record and Beneficial	317.46	17.23
Mila Properties Inc.	Manulife Global Dividend Class	FT6	Record and Beneficial	299.33	16.25
Individual Investor 204	Manulife Global Dividend Class	FT6	Record and Beneficial	422.77	22.95
Individual Investor 205	Manulife Global Dividend Class	FT6	Record and Beneficial	789.88	42.88
Individual Investor 206	Manulife Global Dividend Class	I	Record	3,996.03	12.70
Individual Investor 207	Manulife Global Dividend Class	I	Record and Beneficial	12,393.73	39.39
Leslie Motors Ltd. IPP Mark Leslie	Manulife Global Dividend Class	I	Record and Beneficial	12,466.28	39.62
Sunwise Elite Manulife Diversified Income Portfolio Fund	Manulife Global Dividend Class	O	Record and Beneficial	72,387.62	99.99
Individual Investor 208	Manulife Global Dividend Class	T6	Record and Beneficial	81,292.50	56.81
Manulife Simplicity Growth Portfolio	Manulife Global Dividend Class	X	Record	1,509,224.08	42.30
Manulife Simplicity Balanced Portfolio	Manulife Global Dividend Class	X	Record	1,409,681.84	39.51
The Manufacturers Life Insurance Company	Manulife Global Dividend Fund	D	Record	11.31	100.00
Individual Investor 209	Manulife Global Dividend Fund	FT6	Record and Beneficial	2,314.92	79.61
Individual Investor 210	Manulife Global Dividend Fund	FT6	Record and Beneficial	578.73	19.90
Manulife Bundle Segregated Fund	Manulife Global Dividend Fund	G	Record	11,732,240.80	48.31
Manulife Global Dividend Segregated Fund	Manulife Global Dividend Fund	G	Record	3,986,839.11	16.42
Individual Investor 211	Manulife Global Dividend Fund	I	Record and Beneficial	2,360.47	99.50
Individual Investor 212	Manulife Global Dividend Fund	T6	Record	6,410.29	34.53
Individual Investor 213	Manulife Global Dividend Fund	T6	Record	2,290.19	12.34
Les Oblates Missionn	Manulife Global Dividend Fund	T6	Record and Beneficial	2,925.90	15.76
Individual Investor 214	Manulife Global Dividend Fund	T6	Record and Beneficial	2,570.56	13.85

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
Individual Investor 215	Manulife Global Dividend Fund	T6	Record and Beneficial	2,904.28	15.65
Manulife Balanced Portfolio	Manulife Global Dividend Fund	X	Record	1,068,276.30	34.08
Manulife Moderate Portfolio	Manulife Global Dividend Fund	X	Record	514,822.62	16.43
Manulife Growth Portfolio	Manulife Global Dividend Fund	X	Record	1,357,263.29	43.30
Ady Holdings Ltd.	Manulife Global Dividend Growth Class	F	Record and Beneficial	12,628.81	45.41
Individual Investor 216	Manulife Global Dividend Growth Class	F	Record and Beneficial	7,817.64	28.11
The Manufacturers Life Insurance Company	Manulife Global Dividend Growth Class	FT6	Record	12.24	100.00
Individual Investor 150	Manulife Global Dividend Growth Class	T6	Record	2,994.97	12.34
Individual Investor 217	Manulife Global Dividend Growth Class	T6	Record	13,213.72	54.46
Les Placements Henri Major Inc.	Manulife Global Dividend Growth Class	T6	Record	6,860.90	28.28
Individual Investor 220	Manulife Global Dividend Growth Fund	E	Record and Beneficial	9,919.21	17.01
Individual Investor 218	Manulife Global Dividend Growth Fund	FT6	Record and Beneficial	13,770.09	83.67
Ideal Global Dividend Growth Fund Segregated Fund	Manulife Global Dividend Growth Fund	G	Record	16,998,858.82	89.49
Individual Investor 219	Manulife Global Dividend Growth Fund	I	Record and Beneficial	10,791.75	99.90
Individual Investor 221	Manulife Global Dividend Growth Fund	Legend	Record and Beneficial	30,138.30	10.18
Manulife Global Dividend Growth Class	Manulife Global Dividend Growth Fund	X	Record	197,705.76	100.00
The Manufacturers Life Insurance Company	Manulife Global Equity Class	G	Record	1,068,760.36	10.28
Manulife Global Equity Class Segregated Fund	Manulife Global Equity Class	G	Record	8,964,565.34	86.19
9194-1047 Quebec Inc.	Manulife Global Equity Class	I	Record	31,316.11	10.43
Manulife Canadian Balanced Fund	Manulife Global Equity Class	X	Record	2,176,990.99	95.36
G & C Corporation	Manulife Global Equity Private Pool	C	Record and Beneficial	221,846.15	18.68
The Babcock Children Trust	Manulife Global Equity Private Pool	CT6	Record and Beneficial	19,965.68	38.13
Individual Investor 222	Manulife Global Equity Private Pool	CT6	Record	7,845.29	14.98
Individual Investor 103	Manulife Global Equity Private Pool	CT6	Record	11,265.42	21.51
Individual Investor 223	Manulife Global Equity Private Pool	CT6	Record and Beneficial	13,101.84	25.02
Fiducie Patrimoniale Modicamore-Mazza	Manulife Global Equity Private Pool	LT6	Record	111,127.36	55.58
The Manufacturers Life Insurance Company	Manulife Global Equity Private Pool	O	Record	10.00	100.00

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
Fiducie Maram	Manulife Global Equity Private Pool	T6	Record	115,478.14	29.55
The Manufacturers Life Insurance Company	Manulife Global Equity Private Pool	X	Record	10.00	100.00
Trudeau Family Partnership	Manulife Global Equity Unconstrained Class	F	Record and Beneficial	30,437.30	10.46
The Manufacturers Life Insurance Company	Manulife Global Equity Unconstrained Class	FT6	Record	11.84	100.00
Individual Investor 224	Manulife Global Equity Unconstrained Class	I	Record and Beneficial	8,870.89	78.50
Fiducie RRI de Marc Beaudoin	Manulife Global Equity Unconstrained Class	I	Record	2,419.14	21.41
Individual Investor 225	Manulife Global Equity Unconstrained Class	T6	Record	2,567.66	16.76
Individual Investor 226	Manulife Global Equity Unconstrained Class	T6	Record	3,230.04	21.09
The Manufacturers Life Insurance Company	Manulife Global Equity Unconstrained Fund	D	Record	11.21	100.00
Individual Investor 232	Manulife Global Equity Unconstrained Fund	E	Record	2,357.10	16.83
Individual Investor 77	Manulife Global Equity Unconstrained Fund	E	Record	2,620.68	18.71
Individual Investor 132	Manulife Global Equity Unconstrained Fund	E	Record	1,770.30	12.64
Individual Investor 133	Manulife Global Equity Unconstrained Fund	E	Record and Beneficial	1,428.80	10.20
Individual Investor 233	Manulife Global Equity Unconstrained Fund	E	Record and Beneficial	1,506.60	10.76
Individual Investor 227	Manulife Global Equity Unconstrained Fund	F	Record	46,387.49	16.46
Individual Investor 228	Manulife Global Equity Unconstrained Fund	FT6	Record	311.11	96.04
Manulife MMF Global Unconstrained Equity Fund (SLI) Segregated Fund	Manulife Global Equity Unconstrained Fund	G	Record	14,661,365.96	57.50
Ideal Global Equity Unconstrained Fund Segregated Fund	Manulife Global Equity Unconstrained Fund	G	Record	3,962,796.22	15.54
Bonner Ventures Inc.	Manulife Global Equity Unconstrained Fund	Legend	Record and Beneficial	927,615.71	57.10
9356-9036 Quebec Inc. #2	Manulife Global Equity Unconstrained Fund	Legend	Record and Beneficial	485,941.03	29.91
Individual Investor 229	Manulife Global Equity Unconstrained Fund	T6	Record and Beneficial	832.14	56.52
Individual Investor 230	Manulife Global Equity Unconstrained Fund	T6	Record and Beneficial	249.95	16.98
Individual Investor 231	Manulife Global Equity Unconstrained Fund	T6	Record and Beneficial	377.17	25.62
Manulife Global Equity Unconstrained Class	Manulife Global Equity Unconstrained Fund	X	Record	1,211,155.01	100.00

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
Individual Investor 222	Manulife Global Fixed Income Private Trust	CT6	Record	26,833.12	19.00
Individual Investor 234	Manulife Global Fixed Income Private Trust	CT6	Record	27,435.87	19.42
Individual Investor 103	Manulife Global Fixed Income Private Trust	CT6	Record	26,300.53	18.62
Manulife Global Fixed Income Private Segregated Pool	Manulife Global Fixed Income Private Trust	G	Record	22,146,788.11	100.00
Individual Investor 235	Manulife Global Fixed Income Private Trust	H	Record and Beneficial	53,249.62	32.50
4423275 Canada Inc.	Manulife Global Fixed Income Private Trust	H	Record	20,681.94	12.62
Individual Investor 236	Manulife Global Fixed Income Private Trust	HE	Record	10,223.41	20.71
Individual Investor 237	Manulife Global Fixed Income Private Trust	HE	Record and Beneficial	18,132.09	36.74
Individual Investor 238	Manulife Global Fixed Income Private Trust	HE	Record and Beneficial	10,526.52	21.33
Individual Investor 239	Manulife Global Fixed Income Private Trust	HE	Record	5,154.07	10.44
165174 Canada Inc.	Manulife Global Fixed Income Private Trust	J	Record and Beneficial	59,219.39	21.96
Individual Investor 240	Manulife Global Fixed Income Private Trust	J	Record and Beneficial	28,125.55	10.43
Individual Investor 241	Manulife Global Fixed Income Private Trust	J	Record and Beneficial	28,837.20	10.69
Fiducie Patrimoniale Modicamore-Mazza	Manulife Global Fixed Income Private Trust	LT6	Record	213,698.85	32.87
The Manufacturers Life Insurance Company	Manulife Global Fixed Income Private Trust	O	Record	12.83	100.00
Fiducie Maram	Manulife Global Fixed Income Private Trust	T6	Record	141,217.45	13.52
Manulife U.S. Balanced Private Trust	Manulife Global Fixed Income Private Trust	X	Record	19,648,866.52	100.00
Goodwin Holdings Corp.	Manulife Global Infrastructure Class	I	Record and Beneficial	9,120.78	19.19
9012-7457 Quebec Inc.	Manulife Global Infrastructure Class	I	Record and Beneficial	22,263.70	46.85
The Manufacturers Life Insurance Company	Manulife Global Infrastructure Class	M	Record	10.06	100.00
Individual Investor 245	Manulife Global Infrastructure Fund	D	Record and Beneficial	1,094.54	98.92
Individual Investor 242	Manulife Global Infrastructure Fund	FT6	Record and Beneficial	8,074.53	34.77
Manulife Global Infrastructure Segregated Fund	Manulife Global Infrastructure Fund	G	Record	4,053,616.82	100.00
Individual Investor 243	Manulife Global Infrastructure Fund	I	Record and Beneficial	6,237.39	18.65

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
Globizen Investment Holding Inc.	Manulife Global Infrastructure Fund	I	Record and Beneficial	17,828.79	53.31
Individual Investor 244	Manulife Global Infrastructure Fund	I	Record and Beneficial	7,370.63	22.04
Manulife Balanced Portfolio	Manulife Global Infrastructure Fund	X	Record	825,611.35	51.09
Manulife Growth Portfolio	Manulife Global Infrastructure Fund	X	Record	783,834.95	48.51
Manulife Global Managed Volatility Segregated Fund	Manulife Global Managed Volatility Portfolio	G	Record	7,451,573.77	100.00
Individual Investor 249	Manulife Global Real Estate Unconstrained Fund	D	Record and Beneficial	523.11	97.83
Individual Investor 132	Manulife Global Real Estate Unconstrained Fund	E	Record	460.21	13.71
Individual Investor 250	Manulife Global Real Estate Unconstrained Fund	E	Record and Beneficial	1,406.76	41.92
Individual Investor 79	Manulife Global Real Estate Unconstrained Fund	E	Record	456.19	13.60
Individual Investor 246	Manulife Global Real Estate Unconstrained Fund	F	Record and Beneficial	8,787.11	23.41
The Manufacturers Life Insurance Company	Manulife Global Real Estate Unconstrained Fund	FT6	Record	8.17	100.00
Ideal Moderate Portfolio Segregated Fund	Manulife Global Real Estate Unconstrained Fund	G	Record	199,296.80	22.91
Ideal Growth Portfolio Segregated Fund	Manulife Global Real Estate Unconstrained Fund	G	Record	199,825.52	22.97
Ideal Dividend Growth & Income Portfolio Segregated Fund	Manulife Global Real Estate Unconstrained Fund	G	Record	200,554.30	23.05
The Manufacturers Life Insurance Company	Manulife Global Real Estate Unconstrained Fund	I	Record	12.12	100.00
Lumb Insurance & Financial Services Ltd.	Manulife Global Real Estate Unconstrained Fund	Legend	Record and Beneficial	12,497.38	50.23
Individual Investor 247	Manulife Global Real Estate Unconstrained Fund	T6	Record and Beneficial	699.22	32.08
Individual Investor 248	Manulife Global Real Estate Unconstrained Fund	T6	Record	1,458.67	66.92
The Manufacturers Life Insurance Company	Manulife Global Real Estate Unconstrained Fund	X	Record	6.46	100.00
Individual Investor 251	Manulife Global Small Cap Balanced Fund	FT6	Record and Beneficial	2,020.27	55.47
Individual Investor 252	Manulife Global Small Cap Balanced Fund	FT6	Record and Beneficial	1,129.10	31.00
Individual Investor 253	Manulife Global Small Cap Balanced Fund	I	Record and Beneficial	10,565.63	15.21
Gestion Yves Ayotte Inc.	Manulife Global Small Cap Balanced Fund	I	Record and Beneficial	11,026.25	15.87
Individual Investor 254	Manulife Global Small Cap Balanced Fund	I	Record and Beneficial	12,566.87	18.09

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
Individual Investor 255	Manulife Global Small Cap Balanced Fund	I	Record	6,957.18	10.02
Individual Investor 256	Manulife Global Small Cap Balanced Fund	I	Record	12,982.75	18.69
Woodchuck Investments Inc.	Manulife Global Small Cap Balanced Fund	I	Record	15,362.19	22.11
Individual Investor 257	Manulife Global Small Cap Balanced Fund	IT	Record	15,565.07	99.86
Individual Investor 258	Manulife Global Small Cap Balanced Fund	T6	Record and Beneficial	2,388.05	12.18
Individual Investor 259	Manulife Global Small Cap Balanced Fund	T6	Record and Beneficial	4,297.09	21.92
Individual Investor 260	Manulife Global Small Cap Balanced Fund	T6	Record and Beneficial	2,886.24	14.72
Individual Investor 261	Manulife Global Small Cap Fund	FT6	Record and Beneficial	5,436.93	25.08
Individual Investor 262	Manulife Global Small Cap Fund	FT6	Record and Beneficial	3,203.95	14.78
Universal Life Managed Fund	Manulife Global Small Cap Fund	G	Record	805,726.73	26.75
Manulife Mawer Global Small Cap Segregated Fund	Manulife Global Small Cap Fund	G	Record	2,206,331.14	73.25
The Manufacturers Life Insurance Company	Manulife Global Small Cap Fund	O	Record	19.94	100.00
Individual Investor 263	Manulife Global Small Cap Fund	T6	Record and Beneficial	5,262.23	14.58
Manulife Simplicity Global Balanced Portfolio	Manulife Global Small Cap Fund	X	Record	646,416.35	12.50
Manulife Diversified Investment Fund	Manulife Global Small Cap Fund	X	Record	2,414,441.94	46.68
Manulife Canadian Balanced Fund	Manulife Global Small Cap Fund	X	Record	1,003,160.25	19.40
Manulife Global Small Cap Balanced Fund	Manulife Global Small Cap Fund	X	Record	967,321.56	18.70
Individual Investor 267	Manulife Global Strategic Balanced Yield Fund	D	Record and Beneficial	1,320.28	27.07
Individual Investor 268	Manulife Global Strategic Balanced Yield Fund	D	Record and Beneficial	1,320.28	27.07
Individual Investor 269	Manulife Global Strategic Balanced Yield Fund	D	Record and Beneficial	727.95	14.93
Individual Investor 270	Manulife Global Strategic Balanced Yield Fund	D	Record and Beneficial	662.65	13.59
Individual Investor 264	Manulife Global Strategic Balanced Yield Fund	FT6	Record and Beneficial	13,869.65	36.19
Individual Investor 265	Manulife Global Strategic Balanced Yield Fund	FT6	Record and Beneficial	5,194.50	13.55
Individual Investor 266	Manulife Global Strategic Balanced Yield Fund	FT6	Record and Beneficial	4,967.25	12.96
Manulife Global Strategic Balanced Yield Segregated Fund	Manulife Global Strategic Balanced Yield Fund	G	Record	4,473,878.64	100.00

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
The Manufacturers Life Insurance Company	Manulife Global Strategic Balanced Yield Fund	I	Record	3,146,158.43	99.37
BMO Life Assurance Company	Manulife Global Strategic Balanced Yield Fund	O	Record	2,961.08	99.58
Individual Investor 275	Manulife Global Unconstrained Bond Fund	D	Record and Beneficial	510.27	49.76
Individual Investor 276	Manulife Global Unconstrained Bond Fund	D	Record and Beneficial	501.88	48.94
Individual Investor 131	Manulife Global Unconstrained Bond Fund	E	Record	592.59	11.69
Individual Investor 132	Manulife Global Unconstrained Bond Fund	E	Record	972.83	19.19
Individual Investor 79	Manulife Global Unconstrained Bond Fund	E	Record	1,102.70	21.75
Individual Investor 271	Manulife Global Unconstrained Bond Fund	FT6	Record and Beneficial	34,555.37	35.12
The Manufacturers Life Insurance Company	Manulife Global Unconstrained Bond Fund	G	Record	12.03	100.00
981298 Alberta Ltd.	Manulife Global Unconstrained Bond Fund	I	Record and Beneficial	21,889.37	56.84
Individual Investor 272	Manulife Global Unconstrained Bond Fund	I	Record and Beneficial	12,967.86	33.67
Individual Investor 135	Manulife Global Unconstrained Bond Fund	Legend	Record and Beneficial	6,020.87	20.36
Individual Investor 273	Manulife Global Unconstrained Bond Fund	T6	Record and Beneficial	6,579.58	16.23
Individual Investor 274	Manulife Global Unconstrained Bond Fund	T6	Record and Beneficial	6,777.31	16.72
Manulife Global Balanced Fund	Manulife Global Unconstrained Bond Fund	X	Record	21,910,389.67	54.96
Manulife Global Balanced Private Trust	Manulife Global Unconstrained Bond Fund	X	Record	9,493,137.83	23.81
Individual Investor 277	Manulife Growth Opportunities Class	F	Record and Beneficial	2,103.34	12.57
Individual Investor 278 and Individual Investor 279	Manulife Growth Opportunities Class	F	Record and Beneficial	1,827.41	10.92
Individual Investor 280	Manulife Growth Opportunities Class	FT6	Record and Beneficial	215.45	93.40
The Manufacturers Life Insurance Company	Manulife Growth Opportunities Class	M	Record	10.20	100.00
Individual Investor 281	Manulife Growth Opportunities Class	T6	Record	812.29	98.11
Individual Investor 232	Manulife Growth Opportunities Fund	E	Record	1,353.00	10.67
Individual Investor 288	Manulife Growth Opportunities Fund	E	Record and Beneficial	2,198.28	17.34
Individual Investor 289	Manulife Growth Opportunities Fund	E	Record and Beneficial	1,730.47	13.65

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
Individual Investor 282	Manulife Growth Opportunities Fund	FT6	Record and Beneficial	443.46	22.32
Individual Investor 283	Manulife Growth Opportunities Fund	FT6	Record and Beneficial	1,525.97	76.80
Manulife Growth Opportunities Fund Segregated Fund	Manulife Growth Opportunities Fund	G	Record	1,523,895.02	24.21
Manulife MMF Growth Opportunities Fund Segregated Fund	Manulife Growth Opportunities Fund	G	Record	2,454,619.07	38.99
Ideal Growth Opportunities Fund Segregated Fund	Manulife Growth Opportunities Fund	G	Record	1,371,644.54	21.79
Dicosc Inc.	Manulife Growth Opportunities Fund	J	Record and Beneficial	7,269.03	45.45
Individual Investor 284	Manulife Growth Opportunities Fund	J	Record and Beneficial	4,021.59	25.15
Individual Investor 290	Manulife Growth Opportunities Fund	Legend	Record and Beneficial	14,364.70	13.30
Individual Investor 285	Manulife Growth Opportunities Fund	T6	Record and Beneficial	147.27	17.98
Individual Investor 286	Manulife Growth Opportunities Fund	T6	Record and Beneficial	372.27	45.45
Individual Investor 287	Manulife Growth Opportunities Fund	T6	Record and Beneficial	283.01	34.56
Manulife Simplicity Growth Portfolio	Manulife Growth Opportunities Fund	X	Record	515,358.84	49.05
Manulife Simplicity Balanced Portfolio	Manulife Growth Opportunities Fund	X	Record	324,101.15	30.84
Manulife Simplicity Moderate Portfolio	Manulife Growth Opportunities Fund	X	Record	121,754.84	11.59
Individual Investor 291	Manulife Growth Portfolio	FT6	Record and Beneficial	2,406.96	23.79
Individual Investor 292	Manulife Growth Portfolio	FT6	Record and Beneficial	1,437.00	14.20
Individual Investor 293	Manulife Growth Portfolio	FT6	Record and Beneficial	1,103.76	10.91
Individual Investor 294	Manulife Growth Portfolio	FT6	Record and Beneficial	2,078.96	20.55
Individual Investor 295	Manulife Growth Portfolio	FT6	Record and Beneficial	1,036.85	10.25
Universal Life Managed Fund	Manulife Growth Portfolio	G	Record	1,925,698.59	24.06
Manulife Growth Portfolio Segregated Fund	Manulife Growth Portfolio	G	Record	5,439,611.53	67.96
Individual Investor 296	Manulife Growth Portfolio	I	Record and Beneficial	1,729.49	99.41
Individual Investor 297	Manulife Growth Portfolio	J	Record and Beneficial	201,619.62	24.83
Individual Investor 298	Manulife Growth Portfolio	JT6	Record and Beneficial	3,867.63	21.22

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
Individual Investor 299	Manulife Growth Portfolio	JT6	Record and Beneficial	2,888.15	15.85
Individual Investor 300	Manulife Growth Portfolio	JT6	Record and Beneficial	2,332.71	12.80
Individual Investor 301	Manulife Growth Portfolio	JT6	Record and Beneficial	2,757.54	15.13
Individual Investor 302	Manulife Growth Portfolio	JT6	Record and Beneficial	3,561.37	19.54
Individual Investor 303	Manulife Growth Portfolio	K6	Record and Beneficial	30,010.79	33.41
The Manufacturers Life Insurance Company	Manulife Growth Portfolio	O	Record	10.92	100.00
Individual Investor 304	Manulife Growth Portfolio	T6	Record and Beneficial	5,905.10	14.71
Individual Investor 305	Manulife Growth Portfolio	T6	Record	6,692.59	16.67
Individual Investor 306	Manulife Growth Portfolio	T6	Record and Beneficial	6,054.91	15.08
The Manufacturers Life Insurance Company	Manulife Income Fund 2022	G	Record	10.15	100.00
The Manufacturers Life Insurance Company	Manulife Income Fund 2022	GA	Record	10.00	100.00
The Manufacturers Life Insurance Company	Manulife Income Fund 2022	GF	Record	10.04	100.00
The Manufacturers Life Insurance Company	Manulife Income Fund 2022	O	Record	15,168.55	46.42
The Manufacturers Life Insurance Company	Manulife Income Fund 2027	G	Record	10.19	100.00
Individual Investor 307	Manulife Income Fund 2027	GA	Record and Beneficial	154.75	93.93
The Manufacturers Life Insurance Company	Manulife Income Fund 2027	GF	Record	10.08	100.00
The Manufacturers Life Insurance Company	Manulife Income Fund 2027	O	Record	15,232.44	46.52
The Manufacturers Life Insurance Company	Manulife Income Fund 2032	G	Record	10.27	100.00
Individual Investor 307	Manulife Income Fund 2032	GA	Record and Beneficial	160.82	94.12
The Manufacturers Life Insurance Company	Manulife Income Fund 2032	GF	Record	10.15	100.00
The Manufacturers Life Insurance Company	Manulife Income Fund 2032	O	Record	15,344.87	46.69
The Manufacturers Life Insurance Company	Manulife Income Fund 2037	G	Record	10.28	100.00
Individual Investor 307	Manulife Income Fund 2037	GA	Record and Beneficial	141.25	93.35
Individual Investor 308	Manulife Income Fund 2037	GF	Record and Beneficial	357.93	36.11
Individual Investor 309	Manulife Income Fund 2037	GF	Record and Beneficial	623.08	62.86

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
The Manufacturers Life Insurance Company	Manulife Income Fund 2037	O	Record	15,368.61	46.72
The Manufacturers Life Insurance Company	Manulife Income Fund 2042	G	Record	10.30	100.00
Individual Investor 307	Manulife Income Fund 2042	GA	Record and Beneficial	127.05	92.65
Individual Investor 308	Manulife Income Fund 2042	GF	Record and Beneficial	554.94	36.98
Individual Investor 309	Manulife Income Fund 2042	GF	Record and Beneficial	935.50	62.34
The Manufacturers Life Insurance Company	Manulife Income Fund 2042	O	Record	15,395.39	46.76
The Manufacturers Life Insurance Company	Manulife Income Fund 2047	G	Record	10.32	100.00
Individual Investor 307	Manulife Income Fund 2047	GA	Record and Beneficial	114.95	91.93
Individual Investor 308	Manulife Income Fund 2047	GF	Record and Beneficial	494.68	36.28
Individual Investor 309	Manulife Income Fund 2047	GF	Record and Beneficial	858.59	62.97
The Manufacturers Life Insurance Company	Manulife Income Fund 2047	O	Record	15,417.73	46.80
The Manufacturers Life Insurance Company	Manulife Income Fund 2052	G	Record	10.33	100.00
Individual Investor 307	Manulife Income Fund 2052	GA	Record and Beneficial	111.97	91.73
Individual Investor 308	Manulife Income Fund 2052	GF	Record and Beneficial	449.14	36.20
Individual Investor 309	Manulife Income Fund 2052	GF	Record and Beneficial	781.32	62.98
The Manufacturers Life Insurance Company	Manulife Income Fund 2052	O	Record	15,437.86	46.83
The Manufacturers Life Insurance Company	Manulife Income Fund 2057	G	Record	10.35	100.00
Individual Investor 307	Manulife Income Fund 2057	GA	Record and Beneficial	107.77	91.42
Individual Investor 308	Manulife Income Fund 2057	GF	Record and Beneficial	402.01	35.99
Individual Investor 309	Manulife Income Fund 2057	GF	Record and Beneficial	704.75	63.09
The Manufacturers Life Insurance Company	Manulife Income Fund 2057	O	Record	15,469.37	46.88
The Manufacturers Life Insurance Company	Manulife Income Fund 2062	G	Record	10.36	100.00
The Manufacturers Life Insurance Company	Manulife Income Fund 2062	GA	Record	10.13	21.39
Individual Investor 307	Manulife Income Fund 2062	GA	Record and Beneficial	37.22	78.61

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
The Manufacturers Life Insurance Company	Manulife Income Fund 2062	GF	Record	10.24	100.00
The Manufacturers Life Insurance Company	Manulife Income Fund 2062	O	Record	15,481.04	46.90
The Manufacturers Life Insurance Company	Manulife Income Fund 2067	G	Record	10.36	100.00
The Manufacturers Life Insurance Company	Manulife Income Fund 2067	GA	Record	10.13	100.00
The Manufacturers Life Insurance Company	Manulife Income Fund 2067	GF	Record	10.25	100.00
The Manufacturers Life Insurance Company	Manulife Income Fund 2067	O	Record	15,485.69	46.90
Individual Investor 310	Manulife International Equity Private Trust	C	Record and Beneficial	45,141.20	19.76
Roman Catholic Bishop of Nelson	Manulife International Equity Private Trust	C	Record and Beneficial	44,951.25	19.67
The Manufacturers Life Insurance Company	Manulife International Equity Private Trust	CT6	Record	11.17	100.00
Individual Investor 311	Manulife International Equity Private Trust	FT6	Record and Beneficial	12,568.40	15.66
Individual Investor 312	Manulife International Equity Private Trust	FT6	Record and Beneficial	27,403.71	34.14
Individual Investor 313	Manulife International Equity Private Trust	FT6	Record and Beneficial	19,883.22	24.77
Manulife International Equity Private Segregated Pool	Manulife International Equity Private Trust	G	Record	3,066,600.32	100.00
Individual Investor 314	Manulife International Equity Private Trust	LT6	Record and Beneficial	2,136.33	30.24
Individual Investor 315	Manulife International Equity Private Trust	LT6	Record and Beneficial	1,161.85	16.45
Individual Investor 316	Manulife International Equity Private Trust	LT6	Record and Beneficial	1,258.45	17.82
Individual Investor 317 and Individual Investor 318	Manulife International Equity Private Trust	LT6	Record and Beneficial	2,496.06	35.34
The Manufacturers Life Insurance Company	Manulife International Equity Private Trust	O	Record	10.04	100.00
Individual Investor 319	Manulife International Equity Private Trust	T6	Record and Beneficial	11,935.64	53.00
Individual Investor 320	Manulife International Equity Private Trust	T6	Record and Beneficial	3,876.19	17.21
Gestion Marcel Henri	Manulife International Equity Private Trust	T6	Record and Beneficial	6,699.12	29.74
The Manufacturers Life Insurance Company	Manulife International Equity Private Trust	X	Record	10.04	100.00
Individual Investor 321	Manulife International Focused Fund	F	Record and Beneficial	12,055.81	11.56
Individual Investor 322	Manulife International Focused Fund	F	Record and Beneficial	11,610.38	11.13

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
Individual Investor 323	Manulife International Focused Fund	FT6	Record and Beneficial	838.19	63.96
Individual Investor 324	Manulife International Focused Fund	FT6	Record and Beneficial	457.32	34.90
Individual Investor 325	Manulife International Focused Fund	H	Record and Beneficial	1,643.29	31.46
BMO Life Assurance Company	Manulife International Focused Fund	O	Record	248,032.34	99.99
Individual Investor 326	Manulife International Focused Fund	T6	Record and Beneficial	14,059.00	21.99
Les Investissements MJD Inc.	Manulife International Value Equity Fund	F	Record and Beneficial	2,604.15	11.77
The Manufacturers Life Insurance Company	Manulife International Value Equity Fund	FT6	Record	17.37	100.00
Ideal Moderate Portfolio Segregated Fund	Manulife International Value Equity Fund	G	Record	1,148,645.82	11.41
Ideal Conservative Portfolio Segregated Fund	Manulife International Value Equity Fund	G	Record	1,054,974.73	10.48
Manulife Simplicity Balanced Portfolio Segregated Fund	Manulife International Value Equity Fund	G	Record	1,111,233.38	11.04
MLI Simplicity Income Portfolio Segregated Fund	Manulife International Value Equity Fund	G	Record	2,273,179.89	22.58
Manulife Multi-Manager International Equity Fund Segregated Fund	Manulife International Value Equity Fund	G	Record	1,739,774.30	17.28
Manulife Asset Management Global Diversified Balanced Pooled Fund	Manulife International Value Equity Fund	O	Record	44,392.43	99.99
Individual Investor 327	Manulife International Value Equity Fund	T6	Record and Beneficial	2,887.41	99.44
Manulife Simplicity Growth Portfolio	Manulife International Value Equity Fund	X	Record	4,132,699.92	34.20
Manulife Simplicity Balanced Portfolio	Manulife International Value Equity Fund	X	Record	4,169,864.71	34.51
Manulife Simplicity Global Balanced Portfolio	Manulife International Value Equity Fund	X	Record	2,870,404.48	23.76
Individual Investor 333	Manulife Moderate Portfolio	E	Record and Beneficial	17,894.14	13.62
Individual Investor 334	Manulife Moderate Portfolio	E	Record and Beneficial	16,315.97	12.41
Individual Investor 335	Manulife Moderate Portfolio	E	Record and Beneficial	15,068.12	11.47
Universal Life Managed Fund	Manulife Moderate Portfolio	G	Record	857,830.59	17.19
Manulife Moderate Portfolio Segregated Fund	Manulife Moderate Portfolio	G	Record	3,925,967.46	78.66
Individual Investor 328	Manulife Moderate Portfolio	I	Record	23,613.30	22.20
Individual Investor 329	Manulife Moderate Portfolio	I	Record and Beneficial	10,865.65	10.22

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
Individual Investor 330	Manulife Moderate Portfolio	I	Record and Beneficial	14,516.80	13.65
IPP For Cornelis & Brendine Klaassen	Manulife Moderate Portfolio	I	Record	48,758.30	45.84
Individual Investor 331	Manulife Moderate Portfolio	J	Record and Beneficial	93,509.85	20.92
Individual Investor 332	Manulife Moderate Portfolio	J	Record and Beneficial	72,074.18	16.12
The Manufacturers Life Insurance Company	Manulife Moderate Portfolio	JT6	Record	11.03	100.00
Individual Investor 336	Manulife Moderate Portfolio	Legend	Record and Beneficial	41,479.41	11.97
Jaim Holdings Ltd.	Manulife Moderate Portfolio	Legend	Record and Beneficial	88,184.78	25.45
Sunwise Elite Manulife Diversified Income Portfolio Fund	Manulife Moderate Portfolio	O	Record and Beneficial	373,149.82	100.00
Northfield Capital Corp.	Manulife Money Market Fund	C	Record and Beneficial	504,840.30	82.23
Cygnnet Lake Holdings Corp.	Manulife Money Market Fund	C	Record	67,638.39	11.02
Individual Investor 337	Manulife Money Market Fund	E	Record	4,837.95	25.59
Individual Investor 338	Manulife Money Market Fund	E	Record	4,524.01	23.93
Individual Investor 78	Manulife Money Market Fund	E	Record and Beneficial	2,250.26	11.90
Ideal Moderate Portfolio Segregated Fund	Manulife Money Market Fund	G	Record	2,307,900.76	12.43
Ideal Conservative Portfolio Segregated Fund	Manulife Money Market Fund	G	Record	3,743,821.81	20.16
Manulife Money Market Fund Segregated Fund	Manulife Money Market Fund	G	Record	7,972,528.39	42.94
Individual Investor 339	Manulife Money Market Fund	Legend	Record	43,103.51	45.83
The Manufacturers Life Insurance Company	Manulife Money Market Fund	O	Record	26.03	72.13
Manulife Asset Management Limited	Manulife Money Market Fund	O	Record	10.05	27.87
Manulife Monthly High Income Fund	Manulife Money Market Fund	X	Record	53,432,781.41	100.00
Individual Investor 340	Manulife Monthly High Income Class	IT	Record	8,583.89	11.03
Individual Investor 341	Manulife Monthly High Income Class	IT	Record	11,258.82	14.47
9083-6933 Quebec Inc.	Manulife Monthly High Income Class	IT	Record and Beneficial	11,043.66	14.19
Di Novo Holdings Ltd.	Manulife Monthly High Income Class	IT	Record and Beneficial	31,726.15	40.77
The Manufacturers Life Insurance Company	Manulife Monthly High Income Class	O	Record	44.18	100.00
Manulife Monthly High Income Segregated Fund	Manulife Monthly High Income Fund	G	Record	317,889,282.11	97.09

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
Individual Investor 342	Manulife Monthly High Income Fund	IT	Record and Beneficial	9,221.46	40.43
Individual Investor 343	Manulife Monthly High Income Fund	IT	Record and Beneficial	5,692.40	24.96
Individual Investor 344	Manulife Monthly High Income Fund	IT	Record and Beneficial	7,884.73	34.57
BMO Life Assurance Company	Manulife Monthly High Income Fund	O	Record	155,291.83	16.26
London Life Monthly Income Fund	Manulife Monthly High Income Fund	O	Record and Beneficial	756,247.69	79.20
The Manufacturers Life Insurance Company	Manulife Monthly High Income Fund	X	Record	10.18	100.00
The Manufacturers Life Insurance Company	Manulife Quantitative Fixed Income Fund 2022	G	Record	10.12	100.00
The Manufacturers Life Insurance Company	Manulife Quantitative Fixed Income Fund 2022	GA	Record	10.00	100.00
The Manufacturers Life Insurance Company	Manulife Quantitative Fixed Income Fund 2022	GF	Record	10.03	100.00
The Manufacturers Life Insurance Company	Manulife Quantitative Fixed Income Fund 2022	O	Record	336,684.56	95.06
Manulife Income Fund 2022	Manulife Quantitative Fixed Income Fund 2022	X	Record	20,698.24	99.95
The Manufacturers Life Insurance Company	Manulife Quantitative Fixed Income Fund 2027	G	Record	10.12	100.00
The Manufacturers Life Insurance Company	Manulife Quantitative Fixed Income Fund 2027	GA	Record	10.00	100.00
The Manufacturers Life Insurance Company	Manulife Quantitative Fixed Income Fund 2027	GF	Record	10.03	100.00
The Manufacturers Life Insurance Company	Manulife Quantitative Fixed Income Fund 2027	O	Record	673,561.92	97.47
Manulife Income Fund 2027	Manulife Quantitative Fixed Income Fund 2027	X	Record	18,349.05	99.94
The Manufacturers Life Insurance Company	Manulife Quantitative Fixed Income Fund 2032	G	Record	10.18	100.00
The Manufacturers Life Insurance Company	Manulife Quantitative Fixed Income Fund 2032	GA	Record	10.03	100.00
The Manufacturers Life Insurance Company	Manulife Quantitative Fixed Income Fund 2032	GF	Record	10.08	100.00
The Manufacturers Life Insurance Company	Manulife Quantitative Fixed Income Fund 2032	O	Record	677,244.63	97.48
Manulife Income Fund 2032	Manulife Quantitative Fixed Income Fund 2032	X	Record	15,646.67	99.94
The Manufacturers Life Insurance Company	Manulife Quantitative Fixed Income Fund 2037	G	Record	10.17	100.00
The Manufacturers Life Insurance Company	Manulife Quantitative Fixed Income Fund 2037	GA	Record	10.02	100.00
The Manufacturers Life Insurance Company	Manulife Quantitative Fixed Income Fund 2037	GF	Record	10.08	100.00

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
The Manufacturers Life Insurance Company	Manulife Quantitative Fixed Income Fund 2037	O	Record	1,353,723.76	98.72
Manulife Income Fund 2052	Manulife Quantitative Fixed Income Fund 2037	X	Record	8,718.50	13.72
Manulife Income Fund 2057	Manulife Quantitative Fixed Income Fund 2037	X	Record	7,452.29	11.73
Manulife Income Fund 2042	Manulife Quantitative Fixed Income Fund 2037	X	Record	11,947.03	18.80
Manulife Income Fund 2047	Manulife Quantitative Fixed Income Fund 2037	X	Record	10,208.30	16.06
Manulife Income Fund 2037	Manulife Quantitative Fixed Income Fund 2037	X	Record	13,763.53	21.66
The Manufacturers Life Insurance Company	Manulife Quantitative Fixed Income Fund 2042	G	Record	10.18	100.00
The Manufacturers Life Insurance Company	Manulife Quantitative Fixed Income Fund 2042	GA	Record	10.03	100.00
The Manufacturers Life Insurance Company	Manulife Quantitative Fixed Income Fund 2042	GF	Record	10.08	100.00
The Manufacturers Life Insurance Company	Manulife Quantitative Fixed Income Fund 2042	O	Record	1,354,533.09	98.72
The Manufacturers Life Insurance Company	Manulife Quantitative Fixed Income Fund 2042	X	Record	10.18	100.00
The Manufacturers Life Insurance Company	Manulife Simplicity Balanced Portfolio	FT6	Record	18.26	100.00
Manulife Simplicity Balanced Portfolio Segregated Fund	Manulife Simplicity Balanced Portfolio	G	Record	58,726,671.11	100.00
Individual Investor 345	Manulife Simplicity Balanced Portfolio	I	Record	8,064.51	74.26
LB Handke Farms Ltd.	Manulife Simplicity Balanced Portfolio	I	Record and Beneficial	2,780.10	25.60
Individual Investor 346	Manulife Simplicity Balanced Portfolio	T6	Record and Beneficial	16,233.98	15.22
Individual Investor 347	Manulife Simplicity Conservative Portfolio	FT6	Record and Beneficial	2,135.69	15.71
Individual Investor 348	Manulife Simplicity Conservative Portfolio	FT6	Record and Beneficial	10,840.41	79.75
Manulife Simplicity Conservative Portfolio Segregated Fund	Manulife Simplicity Conservative Portfolio	G	Record	32,401,441.21	100.00
Individual Investor 349	Manulife Simplicity Conservative Portfolio	I	Record and Beneficial	10,723.64	99.85
Individual Investor 350	Manulife Simplicity Conservative Portfolio	T6	Record and Beneficial	18,482.53	14.46
Individual Investor 351	Manulife Simplicity Conservative Portfolio	T6	Record and Beneficial	25,315.06	19.81
Ruetgers Canada Inc. Supplemental Employee Retirement Plan	Manulife Simplicity Global Balanced Portfolio	FT6	Record and Beneficial	16,681.86	65.44
Individual Investor 352	Manulife Simplicity Global Balanced Portfolio	FT6	Record and Beneficial	2,601.47	10.21

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
Manulife Simplicity Global Balanced Portfolio Segregated Fund	Manulife Simplicity Global Balanced Portfolio	G	Record	47,852,573.52	100.00
Individual Investor 353	Manulife Simplicity Global Balanced Portfolio	I	Record and Beneficial	11,699.93	30.49
Ruetgers Canada Inc. Supplemental Employee Retirement Plan	Manulife Simplicity Global Balanced Portfolio	I	Record and Beneficial	26,655.62	69.46
Individual Investor 354	Manulife Simplicity Global Balanced Portfolio	T6	Record and Beneficial	17,209.29	14.30
The Manufacturers Life Insurance Company	Manulife Simplicity Growth Portfolio	FT6	Record	19.30	100.00
Manulife Simplicity Growth Portfolio Segregated Fund	Manulife Simplicity Growth Portfolio	G	Record	54,892,606.14	100.00
The Manufacturers Life Insurance Company	Manulife Simplicity Growth Portfolio	M	Record	11.17	100.00
Individual Investor 355	Manulife Simplicity Growth Portfolio	T6	Record and Beneficial	6,687.54	10.01
Individual Investor 356 and Individual Investor 357	Manulife Simplicity Growth Portfolio	T6	Record and Beneficial	14,508.32	21.71
Individual Investor 358	Manulife Simplicity Growth Portfolio	T6	Record and Beneficial	7,336.09	10.98
Individual Investor 359	Manulife Simplicity Growth Portfolio	T6	Record and Beneficial	25,006.12	37.41
Individual Investor 360	Manulife Simplicity Moderate Portfolio	F	Record and Beneficial	7,594.58	13.70
Individual Investor 361	Manulife Simplicity Moderate Portfolio	F	Record and Beneficial	6,273.47	11.32
Individual Investor 362	Manulife Simplicity Moderate Portfolio	F	Record and Beneficial	16,591.14	29.94
The Manufacturers Life Insurance Company	Manulife Simplicity Moderate Portfolio	FT6	Record	16.40	100.00
Manulife Simplicity Moderate Portfolio Segregated Fund	Manulife Simplicity Moderate Portfolio	G	Record	22,446,385.80	100.00
Individual Investor 363	Manulife Simplicity Moderate Portfolio	T6	Record and Beneficial	3,802.64	15.59
Individual Investor 364	Manulife Simplicity Moderate Portfolio	T6	Record	3,738.09	15.33
Individual Investor 365	Manulife Simplicity Moderate Portfolio	T6	Record and Beneficial	2,977.75	12.21
Individual Investor 366	Manulife Simplicity Moderate Portfolio	T6	Record and Beneficial	2,923.45	11.99
Individual Investor 373	Manulife Strategic Balanced Yield Fund	D	Record and Beneficial	6,038.19	26.09
Individual Investor 374	Manulife Strategic Balanced Yield Fund	D	Record and Beneficial	2,589.88	11.19
Individual Investor 375	Manulife Strategic Balanced Yield Fund	D	Record and Beneficial	2,542.11	10.98

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
Manulife Strategic Balanced Yield Segregated Fund	Manulife Strategic Balanced Yield Fund	G	Record	39,612,525.48	96.25
Individual Investor 367	Manulife Strategic Balanced Yield Fund	IT	Record and Beneficial	16,705.81	28.24
Individual Investor 368	Manulife Strategic Balanced Yield Fund	IT	Record and Beneficial	7,486.62	12.65
Individual Investor 369	Manulife Strategic Balanced Yield Fund	IT	Record and Beneficial	6,709.46	11.34
Individual Investor 370	Manulife Strategic Balanced Yield Fund	IT	Record and Beneficial	9,311.82	15.74
Lincoln Enterprises Ltd.	Manulife Strategic Balanced Yield Fund	IT	Record and Beneficial	7,102.76	12.01
Individual Investor 371 and Individual Investor 372	Manulife Strategic Balanced Yield Fund	IT	Record and Beneficial	6,291.83	10.64
Manulife Strategic Dividend Bundle Segregated Fund	Manulife Strategic Dividend Bundle	G	Record	39,598,426.86	100.00
Individual Investor 376	Manulife Strategic Dividend Bundle	I	Record and Beneficial	21,409.85	10.97
Individual Investor 377	Manulife Strategic Dividend Bundle	I	Record and Beneficial	20,815.00	10.66
Individual Investor 380	Manulife Strategic Income Fund	D	Record and Beneficial	6,175.96	10.50
Lisa Burbach Professional Corporation	Manulife Strategic Income Fund	D	Record and Beneficial	6,797.20	11.56
Manulife Global Bond Fund Segregated Fund	Manulife Strategic Income Fund	G	Record	61,942,523.22	74.99
Portefeuille Prive Revenu Fixe Non Traditionnel BNI	Manulife Strategic Income Fund	I	Record and Beneficial	7,717,333.93	24.77
Individual Investor 378	Manulife Strategic Income Fund	IT	Record and Beneficial	7,412.41	10.52
Myco Holdings Inc.	Manulife Strategic Income Fund	IT	Record and Beneficial	13,170.88	18.70
The DB Trust	Manulife Strategic Income Fund	IT	Record and Beneficial	20,044.79	28.46
Nadea Downie Alter Ego Trust (2018)	Manulife Strategic Income Fund	IT	Record and Beneficial	14,161.95	20.11
Individual Investor 379	Manulife Strategic Income Fund	M	Record and Beneficial	311,868.13	13.29
BMO Life Assurance Company	Manulife Strategic Income Fund	O	Record	392,469.84	80.32
Manulife Asset Management Global Diversified Balanced Pooled Fund	Manulife Strategic Income Fund	O	Record	96,154.96	19.68
Manulife Strategic Dividend Bundle	Manulife Strategic Income Fund	X	Record	53,202,486.14	60.00
Red Deer Catholic Regional Division #39	Manulife Strategic Investment Grade Global Bond Fund	E	Record	7,037.24	37.51
Ideal Moderate Portfolio Segregated Fund	Manulife Strategic Investment Grade Global Bond Fund	G	Record	1,777,963.11	10.63

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
Ideal Conservative Portfolio Segregated Fund	Manulife Strategic Investment Grade Global Bond Fund	G	Record	2,547,833.39	15.23
Ideal Strategic Investment Grade Global Bond Fund Segregated Fund	Manulife Strategic Investment Grade Global Bond Fund	G	Record	5,103,597.57	30.51
Manulife Strategic Investment Grade Global Bond Fund Segregated Fund	Manulife Strategic Investment Grade Global Bond Fund	G	Record	4,568,411.99	27.31
Loyaltyone Co.	Manulife Strategic Investment Grade Global Bond Fund	I	Record and Beneficial	3,424,839.52	97.72
Individual Investor 383	Manulife Strategic Investment Grade Global Bond Fund	Legend	Record	10,650.15	16.96
Individual Investor 135	Manulife Strategic Investment Grade Global Bond Fund	Legend	Record and Beneficial	7,266.75	11.57
Individual Investor 384 and Individual Investor 385	Manulife Strategic Investment Grade Global Bond Fund	Legend	Record and Beneficial	6,571.39	10.46
Individual Investor 386	Manulife Strategic Investment Grade Global Bond Fund	Legend	Record and Beneficial	6,617.03	10.54
Individual Investor 381	Manulife Strategic Investment Grade Global Bond Fund	T6	Record and Beneficial	10,576.18	10.24
Individual Investor 382	Manulife Strategic Investment Grade Global Bond Fund	T6	Record and Beneficial	25,612.25	24.79
The Manufacturers Life Insurance Company	Manulife Strategic Investment Grade Global Bond Fund	X	Record	11.51	100.00
Individual Investor 391	Manulife Tactical Income Fund	E	Record	5,067.08	12.05
Individual Investor 392	Manulife Tactical Income Fund	E	Record	4,355.06	10.36
Individual Investor 393	Manulife Tactical Income Fund	E	Record	6,609.15	15.72
Individual Investor 394	Manulife Tactical Income Fund	E	Record	4,729.32	11.25
Individual Investor 395	Manulife Tactical Income Fund	E	Record and Beneficial	4,609.95	10.96
Individual Investor 396	Manulife Tactical Income Fund	E	Record and Beneficial	5,720.61	13.61
Individual Investor 387	Manulife Tactical Income Fund	F	Record and Beneficial	6,886.05	11.26
2017 Manulife Asset Management ABCD	Manulife Tactical Income Fund	F	Record	8,424.58	13.78
Individual Investor 388	Manulife Tactical Income Fund	FT6	Record and Beneficial	7,774.82	34.95
Individual Investor 389	Manulife Tactical Income Fund	FT6	Record and Beneficial	14,456.27	64.99
Ideal Tactical Income Fund Segregated Fund	Manulife Tactical Income Fund	G	Record	3,400,893.49	100.00
Canada Gives	Manulife Tactical Income Fund	Legend	Record and Beneficial	58,582.80	10.52
Individual Investor 390	Manulife Tactical Income Fund	T6	Record and Beneficial	13,107.34	14.09
The Manufacturers Life Insurance Company	Manulife Tactical Income Fund	X	Record	8.82	100.00

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
Manulife Mawer Tax-Managed Growth Segregated Fund	Manulife Tax-Managed Growth Fund	G	Record	1,219,607.71	100.00
Individual Investor 397	Manulife Tax-Managed Growth Fund	I	Record and Beneficial	5,855.98	99.76
Martin Johnson Law Corp.	Manulife U.S. All Cap Equity Class	I	Record	36,701.71	72.30
The Manufacturers Life Insurance Company	Manulife U.S. All Cap Equity Class	M	Record	10.00	100.00
Individual Investor 406	Manulife U.S. All Cap Equity Fund	D	Record and Beneficial	1,145.80	16.80
Individual Investor 407	Manulife U.S. All Cap Equity Fund	D	Record and Beneficial	719.60	10.55
Individual Investor 408	Manulife U.S. All Cap Equity Fund	D	Record and Beneficial	717.93	10.53
Individual Investor 409	Manulife U.S. All Cap Equity Fund	E	Record and Beneficial	5,644.47	11.81
Individual Investor 410	Manulife U.S. All Cap Equity Fund	E	Record and Beneficial	22,455.35	46.97
Manulife U.S. All Cap Equity Segregated Fund	Manulife U.S. All Cap Equity Fund	G	Record	19,166,394.67	39.42
Ideal U.S. All Cap Equity Fund Segregated Fund	Manulife U.S. All Cap Equity Fund	G	Record	19,380,921.71	39.87
Individual Investor 398	Manulife U.S. All Cap Equity Fund	I	Record and Beneficial	6,102.67	16.34
Individual Investor 399	Manulife U.S. All Cap Equity Fund	I	Record and Beneficial	13,538.42	36.24
Individual Investor 400	Manulife U.S. All Cap Equity Fund	I	Record and Beneficial	9,917.71	26.55
Individual Investor 401	Manulife U.S. All Cap Equity Fund	I	Record and Beneficial	7,782.84	20.83
Individual Investor 402	Manulife U.S. All Cap Equity Fund	J	Record and Beneficial	19,766.48	30.27
Individual Investor 403	Manulife U.S. All Cap Equity Fund	J	Record and Beneficial	6,547.59	10.03
Individual Investor 404	Manulife U.S. All Cap Equity Fund	J	Record and Beneficial	6,934.42	10.62
Individual Investor 411	Manulife U.S. All Cap Equity Fund	Legend	Record	23,800.98	11.72
9052-0909 Quebec Inc.	Manulife U.S. All Cap Equity Fund	Legend	Record	22,010.52	10.84
BMO Life Assurance Company	Manulife U.S. All Cap Equity Fund	O	Record	195,735.83	89.26
Manulife Asset Management Global Diversified Balanced Pooled Fund	Manulife U.S. All Cap Equity Fund	O	Record	23,539.30	10.73
Individual Investor 405	Manulife U.S. All Cap Equity Fund	T6	Record and Beneficial	44,157.22	20.13
Manulife Simplicity Growth Portfolio	Manulife U.S. All Cap Equity Fund	X	Record	3,605,497.03	19.02
Manulife Simplicity Balanced Portfolio	Manulife U.S. All Cap Equity Fund	X	Record	2,846,466.39	15.02
Manulife Simplicity Global Balanced Portfolio	Manulife U.S. All Cap Equity Fund	X	Record	2,633,241.96	13.89

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
Manulife U.S. All Cap Equity Class	Manulife U.S. All Cap Equity Fund	X	Record	7,613,974.96	40.17
The Babcock Children Trust	Manulife U.S. Balanced Private Trust	CT6	Record and Beneficial	63,186.21	24.17
The Babcock Children Trust	Manulife U.S. Balanced Private Trust	CT6	Record and Beneficial	57,683.07	22.07
The Babcock Children Trust	Manulife U.S. Balanced Private Trust	CT6	Record and Beneficial	67,783.24	25.93
The Babcock Children Trust	Manulife U.S. Balanced Private Trust	CT6	Record and Beneficial	47,071.57	18.01
Manulife U.S. Balanced Private Segregated Pool	Manulife U.S. Balanced Private Trust	G	Record	13,537,914.40	100.00
Individual Investor 412	Manulife U.S. Balanced Private Trust	LT6	Record and Beneficial	30,686.58	12.10
The Manufacturers Life Insurance Company	Manulife U.S. Balanced Private Trust	O	Record	11.67	100.00
Jabs Construction Ltd.	Manulife U.S. Balanced Value Private Trust	Advisor	Record and Beneficial	517,677.94	18.05
Roman Catholic Bishop of Nelson	Manulife U.S. Balanced Value Private Trust	C	Record and Beneficial	97,637.30	15.99
The Manufacturers Life Insurance Company	Manulife U.S. Balanced Value Private Trust	CT6	Record	12.81	100.00
Individual Investor 413	Manulife U.S. Balanced Value Private Trust	FT6	Record and Beneficial	8,111.50	16.24
1377836 Alberta Inc.	Manulife U.S. Balanced Value Private Trust	FT6	Record and Beneficial	6,914.33	13.84
Individual Investor 414	Manulife U.S. Balanced Value Private Trust	FT6	Record and Beneficial	10,145.11	20.31
BME Holdings Ltd.	Manulife U.S. Balanced Value Private Trust	FT6	Record and Beneficial	8,360.64	16.74
Individual Investor 415	Manulife U.S. Balanced Value Private Trust	FT6	Record and Beneficial	8,422.45	16.86
Manulife U.S. Balanced Value Private Segregated Pool	Manulife U.S. Balanced Value Private Trust	G	Record	9,995,444.84	100.00
Gestion Beauseplam Inc.	Manulife U.S. Balanced Value Private Trust	LT6	Record	3,431.31	26.27
Individual Investor 416	Manulife U.S. Balanced Value Private Trust	LT6	Record and Beneficial	8,213.07	62.88
Individual Investor 417	Manulife U.S. Balanced Value Private Trust	LT6	Record and Beneficial	1,403.42	10.75
The Manufacturers Life Insurance Company	Manulife U.S. Balanced Value Private Trust	O	Record	11.00	100.00
Individual Investor 418	Manulife U.S. Balanced Value Private Trust	T6	Record and Beneficial	12,809.47	12.66
Individual Investor 419	Manulife U.S. Balanced Value Private Trust	T6	Record and Beneficial	20,298.70	20.06
Individual Investor 426	Manulife U.S. Dividend Income Class	D	Record and Beneficial	967.00	22.13
Individual Investor 427	Manulife U.S. Dividend Income Class	D	Record and Beneficial	618.10	14.15

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
Individual Investor 428	Manulife U.S. Dividend Income Class	D	Record and Beneficial	865.15	19.80
Individual Investor 429	Manulife U.S. Dividend Income Class	D	Record and Beneficial	1,909.05	43.69
Individual Investor 420	Manulife U.S. Dividend Income Class	FT6	Record and Beneficial	8,959.51	31.62
Individual Investor 421	Manulife U.S. Dividend Income Class	FT6	Record and Beneficial	3,042.96	10.74
Individual Investor 422	Manulife U.S. Dividend Income Class	FT6	Record and Beneficial	6,144.40	21.68
Individual Investor 423	Manulife U.S. Dividend Income Class	FT6	Record and Beneficial	6,144.44	21.68
The Manufacturers Life Insurance Company	Manulife U.S. Dividend Income Class	G	Record	10.30	100.00
4292154 Canada Inc.	Manulife U.S. Dividend Income Class	T6	Record and Beneficial	8,347.07	36.49
Individual Investor 424	Manulife U.S. Dividend Income Class	T6	Record and Beneficial	2,318.82	10.14
Individual Investor 425	Manulife U.S. Dividend Income Class	T6	Record and Beneficial	2,410.76	10.54
The Manufacturers Life Insurance Company	Manulife U.S. Dividend Income Class	X	Record	10.06	100.00
The Manufacturers Life Insurance Company	Manulife U.S. Dividend Income Fund	D	Record	10.23	100.00
Individual Investor 431	Manulife U.S. Dividend Income Fund	E	Record and Beneficial	5,169.17	20.39
The Manufacturers Life Insurance Company	Manulife U.S. Dividend Income Fund	FT6	Record	10.29	100.00
Ideal U.S. Dividend Income Fund Segregated Fund	Manulife U.S. Dividend Income Fund	G	Record	36,636,186.31	88.42
481376 Alberta Ltd.	Manulife U.S. Dividend Income Fund	Legend	Record and Beneficial	18,223.07	12.43
Individual Investor 432	Manulife U.S. Dividend Income Fund	Legend	Record and Beneficial	38,127.12	26.01
Individual Investor 430	Manulife U.S. Dividend Income Fund	T6	Record and Beneficial	1,287.31	99.21
Manulife U.S. Dividend Income Class	Manulife U.S. Dividend Income Fund	X	Record	1,606,918.51	100.00
The Manufacturers Life Insurance Company	Manulife U.S. Dollar Strategic BalancedYield Fund	D	Record	12.59	100.00
Sun Isle Management Ltd.	Manulife U.S. Dollar Strategic BalancedYield Fund	FT6	Record and Beneficial	47,814.73	12.28
Individual Investor 433	Manulife U.S. Dollar Strategic BalancedYield Fund	FT6	Record and Beneficial	67,322.71	17.29
Individual Investor 434	Manulife U.S. Dollar Strategic BalancedYield Fund	FT6	Record and Beneficial	76,383.09	19.62
Qilin Trust	Manulife U.S. Dollar Strategic BalancedYield Fund	FT6	Record and Beneficial	42,195.58	10.84

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
Sunlight Trust	Manulife U.S. Dollar Strategic BalancedYield Fund	FT6	Record and Beneficial	65,547.24	16.84
The Manufacturers Life Insurance Company	Manulife U.S. Dollar Strategic BalancedYield Fund	I	Record	4,034,578.88	98.35
Individual Investor 435	Manulife U.S. Dollar Strategic Income Fund	H	Record and Beneficial	141,418.39	32.17
NWM U.S. Tactical High Income Fund	Manulife U.S. Dollar Strategic Income Fund	I	Record and Beneficial	4,221,359.87	95.53
Individual Investor 436	Manulife U.S. Dollar Strategic Income Fund	J	Record and Beneficial	30,658.04	19.17
Individual Investor 437	Manulife U.S. Dollar Strategic Income Fund	J	Record and Beneficial	17,355.34	10.85
The Manufacturers Life Insurance Company	Manulife U.S. Dollar Strategic Income Fund	JT6	Record	10.12	100.00
Individual Investor 438	Manulife U.S. Dollar Strategic Income Fund	K6	Record and Beneficial	386.85	97.45
Individual Investor 439	Manulife U.S. Dollar Strategic Income Fund	M	Record and Beneficial	175,731.78	43.21
The Wang Family Trust (2017)	Manulife U.S. Dollar Strategic Income Fund	M	Record and Beneficial	109,851.35	27.01
Individual Investor 440	Manulife U.S. Dollar Strategic Income Fund	T6	Record and Beneficial	47,521.01	41.01
Individual Investor 441	Manulife U.S. Dollar Strategic Income Fund	T6	Record and Beneficial	12,245.42	10.57
Individual Investor 442	Manulife U.S. Dollar Strategic Income Fund	T6	Record and Beneficial	21,684.90	18.71
Gestion Thap Inc.	Manulife U.S. Dollar U.S. All Cap Equity Fund	F	Record and Beneficial	145,498.13	10.88
Individual Investor 443	Manulife U.S. Dollar U.S. All Cap Equity Fund	FT6	Record and Beneficial	24,430.11	32.23
Fiducie Financiere Delta	Manulife U.S. Dollar U.S. All Cap Equity Fund	I	Record and Beneficial	568,028.63	72.06
Fiducie Familiale Paul Legault	Manulife U.S. Dollar U.S. All Cap Equity Fund	I	Record and Beneficial	153,601.94	19.49
Individual Investor 444	Manulife U.S. Dollar U.S. All Cap Equity Fund	IT	Record and Beneficial	45,568.07	99.97
Individual Investor 445	Manulife U.S. Dollar U.S. All Cap Equity Fund	T6	Record and Beneficial	17,480.92	20.36
Individual Investor 446	Manulife U.S. Equity Fund	FT6	Record and Beneficial	6,500.81	27.31
Individual Investor 447	Manulife U.S. Equity Fund	FT6	Record and Beneficial	10,989.89	46.17
Manulife Mawer U.S. Equity Segregated Fund	Manulife U.S. Equity Fund	G	Record	11,566,582.15	91.22
3628396 Canada Inc.	Manulife U.S. Equity Fund	I	Record and Beneficial	22,243.50	60.46
Individual Investor 448	Manulife U.S. Equity Fund	I	Record and Beneficial	5,623.83	15.29

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
Individual Investor 449	Manulife U.S. Equity Fund	T6	Record and Beneficial	8,787.09	14.89
Individual Investor 450	Manulife U.S. Equity Fund	T6	Record and Beneficial	9,534.40	16.15
The Manufacturers Life Insurance Company	Manulife U.S. Equity Fund	X	Record	15.90	100.00
G & C Corporation	Manulife U.S. Equity Private Pool	C	Record and Beneficial	224,069.93	50.12
Individual Investor 223	Manulife U.S. Equity Private Pool	CT6	Record and Beneficial	8,384.08	44.10
Gestion Musuto Inc.	Manulife U.S. Equity Private Pool	FT6	Record and Beneficial	134,399.82	53.19
Manulife U.S. Equity Private Segregated Pool	Manulife U.S. Equity Private Pool	G	Record	3,952,040.19	100.00
Individual Investor 451	Manulife U.S. Equity Private Pool	LT6	Record	1,049.69	10.22
Individual Investor 452	Manulife U.S. Equity Private Pool	LT6	Record	1,046.49	10.19
Individual Investor 314	Manulife U.S. Equity Private Pool	LT6	Record and Beneficial	1,664.06	16.20
Individual Investor 453	Manulife U.S. Equity Private Pool	LT6	Record and Beneficial	3,694.17	35.97
The Manufacturers Life Insurance Company	Manulife U.S. Equity Private Pool	O	Record	10.27	100.00
Fiducie Maram	Manulife U.S. Equity Private Pool	T6	Record	64,122.81	45.80
Individual Investor 454	Manulife U.S. Equity Private Pool	T6	Record	14,400.14	10.29
The Manufacturers Life Insurance Company	Manulife U.S. Equity Private Pool	X	Record	10.00	100.00
Individual Investor 99	Manulife U.S. Monthly High Income Fund	D	Record and Beneficial	5,068.83	38.25
Individual Investor 456	Manulife U.S. Monthly High Income Fund	D	Record and Beneficial	1,378.12	10.40
Individual Investor 457	Manulife U.S. Monthly High Income Fund	D	Record and Beneficial	2,396.48	18.08
Individual Investor 458	Manulife U.S. Monthly High Income Fund	D	Record and Beneficial	2,396.48	18.08
Individual Investor 459	Manulife U.S. Monthly High Income Fund	E	Record	6,358.46	28.76
Individual Investor 460	Manulife U.S. Monthly High Income Fund	E	Record	3,954.80	17.89
Individual Investor 250	Manulife U.S. Monthly High Income Fund	E	Record and Beneficial	3,483.86	15.76
Individual Investor 461	Manulife U.S. Monthly High Income Fund	E	Record	7,537.01	34.09
Manulife RetirementPlus U.S. Monthly High Income Segregated Fund	Manulife U.S. Monthly High Income Fund	G	Record	99,800,557.25	99.37
Individual Investor 455	Manulife U.S. Monthly High Income Fund	I	Record and Beneficial	51,014.88	20.10
Cardinal West Holdings Ltd.	Manulife U.S. Monthly High Income Fund	I	Record and Beneficial	44,263.83	17.44

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
Individual Investor 127	Manulife U.S. Monthly High Income Fund	I	Record and Beneficial	54,532.11	21.48
Individual Investor 462	Manulife U.S. Monthly High Income Fund	Legend	Record	27,842.88	14.54
Individual Investor 463	Manulife U.S. Monthly High Income Fund	Legend	Record and Beneficial	33,450.03	17.47
Individual Investor 464	Manulife U.S. Monthly High Income Fund	Legend	Record and Beneficial	51,714.63	27.01
Manulife U.S. Balanced Value Private Trust	Manulife U.S. Monthly High Income Fund	X	Record	16,251,673.96	100.00
1331634 Ontario Inc.	Manulife U.S. Opportunities Fund	F	Record	57,229.30	14.70
Individual Investor 465	Manulife U.S. Opportunities Fund	FT6	Record and Beneficial	999.02	47.55
Individual Investor 466	Manulife U.S. Opportunities Fund	FT6	Record and Beneficial	1,087.91	51.78
Manulife Simplicity Balanced Portfolio Segregated Fund	Manulife U.S. Opportunities Fund	G	Record	576,178.76	45.06
Manulife Simplicity Growth Portfolio Segregated Fund	Manulife U.S. Opportunities Fund	G	Record	603,342.64	47.19
Sunwise II AIC American Focused 100/100	Manulife U.S. Opportunities Fund	O	Record and Beneficial	153,915.12	55.67
BMO Life Assurance Company	Manulife U.S. Opportunities Fund	O	Record	122,537.16	44.32
Individual Investor 467	Manulife U.S. Opportunities Fund	T6	Record and Beneficial	638.19	19.55
Individual Investor 468	Manulife U.S. Opportunities Fund	T6	Record and Beneficial	1,074.74	32.93
Individual Investor 469	Manulife U.S. Opportunities Fund	T6	Record and Beneficial	664.95	20.37
Manulife Simplicity Growth Portfolio	Manulife U.S. Opportunities Fund	X	Record	1,015,722.91	40.24
Manulife Simplicity Balanced Portfolio	Manulife U.S. Opportunities Fund	X	Record	835,757.28	33.11
Manulife Simplicity Global Balanced Portfolio	Manulife U.S. Opportunities Fund	X	Record	539,757.08	21.38
The Manufacturers Life Insurance Company	Manulife U.S. Unconstrained Bond Fund	D	Record	13.22	100.00
Individual Investor 131	Manulife U.S. Unconstrained Bond Fund	E	Record	797.09	13.30
Individual Investor 132	Manulife U.S. Unconstrained Bond Fund	E	Record	1,308.57	21.84
Individual Investor 79	Manulife U.S. Unconstrained Bond Fund	E	Record	1,164.42	19.43
Individual Investor 470	Manulife U.S. Unconstrained Bond Fund	FT6	Record and Beneficial	503.76	97.14
Ideal Moderate Portfolio Segregated Fund	Manulife U.S. Unconstrained Bond Fund	G	Record	1,964,536.56	14.56
Ideal Conservative Portfolio Segregated Fund	Manulife U.S. Unconstrained Bond Fund	G	Record	2,003,050.37	14.85

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
Ideal Growth Portfolio Segregated Fund	Manulife U.S. Unconstrained Bond Fund	G	Record	1,750,360.31	12.97
MLI Simplicity Income Portfolio Segregated Fund	Manulife U.S. Unconstrained Bond Fund	G	Record	1,550,211.39	11.49
Manulife U.S. Unconstrained Bond Fund Segregated Fund	Manulife U.S. Unconstrained Bond Fund	G	Record	1,407,794.54	10.44
The Manufacturers Life Insurance Company	Manulife U.S. Unconstrained Bond Fund	I	Record	1,360,541.92	99.11
2696991 Canada Inc.	Manulife U.S. Unconstrained Bond Fund	Legend	Record and Beneficial	27,757.61	31.46
Individual Investor 473	Manulife U.S. Unconstrained Bond Fund	Legend	Record and Beneficial	18,923.09	21.45
2009524 Ontario Ltd.	Manulife U.S. Unconstrained Bond Fund	M	Record and Beneficial	10,622.86	14.37
Individual Investor 471	Manulife U.S. Unconstrained Bond Fund	M	Record and Beneficial	15,430.30	20.87
Individual Investor 472	Manulife U.S. Unconstrained Bond Fund	T6	Record and Beneficial	2,477.82	10.94
Manulife Conservative Portfolio	Manulife U.S. Unconstrained Bond Fund	X	Record	442,716.12	10.50
Manulife Balanced Portfolio	Manulife U.S. Unconstrained Bond Fund	X	Record	1,383,771.77	32.81
Manulife Moderate Portfolio	Manulife U.S. Unconstrained Bond Fund	X	Record	1,464,507.90	34.73
Manulife Growth Portfolio	Manulife U.S. Unconstrained Bond Fund	X	Record	925,137.66	21.94
Individual Investor 182	Manulife Value Balanced Class	Advisor	Record and Beneficial	85,966.25	14.60
0850364 BC Ltd.	Manulife Value Balanced Class	FT6	Record and Beneficial	11,494.61	21.26
Mar B Graphics Inc.	Manulife Value Balanced Class	FT6	Record and Beneficial	5,584.29	10.33
Individual Investor 474	Manulife Value Balanced Class	FT6	Record and Beneficial	8,369.04	15.48
Individual Investor 475	Manulife Value Balanced Class	I	Record and Beneficial	10,657.99	21.62
Individual Investor 476	Manulife Value Balanced Class	I	Record and Beneficial	8,622.73	17.49
Individual Investor 477	Manulife Value Balanced Class	I	Record and Beneficial	23,595.76	47.86
Individual Investor 478	Manulife Value Balanced Class	I	Record and Beneficial	6,413.26	13.01
Individual Investor 479 and Individual Investor 480	Manulife Value Balanced Class	IT	Record and Beneficial	10,183.35	99.85
Individual Investor 481	Manulife Value Balanced Class	T6	Record	13,705.01	14.18
J.C. Marketing Inc.	Manulife Value Balanced Class	T6	Record and Beneficial	9,692.30	10.03
Individual Investor 184	Manulife Value Balanced Class	T6	Record and Beneficial	12,647.14	13.08

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
Individual Investor 488	Manulife Value Balanced Fund	D	Record and Beneficial	9,433.89	16.40
Individual Investor 489	Manulife Value Balanced Fund	D	Record and Beneficial	22,575.89	39.25
2016 Manulife Asset Management ABCD	Manulife Value Balanced Fund	F	Record	192,071.36	17.11
Individual Investor 482	Manulife Value Balanced Fund	F	Record	140,988.01	12.56
Individual Investor 483	Manulife Value Balanced Fund	FT6	Record and Beneficial	3,441.37	21.76
Individual Investor 484	Manulife Value Balanced Fund	FT6	Record and Beneficial	3,507.48	22.18
Individual Investor 485	Manulife Value Balanced Fund	FT6	Record and Beneficial	1,665.06	10.53
Individual Investor 486	Manulife Value Balanced Fund	FT6	Record and Beneficial	4,597.10	29.07
Manulife Value Balanced Segregated Fund	Manulife Value Balanced Fund	G	Record	3,363,818.92	100.00
Individual Investor 487	Manulife Value Balanced Fund	I	Record and Beneficial	315,842.70	94.01
The Manufacturers Life Insurance Company	Manulife Value Balanced Fund	X	Record	10.02	100.00
Universal Life Managed Fund	Manulife World Investment Class	G	Record	1,460,926.16	21.79
Manulife World Investment (Capped) Segregated Fund	Manulife World Investment Class	G	Record	3,739,341.95	55.79
MLI Simplicity Income Portfolio Segregated Fund	Manulife World Investment Class	G	Record	1,502,823.47	22.42
Marquis Balanced Portfolio; 1832 Asset Management L.P.	Manulife World Investment Class	I	Record and Beneficial	509,224.13	11.98
Marquis Growth Portfolio; 1832 Asset Management L.P.	Manulife World Investment Class	I	Record and Beneficial	1,470,286.78	34.59
Marquis Equity Portfolio; 1832 Asset Management L.P.	Manulife World Investment Class	I	Record and Beneficial	546,734.42	12.86
Marquis Balanced Growth Portfolio; 1832 Asset Management L.P.	Manulife World Investment Class	I	Record and Beneficial	1,033,422.09	24.31
The Manufacturers Life Insurance Company	Manulife World Investment Class	M	Record	10.01	100.00
Manulife Simplicity Growth Portfolio	Manulife World Investment Class	X	Record	3,436,483.24	37.53
Manulife Simplicity Balanced Portfolio	Manulife World Investment Class	X	Record	2,809,170.39	30.68
Manulife Simplicity Global Balanced Portfolio	Manulife World Investment Class	X	Record	2,047,399.92	22.36
Individual Investor 132	Manulife World Investment Fund	E	Record	1,480.20	15.02
Individual Investor 133	Manulife World Investment Fund	E	Record and Beneficial	1,194.66	12.12
Individual Investor 490	Manulife World Investment Fund	FT6	Record and Beneficial	27,820.47	11.46

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
Ideal Conservative Portfolio Segregated Fund	Manulife World Investment Fund	G	Record	3,040,804.69	12.34
Manulife World Investment Fund Segregated Fund	Manulife World Investment Fund	G	Record	9,440,790.68	38.31
Ideal World Investment Fund Segregated Fund	Manulife World Investment Fund	G	Record	3,706,464.99	15.04
Méritage Actions Internationales	Manulife World Investment Fund	I	Record and Beneficial	675,926.24	26.49
Toronto Dominion Bank 361	Manulife World Investment Fund	I	Record and Beneficial	664,399.96	26.04
Toronto Dominion Bank 362	Manulife World Investment Fund	I	Record and Beneficial	777,542.42	30.48
Toronto Dominion Bank 363	Manulife World Investment Fund	I	Record and Beneficial	415,273.65	16.28
Individual Investor 491	Manulife World Investment Fund	J	Record and Beneficial	1,656.46	12.58
Individual Investor 492	Manulife World Investment Fund	J	Record and Beneficial	2,671.15	20.28
Individual Investor 493	Manulife World Investment Fund	J	Record and Beneficial	6,625.42	50.30
Individual Investor 494	Manulife World Investment Fund	Legend	Record and Beneficial	23,525.83	29.47
Manulife Simplicity Growth Portfolio	Manulife World Investment Fund	X	Record	1,651,916.30	19.41
Manulife Simplicity Balanced Portfolio	Manulife World Investment Fund	X	Record	1,218,784.75	14.32
Manulife Simplicity Global Balanced Portfolio	Manulife World Investment Fund	X	Record	1,703,021.46	20.01
Manulife Balanced Portfolio	Manulife World Investment Fund	X	Record	1,136,757.26	13.36
Manulife Growth Portfolio	Manulife World Investment Fund	X	Record	1,440,046.21	16.92
Individual Investor 99	Manulife Yield Opportunities Fund	D	Record and Beneficial	41,800.02	53.07
Individual Investor 500	Manulife Yield Opportunities Fund	E	Record	8,819.62	19.35
Individual Investor 501	Manulife Yield Opportunities Fund	E	Record and Beneficial	17,086.36	37.49
Individual Investor 502	Manulife Yield Opportunities Fund	E	Record and Beneficial	8,082.18	17.73
Individual Investor 503	Manulife Yield Opportunities Fund	E	Record and Beneficial	10,879.52	23.87
Manulife Yield Opportunities Segregated Fund	Manulife Yield Opportunities Fund	G	Record	17,114,846.46	94.55
Individual Investor 495	Manulife Yield Opportunities Fund	IT	Record and Beneficial	837.21	22.45
Individual Investor 496	Manulife Yield Opportunities Fund	IT	Record and Beneficial	2,877.28	77.16
Individual Investor 497	Manulife Yield Opportunities Fund	JT6	Record and Beneficial	4,348.80	72.28
Individual Investor 498	Manulife Yield Opportunities Fund	JT6	Record and Beneficial	1,661.15	27.61

Name of Securityholder	Fund Name	Series	Type of Ownership	Number of Securities Held	Percentage of Fund Owned
Individual Investor 499	Manulife Yield Opportunities Fund	K6	Record and Beneficial	27,130.08	29.88
Individual Investor 504	Manulife Yield Opportunities Fund	Legend	Record and Beneficial	45,519.87	11.20
Individual Investor 505	Manulife Yield Opportunities Fund	Legend	Record and Beneficial	89,639.33	22.05
Manulife Balanced Income Private Trust	Manulife Yield Opportunities Fund	X	Record	4,310,591.17	100.00

To protect the privacy of investors, we have omitted the names of certain investors. This information is available on request by contacting us at the telephone number on the back cover of this Annual Information Form.

Principal Holders of Securities

As at July 4, 2018, Manulife Investment Exchange Funds Trust, a trust established for the benefit of the holders from time to time of securities of the Manulife Corporate Classes, owned all of the issued and outstanding common shares of MIX Corp.

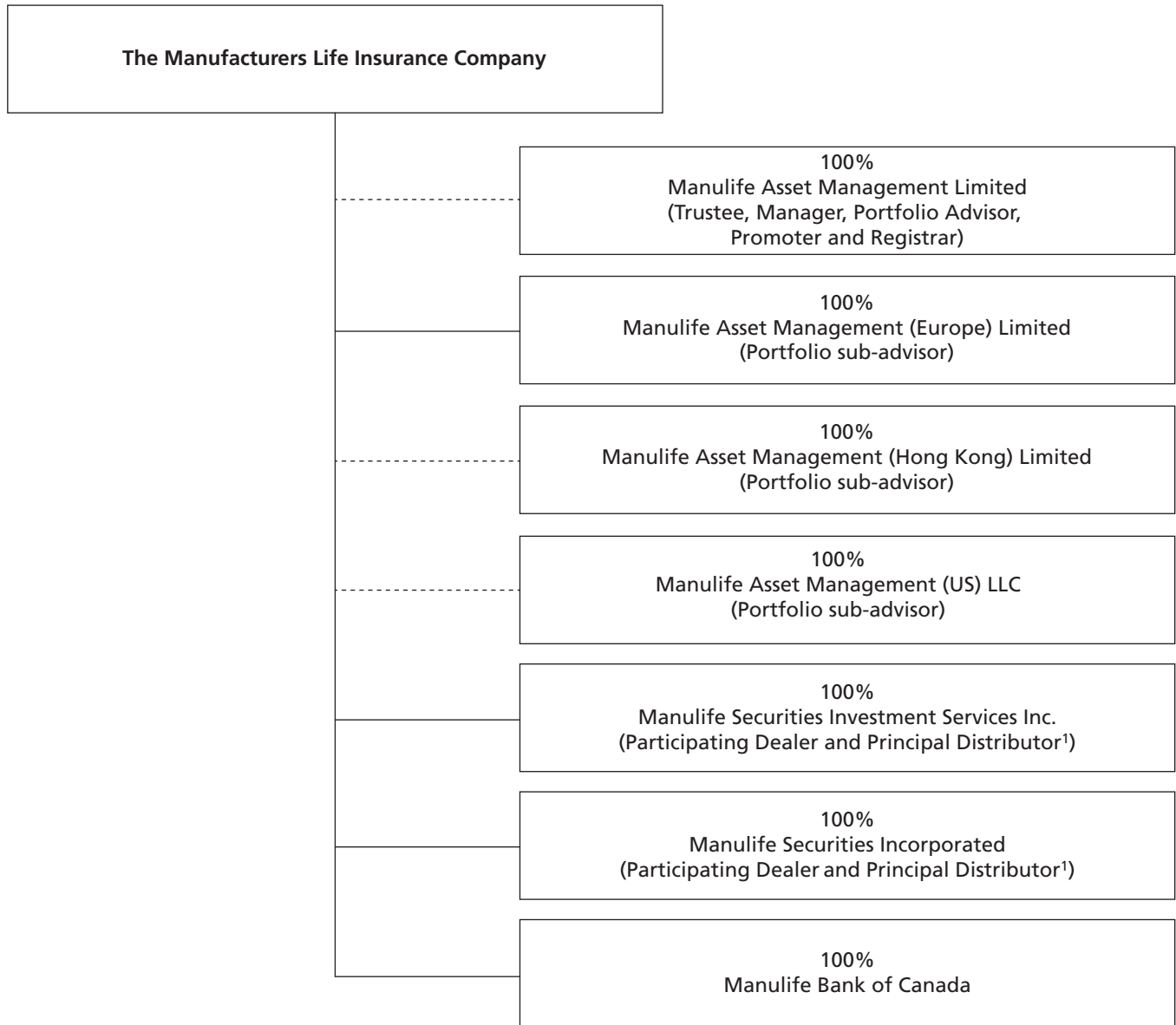
As at July 4, 2018, Manulife Asset Management Holdings (Canada) Inc., a wholly-owned subsidiary of MLI, holds beneficially and of record all of the 408,119.896 issued and outstanding voting common shares of MAML.

As at July 4, 2018, the directors and senior officers of MAML did not own any of the shares of MAML or 10% or more of the shares of Manulife.

As at July 4, 2018, the IRC members did not beneficially own, directly or indirectly, more than 10% of any series or class of voting shares of the Manager or of any person or company that provides services to the Funds or the Manager. The IRC members in aggregate do not beneficially own, directly or indirectly, more than 10% of the voting or equity securities of a Fund.

AFFILIATED ENTITIES

The following companies provide services to the Funds or to us in relation to the Funds and are affiliated with us:



¹ For the Goals-Based Investing Solutions.

A dotted line in the chart above represents that the company is an indirect wholly-owned subsidiary of MLI. You can review the fees, if any, paid to each company listed above by the Funds in the audited financial statements of the Funds.

The following individuals are directors or executive officers of MIX Corp. or MAML and also of an affiliated entity of MIX Corp. or of MAML as described above:

Name	Position with MIX Corp.	Position with MAML	Position with Affiliate
Paul Lorentz	N/A	Director	Director, Manulife Asset Management (US) LLC; Head, Global Wealth and Asset Management, MLI and Manulife
Warren Thomson	N/A	Director	Senior Executive Vice President and Chief Investment Officer, MLI and Manulife
Lisa Hutfloetz	Director	Chief Financial Officer	Chief Financial Officer, MSI; Chief Financial Officer MSIS
Warren Rudick	N/A	General Counsel and Secretary	Secretary, Manulife Asset Management (Europe) Limited

For the employment histories of Mr. Warren Rudick, Ms. Lisa Hutfloetz and Mr. Paul Lorentz, please see *"Directors and Executive Officers of MAML"*. For the employment history of Ms. Lisa Hutfloetz, please see *"Directors and Officers of MIX Corp."*.

Fund Governance

Fund governance refers to the policies, practices and guidelines of the Funds that relate to:

- Business practices
- Sales practices
- Internal conflicts of interest

MAML, as Manager, has adopted appropriate policies, procedures and guidelines to ensure the proper management of the Funds. These include guidelines and policies and procedures required by NI 81-107 relating to conflicts of interest, including policies on personal conflicts of interest, prohibited related party transactions, best execution practices, soft dollar arrangements, brokerage arrangements, trade allocation practices, cross trading, record keeping and personal investing. In addition, MAML has adopted privacy, sales, marketing, advertising and accounting policies relating to the Funds. The controls in place monitor and manage the business and sales practices, risk and internal conflicts of interest relating to the Funds while ensuring compliance with regulatory and corporate requirements. The reporting systems in place ensure that these policies and guidelines are communicated to the persons responsible for these matters and monitor their effectiveness.

In addition to the oversight of MIX Corp.'s operations required to be carried out by the Manager in respect of the Manulife Corporate Classes, MIX Corp. also has a Board of Directors, with all of the regular duties imposed upon directors of a business corporation under the OBCA. Under that Act, the directors must act honestly, in good faith and in the best interests of the investors in the Manulife Corporate Classes, and must exercise the degree of care, diligence and skill that a reasonably prudent person would exercise in the same circumstances. To help them carry out their obligations to the investors of the Manulife Corporate Classes, the directors have engaged the Manager. In accordance with the requirements of the OBCA, MIX Corp. has also established an audit committee in order to review and report on the financial statements of MIX Corp. The audit committee is composed of three directors, a majority of whom are not officers or employees of MIX Corp. or the Manager.

Investments and Voting Policy for Underlying Funds

Certain Funds may hold securities of Underlying Funds as permitted by applicable securities legislation and subject to certain conditions. MAML, as Manager, will either not vote the securities of the Underlying Funds or will pass the voting rights directly to securityholders of such Funds. MAML may, in some circumstances, choose not to pass the vote to securityholders, generally because of the complexity and costs associated with doing so.

Investments in Derivatives

Each Fund, other than Manulife Dollar-Cost Averaging Fund and Manulife Money Market Fund, may invest in or use derivatives for hedging and non-hedging purposes in a manner consistent with the investment objective of the Fund and as permitted by applicable securities legislation and any regulatory relief.

Derivatives may be used for hedging purposes in the event of significant cash flows into or out of the Fund and to provide protection for the Fund's portfolio. Derivatives may be used for non-hedging purposes in order to invest indirectly in securities or financial markets and to gain exposure to other currencies. The risks of using these strategies are described under "*Derivative Risk*", in the simplified prospectus.

The Manager has adopted written policies and practice guidelines applicable to the Funds to manage the risks associated with the use of derivative instruments. Such policies and practice guidelines require that:

- The use of derivative instruments be consistent with a Fund's investment objective and policies
- The risks associated with the use of derivatives be adequately described in a Fund's simplified prospectus and other public disclosure documents
- Authorized persons of the Manager approve the parameters, including trading limits, under which derivatives trading is to be permitted for a Fund and that such parameters comply with applicable securities legislation
- The operational, monitoring and reporting procedures in place ensure that all derivatives transactions are completely and accurately recorded, in accordance with their approved use, and within the limits and regulatory restrictions prescribed for each Fund

These policies and practice guidelines are reviewed as necessary by a senior officers' committee at the Manager. In addition, our Compliance Department has oversight over all use of derivative instruments by the Funds. As well, we test each Fund to ensure that there is an adequate cash cover in the underlying interest. We also monitor each Fund's gain and loss position as part of our risk measurement procedures. We do not, however, test the Funds under stress conditions as we generally limit the maximum loss to 10% of the Fund's NAV for non-hedging transactions.

The trading limits for derivative trading are set up by the Manager's Compliance Department for risk management purposes. Such limits vary for different derivative products, however, no single trade greater than 5% of the Fund's NAV is permitted.

Investment in Securities Lending, Repurchase and Reverse Repurchase Agreements

The Funds may enter into securities lending arrangements or repurchase and reverse repurchase agreements. The risks of entering into these agreements are described under "*Securities Lending, Repurchase and Reverse Repurchase Transaction Risk*" in the simplified prospectus.

The Manager has adopted written policies and practice guidelines applicable to the Funds to manage the risks associated with investments in securities lending, repurchase and reverse repurchase agreements. Such policies and practice guidelines require that:

- Investments in securities lending, repurchase and reverse repurchase agreements be consistent with a Fund's investment objectives and policies
- The risks associated with securities lending and repurchase transactions be adequately described in a Fund's simplified prospectus and other public disclosure documents
- Authorized persons of the Manager approve the parameters, including transaction limits, under which securities lending and repurchase transactions are to be permitted for a Fund and that such parameters comply with applicable securities legislation and may from time to time report to the Board of Directors as deemed appropriate
- The operational, monitoring and reporting procedures in place ensure that all securities lending and repurchase transactions are completely and accurately recorded, in accordance with their approved use, and within the limits and regulatory restrictions prescribed for each Fund. Independent monitoring of the Securities Lending program is performed by MAML's Compliance Department and Investment Fund

Administration team. RBC Investor Services Trust, in its capacity as the securities lending agent, also performs monitoring and reporting functions

- The Manager will review at least annually all securities lending and repurchase transactions to ensure that they are being conducted in accordance with applicable securities legislation
- The Manager will review at least annually the policies and practice guidelines described above to ensure that the risks associated with securities lending are properly managed

At present, there are no simulations used to test the portfolios under stress conditions to measure risks.

The Funds may not commit more than 50% of their securities (on a net asset value basis, as per NI 81-102) in securities lending or repurchase transactions at any time. Securities lending transactions may be terminated at any time and all repurchase transactions must be completed within 30 days.

MAML has retained the Custodian to act as agent for the Funds in administering securities lending transactions. The risks associated with these transactions will be managed by requiring that the agent enter into such transactions for the Funds with reputable counterparties that meet MAML's quantitative and qualitative criteria regarding market making and creditworthiness, and are in good standing with all applicable regulators.

Proxy Voting Procedures

As Trustee and/or Manager of the Funds, we have a fiduciary responsibility to act in the best interests of the Funds and their securityholders. One significant aspect of this duty is ensuring that the securities held by each Fund are voted in a timely manner that serves the best interests of the Fund and its securityholders. We have delegated to the portfolio advisor and portfolio sub-advisors of each Fund voting authority with respect to the portfolio securities of the Funds, subject to MAML's annual review.

The portfolio advisor and portfolio sub-advisors are expected to take reasonable steps to vote all proxies received. However, a portfolio advisor or portfolio sub-advisor may refrain from voting where administrative or other procedures result in the costs of voting outweighing the benefits. A portfolio advisor or portfolio sub-advisor may also refrain from voting if, in its opinion, abstaining or otherwise withholding its vote is in the best interests of the Fund's securityholders.

We have established a proxy voting policy (the "Proxy Voting Policy") that has been designed to provide general guidance, in compliance with applicable legislation, for the voting of proxies. We expect our portfolio sub-advisors to comply with their stated policies, which, in general, must meet standards similar to our Proxy Voting Policy and applicable legislation. We reserve the right to retract voting authority in respect of any given portfolio sub-advisor at any time.

The Proxy Voting Policy summarizes our position on various issues and provides a general indication as to how a portfolio sub-advisor is expected to vote proxies on each issue. The portfolio sub-advisors will usually vote proxies in accordance with the Proxy Voting Policy. However, the portfolio sub-advisors reserve the right to vote on certain issues counter to the Proxy Voting Policy if, after a review of the matter (which analysis will be documented in writing), the portfolio sub-advisor believes that a Fund's best interests would be better served by such counter vote.

Issuers' proxies most frequently contain proposals to elect corporate directors, to appoint external auditors and fix their compensation, to amend the capitalization of the company and to adopt or amend management compensation plans. Consistent with our Proxy Voting Policy, it is expected that the portfolio sub-advisors would cause the Funds to vote on these matters as follows:

- Board of Directors – We vote for management nominees unless the board fails to meet minimum corporate governance standards, such as being comprised of a majority of independent directors or there are records of abuse against the interests of minority shareholders.
- Appointment of Auditors and Compensation – We vote for the election of auditors and proposals authorizing the board to fix the auditors' compensation unless we have concerns about the accounts presented or the audit procedures used or if questions are raised regarding the independence of the auditors.
- Changes in Capital Structure – We vote for resolutions that seek to maintain, or convert into, a one vote for one share capital structure and generally vote against resolutions authorizing a multiple class voting structure or the creation or addition of shares with superior voting rights.
- Management Compensation – We vote for proposals to compensate executives unless the amounts are excessive relative to other companies in the industry. We will vote on equity compensation plans and other proposals relating to management compensation on a case-by-case basis having regard to the best interests of the securityholders of the Fund.

Other issues, including those business issues specific to the issuer or those raised by shareholders of the issuer, are addressed on a case-by-case basis with a focus on the best interests of the securityholders of the Fund and the potential impact of the vote on shareholder value.

Conflicts of Interest

A conflict of interest may arise when we or a portfolio sub-advisor to a Fund vote a proxy solicited by an issuer with whom we and/or the portfolio sub-advisor has a material business or personal relationship. To avoid conflicts of interest we, and all portfolio sub-advisors, will adhere to the following procedures:

- All votes will be cast according to the Proxy Voting Policy, in the best interests of a Fund and its securityholders. If votes are cast otherwise, they will be documented and explained.
- All persons involved in the proxy voting process must disclose any potential conflicts of which they are aware. Voting recommendations must be made according to the best interests of the Fund and its securityholders and without any other considerations.
- A Proxy Committee, which includes representation from our Legal and Compliance Departments, maintains procedures to identify material relationships that could result in potential conflicts.
- When a possible conflict is encountered, our Compliance Department will determine whether a conflict of interest does in fact exist and where a conflict of interest has been determined, the Proxy Committee shall consider the matter for final determination.

We will review our and the portfolio sub-advisors' policies for addressing conflicts of interests from time to time to ensure that they offer substantially similar protection.

Our Proxy Voting Policy and the policies of our portfolio sub-advisors are available on request, at no cost, by calling us toll-free at 1 888 588 7999 or by writing us 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. We disclose each Fund's annual proxy voting record, for the most recent twelve-month period ending June 30 by August 31 of each year. A Fund's proxy voting record is also available on our website at manulifemutualfunds.ca.

Independent Review Committee

On behalf of the Funds, we have established an IRC.

The IRC makes recommendations or gives approval, as applicable, relating to actual or perceived conflicts of interest involving the Funds that have been identified and referred to the IRC by the Manager. The IRC is comprised of the following three members:

R. Warren Law (Chair)

Financial Services Lawyer

Robert S. Robson

Financial Services Specialist

Joanne Vézina

Corporate Director specializing in Financial Services

The members of the IRC are independent and must act in the best interests of the Funds and the Funds' investors.

The IRC considers and provides recommendations to the Manager on conflicts of interest to which the Manager is subject when managing the Funds and that are referred to the IRC by the Manager. The Manager is required to identify conflicts of interest inherent in its management of the Funds, and to request input from the IRC into how it manages those conflicts of interest, as well as its written policies and procedures in respect of those conflicts of interest.

The IRC provides its recommendations to the Manager with a view to the best interests of the Funds. The IRC reports annually to securityholders of the Funds. It also must advise the securities regulatory authorities if it determines that an investment decision was not made in accordance with the foregoing requirements or if any condition of its approval or recommendation has not been satisfied.

The IRC also prepares an annual report that describes its activities as the independent review committee of the Funds. For a free copy of this report, call us at 1 888 588 7999 or ask your dealer. You can also get a copy of this report on our website at manulifemutualfunds.ca or by sending an e-mail to manulifemutualfunds@manulife.com. This report and other information about the Funds are also available at sedar.com.

Each Fund (other than the Manulife Dollar-Cost Averaging Fund) normally also pays its proportionate share of the costs and reasonable expenses related to the IRC. For the Manulife Dollar-Cost Averaging Fund, the Manager pays the Fund's proportionate share of the costs and expenses related to the IRC. Such costs and expenses include compensation payable to each IRC member. Each member of the IRC currently receives \$1,750 plus expenses for each meeting (\$2,250 plus expenses in the case of the Chair) of the IRC that the member attends as well as an annual retainer in the amount of \$20,000 per member (\$25,000 for the Chair). IRC members are also reimbursed for travel expenses in connection with meeting attendance. Other fees and expenses payable in connection with the IRC include insurance costs, legal fees, and attendance fees for educational seminars. All such fees are allocated among all the mutual funds managed by MAML in a manner that is considered by the IRC to be fair and reasonable to such mutual funds. These amounts are allocated equally among the mutual funds and, secondly, pro rata among the different series of securities of each mutual fund, on the basis of assets under management. Notwithstanding the foregoing, effective January 1, 2017, MAML agreed to reimburse the fees and expenses payable by the Funds in connection with the IRC. As a result, MAML reimbursed the Funds for IRC fees and expenses incurred in 2017. Such reimbursement may be ceased by MAML in its sole discretion at any time without notice to, or consent of, the securityholders of the Funds. In the event the reimbursement ceases, a Fund (other than the Manulife Dollar-Cost Averaging Fund) will bear the proportionate share of the costs and expenses of the IRC, without any reimbursement or waiver, as described herein. For all mutual funds with an April 30th financial year end, the following fees and expenses were paid to members of the IRC for the most recently completed financial year ended April 30, 2018 of the mutual funds paid by us: Robert S. Robson - \$7,859; J. Vézina - \$8,073 and R. Warren Law (Chair) - \$9,909. For all mutual funds with a December 31st financial year end, the following fees and expenses were paid to members of the IRC for the most recently

completed financial year ended December 31, 2017: Robert S. Robson - \$24,873; J. Vézina - \$25,094 and R. Warren Law (Chair) - \$31,390.

Short-Term Trading

Most mutual funds are considered long-term investments, so the Manager has adopted policies and procedures to monitor, detect and deter any inappropriate short-term trading (market timing) and frequent transactions (excessive trading).

We cannot however ensure that such inappropriate trading will be completely eliminated. We may reassess our short-term trading policy at any time and make changes to our policy as necessary.

Market Timing

Some investors may seek to trade a Fund's securities frequently in an effort to take advantage of short-term discrepancies between the value of a Fund's securities and the value of the underlying securities. This may occur in mutual fund portfolios comprised, in whole or in part, of non-North American securities (ex. European, Asian, International and Global Funds). This buying, redeeming or switching securities frequently can be considered and referred to as market timing, and if undertaken by securityholders, can negatively impact the performance of the Fund to the detriment of long-term securityholders. Market timing trading can also reduce the performance of the Fund, as it can interfere with the efficient management of the Fund's portfolio. Short-term trading can force the Fund to hold additional cash to pay redemption proceeds, or can result in increased brokerage and trading costs to the Fund.

If you sell or switch your securities of a Fund within 7 days or less of buying them, a fee will apply. See "*Short-Term Trading Fees*" in the simplified prospectus. For the purposes of determining whether the fee applies, we will consider the securities that were held the longest to be the securities which are redeemed first.

Excessive Trading

Some investors may seek to switch between asset classes or trade a Fund's securities frequently in an effort to benefit from the short-term performance of a Fund. This buying, redeeming or switching securities frequently is considered excessive trading, and if undertaken by securityholders, can negatively impact the performance of the Fund to the detriment of long-term securityholders. Excessive short-term trading can reduce the performance of the Fund, can interfere with the efficient management of the Fund's portfolio because the Fund may be forced to hold additional cash to pay redemption proceeds, or can result in increased brokerage and trading costs to the Fund.

We may also take actions we consider appropriate to prevent further similar activity by the securityholders. These actions may include the delivery of a warning to the securityholders or their dealer, placing the securityholders and their accounts on a watch list to monitor their trading activity, the subsequent refusal of further trades by the securityholders if the securityholders continue to attempt such trading activity and/or closure of the securityholders' account. We have the right to consider trading activity in multiple accounts under common ownership, control or influence as trading in a single account when exercising our right to reject a purchase or switch. Whether your trading is considered excessive will be determined by the Manager in its sole discretion.

If you sell or switch your securities of a Fund within 90 days or less of buying them, on more than one occasion, a fee will apply. See "*Short-Term Trading Fees*" in the simplified prospectus. For the purposes of determining whether the fee applies, we will consider the securities that were held the shortest to be the securities which are redeemed first.

Redeeming securities of a Fund or switching between Funds can be considered simultaneously for the Short-Term Trading Fees for both Market Timing and Excessive Trading.

Fees and Expenses

All Funds other than Manulife Dollar-Cost Averaging Fund

Each Fund pays us a management fee for the services we provide. The fee borne by each series of securities of a Fund is different. The fee is a percentage of the daily average net asset value of the particular series of securities of the Fund. No fee is borne by the Series I securities of a Fund. Securityholders of Series I securities of the Funds pay a management fee directly to us. For more information, please refer to the individual Fund profiles in the simplified prospectus.

The management fees will be calculated daily, based on the net asset value of each series of the Funds from the previous trading day. Any increase in management fees will require securityholder approval.

Management Fee Reductions

We may offer a reduced management fee (for Manulife Funds) or rebate the management fee (for Manulife Corporate Classes) that we would otherwise be entitled to receive from a Fund. We may reduce or rebate the management fee on consideration of several factors, including the size of the investment, the expected level of account activity and the assets under administration.

In the case of a Manulife Fund, management fee distributions are paid first out of net income and net realized capital gains and, thereafter, out of capital. The management fee reduction results in a distribution of additional income, capital gains or capital to an investor of a Manulife Fund.

In the case of a Manulife Corporate Class, the management fee rebate is effected by a payment by the Manager. For securities held in non-registered accounts, the management fee rebate results in additional income to the investor unless such investor makes a tax election to reduce the ACB of his/her securities.

For securities held in Manulife Investments Registered Plans, management fee rebates and management fee distributions are reinvested automatically in additional securities of the relevant series of the Fund and are not taxed in the hands of the investor until the amounts are withdrawn (except for TFSA and certain RESP withdrawals). Such fund distributions and rebates are not treated as contributions for RRSPs, RESPs or TFSAs. They are treated as income of the Registered Plan. Management fee reductions are calculated and accrued daily and distributed or paid at least quarterly to the relevant investor. These management fee reductions are reinvested in additional securities.

Investors with a minimum investment in the Funds and/or in Manulife private mutual funds offered by the Manager ("Qualifying Investments") of \$250,000, either in a single account or in the aggregate based on the total assets of a "financial group" (as defined below), are entitled to receive a reduction in the management fees that apply to their Funds. Such reductions are paid in the form of a distribution to Manulife Fund investors (first out of net income and net realized capital gains of the Fund and, thereafter, as a return of capital) and in the form of a rebate to Manulife Corporate Class investors. In both cases, the reductions are automatically reinvested in additional securities of the relevant series of the Manulife Fund or Manulife Corporate Class. The amount of the distribution or rebate, as applicable, is based on the aggregate amount invested in the Qualifying Investments and begins on the first dollar invested.

Reductions for financial groups are applied based on the total assets of the financial group invested in the Qualifying Investments. All members of the same financial group will receive the same discount rate for their securities in Qualifying Investments. A "financial group", commonly referred to as a household, includes all accounts belonging to a single investor, their spouse, their respective family members residing at the same address and corporate accounts for which the investor and other members of the financial group beneficially own more than 50% of the corporation's voting equity. To create a financial group, your dealer must complete an "Account Householding Form" and disclose the accounts that qualify to be in the financial group. Once a financial group has been created, the primary account holder can leave that financial group without consequence to the financial group, as long as the financial group maintains the minimum total investments.

The following chart outlines the different tiers of management fee reductions that are available to eligible investors of the Funds. Note that the management fee reduction is applicable for each dollar invested.

We may choose to absorb or waive some of the management fees incurred by a Fund. However, we are not required to do so and we may discontinue this practice at any time and without notice to securityholders.

Under this program, we will reduce or rebate the management fee in respect of investors who invest more than the minimum investment amounts in qualifying investments using the same methodology as set out in the table below:

	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5
Asset Band	\$250K+ to \$499K	\$500K+ to \$999K	\$1M - \$4.9M	\$5M - \$9.9M	\$10M+
All qualifying Funds	2.5 basis points*	5 basis points*	7.5 basis points*	10.0 basis points*	12.5 basis points*

* Management Fee Reduction rates listed do not include applicable HST.

We may in our sole discretion, and without approval of, or notice to, securityholders, make changes to this program, including increasing or decreasing the reductions available, changing or eliminating the tiers or ceasing to offer them altogether. Please speak with your financial advisor for more details about this program.

Manulife Dollar-Cost Averaging Fund

The Manulife Dollar-Cost Averaging Fund does not pay us any management fee for the services we provide. The Fund also does not pay any operating expenses. Should we decide to charge a management fee, that action will require securityholder approval.

Fund Expenses

The fees and expenses payable by the Funds are set out in the simplified prospectus under “Fees and Expenses”.

MAML pays the operating expenses of a Fund, other than Certain Fund Costs (as defined in the simplified prospectus) (the “Operating Expenses”), in exchange for the payment by the Fund to MAML of a fixed rate administration fee (the “Administration Fee”).

The Administration Fee is payable in respect of each series of a Fund, other than, if offered, Series G securities (the “Participating Series”). Operating Expenses for a Fund include, but are not limited to: the costs related to registrar, transfer agency and pricing, accounting, valuation and bookkeeping fees; audit and legal fees and expenses; safekeeping and custodial fees; administration costs and trustee services relating to registered tax plans; the costs of prospectuses, fund facts, financial reporting, and other types of communications that the Manager is required to prepare for the Fund so that the Fund complies with all applicable laws and regulatory filing requirements.

By implementing a fixed administration fee, the Manager expects that certain components of a Fund’s MER will become fixed and more predictable. The MER for each Participating Series consists of the management fee, the Administration Fee, Certain Fund Costs and applicable taxes. The Administration Fee paid to us by a Fund in respect of a Participating Series may, in any particular period, be less than or exceed the Operating Expenses that we incur for the Participating Series. Each Fund will continue to pay its portfolio transaction costs, which include costs associated with the purchase and sale of securities and other property, such as brokerage fees, commissions, service charges and research and execution costs, as well as forward agreement and derivative transaction costs. Portfolio transaction costs are not considered to be Operating Expenses and are not included in the MER of a Participating Series.

Although the expenses of a Fund attributable to a particular series of securities will be deducted in calculating the series price per security of that series, those expenses will continue to be liabilities of the Fund as a whole and the assets of the Fund as a whole could be called upon to satisfy those liabilities. In addition, all deductible expenses of the Fund, both common expenses and series expenses, will be taken into account in computing the income or loss of the Fund for tax purposes and, therefore, all expenses will impact on the tax position of the Fund as a whole. This could result in the expenses allocated to one series of securities being used to reduce the taxable income allocated to another series of securities.

Other than in connection with "no-load" securities, a proposal to introduce a fee or other expense or to change the basis of calculating a fee or other expense which could result in an increase in the charges payable by a Fund or directly by its securityholders would require that the proposal first be approved by a majority of the votes cast at a meeting of securityholders of the Fund unless (i) the party receiving the fees and expenses operates at arm's length to the Fund and the Manager and any associate or affiliate of the Manager; and (ii) securityholders are given at least 60 days' notice before the effective date of the proposed change.

Income Tax Considerations

This section describes the principal Canadian federal income tax consequences of buying and owning securities of a Fund as of the date of this annual information form. This summary assumes you are an individual (other than a trust) resident in Canada dealing at arm's length with the Funds and you hold your securities as capital property.

This summary takes into account the current provisions of the Tax Act and the regulations thereunder, as well as all publicly announced proposed amendments to the Tax Act and regulations. It also takes into account the currently publicly available published administrative practices of the CRA.

This description is not exhaustive, and tax laws may change between the time this summary is prepared and the time you read it. In addition, the tax consequences of buying and owning Fund securities vary according to your situation and the province or territory in which you reside or operate a business. Please consult your tax advisor about your individual situation, including the deductibility of management fees payable directly by securityholders of Series I securities of the Funds. Holders of Series C securities, Series CT securities, Series F securities, Series FT securities, Series GF securities, Series I securities and Series J securities should also consult their tax advisors concerning fees payable to their financial advisors and/or dealers.

THE FUNDS

Each Fund, in the case of a Manulife Fund, is structured as a "mutual fund trust" for tax purposes, and in the case of a Manulife Corporate Class, as a separate class of convertible shares of MIX Corp., a "mutual fund corporation" for tax purposes. A Manulife Fund will issue units of the trust to its unitholders who invest in it and a Manulife Corporate Class will issue shares of MIX Corp. to its shareholders.

Mutual funds earn:

- Income, principally from interest and dividends paid on the securities in their portfolios
- Capital gains, from selling securities in their portfolio for more than was paid for them

A mutual fund trust pays out distributions to its unitholders and a mutual fund corporation generally pays out dividends to its shareholders.

MANULIFE FUNDS

Tax Status of Manulife Funds

This summary assumes that each of the Manulife Funds qualifies as a unit trust and as a mutual fund trust for tax purposes effective at all material times. However, there can be no assurance that this will be the case. If a Manulife Fund were to fail to qualify as a mutual fund trust for tax purposes, the income tax consequences would in some respects be different from those described below.

The Goals-Based Investing Solutions are not available for Registered Plans offered by the Manager.

The list of Funds that are registered investments is listed under "*Eligibility for Registered Plans*". A registered investment may have to pay penalty taxes if it fails to comply with certain restrictions related to types of investments it holds unless it is a mutual fund trust for tax purposes. Each Fund that is a registered investment is subject to investment restrictions that are intended to ensure that it will not become liable for these penalty taxes. Units of Manulife Funds that are registered investments are qualified investments for

Registered Plans (i.e. RRSPs, RRIFFs, DPSPs, RDSPs, RESPs and TFSAs), regardless of whether such Funds are mutual fund trusts for tax purposes.

Any Fund that is a mutual fund trust for tax purposes, regardless of whether it is a registered investment, may be held by a Registered Plan.

Taxation of Manulife Funds

Each of the Manulife Funds will distribute sufficient net income and net capital gains to its securityholders so that these Funds will not have to pay ordinary income taxes under the Tax Act. However, income earned by these Funds from foreign sources may be subject to foreign withholding taxes. Such foreign taxes may be used by the Funds to reduce their income or the Funds may designate their foreign source income to you such that you may be able to claim any foreign tax credits allocated to you by the Fund. Each Fund is not permitted to allocate losses it incurred to its securityholders, but the Fund may carry forward and deduct such losses in future years within the limits of the Tax Act. A Fund may be entitled to retain (i.e. not distribute) certain capital gains without being subject to tax thereon.

Gains realized by a Fund from investments in derivatives will generally be taxed on income account, rather than as capital gains, except where the derivative is used to hedge securities held on capital account, subject to the "derivative forward agreement" rules in the Tax Act ("DFA Rules") discussed below and provided there is sufficient linkage. To the extent that the Fund uses derivative securities to hedge against fluctuations in currency, gains or losses of the Fund in respect of such derivative securities will be reported on income account (except in the event there is sufficient linkage with the underlying capital property of the Fund) and the Fund will recognize such gains and losses for tax purposes at the time they are realized. Pursuant to recent amendments to the Tax Act, an election to realize gains and losses on "eligible derivatives" (as defined in the Tax Act) of the Fund on a mark-to-market basis may be available. In general terms, an eligible derivative will be any derivative held on income account that meets certain conditions, including that the derivative is valued in accordance with accounting principles at its fair value in the Funds' audited financial statements. The Manager will consider whether such election, if available, would be advisable for any Fund.

The DFA Rules target certain financial arrangements that seek to deliver a return based on an "underlying interest" (other than certain excluded underlying interests) for purposes of the DFA Rules. The DFA Rules are broad in scope and, as enacted, could apply to other agreements or transactions (including certain derivatives). If the DFA Rules were to apply in respect of any derivatives to be utilized by the Fund, gains realized in respect of the property underlying such derivatives could be treated as ordinary income rather than capital gains.

A Fund that invests in securities that are not denominated in Canadian dollars may realize gains or losses by virtue of fluctuations in the value of foreign currencies relative to Canadian dollars.

If a Fund holds units of a specified investment flow through ("SIFT") trust or partnership, as defined in the Tax Act, certain distributions and allocations of income and capital gains from such SIFT trusts and SIFT partnerships, which are subject to tax in the SIFT trust or SIFT Partnership at rates applicable to public corporations, will be deemed to be received by the Fund as a taxable dividend from a taxable Canadian corporation that qualifies as an "eligible dividend" eligible for the enhanced gross-up and tax credit rules.

In certain situations, if a Manulife Fund disposes of property (including securities of an Underlying Fund) and would otherwise realize a capital loss, the loss will be deemed to be a "suspended loss" and deferred. For example, this may occur if the Manulife Fund disposes of and acquires the same or identical property during the period that begins 30 days before and ends 30 days after the disposition of property and holds it at the end of that period. There are other loss restriction rules that may deny the deduction of losses. This may increase the amount of net realized capital gains of the Manulife Fund.

The Tax Act contains "loss restriction event" ("LRE") rules that could potentially apply to certain trusts including the Manulife Funds. In general, a Manulife Fund is subject to a LRE if a person (or group of persons) acquires more than 50% of the fair market value of the securities of the Manulife Fund. If a LRE occurs (i) the Manulife Fund will be deemed to have a year end for tax purposes immediately before the

LRE occurs, (ii) any net income and net realized capital gains of the Manulife Fund at such year end will be taxed in the Manulife Fund to the extent such income is not paid or payable to securityholders of the Manulife Fund in such year, and (iii) the Manulife Fund will be restricted in its ability to use tax losses (including any unrealized capital losses) that exist at the time of the LRE on a go-forward basis. However, a Manulife Fund will be exempt from the application of these LRE rules if it satisfies certain investment requirements and qualifies as an “investment fund” under the rules.

MANULIFE CORPORATE CLASSES

Tax Status of Manulife Corporate Classes

MIX Corp. qualifies as a “mutual fund corporation” as defined in the Tax Act and the shares of all Manulife Corporate Classes are qualified investments for Registered Plans.

Taxation of Manulife Corporate Classes

In general, MIX Corp. will not pay tax on taxable dividends received from taxable Canadian corporations or on net capital gains realized because it will pay sufficient ordinary dividends and capital gains dividends to its securityholders to eliminate its tax liability thereon. MIX Corp. could be liable for tax on income from other sources (such as interest and foreign income) at full corporate rates under the Tax Act and may be subject to foreign withholding taxes. However, due to deductible expenses and tax deductions/credits available to it, MIX Corp. is not expected to have any material net income tax liability under the Tax Act in any year.

Because MIX Corp. must compute its net income and net capital gains for tax purposes as a single entity, the dividends paid to an investor in a Manulife Corporate Class will differ from the dividends or distributions the investor would have received if the investor had invested in a mutual fund trust, each of which made the same investments as the Manulife Corporate Class.

For example, if a particular Manulife Corporate Class had a net loss or net realized capital loss, that net loss or net realized capital loss may be applied to reduce the income and net realized capital gains of MIX Corp. as a whole. This will generally benefit investors in other Manulife Corporate Classes to the extent that it reduces the amount of dividends to be paid by MIX Corp. to investors in the other Manulife Corporate Classes since their current income inclusions will be reduced but not the value of their securities in such Manulife Corporate Classes. The amount of capital gains dividends to be paid by a Manulife Corporate Class will be affected by the level of redemptions from all Manulife Corporate Classes as well as accrued gains and losses of MIX Corp. as a whole.

The income and net capital gains of MIX Corp. will be allocated to each Manulife Corporate Class and to each series of a Manulife Corporate Class at the sole discretion of MIX Corp., acting on a reasonable basis. A Manulife Corporate Class may distribute a return of capital.

The Funds will treat certain transactions involving futures contracts, options on futures, forward contracts and other derivatives as giving rise to ordinary income or losses rather than capital gains or losses for tax purposes. MIX Corp. is also subject to the DFA Rules as described in the section “*Taxation of Manulife Funds*”.

A Manulife Corporate Class that invests in securities that are not denominated in Canadian dollars may realize gains or losses by virtue of fluctuations in the value of foreign currencies relative to Canadian dollars.

If a Manulife Corporate Class holds units of a SIFT trust or partnership, as defined in the Tax Act, certain distributions and allocations of income and capital gains from such SIFT trusts and SIFT partnerships, which are subject to tax in the SIFT trust or SIFT partnership at rates applicable to public corporations will be deemed to be received by the Manulife Corporate Class as a taxable dividend from a taxable Canadian corporation that qualifies as an “eligible dividend” eligible for the enhanced gross-up and tax credit rules.

In certain situations, if a Manulife Corporate Class disposes of property (including securities of an Underlying Fund) and would otherwise realize a capital loss, the loss will be deemed to be a “suspended

loss" and deferred. For example, this may occur if the Manulife Corporate Class disposes of a property and this Manulife Corporate Class or another Manulife Corporate Class within MIX Corp. acquires the same or identical property during the period that begins 30 days before and ends 30 days after the disposition of property and holds it at the end of that period. There are other loss restriction rules that may deny the deduction of losses. This may increase the amount of net realized capital gains of the Manulife Corporate Class.

FOR FUNDS HELD IN A NON-REGISTERED ACCOUNT

Distributions and Dividends

You must report all distributions of income and capital gains paid or payable by a Manulife Fund (including by way of management fee distributions) and dividends paid by MIX Corp. to you during the year in Canadian dollars, whether they are paid in cash or reinvested in additional securities. The income and capital gains distributed or paid as dividends to you can include income and capital gains accrued or earned by a Fund before you acquired your securities. If you invest in a Fund late in the taxation year, you may have to pay tax on its earnings for the whole year. You will still be taxable on all the distributions or dividends except as described below.

Distributions from a Manulife Fund can be ordinary income, ordinary dividends, foreign income or capital gains. You generally pay tax on these different kinds of distributions as though you received them directly. In some cases, distributions by a Manulife Fund in a year may exceed the net income and net realized capital gains of the Fund for the year. These distributions are treated as a tax-free return of capital that reduces the adjusted cost base ("ACB") of your securities for tax purposes. If the ACB of your securities becomes a negative amount (i.e., less than zero) at any time in a taxation year, you will be deemed to realize a capital gain equal to that amount and the ACB of your securities will be reset to zero.

Dividends received by you on your securities of a Manulife Corporate Class will be either capital gains dividends or ordinary dividends. A Manulife Corporate Class may also distribute a tax-free return of capital that also reduces the ACB of your securities for tax purposes, as described above.

Ordinary dividends distributed from a Manulife Fund and designated as taxable dividends from taxable Canadian corporations, or paid by a Manulife Corporate Class, will be subject to the gross-up and dividend tax credit rules, including if applicable, the rules that apply to "eligible dividends". Any capital gains distribution from a Manulife Fund or capital gains dividend received by you on securities of a Manulife Corporate Class will be treated as a capital gain realized by you, one half of which will generally be included in calculating your income as a taxable capital gain.

When a Fund, other than Manulife Dollar-Cost Averaging Fund and Manulife Money Market Fund makes a distribution of earnings or capital or a dividend payment, the price or NAV per security of the Fund falls by the amount of the distribution or dividend. For example, if a Fund with a NAV per security of \$10.00 distributes earnings of \$1.00 per security, the price will fall to \$9.00. If you are an investor in the Fund, your net position remains the same: you have your original securities plus your distribution, either as cash or additional securities.

Some Funds may have a portfolio turnover rate greater than 70%. The higher a Fund's portfolio turnover rate, the greater the trading costs payable by the Fund, and the greater the chance that you may receive a taxable capital gain distribution or capital gains dividend for that year. There is not necessarily a relationship between a high turnover rate and the performance of a Fund.

Management fee distributions, if any, from a Manulife Fund are paid out first out of net income, then out of net realized capital gains and thereafter out of capital.

Management fee rebates that are received by a securityholder of a Manulife Corporate Class are paid as additional income and are generally required to be included in the securityholder's income for the taxable year when the securityholder receives the rebate. However, in certain circumstances a securityholder may instead elect to reduce the ACB of the share purchased with the rebate payment.

At the beginning of each year, we will send you a tax form or statement showing all of the income, dividends, capital gains and returns of capital that were distributed or paid to you by the Funds during the previous year.

Calculating Your Adjusted Cost Base

In order to calculate your capital gain or loss for tax purposes, you need to know the ACB of your securities before disposition. Your ACB of a security of a series of a Fund will generally be the weighted average cost of all of your securities of that series of the Fund, including securities acquired on a reinvestment of distributions or dividends.

You should keep detailed records of the purchase cost, sales charges, distributions, dividends and any other matters related to your Fund securities required in order to calculate the adjusted cost base of those securities. You may wish to consult a tax advisor to help you with these calculations.

Calculating the Adjusted Cost Base of Your Securities of a Series of a Fund

ACB per security = Your initial investment (including any sales charges paid under the front-end purchase option)

Plus the cost of any additional purchases (including any sales charges paid under the front-end purchase option) including purchases of additional securities of a Manulife Corporate Class as a result of a management fee rebate

Plus reinvested distributions (including management fee distributions from a Manulife Fund)

Minus the capital returned in any distributions

Minus the ACB of any previously redeemed securities

Divided by the number of securities currently held by you

All of the foregoing must be computed in Canadian dollars.

Redemptions

In computing your income, you must take into account any capital gain or capital loss you realized on redeeming a security of a Fund.

Your capital gain will be the amount by which the proceeds of disposition (the redemption amount or the transfer price) for the security exceeds the ACB of the security and any reasonable costs of disposition (redemption charge). Generally, one half of your capital gain will be included in calculating income as a taxable capital gain. See "*Calculating Your Adjusted Cost Base*".

If the proceeds of disposition for a security on a redemption are less than the total of the ACB of the security and any reasonable costs of disposition, you will have a capital loss. One-half of any capital loss is an allowable capital loss. In general, allowable capital losses must be deducted against taxable capital gains realized in the same year, and any excess may be carried back up to 3 prior years and deducted against taxable capital gains in such prior years or carried forward indefinitely and deducted against taxable capital gains in subsequent years.

In certain situations where you dispose of securities of a Fund and would otherwise realize a capital loss, the loss will be denied. This may occur if you, your spouse or another person affiliated with you (including a corporation controlled by you) has acquired securities of the same Fund (which are considered to be "substituted property") within 30 days before or after you dispose of your securities. In these circumstances, your capital loss may be deemed to be a "superficial loss" and denied. The amount of the denied capital loss must be added to the ACB of the securities which are substituted property.

The redemption of securities of a Fund to satisfy any short-term trading fee payable by you will be a taxable disposition of those securities.

Since you must compute your proceeds of disposition and adjusted cost base in Canadian dollars converted at the exchange rate at the date of disposition or acquisition, respectively, you may realize a capital gain (or

capital loss) on a redemption or other disposition of securities of a Fund denominated in U.S. dollars by virtue of changes in the value of the U.S. dollar relative to the Canadian dollar during the period that you hold the securities.

Switches Between Series of a Fund

When you reclassify your investment from one series of securities of a Manulife Fund into another series of securities of the same Manulife Fund OR you reclassify securities of one series of a Manulife Corporate Class to another series of the same Manulife Corporate Class, the reclassification will not result in a disposition for tax purposes and you will not realize a capital gain or capital loss on the transaction. The cost of the new securities acquired on a reclassification will be equal to the adjusted cost base of the previously-owned securities (subject to any requirement to average the cost with other securities identical to the new securities you already owned).

Alternative Minimum Tax

Depending on your circumstances, you may be affected by the alternative minimum tax provisions in the Tax Act. Generally, if you are an individual and receive a distribution of income designated as a taxable dividend from taxable Canadian corporations or a distribution of capital gains from a Manulife Fund **OR** receive a payment of ordinary dividends or capital gains dividends from a Manulife Corporate Class **OR** realize capital gains on the disposition of securities of any Fund, your liability for alternative minimum tax may increase.

INTERNATIONAL TAX INFORMATION REPORTING

Reporting Under the IGA

Pursuant to the Intergovernmental Agreement for the Enhanced Exchange of Tax Information under the Canada-United States Tax Convention entered into between Canada and the U.S. (the "IGA"), and related Canadian legislation, the Funds and the Manager are required to report certain information with respect to securityholders who are U.S. residents or U.S. citizens (including U.S. citizens who are residents or citizens of Canada), and certain other "U.S. Persons" as defined under the IGA (excluding registered plans such as RRSPs), to the CRA. The CRA is then required to exchange the information with the U.S. Internal Revenue Service.

Reporting Under the Common Reporting Standard ("CRS")

The CRS is an information standard for the automatic exchange of information between participating countries and requires the CRA to provide information to foreign tax authorities about accounts held in Canada by residents of their jurisdictions. Consequently, Canadian financial institutions are required to identify certain accounts held by non-Canadian residents (who are not U.S. residents) and report certain financial information pertaining to these accounts to the CRA.

FOR FUNDS HELD IN A REGISTERED PLAN

If you hold securities of the Funds in a Registered Plan, as long as you do not make withdrawals from the plan, and provided the securities of the Funds are qualified investments for the Registered Plan, you generally pay no tax on:

- Distributions or dividends from the Funds
- Any capital gains the plan makes from redeeming securities or switching between a Manulife Fund and another Manulife Fund or a Manulife Corporate Class

You will be taxed at your personal tax rate if you withdraw money or securities of a Fund from the Registered Plan (other than withdrawals from a TFSA and certain permitted withdrawals from an RESP or RDSP). Your plan administrator is required to withhold taxes from the amount withdrawn as a prepayment of taxes to the government. You will not be taxed if you withdraw your capital contributions from your RESP.

Since MIX Corp. qualifies as a “mutual fund corporation” and each Manulife Fund is or is expected to be a mutual fund trust or registered investment for tax purposes, securities of the Funds are or are expected to be qualified investments for your Registered Plan, such as an RRSP, RRIF, DPSP, RDSP, RESP or TFSA.

Securities of a Fund will not be “prohibited investments” for a trust governed by a TFSA, RDSP, RESP, RRSP or a RRIF provided the holder, annuitant or subscriber of the TFSA, RDSP, RESP, RRSP or RRIF (i) deals at arm’s length (within the meaning of the *Tax Act*) with the Fund or MIX Corp. in the case of a Manulife Corporate Class, or (ii) does not have a significant interest in the Fund or MIX Corp. in the case of a Manulife Corporate Class. In general terms, “significant interest” means the ownership of 10% or more of the value of a trust’s securities, or the ownership of 10% or more of the issued shares of any class of a corporation, by the holder, annuitant or subscriber, either alone or together with persons with whom the holder, annuitant or subscriber does not deal at arm’s length. In addition, the securities of each Fund will generally not be a prohibited investment if the securities of the Fund are “excluded properties” as defined in the *Tax Act* for the particular TFSA, RDSP, RESP, RRSP or RRIF. Holders, annuitants or subscribers should consult their own tax advisors with respect to whether securities of a Fund would be prohibited investments, including with respect to whether the securities of the Fund would be excluded property as defined in the *Tax Act*.

Investors are urged to consult their own tax advisors for full particulars of the tax implications of establishing, amending or terminating registered plans. It is the responsibility of investors in these plans to determine the consequences to them under the relevant tax legislation.

MANAGEMENT FEES

Each Fund (other than the Manulife Dollar-Cost Averaging Fund) pays a management fee to us. The management fee may differ according to the series of securities. The management fee payable in respect of the series will reduce the earnings available for distribution or a dividend payment and thus reduces taxable distributions and dividends to securityholders. No portion of the management fee charged to a Fund is borne by Series I securities of any of the Funds. Holders of Series I securities of the Funds pay a management fee directly to us. Holders of Series I securities of the Funds should consult their own tax advisors concerning the deductibility of such fee. Holders of Series C securities, Series CT Securities, Series F securities, Series FT securities, Series GF securities, Series I securities and Series J securities should also consult their tax advisors concerning fees payable to their financial advisors and/or dealers.

Remuneration of Directors, Officers and Trustees

The Manulife Funds do not have directors or officers. We are not entitled to any remuneration as trustee of the Manulife Funds. With respect to the Manulife Corporate Classes, although MIX Corp. has directors and officers, the Manager provides or arranges for all personnel necessary to conduct the Funds’ operations. A share of the expenses of those employees are considered ordinary expenses of the Funds and are part of the Funds’ Administration Fee payable to the Manager. Certain operating expenses are in addition to the management fees and Administration Fees payable to the Manager.

See “*Fund Governance – Independent Review Committee*” for information on the compensation paid by the Funds to members of the IRC.

Material Contracts

The following material contracts, other than contracts related to portfolio advisory or sub-advisory services, entered into in respect of the Funds are currently in effect:

Fund	Contract	Date
MANULIFE FUNDS OTHER THAN GOALS-BASED INVESTING SOLUTIONS		
All Manulife Funds other than Goals-Based Investing Solutions	Custodial Services Agreement, as may be amended from time to time	July 23, 2007
Manulife Balanced Income Private Trust	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	January 1, 2017
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife Balanced Portfolio	Amended and Restated Master Declaration of Trust	January 1, 2017
	Regulation	April 24, 2017
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife Bond Fund	Amended and Restated Declaration of Trust	January 1, 2017
	Amended and Restated Management Agreement	January 1, 2017
Manulife Canadian Balanced Fund	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	January 1, 2017
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife Canadian Dividend Growth Fund	Amended and Restated Master Declaration of Trust	April 6, 2018
	Amended and Restated Regulation	November 9, 2015
	Amended and Restated Management Agreement	April 6, 2018
Manulife Canadian Growth and Income Private Trust	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	January 1, 2017
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife Canadian Investment Fund	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	January 1, 2017
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife Canadian Unconstrained Bond Fund	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	April 6, 2018
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife Conservative Portfolio	Amended and Restated Master Declaration of Trust	January 1, 2017
	Regulation	April 24, 2017
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife Corporate Bond Fund	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	January 1, 2017
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife Corporate Fixed Income Private Trust	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	January 1, 2017
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife Covered Call U.S. Equity Fund	Amended and Restated Declaration of Trust, as may be amended from time to time	January 1, 2017
	Amended and Restated Management Agreement, as may be amended from time to time	January 1, 2017

Fund	Contract	Date
Manulife Diversified Investment Fund	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	January 1, 2017
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife Dividend Income Fund	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	April 6, 2018
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife Dividend Income Plus Fund	Amended and Restated Declaration of Trust	April 6, 2018
	Amended and Restated Management Agreement	April 6, 2018
Manulife Dollar-Cost Averaging Fund	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	April 6, 2018
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife Emerging Markets Fund	Amended and Restated Master Declaration of Trust	April 6, 2018
	Amended and Restated Regulation	May 25, 2018
	Amended and Restated Management Agreement	April 6, 2018
Manulife Floating Rate Income Fund	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	January 1, 2017
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife Fundamental Dividend Fund	Amended and Restated Master Declaration of Trust	April 6, 2018
	Amended and Restated Regulation	April 6, 2018
	Amended and Restated Management Agreement	April 6, 2018
Manulife Fundamental Equity Fund	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	April 6, 2018
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife Fundamental Income Fund	Amended and Restated Master Declaration of Trust	April 6, 2018
	Amended and Restated Regulation	April 6, 2018
	Amended and Restated Management Agreement	April 6, 2018
Manulife Global All Cap Focused Fund	Amended and Restated Declaration of Trust	January 1, 2017
	Amended and Restated Management Agreement	January 1, 2017
Manulife Global Balanced Fund	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	January 1, 2017
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife Global Balanced Private Trust	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	March 1, 2017
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife Global Dividend Fund	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	January 1, 2017
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife Global Dividend Growth Fund	Amended and Restated Master Declaration of Trust	April 6, 2018
	Amended and Restated Regulation	November 9, 2015
	Amended and Restated Management Agreement	April 6, 2018
Manulife Global Equity Unconstrained Fund	Amended and Restated Master Declaration of Trust	April 6, 2018
	Amended and Restated Regulation	March 11, 2016
	Amended and Restated Management Agreement	April 6, 2018
Manulife Global Fixed Income Private Trust	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	April 6, 2018
	Amended and Restated Master Management Agreement	July 11, 2018

Fund	Contract	Date
Manulife Global Infrastructure Fund	Amended and Restated Declaration of Trust	January 1, 2017
	Amended and Restated Management Agreement	January 1, 2017
Manulife Global Real Estate Unconstrained Fund	Amended and Restated Master Declaration of Trust	April 6, 2018
	Amended and Restated Regulation	April 15, 2016
	Amended and Restated Management Agreement	April 6, 2018
Manulife Global Small Cap Balanced Fund	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	January 1, 2017
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife Global Small Cap Fund	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	January 1, 2017
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife Global Strategic Balanced Yield Fund	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	January 1, 2017
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife Global Unconstrained Bond Fund	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	April 6, 2018
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife Growth Opportunities Fund	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	January 1, 2017
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife Growth Portfolio	Amended and Restated Master Declaration of Trust	January 1, 2017
	Regulation	April 24, 2017
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife International Equity Private Trust	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	July 13, 2018
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife International Focused Fund	Amended and Restated Declaration of Trust	January 1, 2017
	Amended and Restated Management Agreement	January 1, 2017
Manulife International Value Equity Fund	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	January 1, 2017
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife Moderate Portfolio	Amended and Restated Master Declaration of Trust	January 1, 2017
	Regulation	April 24, 2017
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife Money Market Fund	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	July 11, 2018
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife Monthly High Income Fund	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	December 5, 2017
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife Simplicity Balanced Portfolio	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	January 1, 2017
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife Simplicity Conservative Portfolio	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	January 1, 2017
	Amended and Restated Master Management Agreement	July 11, 2018

Fund	Contract	Date
Manulife Simplicity Global Balanced Portfolio	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	January 1, 2017
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife Simplicity Growth Portfolio	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	November 3, 2017
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife Simplicity Moderate Portfolio	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	January 1, 2017
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife Strategic Balanced Yield Fund	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	January 1, 2017
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife Strategic Dividend Bundle	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	January 1, 2017
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife Strategic Income Fund	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	January 1, 2017
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife Strategic Investment Grade Global Bond Fund	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	January 1, 2017
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife Tactical Income Fund	Amended and Restated Master Declaration of Trust	April 6, 2018
	Amended and Restated Regulation	November 9, 2015
	Amended and Restated Management Agreement	April 6, 2018
Manulife U.S. All Cap Equity Fund	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	January 1, 2017
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife U.S. Balanced Private Trust	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	January 1, 2017
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife U.S. Balanced Value Private Trust	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	January 1, 2017
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife U.S. Dividend Income Fund	Amended and Restated Master Declaration of Trust	April 6, 2018
	Amended and Restated Regulation	April 20, 2018
	Amended and Restated Management Agreement	April 6, 2018
Manulife U.S. Dollar Strategic Balanced Yield Fund	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	August 1, 2018
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife U.S. Dollar Strategic Income Fund	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	April 6, 2018
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife U.S. Dollar U.S. All Cap Equity Fund	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	January 1, 2017
	Amended and Restated Master Management Agreement	July 11, 2018

Fund	Contract	Date
Manulife U.S. Equity Fund	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	January 1, 2017
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife U.S. Monthly High Income Fund	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	April 6, 2018
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife U.S. Opportunities Fund	Amended and Restated Declaration of Trust	January 1, 2017
	Amended and Restated Management Agreement	January 1, 2017
Manulife U.S. Unconstrained Bond Fund	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	April 6, 2018
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife Value Balanced Fund	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	March 31, 2017
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife World Investment Fund	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	January 1, 2017
	Amended and Restated Master Management Agreement	July 11, 2018
Manulife Yield Opportunities Fund	Amended and Restated Master Declaration of Trust	January 1, 2017
	Amended and Restated Regulation	April 6, 2018
	Amended and Restated Master Management Agreement	July 11, 2018
GOALS-BASED INVESTING SOLUTIONS		
All Goals-Based Investing Solutions	Amended and Restated Master Declaration of Trust	January 1, 2017
	Regulation	July 24, 2017
	Custodial Services Agreement, as may be amended from time to time	July 23, 2007
	Amended and Restated Master Management Agreement	July 11, 2018
	Master Distribution Agreement with MSI and MSIS, as may be amended from time to time	August 1, 2017
MANULIFE CORPORATE CLASSES		
All Manulife Corporate Classes	Articles of Amalgamation, as may be amended from time to time	November 21, 2015
	Amended and Restated Master Management Agreement	July 11, 2018
	Custodial Services Agreement, as amended	July 23, 2007

The following material contracts related to portfolio advisory or sub-advisory services entered into in respect of the Funds are currently in effect:

Fund	Contract	Date
All Funds	Amended and Restated Portfolio Advisor Agreement, as may be amended from time to time	April 6, 2018
Manulife Global Infrastructure Class and Manulife Global Infrastructure Fund	Sub-Advisory Agreement with Brookfield Investment Management Inc., as may be amended from time to time	March 25, 2008

Fund	Contract	Date
Manulife Emerging Markets Fund, Manulife Global Fixed Income Private Trust, Manulife Global Strategic Balanced Yield Fund, Manulife Global Unconstrained Bond Fund, Manulife Strategic Balanced Yield Fund, Manulife Strategic Income Fund, Manulife Strategic Investment Grade Global Bond Fund, Manulife U.S. Dollar Strategic Balanced Yield Fund and Manulife U.S. Dollar Strategic Income Fund	Amended and Restated Sub-Advisory Agreement with Manulife Asset Management (Europe) Limited, as may be amended from time to time	May 1, 2017
Manulife Asia Equity Class, Manulife China Class, Manulife Global Fixed Income Private Trust, Manulife Global Strategic Balanced Yield Fund, Manulife Global Unconstrained Bond Fund, Manulife Strategic Balanced Yield Fund, Manulife Strategic Income Fund, Manulife Strategic Investment Grade Global Bond Fund, Manulife U.S. Dollar Strategic Balanced Yield Fund and Manulife U.S. Dollar Strategic Income Fund	Amended and Restated Sub-Advisory Agreement with Manulife Asset Management (Hong Kong) Limited, as may be amended from time to time	May 1, 2017
Manulife Canadian Balanced Fund, Manulife Canadian Investment Class, Manulife Canadian Investment Fund, Manulife Diversified Investment Fund, Manulife Global Balanced Fund, Manulife Global Balanced Private Trust, Manulife Global Equity Class, Manulife Global Equity Private Pool, Manulife Global Small Cap Balanced Fund, Manulife Global Small Cap Fund, Manulife International Equity Private Trust, Manulife U.S. Equity Fund, Manulife World Investment Class and Manulife World Investment Fund	Second Amended and Restated Sub-Advisory Agreement with Mawer Investment Management Ltd., as may be amended from time to time	August 19, 2011
Manulife International Focused Fund ¹ and Manulife International Value Equity Fund ¹	Sub-Advisor Agreement with Pictet Asset Management Limited, as may be amended from time to time	on or about October 31, 2018
Manulife Global Equity Unconstrained Class ² , Manulife Global Equity Unconstrained Fund ² and Manulife Global Real Estate Unconstrained Fund	Sub-Advisor Agreement with Standard Life Investments Limited, as may be amended from time to time	October 8, 2013
Manulife Global Dividend Growth Class ² , Manulife Global Dividend Growth Fund ² , Manulife Global Equity Unconstrained Class ² , Manulife Global Equity Unconstrained Fund ² and Manulife Global Real Estate Unconstrained Fund	Sub-Advisor Agreement with Standard Life Investments (USA) Limited, as may be amended from time to time	April 4, 2014

Fund	Contract	Date
Manulife Balanced Equity Private Pool, Manulife Balanced Portfolio, Manulife Conservative Portfolio, Manulife Covered Call U.S. Equity Class, Manulife Covered Call U.S. Equity Fund, Manulife Diversified Alpha Portfolio Manulife Floating Rate Income Fund, Manulife Global All Cap Focused Fund, Manulife Global Dividend Class, Manulife Global Dividend Fund, Manulife Global Dividend Growth Class ³ , Manulife Global Dividend Growth Fund ³ , Manulife Global Equity Unconstrained Class ³ , Manulife Global Equity Unconstrained Fund ³ , Manulife Global Fixed Income Private Trust, Manulife Global Strategic Balanced Yield Fund, Manulife Global Unconstrained Bond Fund, Manulife Growth Portfolio, Manulife International Focused Fund ⁴ , Manulife International Value Equity Fund ⁴ , Manulife Moderate Portfolio, Manulife Simplicity Balanced Portfolio, Manulife Simplicity Conservative Portfolio, Manulife Simplicity Global Balanced Portfolio, Manulife Simplicity Growth Portfolio, Manulife Simplicity Moderate Portfolio, Manulife Strategic Balanced Yield Fund, Manulife Strategic Income Fund, Manulife Strategic Investment Grade Global Bond Fund, Manulife U.S. All Cap Equity Class, Manulife U.S. All Cap Equity Fund, Manulife U.S. Balanced Private Trust, Manulife U.S. Balanced Value Private Trust, Manulife U.S. Dollar Strategic Balanced Yield Fund, Manulife U.S. Dollar Strategic Income Fund, Manulife U.S. Dollar U.S. All Cap Equity Fund, Manulife U.S. Equity Private Pool, Manulife U.S. Monthly High Income Fund, Manulife U.S. Opportunities Fund and Manulife U.S. Unconstrained Bond Fund	Amended and Restated Sub-Advisory Agreement with Manulife Asset Management (US) LLC, as may be amended from time to time	April 6, 2018

¹ Effective on or about October 31, 2018.

² Until on or about September 4, 2018.

³ Effective on or about September 4, 2018.

⁴ Until on or about October 31, 2018.

You may inspect the contracts for the Funds and the articles and by-laws of MIX Corp., all of which are described elsewhere in this annual information form, at the head office of the Funds at 200 Bloor Street East, North Tower, Toronto, Ontario, M4W 1E5, on any business day during normal business hours.

Legal Proceedings

There are no outstanding material legal proceedings to which the Funds or the Manager are a party, nor are there any such proceedings known to be contemplated.

Certificate on Behalf of the Manulife Funds and of the Manager and Promoter of the Manulife Funds

August 2, 2018

This annual information form, together with the simplified prospectus and the documents incorporated by reference into the simplified prospectus, constitute full, true and plain disclosure of all material facts relating to the securities of the Manulife Funds offered by the simplified prospectus, as required by the securities legislation of all of the provinces and territories of Canada, and do not contain any misrepresentations.

“Bernard Letendre”

BERNARD LETENDRE
Chief Executive Officer
Manulife Asset Management Limited

“Lisa Hutfloetz”

LISA HUTFLOETZ
Chief Financial Officer
Manulife Asset Management Limited

On Behalf of the Board of Directors of Manulife Asset Management Limited as trustee, manager and promoter of the Manulife Funds

“Paul Lorentz”

PAUL LORENTZ
Director
Manulife Asset Management Limited

“Bruce Gordon”

BRUCE GORDON
Director
Manulife Asset Management Limited

Certificate on Behalf of the Manulife Corporate Classes and of the Manager and Promoter of the Manulife Corporate Classes

August 2, 2018

This annual information form, together with the simplified prospectus and the documents incorporated by reference into the simplified prospectus, constitute full, true and plain disclosure of all material facts relating to the securities of the Manulife Corporate Classes offered by the simplified prospectus, as required by the securities legislation of all of the provinces and territories of Canada, and do not contain any misrepresentations.

“Bernard Letendre”

BERNARD LETENDRE
Chief Executive Officer
Manulife Investment Exchange Funds Corp.

“Christine Marino”

CHRISTINE MARINO
Chief Financial Officer
Manulife Investment Exchange Funds Corp.

On behalf of the Board of Directors of Manulife Investment Exchange Funds Corp.

“Anick Morin”

ANICK MORIN
Director
Manulife Investment Exchange Funds Corp.

“Yanic Chagnon”

YANIC CHAGNON
Director
Manulife Investment Exchange Funds Corp.

On behalf of Manulife Asset Management Limited, as manager and promoter of the Manulife Corporate Classes

“Bernard Letendre”

BERNARD LETENDRE
Chief Executive Officer
Manulife Asset Management Limited

“Lisa Hutfloetz”

LISA HUTFLOETZ
Chief Financial Officer
Manulife Asset Management Limited

On behalf of the Board of Directors of Manulife Asset Management Limited, as manager and promoter of the Manulife Corporate Classes

“Paul Lorentz”

PAUL LORENTZ
Director
Manulife Asset Management Limited

“Bruce Gordon”

BRUCE GORDON
Director
Manulife Asset Management Limited

Certificate of the Principal Distributor of the Goals-Based Investing Solutions

August 2, 2018

To the best of our knowledge, information and belief, this annual information form, together with the simplified prospectus and the documents incorporated by reference into the simplified prospectus, constitute full, true and plain disclosure of all material facts relating to the securities offered by the simplified prospectus, as required by the securities legislation of all of the provinces and territories of Canada, and do not contain any misrepresentations.

MANULIFE SECURITIES INCORPORATED

"Rick K. Annaert"

RICK K. ANNAERT
President

MANULIFE SECURITIES INVESTMENT SERVICES INC.

"Rick K. Annaert"

RICK K. ANNAERT
President

Manulife Mutual Funds and Manulife Private Investment Pools

EQUITY FUNDS

Canadian Equity
U.S. Equity
Global & International Equity
Specialty Equity

BALANCED FUNDS

Canadian Balanced
U.S. Balanced
Global Balanced

FIXED INCOME FUNDS

Money Market Fixed Income
Canadian Fixed Income
U.S. Fixed Income
North American Fixed Income
Global & International Fixed Income

SOLUTIONS

Manulife Asset Allocation Portfolios

GOALS-BASED INVESTING SOLUTIONS

MANULIFE PRIVATE INVESTMENT POOLS

Equity Private Pools
Balanced Private Pools
Fixed Income Private Pools

Additional information about the Funds is available in the Funds' fund facts, management reports of fund performance and financial statements.

You can obtain a copy of these documents, including a statement of portfolio transactions, at no cost

- By calling us toll-free at 1 888 588 7999
- By faxing us at 416 581 8427 or toll-free at 1 866 581 8427
- From your dealer
- On our website at manulifemutualfunds.ca
- By contacting us at manulifemutualfunds@manulife.com

These documents and other information about the Funds, such as information circulars and material contracts, are also available on our website at manulifemutualfunds.ca or at sedar.com.

Head Office:

MANULIFE INVESTMENTS,
A DIVISION OF MANULIFE ASSET MANAGEMENT LIMITED
200 Bloor Street East
North Tower
Toronto, Ontario M4W 1E5

Administration and Processing Requests:

MANULIFE INVESTMENTS,
A DIVISION OF MANULIFE ASSET MANAGEMENT LIMITED
Order Receipt Office
500 King Street North
Del Stn 500 G-B
Waterloo, Ontario N2J 4C6

FOR MORE INFORMATION, PLEASE CALL 1 888 588 7999 OR VISIT MANULIFEMUTUALFUNDS.CA

