



# Simplified Prospectus

Manulife Mutual Funds

October 12, 2018

(OFFERING ADVISOR SERIES, SERIES F, SERIES FT6 AND SERIES T6 SECURITIES)

Manulife Global Thematic Opportunities Class\*  
Manulife Global Thematic Opportunities Fund

\*Shares of Manulife Investment Exchange Funds Corp.

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.

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## Introduction

In this document, as the context requires:

- *Advisor Series* refers to the Advisor Series securities of the 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
- *Fund* or *Funds* refers to the mutual funds offered under this simplified prospectus, being Manulife Global Thematic Opportunities Class and Manulife Global Thematic Opportunities Fund
- *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 Bank* refers to Manulife Bank of Canada
- *Manulife Corporate Class* or *Manulife Corporate Classes* refers to one or more mutual funds that are each a separate class of mutual fund shares of MIX Corp., including Manulife Global Thematic Opportunities Class, as well as other mutual funds which are offered under a separate simplified prospectus
- *Manulife Fund* or *Manulife Funds* refers to one or more mutual funds which are trust funds with MAML as Trustee, including Manulife Global Thematic Opportunities Fund, as well as other mutual funds which are offered under a separate simplified prospectus
- *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
- *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 Manulife Global Thematic Opportunities Fund and/or shares of Manulife Global Thematic Opportunities Class
- *securityholders of a Fund* refers to unitholders of Manulife Global Thematic Opportunities Fund and/or shareholders of Manulife Global Thematic Opportunities Class
- *Series* refers to both series of shares of Manulife Global Thematic Opportunities Class and classes of units or series of units of Manulife Global Thematic Opportunities Fund, as applicable
- *Series F* refers to the F series of securities of the Funds
- *Series FT* refers to the FT6 series of securities of the Funds
- *Series T* refers to the T6 series of securities of the Funds
- *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
- *trustee* refers to MAML, the trustee of Manulife Global Thematic Opportunities Fund
- *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

This document contains selected important information to help you make an informed investment decision and to help you understand your rights as an investor. It contains information about each of the Funds and the risks of investing in mutual funds generally, as well as the institutional names of those responsible for the investment management of each Fund.

This document is divided into two parts. The first part, pages 2 to 44 of this simplified prospectus contains general information that applies to each of the Funds. The second part, pages 45 to 52 contains specific information about each Fund offered under this simplified prospectus.

Additional information about MIX Corp. and each Fund is or will be available in the following documents:

- The most recently filed annual information form (AIF) for the Funds
- The most recently filed fund facts of the Funds
- The most recently filed annual financial statements of the Funds
- Any interim financial reports filed after those annual financial statements
- The most recently filed annual management report of fund performance
- Any interim management report of fund performance filed after that annual management report of fund performance

These documents are or will be incorporated by reference into this simplified prospectus, which means that they legally form part of this document just as if they were printed as part of this document. You can obtain a copy of these documents, at your request, and 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](http://manulifemutualfunds.ca)
- By contacting us at [manulifemutualfunds@manulife.com](mailto:manulifemutualfunds@manulife.com)

These documents and other information about the Funds are also available at [sedar.com](http://sedar.com).

## What is a Mutual Fund and What Are the Risks of Investing in a Mutual Fund?

### WHAT IS A MUTUAL FUND?

A mutual fund is a pool of money contributed by investors with similar investment goals and managed by investment professionals. People who contribute money become securityholders of the mutual fund. Securityholders share the mutual fund's income, expenses, and any gains or losses the mutual fund makes on its investments generally in proportion to the value of the securities they own.

A mutual fund may be set up either as a mutual fund trust such as Manulife Global Thematic Opportunities Fund or as a corporate mutual fund such as Manulife Global Thematic Opportunities Class. Manulife Global Thematic Opportunities Class is a separate class of shares of MIX Corp., a mutual fund corporation. Investors contribute to the fund and receive units, in the case of a mutual fund trust, or shares, in the case of a mutual fund corporation. Manulife Global Thematic Opportunities Fund is suitable for both taxable accounts and Registered Plans.

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Mutual fund investing generally offers four main advantages over individual investing:

- Professional full-time investment management, to choose and monitor securities
- Diversification – to reduce the risk of ‘putting all your eggs in one basket’
- Liquidity – you can buy and sell mutual funds at any time
- Convenience – the mutual fund manager does all the record-keeping for you, arranging regular reports on your investments and appropriate tax forms to be provided to you

Mutual funds invest in different securities depending on the investment objective of the fund. For instance, some mutual funds invest only in short-term, fixed income securities that mature in one year or less while others invest in equity securities of foreign companies which offer global diversification. We offer a variety of mutual funds for the many types of investments you choose to make.

### **Fixed Income Securities**

Fixed income securities earn a fixed amount of money, called interest, at regular intervals. A bond is a good example. A 5% bond purchased for \$1,000 will pay \$50 a year in interest until it matures.

### **Equities**

Equities, also called stocks or shares in a company, may or may not earn dividends for investors. Some investors buy a stock because it regularly pays a dividend. Others buy stocks primarily for long-term growth. When a stock is sold, any gain realized is generally called a capital gain.

A mutual fund may earn interest, or other amounts taxed as ordinary income (including income from securities lending activities), dividends, capital gains or a combination of these on its investments. The fund distributes earnings and/or return of capital or pays dividends to securityholders according to the number of securities held. These distributions or dividends may be made monthly, quarterly or annually. You can receive the earnings, return of capital or dividends in cash or reinvest them in more securities. They must be reinvested in

additional securities if you hold your mutual fund securities in a Manulife Investments Registered Plan.

The right mutual fund for you may not be the right mutual fund for another investor since everyone invests for different reasons. Some investors have short-term goals, like saving for a vacation, while others have long-term goals, like a financially secure retirement or a child's education. Many investors have short, medium and long-term goals, and different investments to help meet each one.

### **The Difference Between Corporate Funds and Trust Funds**

Manulife Global Thematic Opportunities Fund is set up as a separate mutual fund trust. When you invest in Manulife Global Thematic Opportunities Fund, you buy units of a mutual fund trust. MIX Corp. is set up as a mutual fund corporation. The capital of a mutual fund corporation is divided into various share classes and each class corresponds to a different pool of investments with different investment objectives. Each of these classes is further divided into series of shares. When you invest in Manulife Global Thematic Opportunities Class, you are investing in a class of shares of MIX Corp.

The main difference between the corporate and trust fund structures is that the corporate structure could be more tax efficient due to the nature of its distributions which are comprised of capital gains dividends, ordinary dividends and return of capital.

### **GENERAL RISKS COMMON TO ALL MUTUAL FUNDS**

Every investor has a different tolerance for risk. No one likes to think about risk when it comes to investing, because you invest to make money, not to lose it. However, to be comfortable with your investments you should think about your risk comfort level before you invest.

This section and the next, “*Specific Risks That Apply to One or More Mutual Funds*”, describe the risks associated with investing in mutual funds. As you read the fund profiles, keep in mind your risk comfort level and your various investment objectives to help determine which Funds are right for you.

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## **Fluctuation**

Mutual funds own different types of investments, depending upon their investment objectives. The value of these investments will change from day to day, reflecting changes in interest rates, economic conditions, and market and company news. As a result, the value of a mutual fund's securities may go up and down, and the value of your investment in a mutual fund may when you redeem it be more or less than when you purchased it.

## **No guarantees**

Your investment in a Fund is not guaranteed. Unlike bank accounts or GICs, mutual fund securities are not covered by the Canada Deposit Insurance Corporation or any other government deposit insurer.

## **Cybersecurity Risk**

Technology is used in virtually all aspects of the Manager's business and operations and those of a Fund and other service providers.

The Manager has a robust and evolving information security program that features policies, processes, technologies and dedicated professionals that protect information, systems and networks. Despite this, there can be no assurances that these measures will be successful in every instance in protecting our networks and information assets against attacks.

The Manager and its service providers may not be able to anticipate or to implement effective preventive measures against all disruptions or privacy and security breaches, especially as attack techniques change frequently, increase in sophistication, are often not recognizable until launched, and can originate from a wide variety of sources.

The Manager may be the target of cyber-attacks that could result in violation of privacy laws or information security regulations, or could materially disrupt network access or business operations. This may result in the disclosure of confidential information, unauthorized access to sensitive information, or the destruction or corruption of data and financial loss to the Funds and securityholders.

## **SPECIFIC RISKS THAT APPLY TO ONE OR MORE MUTUAL FUNDS**

The risks described below apply to one or more of our Funds. See the Fund profiles beginning on page 45 for the risks of the Fund you are invested in.

### **Capital Depletion Risk**

Series FT and Series T securities make regular monthly distributions that may consist, in whole or in part, of return of capital based on a targeted distribution rate of 6% per annum of the net asset value per security of the series as determined on December 31 of the prior year (or on an initial issue price of \$15, where a new series is launched). A return of the original investment means a portion of the cash flow given back to the investor is the money that was invested in the Fund originally, as opposed to the returns or income generated by the investment. A return of the original investment reduces the net asset value of the particular series of the Fund and also reduces the assets available to investors who continue to invest in the Fund. As well, a return of the original investment reduces the total assets of the Fund available for investment, which may reduce the ability of the Fund to generate future income. The target distribution rate should not be confused with a Fund's "yield" or "rate of return". An investor should not draw any conclusions about a Fund's investment performance from the amount of the target distributions.

### **Class Risk**

If MIX Corp. cannot for any reason pay the expenses of a class of securities (i.e., Manulife Global Thematic Opportunities Class) using that class' proportionate share of MIX Corp.'s assets, MIX Corp. will generally be required to pay those expenses out of the other Manulife Corporate Classes' proportionate share of MIX Corp.'s assets.

### **Concentration Risk**

A Fund may concentrate its investments in a portfolio of relatively few securities. As a result, the securities in which it invests may not be diversified across all sectors or may be concentrated in specific regions or countries. By investing in a relatively small number of securities, a significant portion of such Funds may be invested in a single security (generally up to 10%). This may result in higher

volatility, as the value of the portfolio will vary more in response to changes in the market value of an individual security. This may also result in a decrease in the liquidity of a Fund's portfolio.

### **Counterparty Risk**

A Fund may enter into a derivative contract(s) with one or more counterparties. Investment in a derivative contract will expose the Fund to the credit risk associated with the counterparty. Securityholders will have no recourse against the assets of the counterparty or its affiliate(s) with respect to any aspect of the derivative contract or payments thereunder.

### **Currency Risk**

Movements in exchange rates may affect the Canadian dollar value of a Fund's securities that are priced in foreign currencies. For example, if a security is priced in a foreign currency and the value of that currency decreases relative to the Canadian dollar, then the value of that security converted into Canadian dollars will decrease. The opposite can also be true. Where appropriate, the Funds may use currency hedging to mitigate the effects of such currency movements. See "*Derivative Risk*" for more information on hedging.

### **Derivative Risk**

Each Fund may use derivatives for hedging and non-hedging purposes, provided their use is consistent with the Fund's investment objective and Canadian securities laws.

### **What is a derivative?**

A derivative is a security whose value is based on the price of some other asset such as a stock, currency or index. A derivative usually takes the form of a contract between two parties. Some examples:

- An *option* is the right – but not the obligation – to buy or sell currency, commodities or securities at an agreed price within a certain time period.
- A *forward contract* is an agreement to buy or sell currencies, commodities or securities for an agreed price at a future date or to pay an amount at a future date based on the value of a currency, commodity or security at such future time.
- A *swap* is an agreement between two parties to exchange one stream of cash flow against another stream on specified future dates. Swaps can be used to hedge certain risks such as interest rate risk, or to speculate on changes in the underlying interest.
- Like a forward contract, a *futures contract* is an agreement between two parties to buy or sell an asset at an agreed-upon price at a future date or to pay the difference in value between the contract date and the settlement date. Futures contracts are normally traded on a registered futures exchange. The exchange usually specifies certain standardized features of the contract including the basket of securities.

A mutual fund may use derivatives to:

- Offset or reduce the risk of changes in currency values, securities prices or interest rates – this is called hedging
- Lower transaction costs, provide greater liquidity, and increase the speed with which a mutual fund can change its portfolio
- Make profits – for example, by entering into futures contracts based on stock market indices or by using derivatives to profit from declines in financial markets

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There are risks as well as advantages in using derivatives:

- The price of a derivative may not accurately reflect the value of the underlying currency or security
- The cost of entering and maintaining derivative contracts may reduce a mutual fund's total return to investors
- There is no guarantee a market will exist when a mutual fund wants to buy or sell its derivative contract, which could prevent the mutual fund from making a profit or limiting its losses
- The other party to a derivative contract (a counterparty) may not be able to meet its obligations and the mutual fund may experience a loss
- When a mutual fund enters into a futures contract, it deposits money with the futures dealer as security. If the dealer goes bankrupt, the mutual fund may lose these deposits
- Derivatives in foreign markets may be less liquid and involve greater risk of loss of deposits than derivatives traded in Canadian and U.S. markets
- If trading is halted in a derivative instrument, or in the stocks on which a stock index is based, a mutual fund may not be able to close its derivative contract. This could prevent the mutual fund from making a profit or limiting its losses

A hedging strategy may not be effective or may limit a mutual fund's opportunity for gain. For example, the default by one party to the derivative transaction or an incorrect assessment of certain market movements, may result in a mutual fund incurring greater losses than if the hedging strategy had not been adopted. Hedging strategies may also have the effect of limiting or reducing the total returns to a mutual fund if expectations concerning future events or market conditions prove to be incorrect.

With regard to options, the portfolio advisor or sub-advisor, as applicable, reduces the risk to the Funds by primarily trading in exchange-traded options rather than over-the-counter options.

No mutual fund can use derivatives for speculative trading or to create portfolios with excess leverage.

### ***Emerging Markets Risk***

Emerging markets are subject to the various risks described under "*Currency Risk*" and "*Foreign Market Risk*". In addition, they are more likely to experience political, economic and social instability and may be subject to corruption or have lower business standards. Instability may result in the expropriation of assets or restrictions on payment of dividends, income or proceeds from the sale of a mutual fund's securities. In addition, accounting and auditing standards and practices may be less stringent than those of developed countries resulting in limited availability of information relating to a mutual fund's investments. Further, emerging market securities are often less liquid and custody and settlement mechanisms in emerging market countries may be less developed resulting in delays and the incurring of additional costs to execute trades of securities.

### ***Equity Risk***

An equity security represents an ownership interest in the company or entity that issued it. The value of a mutual fund that invests in equity securities (which includes stocks, shares or units) will be affected by changes in the market price of those securities. The price of an equity security is affected by developments related to the applicable issuer and by general economic and financial conditions in those countries where the issuer is located or carries on business or where the security is listed for trading. If the issuer's prospects are favourable, more investors will be willing to buy its securities, hoping to profit from the issuer's rising fortunes and the security price is likely to rise. In addition, a buoyant economy generally means a positive outlook for many issuers and the general trend for security prices may rise. The opposite may also occur if the issuer's prospects are unfavourable or the economy in general is doing poorly. The value of mutual funds that invest in equities will fluctuate with these changes.

In the case of equity securities which are units of income trusts, the price will vary depending on the sector and underlying asset or business.



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### **ETF Risk**

The Funds may invest in securities of exchange-traded funds (“ETFs”), including ETFs managed by us, which qualify as index participation units under NI 81-102 (see the “Glossary”). These ETFs seek to provide returns similar to the performance of a particular market index or industry sector index. ETFs may not achieve the same return as their benchmark market or industry sector indices due to, among other things, differences in the actual weights of securities held in the ETF versus the weights in the relevant index (any such differences are usually small) and due to the operating and management expenses of the ETFs. An ETF may, for a variety of reasons, also fail to accurately track the market segment or index that underlies its investment objective. The price of an ETF can also fluctuate and the value of Funds that invest in securities offered by ETFs will change with these fluctuations.

### **Foreign Market Risk**

Securities in countries outside Canada or the United States may fluctuate in value more than Canadian or U.S. securities because:

- They may be affected by political or economic instability
- There may be less information about foreign issuers
- Foreign issuers may be less regulated and have lower standards of accounting and financial reporting
- Securities traded in foreign markets may be more difficult to buy and sell and their prices may vary more dramatically than securities traded in Canada or the United States
- Foreign countries may impose investment regulations, exchange controls or taxes that could impact profits

As a result, the value of Funds that invest in foreign securities may fluctuate more than Funds that invest mainly in Canadian or U.S. securities. In addition, the securities markets of many countries have at times in the past moved relatively independently of one another due to different economic, financial, political and social factors. This may reduce any gains the Fund has derived from movements in a particular market. A Fund that

holds foreign securities may have difficulty enforcing legal rights in jurisdictions outside Canada or the United States.

### **Multiple Series Risk**

The Funds may have multiple series of securities. Each series will be charged separately for any expenses that are specifically attributable to that series. Those expenses will be deducted in calculating the net asset value per security for that series of securities, thereby reducing the net asset value per security of that series. If there are insufficient assets of a series to pay for the expenses of the series, the other assets of the Fund, including assets attributable to other series of securities, will be used to pay the expenses. As a result, the net asset value per security of the other series of securities may also be reduced. Please see “Purchases, Switches and Redemptions” for more information regarding each series and how its net asset value per security is calculated.

### **Regulatory Risk**

Some industries, such as financial services, health care and telecommunications, are heavily regulated and may receive government funding. Investments in these sectors may be substantially affected by changes in government policy, such as increased regulation, ownership restrictions, deregulation or reduced government funding. The value of a mutual fund that buys these investments may rise and fall substantially due to changes in these factors.

### **Securities Connect Risk**

The Funds may invest in eligible China A-shares (“Stock Connect Securities”) listed and traded on the Shanghai Stock Exchange (“SSE”) or the Shenzhen Stock Exchange (“SZSE”) through the Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect programs (“Stock Connect programs”). Stock Connect programs are securities trading and clearing programs developed by Hong Kong Exchanges and Clearing Limited (“HKEx”), SSE, SZSE and China Securities Depository and Clearing Corporation Limited for the establishment of mutual market access between HKEx, SSE and SZSE. Stock Connect Securities generally may not be sold, purchased or transferred other than through Stock

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Connect programs in accordance with its rules and regulations. While Stock Connect programs are not subject to individual investment quotas, there are daily and aggregate investment quotas imposed by Chinese regulations which apply to all Stock Connect program participants. These quotas may restrict or preclude a Fund's ability to invest in Stock Connect Securities at the Fund's preferred time.

### **Securities Lending, Repurchase and Reverse Repurchase Transaction Risk**

A Fund may from time to time engage in securities lending, repurchase and reverse repurchase transactions in accordance with applicable securities laws.

In a securities lending transaction, a mutual fund will lend its securities to a borrower in exchange for a fee. A repurchase agreement takes place when a mutual fund sells a security at one price and agrees to buy it back later from the same party at a higher price. The difference between the higher price and the original price is like the interest payment on a loan. A reverse repurchase agreement is the opposite of a repurchase agreement and occurs when a mutual fund buys a security at one price and agrees to sell it back to the same party at a higher price. Securities lending, repurchase transactions and reverse repurchase transactions come with certain risks. For example, if the other party to a securities lending transaction or reverse repurchase agreement cannot complete the transaction, the mutual fund may be left holding the security. Alternatively, a mutual fund could lose money if the value of the security drops. To minimize the risks of these transactions, the borrower or buyer of securities must provide collateral which is of the type and worth at least the minimum amount permitted by the Canadian securities regulators. The value of the securities used in securities lending, repurchase or the reverse repurchase transactions and the collateral will be monitored daily and the collateral adjusted appropriately by the custodian or sub-custodian of the Funds.

The Funds may not commit more than 50% of their securities on a net asset value basis in securities lending, repurchase or reverse repurchase transactions at any time. Securities lending

transactions may be terminated at any time and all repurchase and reverse repurchase transactions must be completed within 30 days.

### **Small Company Risk**

The Funds may invest in small companies in accordance with their investment objectives. The valuations of smaller companies tend to be more volatile than those of large established companies. As such, the value of Funds that buy securities of smaller companies may rise and fall significantly.

### **Substantial Securityholder Risk**

A Fund may have one or more substantial investors who hold a significant amount of securities of the Fund, such as a financial institution or another Fund. If a substantial investor decides to redeem its investment in a Fund, the Fund may be forced to sell its investments at an unfavourable market price in order to accommodate such request. The Fund may also be forced to change the composition of its portfolio significantly. Such actions may result in considerable price fluctuations to the Fund's net asset value and negatively impact on its returns.

Such risk is higher where a substantial securityholder of a Fund engages in short-term trading or excessive trading. The Funds do, however, have policies and procedures designed to monitor, detect and deter inappropriate short-term or excessive trading. See "*Short-Term Trading*".

### **Tax Risk**

There can be no assurance that the tax laws applicable to the Funds, including the treatment of mutual fund trusts and mutual fund corporations under the Tax Act, will not be changed in a manner which could adversely affect the Funds. The Tax Act contains rules that provide that gains realized on the disposition of property under a "derivative forward agreement," as defined, will be treated as ordinary income and losses realized on a disposition may be deducted from income. A derivative forward agreement is defined to mean an agreement to sell (or purchase) capital property where the term of the agreement exceeds 180 days or the agreement is part of a series of agreements with a term that exceeds 180 days and where the sale price (or purchase price) of the property is determined by reference to, for example, the value

of other property. The Funds do not expect these rules to apply to any of their current investment strategies. However, the rules are broadly worded and there can be no guarantee that the rules will not inadvertently apply to transactions undertaken by the Funds and result in the recharacterization of capital gains to ordinary income.

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 Fund to the extent such income is not paid or

payable to securityholders of the 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.

### ***Underlying Fund Risk***

A Fund may invest some or all of its assets in, or otherwise obtain exposure to, Underlying Funds as part of its investment strategies. In doing so, the Top Fund will be subject to the risks of the Underlying Funds. If an Underlying Fund suspends redemptions, the Top Fund that invests in it will be unable to value part or all of its portfolio or redeem securities held by it.

## **Organization and Management Details of the Funds**

### **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

The manager:

- Manages the overall activities and operations of the Funds
- Provides or arranges for investment management, fund accounting and administrative services, including registrar and transfer agency services, to the Funds. Certain of such administrative services may be provided from countries outside of Canada
- Promotes sales of the Funds’ securities

For more information, please refer to the Funds’ AIF.

### **Trustee**

Manulife Asset Management Limited  
Toronto, Ontario

The trustee of Manulife Global Thematic Opportunities Fund holds the assets of Manulife Global Thematic Opportunities Fund in trust on behalf of securityholders. As Manulife Global Thematic Opportunities Class is a class of shares of MIX Corp., it has no trustee.

### **Portfolio Advisor**

Manulife Asset Management Limited  
Toronto, Ontario

MAML is the primary portfolio advisor for each Fund. The portfolio advisor manages the investment portfolio of a Fund. MAML also hires portfolio sub-advisors to provide investment advice for the Funds. The investment portfolio sub-advisor for each of these Funds is listed in the applicable Fund description. MAML is responsible for all investment advice provided to the Funds.

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**Custodian**

RBC Investor Services Trust  
Toronto, Ontario

RBC Investor Services Trust is the custodian for the Funds and is independent of the Manager.

The custodian and its sub-custodians have physical custody of the securities in the Funds' portfolios which are not held in a book-based depository system. The custodian ensures the assets of each Fund are safely held.

**Registrar**

Manulife Asset Management Limited  
Toronto, Ontario

The registrar makes arrangements to keep track of the owners of securities of each of the Funds, process purchase, transfer and redemption orders, issue investor account statements and issue annual tax reporting information.

**Auditor**

Ernst & Young LLP  
Toronto, Ontario

Ernst & Young LLP is the auditor of the Funds and is independent of the Funds in accordance with the rules of professional conduct of the Chartered Professional Accountants of Ontario.

The auditor issues an opinion as to whether or not the annual financial statements of the Funds present fairly, in all material respects, the financial position, financial performance and cash flows of the Funds in accordance with International Financial Reporting Standards.

**Securities Lending Agent**

RBC Investor Services Trust  
Toronto, Ontario

The securities lending agent arranges and administers loans of a Fund's portfolio securities for a fee, to qualified buyers who have posted collateral.

RBC Investor Services Trust is independent of MAML.

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## **Independent Review Committee**

On behalf of the Funds, we have established an IRC. The IRC is comprised of three independent members and 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 prepares, at least annually, a report of its activities for securityholders which will be available on our Internet site at [manulifemutualfunds.ca](http://manulifemutualfunds.ca) or, at the request of securityholders at no cost, by calling toll-free 1 888 588 7999 or by email at [manulifemutualfunds@manulife.com](mailto:manulifemutualfunds@manulife.com).

Certain reorganizations of a Fund or transfers by a Fund of its assets to another mutual fund will not require the approval of securityholders provided certain criteria are met. Such criteria may include obtaining the approval of the IRC. In such circumstances, investors will receive written notice at least 60 days before the effective date of the reorganization or transfer.

In addition, the auditor of the Funds may not be changed unless the IRC has approved the change in accordance with NI 81-107, and a written notice describing the change of auditor is sent to securityholders at least 60 days before the effective date of the change.

Additional information about fund governance and the IRC, including the names of its members, is available in the AIF relating to the Funds.

## ***Voting Policy for Investments in Underlying Funds***

The Funds may invest in Underlying Funds, 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.

## **Purchases, Switches and Redemptions**

### ***Nature of Securities***

When you invest in Manulife Global Thematic Opportunities Fund, you are buying units of a mutual fund trust and when you invest in Manulife Global Thematic Opportunities Class, you are

buying a class of shares of a mutual fund corporation. The Funds are open-ended, which means they can issue an unlimited number of series of redeemable securities, with each series consisting of an unlimited number of securities.

### ***Series of Securities***

Four series of securities of the Funds are currently offered for sale under this simplified prospectus. These series are further described below. Other series of the Funds also exist but are not offered under this simplified prospectus. These securities may be issued 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 as between those series. Most of the discussion that follows about

fees and commissions applies to Advisor Series securities. We note any differences for other Series of securities where relevant.

All securities are entitled to participate in a Fund's assets on liquidation on a series basis. Securities of Manulife Global Thematic Opportunities Class are issued as fully paid and non-assessable. With respect to Manulife Global Thematic Opportunities Fund, as a mutual fund structured as a trust, all 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. Manulife Global Thematic Opportunities Fund will be a reporting issuer under the *Securities Act* (Ontario) prior to the initial issuance to investors of its securities and Manulife Global Thematic Opportunities Fund is 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.

The Funds are available in Canadian dollars.

### **The Price of a Mutual Fund Security**

You buy, switch or redeem a series of mutual fund securities at the NAV per security of that series. The NAV is determined for each series of a Fund at the close of regular trading on the Toronto Stock Exchange (the "TSX") each trading day (generally at 4:00 p.m. Toronto Time) or at such other time the Manager decides. A "trading day" is any day on which the TSX is open for trading or such other time as the Manager deems appropriate. Upon calculating the NAV, we will make the NAV and the NAV per security available to you, at no cost, by phone or by posting on our website. If we receive your order to buy, switch or redeem at our Order Receipt Office before the close of regular trading 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.

The NAV for different series of the Funds will likely differ as each series of each Fund will bear the expenses attributable to that series, including management fees.

### **What's the NAV per Security?**

The NAV per security is the price at which you will buy, switch or redeem your mutual fund securities of a particular series. Each series of a Fund has a proportionate share of the Fund's assets and liabilities, adjusted for certain liabilities and expenses that are attributable only to a particular series. The proportion is that series' NAV divided by the total NAV for all series.

We calculate NAV per security for a series by adding up the assets of a Fund that apply to that series, subtracting the liabilities that apply 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. For example, a Fund security that costs \$10 today may cost \$10.05 or \$9.95 tomorrow, because the value of the Fund's investments change every day.

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. These are described under "*Dealer Compensation*" and "*Fees and Expenses*". The various series of securities of the Funds may also differ with respect to their distribution policies. Refer to the Fund profiles for further details regarding the distribution policy for each Fund.

## **BUYING SECURITIES**

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.

There is no limit to the number of securities you can buy. Generally, for any Fund, your first investment in a Fund must be at least \$500 except

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for investments made pursuant to a PAC Plan, although we may waive this minimum. Each additional investment in a Fund must be at least \$25 per Fund. Each of these amounts are subject to change at the discretion of the Manager without notice to you.

### ***Paying For Your Securities***

#### **Front-End Option**

If you choose the front-end option, you will pay a negotiable sales commission to your dealer at the time you buy securities of the Funds. See “*Fees and Expenses*”.

#### **Deferred Sales Charge Option – Standard and Low-Load**

There are two different deferred sales charge options – the standard deferred sales charge option and the low-load sales charge option.

If you choose the standard deferred sales charge option, you will pay any applicable redemption fees to the Manager if you redeem your securities or reclassify them into another series within six years of buying them. The redemption fee declines over time, with no redemption fee payable after six years of purchase. The standard deferred sales charge you pay depends on the date you purchased your securities and their original cost or value at the date of redemption or reclassification. No standard deferred sales charge is payable for a reclassification between Advisor Series and Series T securities.

If you choose the low-load sales charge option, you will pay any applicable redemption fees to the Manager if you redeem your securities or reclassify them into securities of another series within three years of buying them. The low-load sales charge you pay depends on the date you purchased your securities and their original cost at the date of redemption or reclassification. No low-load sales charge is payable for a reclassification between Advisor Series and Series T securities. No redemption fee will be payable under the low-load sales charge option after three years of purchase. See “*Fees and Expenses*”.

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

The targeted distribution rate for the Series T securities is six percent per annum. Targeted monthly distributions for Series T securities will generally consist of net income and/or a return of capital in the case of Manulife Global Thematic Opportunities Fund and dividends and/or a return of capital in the case of Manulife Global Thematic Opportunities 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 T securities of a Fund can either be reinvested in additional Series T securities of the Fund or paid in cash except for distributions paid in connection with Series T securities that are held in a Manulife Investments Registered Plan, which must be reinvested in additional Series T securities of the Fund.

Investors who do not hold 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 T securities of the Fund.

For all Advisor Series securities and Series T securities of the Funds, you can pay the sales commission in one of two ways:

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

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

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

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## **Series F Securities and Series FT Securities**

Series F securities and Series FT 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.

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

Series F securities and Series FT 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 or Series FT 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 or Series FT 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 or Series FT securities, as applicable, which no longer qualify under a program. Alternatively, MAML may reclassify your Series F securities or Series FT 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 Manulife Global Thematic Opportunities Fund and dividends and/or a return of capital in the case of Manulife Global Thematic Opportunities 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 FT securities of a Fund can either be reinvested in additional Series FT securities or paid in cash except for distributions paid in connection with Series FT securities that are held in a Manulife Investments Registered Plan, which must be reinvested in additional Series FT securities of the Fund. 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 and Series FT 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 and Series FT 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

### **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



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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.
- 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 (offered under a different simplified prospectus) 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 by the end of the third trading day following the day of purchase. 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.
- If you hold more than 10% of the securities of a series of a Fund, we may be required to disclose your name in the Fund's AIF.
- 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.

You may obtain more detailed information about buying the Funds from the AIF of 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 F securities, Series FT 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 subject to meeting the eligibility requirements of the Funds into which you are switching.

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*".

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

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

### ***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 Investors"*. For example, if you switched from Advisor Series securities of Manulife Global Thematic Opportunities Fund to Advisor Series securities of Manulife Global Thematic Opportunities Class, we would redeem your Advisor Series securities of Manulife Global Thematic Opportunities Fund and use the proceeds to buy Advisor Series securities of Manulife Global Thematic Opportunities Class. This could result in you realizing a capital gain or capital loss on your Advisor Series securities of Manulife Global Thematic Opportunities 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"*.
- 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"*.

### ***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 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"*.

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 For Investors"*. 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.

For more information about switching between series of the Funds, please see the AIF.

## **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. Under certain circumstances, we may require investors who are residents or citizens of the United States or any other foreign country to

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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.

### **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 "*Fees and Expenses*".

### **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 "*Fees and Expenses*".

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. The right to redeem securities acquired through reinvested distributions is, however, cumulative and can be carried over from one year to the next until all such securities 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 securities acquired through 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.

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## **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. The right to redeem securities acquired through reinvested distributions is, however, cumulative and can be carried over from one year to the next until all such securities 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

securities acquired through 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 or Series T Securities**

You can redeem your Advisor Series 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 or Series T securities of the Funds depends on the sales charge option that you chose when you bought the Fund. 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 or Series T securities of the Funds.

See "*Advisor Series Securities and Series T Securities*" for more information about Advisor Series 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 F Securities or Series FT Securities**

You can redeem your Series F securities or Series FT 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 or Series FT securities of the Funds. See "*Series F Securities and Series FT Securities*" for more information about Series F securities and Series FT securities. Please consult your dealer or financial advisor for further information on the redemption of these series.

## **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

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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 accountholder 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 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.

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.

We explain these circumstances in greater detail in the AIF of the Funds. 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.

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.

## 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 (i.e., 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*". 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*". 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.

## Optional Services

### **Manulife Investments Registered Plans**

You may open any of the following Manulife Investments Registered Plans:

Registered Retirement Savings Plan (group, individual and spousal)	RRSP
Locked-in Retirement Account	LIRA
Locked-in Retirement Savings Plan	LRSP
Restricted Locked-In Savings Plan	RLSP
Prescribed Retirement Income Fund	PRIF
Registered Retirement Income Fund (individual and spousal)	RRIF
Life Income Fund	LIF
Restricted Life Income Fund	RLIF
Locked-In Retirement Income Fund	LRIF
Registered Education Savings Plan (family and individual)	RESP**
Deferred Profit Sharing Plan	DPSP*
Tax-Free Savings Account	TFSA

\* Although we have existing DPSP accounts, we are not currently opening new DPSP accounts.

\*\* We do not support any provincial grant incentives at this time.

The terms and conditions of these Manulife Investments Registered Plans are contained within the applicable application form and in the declaration of trust or the terms and conditions that appear on the reverse side of the application form. For series of securities that are held in a Manulife Investments Registered Plan, distributions must be reinvested in additional securities of the Fund.

### **Buying Securities Through a PAC Plan**

You can buy securities of the Funds through a PAC Plan. Each investment per Fund must be at least \$25. Please see "*Buying Securities*" for more information. You can invest weekly, bi-weekly

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(every two weeks), monthly, bi-monthly (every two months), quarterly, semi-annually or annually. You can get an authorization form to start the plan from us or from your dealer. There is no charge for this service. You or we can change or end the plan at any time. It may take up to 72 hours to process any changes or cancellations to your PAC Plan. We may charge a handling fee for any withdrawal not honoured.

If you enroll in a PAC Plan, please note that we are relying on statutory rules that permit dealers to deliver the fund facts to you only once upon your initial purchase of securities of a Fund and not for subsequent purchases pursuant to the PAC Plan, unless you request it and provided certain other conditions are complied with. You can request a copy of the fund facts:

- By calling us toll free at 1 888 588 7999 or sending us an email at [manulifemutualfunds@manulife.com](mailto:manulifemutualfunds@manulife.com)
- From our website at [manulifemutualfunds.ca](http://manulifemutualfunds.ca)
- From your dealer
- From the SEDAR website at [sedar.com](http://sedar.com).

Although you won't have any withdrawal rights, other than for your initial purchase under the PAC Plan, you will continue to benefit from the other statutory rights listed under "*What Are Your Legal Rights*". You can cancel a PAC Plan at any time on written notice to us.

### ***Buying Securities For a Registered Retirement Savings Plan ("RRSP")***

We can set up an RRSP, at your request, with no set-up fee or administration fee for a monthly investment of as little as \$25 per month per Fund. Please see "*Buying Securities*" for more information.

### ***Converting into a Registered Retirement Income Fund ("RRIF")***

At the age of 71, you have the option of converting your RRSP to a RRIF. You pay no tax when you transfer your savings from an RRSP into a RRIF, but you pay income tax on the withdrawals that you make from your RRIF each year.

With a RRIF, you can:

- Retain control over how your money is invested
- Control how much money you receive each year, above a certain minimum
- Bequeath your RRIF assets to your estate, your spouse or other designated beneficiary, except in Quebec
- Choose to switch to an annuity later if you wish

Talk to your financial advisor about opening a RRIF with us or call us at 1 888 588 7999 for further information.

### ***Buying Securities For a Registered Education Savings Plan ("RESP")***

We can set up an RESP, at your request, with no set-up fee or administration fee for a monthly investment of as little as \$25 per month per Fund. Please see "*Buying Securities*" for more information.

RESPs offer tax-sheltered growth for your investments, which means more money for a child's future education. In addition, you may be eligible to receive additional government incentives, such as the Canada Education Savings Grant (CESG), the Additional CESG and/or the Canada Learning Bond, which may help your education savings grow. We do not support any provincial grant incentives at this time.

### ***Buying Securities For a Tax-Free Savings Account ("TFSA")***

We can set up a TFSA, at your request, with no set-up fee or administration fee for a monthly investment of as little as \$25 per month per Fund. Please see "*Buying Securities*" for more information. Withdrawals from a TFSA will not be taxable.

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### ***Redeeming Deferred Sales Charge or Low-Load Securities Following the Death of a Securityholder***

We may waive the deferred sales charge or low-load sales charge on redemption of the securities following the death of a securityholder of an individual account.

We will not waive the deferred sales charge or low-load sales charge on accounts that are opened initially as Estate, Trust, Corporate, Joint plans (Joint With Right of Survivorship) or on any accounts purchased initially as Individual plans then transferred to Joint plans (Joint With Right of Survivorship) for Estate Planning purposes while the original planholder was still alive. For Joint Tenants in Common, the deceased securityholder's portion will move to a new account, exchange to front-end and pass to the Estate of the deceased securityholder. We will continue to charge the deferred sales charge or low-load sales charge to the surviving joint securityholder, if applicable.

Once we receive the required estate documentation in good order, we will process the redemption as requested. Please contact us at 1 888 588 7999 for more information.

### ***Using the Systematic Withdrawal Plan***

You can set up a Systematic Withdrawal Plan (SWP) to receive regular payments from your Fund investments by redeeming securities of the Funds you own. There are no fees or charges for this service other than any applicable deferred sales charges or short-term trading fees. The amount of the deferred sales charges will depend on the purchase option that applies to the securities redeemed. You can get an SWP authorization form from your dealer or from us. It may take up to 72 hours to process any changes or cancellations to your SWP.

If your regular withdrawals are greater than the net earnings of your Funds, you will eventually use up your investment.

SWPs are not available for use in certain types of registered tax plans. We may change or discontinue this service at any time.

### ***Using the Automatic Rebalancing Service***

If you hold securities in more than one of the Funds (as well as other Manulife Mutual Funds offered under a different simplified prospectus) and have invested a minimum amount in any of the Funds with the same currency (minimum amount is determined by MAML in its discretion from time to time) and same sales charge option, you also have the option of enrolling in our Automatic Rebalancing Service ("ABS"). The ABS is only available for Advisor Series and Series F securities of the Funds.

In order to utilize the ABS, you and your advisor must determine the following:

**Frequency date:** You must decide if you want your account rebalanced on a quarterly, semi-annual or annual basis. Your account will be reviewed and, if necessary, rebalanced on the last Friday in the calendar period of the frequency you selected. For accounts which are rebalanced annually, the review and, if necessary, rebalancing instead will occur on the last Friday in December. If the last Friday of the period is a holiday, the rebalancing will occur on the next trading day. You may also request to have your account rebalanced at any time by sending us a letter of direction.

**Variance percentage:** You must determine by what percentage you will allow the actual values of your investments in the Funds to differ from your target allocations before triggering a rebalancing. When the current value of your investment in any Fund varies on the frequency date by more than the percentage variance you have selected, we will automatically switch your investments to return to your target fund allocations for all Funds. If 100% of one or more Funds within your account are redeemed or switched, your target allocations will be updated and proportionately allocated to the remaining active funds in your target fund allocations. If a variance is not selected, the default will be 2.5%.

There is no charge for participating in the ABS. In some circumstances a switch between funds made by the ABS may cause you to realize a taxable capital gain.



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The rebalancing of securities that occurs under the ABS will be considered a switch. See “*Purchases, Switches and Redemptions*” for more information on switching.

You may modify or cancel the ABS at any time by giving us 72 hours prior written notice. We may discontinue this service at any time.

### **Using the Dollar Cost Averaging Plan**

The Dollar Cost Averaging Plan allows you to transfer money from Manulife Money Market Fund (offered under a different simplified prospectus) into the Funds, on a regular basis.

The Dollar Cost Averaging Plan works as follows:

- You may only dollar cost average to the Funds within the same series and sales charge option, if applicable
- Minimum amount is \$100 for Manulife Money Market Fund
- Dollar cost averaging may occur on any day of the month, as requested. If the date does not fall on a trading day, the transactions will be processed on the next trading day
- You may invest on a weekly, bi-weekly (every two weeks), monthly, bi-monthly (every other month), quarterly, semi-annual or annual basis
- You may modify or cancel the Dollar Cost Averaging Plan at any time by giving us 72 hours prior written notice
- We may discontinue this service at any time

### **Automatic Updates to Your Optional Service Plan**

Under certain of the optional service plans, you may be set up to make an automatic investment in a particular Fund (each an “Automatic Investment Fund”) at pre-determined intervals. In the event an Automatic Investment Fund is no longer available for purchase (as a result of a termination, fund merger, closure of a series of a Fund for purchase or any other reason), we may switch any upcoming scheduled purchases from the Automatic Investment Fund to Manulife Money Market Fund (offered under a different simplified prospectus). Any such switch will be completed on a 0% commission basis and without any charge to you. We will notify you or your dealer in the event of

such occurrence in order to make any necessary adjustments to your optional service plan.

### **Information You Will Receive**

When you make your initial purchase of securities of a Fund, you will receive the applicable fund facts and a confirmation indicating the purchase price per security and the number and series of securities you purchased. Similarly, at the time of any additional purchase, reinvestment of distributions or dividends, switch between Funds or reclassification to a different series or redemption of securities, you will receive a confirmation providing details of the transaction and a summary of the securities you hold.

Upon request, you will receive the most recently filed audited annual financial statements of the Funds and unaudited interim financial reports of the Funds, annual and interim management reports of fund performance and fund facts for each series of a Fund that is sold by simplified prospectus.

### **Fees and expenses**

The tables below list the fees and expenses that you may have to pay if you invest in the Funds. You pay some of these fees and expenses directly. Other fees and expenses are payable by the Funds, which will reduce the value of your investment in a Fund.

Being “no-load” series, the type and level of expenses payable by Series F and Series FT securities may change. While you will be sent a written notice advising you of any increases in fees or other expenses payable by any 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 will not be obtained. In connection with all other series, the consent of securityholders is required before (i) any change is made to the basis of the calculation of a fee or expense charged to 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 such change could result in an increase in charges to the Fund or securityholders or (ii) the introduction of a fee or expense to be charged to the Fund or securityholders by a non-arm’s length party (like the Fund or the Manager) is made in connection with

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the holding of securities of the Fund. In the case of such changes by an arm's length party, no prior consent is needed but securityholders will be sent a

written notice at least 60 days before the effective date of the change.

## FEES AND EXPENSES PAYABLE BY THE FUNDS

### ***Management Fees and Administration Fees***

The management fees payable to us are unique to each series of securities of each Fund and may be reduced by the Manager in its sole discretion without notice to securityholders. The Manager is responsible for the day-to-day management and administration of the Fund. As compensation for its services, the Manager is entitled to receive a management fee, which is calculated daily based on the net asset value of a series of a Fund from the previous trading day and payable monthly. The Manager monitors and evaluates the performance of the Fund, pays for the investment management services of the portfolio advisor and portfolio sub-advisor, if applicable, pays commissions to registered dealers and arranges for the other administrative services required to be provided to support the Fund. Other administrative services include: marketing, advertising, product development, information technology and general business services.

Each series of securities of a Fund pays a management fee. The Series F securities and Series FT securities have lower management fees due to the Manager not paying any distribution, servicing or trailing commissions in respect of such securities.

For each Fund, we pay the operating expenses of each Fund, other than Certain Fund Costs (as defined below) (the "Operating Expenses"), in exchange for the payment by the Fund of a fixed rate administration fee (the "Administration Fee") to us with respect to each series of the Fund (the "Participating Series").

Operating Expenses of a Fund include, but are not limited to, the costs related to registrar, transfer agency and pricing, accounting 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.

The MER for each Participating Series consists of the management fee, the Administration Fee, Certain Fund Costs and applicable taxes. In accordance with applicable securities legislation, a Fund will also include the applicable expenses of any Underlying Fund in which it invests when calculating the Fund's MER and/or trading expense ratio. 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 also pays 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 currently included in the MER of a Participating Series.

The annual management fee rates and the Administration Fee rates for each Participating Series of each Fund are set out below:

Fund	Annual management fee (%)		Fixed annual administration fee (%)
	Advisor Series Securities and Series T Securities	Series F and Series FT Securities	All Series Securities
Manulife Global Thematic Opportunities Class	2.00	0.90	0.25
Manulife Global Thematic Opportunities Fund	1.95	0.85	0.25

The management fees payable to us are unique to each series of securities of each Fund and may be reduced by the Manager in its sole discretion without notice to securityholders at any time.

Management fees and Administration Fees charged to the Funds are subject to HST and other applicable taxes.

GST, QST or HST, as applicable, is payable on all management fees that are paid directly by investors.

### **Certain Fund Costs**

Each Fund will pay Certain Fund Costs, which are:

- Borrowing and interest costs,
- Investor meeting costs (as permitted by Canadian securities regulation),
- The cost of compliance with any new governmental and regulatory requirements imposed on or after July 27, 2016 (including relating to Operating Expenses) or with any material change to existing governmental and regulatory requirements imposed on or after July 27, 2016 (including extraordinary increases to regulatory filing fees),
- Any new types of costs, expenses or fees not incurred prior to July 27, 2016, including arising from new government or regulatory requirements relating to the Operating Expenses or related to those external services that were not commonly charged in the Canadian mutual fund industry as of July 27, 2016, and
- Operating expenses that would have been outside the normal course of business of the Funds after July 27, 2016.

Each Fund will pay all applicable taxes, including without limitation, income taxes, withholding taxes, HST and related taxes.

Each Fund normally also pays its proportionate share of the costs and reasonable 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

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## **Management Fee Reductions**

fees, and attendance fees for educational seminars. Notwithstanding the foregoing, effective January 1, 2017, MAML agreed to reimburse the fees and expenses payable by the Funds in connection with the IRC. 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 will bear the proportionate share of the costs and expenses of the IRC, without any reimbursement or waiver, as described herein.

The Manager maintains a written policy that describes the allocation of Operating Expenses which has been reviewed by the IRC of the Funds. Subject to the payment of management fees, Administration Fees and Certain Fund Costs described above, the policy describes how both Fund specific and shared expenses are allocated to the Funds or to MAML, as applicable.

Most Operating Expenses are subject to HST and other applicable taxes. Each Fund will pay all applicable taxes in all circumstances, including without limitation, income taxes, withholding taxes, HST and related taxes.

We may offer a reduced management fee (for Manulife Global Thematic Opportunities Fund) or rebate the management fee (for Manulife Global Thematic Opportunities Class) 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 Manulife Global Thematic Opportunities 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 Manulife Global Thematic Opportunities Fund.

In the case of Manulife Global Thematic Opportunities 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 investors until the amounts are withdrawn (except for TFSAs 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 Plans. 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 (also in any eligible Manulife Mutual Funds offered under a different simplified prospectus) 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 Global Thematic Opportunities 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 Global Thematic Opportunities Class investors. In both cases, the reductions are automatically reinvested in additional securities of the relevant series of Manulife Global Thematic Opportunities Fund or Manulife Global Thematic Opportunities 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:

	<b>Tier 1</b>	<b>Tier 2</b>	<b>Tier 3</b>	<b>Tier 4</b>	<b>Tier 5</b>
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 HST and other applicable taxes.

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.

## FEES AND EXPENSES PAYABLE DIRECTLY BY YOU

### **Sales Charges**

#### **Front-End Option (Advisor Series Securities and Series T Securities)**

If you choose the front-end option, you pay up to 5% (5.26% of the net amount invested – \$50 on a \$1,000 investment) of the purchase price, negotiated with your dealer.

If you already own securities of a Fund, you may pay a lower charge to buy more securities in that Fund, depending upon the aggregate value of your investment in the Fund. The aggregate value of your investment in a Fund is determined by calculating the sum of the value of all securities of the Fund you already own (valued at their current NAV per security or their original purchase price, whichever is higher) and the value of your new purchase. You are responsible for telling your dealer that you may be entitled to a lower sales charge. We are unable to monitor the sales commissions charged to you by your dealer.

We may regard purchases of Advisor Series securities or Series T securities by a trustee or other fiduciary for a single trust or account (with one or more beneficiaries) to be a purchase made by one investor.

#### **Standard Deferred Sales Charge Option (Advisor Series Securities and Series T Securities)**

If you choose the standard deferred sales charge option, you will pay a redemption fee to the Manager if you redeem your securities within six years of buying them.

See “Redemption Fees” below.

#### **Low-Load Deferred Sales Charge Option (Advisor Series Securities and Series T Securities)**

If you choose the low-load sales charge option, you will pay the full redemption fee to the Manager if you redeem your securities within three years of buying them.

See “Redemption Fees” below.

### **Switch Fees**

Up to 2% of the value of the switched securities, as negotiated between you and your dealer.

### **Redemption Fees**

There is no redemption fee to redeem securities of any Fund purchased under the front-end option.

The redemption fee for Funds purchased under the standard deferred sales charge option is based on the date and original purchase price of your securities, and is calculated from the trade date on which you purchased your securities as follows:

If Redeemed...	During Year 1	During Year 2	During Year 3	During Year 4	During Year 5	During Year 6	After Year 6
You pay	6.0%	5.5%	5.0%	4.5%	4.0%	3.5%	0%

The redemption fee for Funds purchased under the low-load sales charge option is based on the date and original purchase price of your securities, and is calculated from the trade date on which you purchased your securities as follows:

If Redeemed...	During Year 1	During Year 2	During Year 3	After Year 3
You pay	3.0%	3.0%	3.0%	0%

**Registered Tax  
Plan Fees**

**Short-Term  
Trading Fees**

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

If you are redeeming securities that were switched from another Fund, the deferred sales charge is based on the date and original purchase price of the securities before the switch.

No fees are charged by us for Manulife Investments RRSPs, RRIFFs, RESPs, TFSAs or DPSPs.

Any inappropriate market timing or excessive trading as determined by the Manager will be subject to a short-term trading fee of 2% of the value of your securities. The fee payable will be deducted from the redemption proceeds when you redeem your securities or from the value of the switch between the Funds and such fees will be paid directly to the applicable Fund.

The restrictions imposed on short-term trading, including the short-term trading fees, will generally not apply in connection with redemptions initiated by us and redemptions initiated by investors in special circumstances as determined by us in our sole discretion, including the following:

- Relating to optional systematic plans, such as PAC Plans, SWPs, ABS plans or the dollar cost averaging plan
- Initiated by us (including as part of a Fund being closed to additional sales, a Fund termination, a Fund reorganization or a merger, or a required transfer to Manulife Money Market Fund) or by a Fund or another investment fund, a segregated fund or investment product which has been approved by us
- Relating to securities held by the Manager upon the launch of new investment funds
- Reclassification of securities of a Fund or any other transaction that would result in the securityholder still holding the securities of the same Fund
- In the case of what we, in our discretion, consider a special circumstance, such as the death of a securityholder or a hardship situation
- Relating to the payment of fees to the Manager and/or your dealer through the redemption of securities and
- Relating to securities received on the reinvestment of distributions

We will monitor purchases, redemptions or switches of the Funds and if we are aware of a pattern of short-term trading that we believe, in our sole discretion, is disrupting (or may potentially disrupt) the management of the portfolio, we may restrict an investor from purchasing additional

securities in the Fund or the number of switches an investor may make during a defined period.

**Other Fees and Expenses**

**Wrap or Fee-Based Programs**

**Series F and Series FT Securities**

If you are an investor in Series F or Series FT securities of the Funds, your dealer or financial advisor may charge you an up-front fee relating to the wrap or fee-based program whether the purchase of Series F or Series FT securities is a new purchase, a transfer or a switch.

**Expenses for Special Services**

You may pay charges for expenses incurred to provide special services at your request. MAML reserves the right to determine the amount of these charges and/or to cancel such charges at our discretion.

**NSF Charge** \$25

**Investments in Underlying Funds**

Where a Fund invests in securities of an Underlying Fund managed by the Manager, the Fund does not pay duplicate management fees on the portion of the assets that it invests in the Underlying Fund. In addition, the Fund will not pay any sales fees or redemption fees with respect to the purchase or redemption by it of securities of the Underlying Fund that, to a reasonable person, would duplicate a fee payable by an investor in the Fund. However, there are fees and expenses payable by the Underlying Fund in addition to the fees and expenses payable by the Fund.

**Impact of Sales Charges**

The following table shows the fees you would pay if you invest in Advisor Series securities or Series T securities of a Fund under the different purchase options available, assuming:

- You made an investment of \$1,000 in the Fund

- You held that investment for one, three, five or ten years
- You redeemed immediately before the end of that period

The table also assumes that you pay the maximum sales commission. You may actually negotiate a lower sales commission with your dealer.

Redemption fees will only apply if you redeem your securities in a particular year. See *"Fees and Expenses"* for more information. You may also redeem some of the securities that you bought under the low-load sales charge option or the standard deferred sales charge option without paying any redemption fees. See *"Redeeming, Reclassifying or Switching Securities Without a Deferred Sales Charge"* or *"Redeeming, Reclassifying or Switching Securities Without a Low-Load Sales Charge"* for more information.

	At time of purchase	1 year	3 years	5 years	10 years
Front-end sales charge option	\$50	\$0	\$0	\$0	\$0
Standard deferred sales charge option	\$0	\$60	\$50	\$40	\$0
Low-load sales charge option	\$0	\$30	\$30	\$0	\$0



## Dealer Compensation

### Sales Commission

Your dealer may receive a sales commission when you buy Advisor Series or Series T securities of the Funds.

- If you choose the front-end option, your dealer receives a commission of up to 5% (\$50 per \$1000) at the time of purchase, deducted from your total investment
- If you choose the standard deferred sales charge option, we pay your dealer 5% (\$50 per \$1000) of the invested amount at the time of purchase
- If you choose the low-load sales charge option, we pay your dealer 2% (\$20 per \$1000) of the invested amount at the time of purchase

We do not charge a sales commission when you buy Series F or Series FT securities of the Funds. The sales charge is negotiable between you and your dealer or financial advisor.

### Trailing Commissions

For securities purchased under the front-end option, standard deferred sales charge option or the low-load sales charge option, we also pay your

dealer (including full service dealers, mutual fund dealers and **discount brokers**) a trailing commission, on a monthly or quarterly basis, to service your account. The fee is based on the average daily value of your securities in a Fund. Securities purchased under the standard deferred sales charge option are subject to a six-year maturity schedule. Your dealer will be entitled to an increased trailing commission on any securities in your portfolio (including reinvested distributions) that have matured past the sixth year of being purchased, or received as reinvested distributions, as applicable. The terms of these payments may change from time to time as long as they comply with Canadian securities rules and regulations. We reserve the right to change the frequency of these payments at our discretion.

The following table shows the annual trailing commission rates for the Advisor Series and Series T securities of the Funds:

	Front-End Option	Standard Deferred Sales Charge Option while in 6 Year DSC	Standard Deferred Sales Charge Option after 6 Year DSC (matured assets)	Low-Load Sales Charge Option
Manulife Global Thematic Opportunities Class	1.00%	0.50%	1.00%	1.00%
Manulife Global Thematic Opportunities Fund				

No trailing commission is paid in respect of the Series F securities or Series FT securities.

### Other Sales Incentives

We may assist dealers with certain of their direct costs associated with marketing mutual funds and providing educational investor conferences and seminars about mutual funds. We may also pay dealers a portion of the costs of educational conferences, seminars or courses that provide information about financial planning, investing in securities, mutual fund industry matters or mutual funds generally. We may provide dealers with marketing materials about the funds managed by us, other investment literature and permitted

network system support. We may provide dealers non-monetary benefits of a promotional nature and of minimal value and we may engage in business promotion activities that result in dealers receiving non-monetary benefits. We review the assistance we will provide under these programs on an individual basis.

Subject to compliance with securities regulatory authorities' mutual fund sales practices rules, we may change the terms and conditions of these trailing commissions and programs, or may stop them, at any time.

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## **Disclosure of Equity Interest**

MSISI and MSI, each an indirect, wholly-owned subsidiary of Manulife, 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. Neither any participating dealer nor any representatives of a participating dealer have any equity interest in MAML.

## **Dealer Compensation From Management Fees**

During the period from January 1, 2017 to December 31, 2017, we paid or caused to be paid total cash compensation (sales commissions, trailing commissions and other kinds of dealer compensation such as marketing support payments) to dealers who distributed securities of the Manulife mutual funds representing approximately 39.81% of the total management fees received by the Manager from the funds during such period. Based only on those series of securities of the funds for which dealers receive sales commissions and/or trailing commissions, during the period from January 1, 2017 to December 31, 2017, we paid or caused to be paid total cash compensation (sales commissions, trailing commissions and other kinds of dealer compensation such as marketing support payments) to dealers who distributed securities of the Manulife mutual funds representing approximately 51.36% of the total management fees received by the Manager from the funds during such period.

## **Income Tax Considerations For Investors**

The information in this section is a general summary of the Canadian federal income tax rules in effect or proposed for mutual funds and their investors at the time we prepared this prospectus. This summary assumes you are an individual (other than a trust) resident in Canada dealing at arm's length with the Funds and that you hold your Fund securities as capital property. For a more detailed discussion of income tax issues, see the Funds' AIF. You should also consult your tax advisor about your personal tax situation.

## **THE FUNDS**

Manulife Global Thematic Opportunities Fund is structured as a "mutual fund trust" for tax purposes, and in the case of Manulife Global Thematic Opportunities Class, its shares are a separate class of convertible shares of MIX Corp., a "mutual fund corporation" for tax purposes. Manulife Global Thematic Opportunities Fund will issue units of the trust to its unitholders and Manulife Global Thematic Opportunities 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 GLOBAL THEMATIC OPPORTUNITIES FUND**

### **General**

Manulife Global Thematic Opportunities Fund is expected to be a mutual fund trust for tax purposes effective at all material times and will distribute sufficient net income and net capital gains to its investors so that it will not have to pay Canadian income taxes. However, income earned by Manulife Global Thematic Opportunities Fund from foreign sources may be subject to foreign withholding taxes. Such foreign taxes may be used by Manulife Global Thematic Opportunities Fund to reduce its income or Manulife Global Thematic Opportunities Fund may designate its foreign source income to you such that you may be able to claim a foreign tax credit.

This summary assumes that Manulife Global Thematic Opportunities Fund will qualify 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 Manulife Global Thematic Opportunities 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 in this prospectus.

Manulife Global Thematic Opportunities Fund does not currently qualify as a mutual fund trust for tax purposes. However, if Manulife Global Thematic Opportunities Fund satisfies certain requirements regarding the distribution of its units and related matters before the 91st day after the end of its first taxation year, it may file an election under the Tax Act to be deemed to be a mutual fund trust for tax purposes effective from the date it was established. We anticipate that Manulife Global Thematic Opportunities Fund will satisfy the relevant requirements within this time frame.

## MANULIFE GLOBAL THEMATIC OPPORTUNITIES CLASS

### **General**

The assets and liabilities attributable to Manulife Global Thematic Opportunities Class are tracked separately, however, MIX Corp., like any other mutual fund corporation with a multi-class structure, must compute its net income and net capital gains for tax purposes as a single entity.

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 Manulife Global Thematic Opportunities 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 Manulife Global**

**Thematic Opportunities Class.** For example, if Manulife Global Thematic Opportunities 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.

## 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 Manulife Global Thematic Opportunities 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.

Dividends received by you on your securities of Manulife Global Thematic Opportunities Class will be either capital gains dividends or ordinary dividends. Manulife Global Thematic Opportunities Class may also distribute a return of capital.

Distributions from Manulife Global Thematic Opportunities Fund can be ordinary income,

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ordinary dividends, capital gains or a return of capital. You generally pay tax on these different kinds of distributions (other than capital distributions) as though you received them directly. Distributions of return of capital are not included in your income; however, the amount of such distributions reduces the adjusted cost base ("ACB") of your securities. 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 your ACB will be reset to zero.

Ordinary dividends distributed from Manulife Global Thematic Opportunities Fund and designated as taxable dividends from taxable Canadian corporations, or paid by Manulife Global Thematic Opportunities 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 Manulife Global Thematic Opportunities Fund or capital gains dividend received by you on securities of Manulife Global Thematic Opportunities 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 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.

A Fund 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. Similarly, if a Fund has to turn over its portfolio to make a distribution of income or capital gains or a return of capital or to

pay a dividend, you may also receive a taxable capital gain for the year.

Management fee distributions, if any, from Manulife Global Thematic Opportunities 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 Manulife Global Thematic Opportunities 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 Manulife Global Thematic Opportunities Class as a result of a management fee rebate

**Plus** reinvested distributions (including management fee distributions from Manulife Global Thematic Opportunities 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, computed in Canadian dollars.

Your capital gain will be the amount by which the proceeds of disposition for the security exceeds the adjusted cost base of the security and any redemption charge or other reasonable costs of disposition. Generally, one half of your capital gain will be included in calculating income as a taxable capital gain.

If the proceeds of disposition for a security on a redemption are less than the total of the adjusted cost base of the security and any redemption charge or other reasonable costs of disposition, you will have a capital loss. Generally, one half of your capital losses can be deducted against your taxable capital gains.

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.

### **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).

### **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 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 and RDSP).

Since MIX Corp. qualifies as a “mutual fund corporation” and Manulife Global Thematic Opportunities Fund is expected to be a mutual fund trust or registered investment for tax purposes, securities of the Funds are or will be qualified investments for your registered tax 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 Manulife Global Thematic Opportunities Fund or MIX Corp. in the case of Manulife Global Thematic Opportunities Class, or

(ii) does not have a significant interest in Manulife Global Thematic Opportunities Fund or MIX Corp. in the case of Manulife Global Thematic Opportunities 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.

## **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.

## **MANAGEMENT FEES**

Each 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. Holders of Series F securities and Series FT securities should also consult their tax advisors concerning fees payable to their financial advisors and/or dealers.

## **What Are Your Legal Rights?**

Some provinces and territories have securities laws granting you the right to cancel or withdraw your agreement to buy securities and receive a refund:

- Within two business days of receiving the simplified prospectus or fund facts or
- Within 48 hours of receiving a confirmation of your order

Securities laws in some provinces and territories also allow you to cancel your agreement to buy securities and receive a refund if the simplified prospectus, AIF, fund facts or financial statements misrepresent any facts about the Fund. If this happens and you have suffered a loss, you may also be entitled to damages.

You must usually exercise these rights within certain time limits. If you would like more details about your rights, refer to the securities legislation of your province or territory or consult with a legal advisor.

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## Additional Information

MAML is not currently a member, and does not intend to become a member of the MFDA; consequently, direct accountholders of MAML will not have available to them investor protection benefits that would otherwise derive from membership in the MFDA, including coverage under any investor protection plan for clients of members of the MFDA.

### **Manulife Investments®**

Manulife Investments is the brand name describing certain Canadian subsidiaries and operating divisions of Manulife that offer personal wealth management products and services in Canada. As one of Canada's leading integrated financial services providers, Manulife Investments offers a variety of products and services including segregated fund contracts, mutual funds, annuities, guaranteed interest contracts and structured products.

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## Glossary

**accrued** Earnings or losses accumulated since the last distribution or dividend payment date.

**American Depositary Receipts (ADRs)** U.S. dollar denominated certificates which typically represent ownership in the securities of a non-U.S. based corporation. The securities are held by a bank, which issues the ADRs and acknowledges that it holds the underlying securities. ADRs enable investors to acquire and trade non-U.S. securities in U.S. dollars.

**capital gains and capital losses** The difference between what you pay for a security and what you sell or redeem it for, less any costs of making the sale or redemption (such as a deferred sales charge).

**common shares** are equity securities representing ownership in a company and carrying voting privileges.

**convertible securities** Securities which may be exchanged for another kind of security, under certain terms and conditions. The most common kinds of convertible securities are bonds, debentures and preferred shares, which can be exchanged for common securities.

**debt instruments** Securities issued to borrow money. When you buy a debt instrument (or debt security), you are lending money. The issuer or borrower agrees to pay you interest and after a certain time (the term to maturity) pays back the principal. Debt instruments include treasury bills, bonds and commercial paper.

**dividend** An amount distributed out of a company's profits to its shareholders based on the number of shares held.

**emerging markets** Emerging markets include countries that have an emerging stock market as defined by widely recognized indices, countries or markets with low to middle per capita income as classified by the World Bank, and other countries or markets with similar emerging characteristics.

### **European Depositary Receipts (EDRs)**

Certificates issued by a European bank which typically represent the ownership of a non-European based corporation and are denominated in local currencies (most commonly Euro). The securities are held by a bank, which issues the EDRs and acknowledges that it holds the underlying securities. EDRs are the functional equivalent of ADRs (American Depositary Receipts) in the U.S.

### **exchange-traded fund (ETF)**

An ETF is an investment fund that is traded, like an individual stock, on a stock exchange. The securities within an ETF cover various asset classes, geographical locations and economic sectors. Generally, the aim of a specific ETF is to replicate the performance of a particular index, sector or asset class. Some ETFs replicate performance on an inverse or leveraged basis and others are actively managed.

ETFs offer many of the same advantages of a mutual fund such as diversification and professional management but because they generally use indexing as their investment strategy, they also offer the benefits of indexing: lower operating costs and the potential for high tax efficiency. Index-based ETFs also differ from traditional mutual funds as they can be bought and sold at intraday prices rather than at end-of-day prices. Securities of ETFs may qualify as index participation units under applicable Canadian mutual fund rules.

**fixed income securities** Securities that pay a regular stream of income. Bonds are the most common fixed income securities. Preferred shares are sometimes classified as fixed income securities.

**forward contract** An agreement to buy or sell currency, commodities or securities for an agreed price at a future date or to pay an amount at a future date based on the value of a currency, commodity or security at such future time.



**fundamental analysis** Security analysis based on fundamental facts about a company such as sales, earnings and dividend projections.

**futures** An agreement to buy or sell a commodity or financial instrument at a predetermined future date and price.

**Global Depository Receipts (GDRs)** Similar to American Depository Receipts, GDRs are bank certificates issued in more than one country for shares in a foreign company. The shares are held by a foreign branch of an international bank. The shares trade as domestic shares but are offered for sale globally through the various bank branches.

**GST** Goods and Services Tax.

**Guaranteed Investment Certificate (GIC)** A certificate or term deposit that fully guarantees interest and the return of capital at maturity, which is usually one to five years.

**HST** Harmonized Sales Tax.

**hedge** A strategy for offsetting or reducing risk.

**high quality** means, when used in relation to fixed income securities, securities that have the highest ratings from one of the specialized rating agencies.

**income trust** An investment trust that holds income-producing assets which is passed on to its unitholders.

**index participation unit** Under applicable Canadian mutual fund rules, is a security traded on a stock exchange in Canada or the United States that is issued by an issuer the only purpose of which is to:

hold the securities that are included in a specified widely quoted market index in substantially the same proportion as those securities are reflected in that index, or invest in a manner that causes the issuer to replicate the performance of that index.

**investment grade fixed income securities** are debt securities that have been issued by a company that is BBB- rated or higher by Standard & Poor's Financial Services LLC and Fitch Ratings Ltd. or Baa3 or higher by Moody's Analytics, Inc.

**investment returns** The total earnings of an investment, which can consist of interest income, dividend income and capital gains.

**large-cap securities** Stocks with a market capitalization generally comprising the largest 70% of the market capitalization in each country, as determined by MSCI Inc.

**leverage** The use of borrowed money for investing. Leverage can magnify the returns or the losses on an investment.

**macroeconomics** The part of economic theory that deals with aggregates, such as national income, total employment, and total consumption.

**management expense ratio** The proportion of the Fund's assets used to pay the Fund's management fee and other expenses each year, expressed as an annualized percentage.

$$\text{MER} = \frac{\text{Total expenses of the Fund (excluding transaction costs)}}{\text{Annual average net asset value of the Fund}}$$

**market value** The price at which an asset can be bought or sold as set by the market (any market) at a particular time.

**mid-cap securities** Stocks with a market capitalization generally comprising the middle 15% of the market capitalization in each country, as determined by MSCI Inc.

**money market securities** Financial instruments with high liquidity and very short maturities. These include banker's acceptances, Treasury bills, commercial paper, municipal notes, repurchase agreements, and other corporate or government debt instruments with a term of less than one year.

**non-investment grade fixed income securities** Also known as below investment grade fixed income securities, non-investment grade fixed income securities are debt securities that have been issued by a company that is BB+ or lower by Standard & Poor's Financial Services LLC and Fitch Ratings Ltd. or Ba1 or lower by Moody's Analytics, Inc.

**option** An option is a derivative instrument that gives the buyer the right — not the obligation — to buy or sell an asset for a specific price for a certain period. The seller usually receives cash, or premium, for agreeing to give an option to the buyer.

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**Participatory Notes (P-Notes)** Participatory notes are promissory notes that are designed to offer a return linked to the performance of a particular reference equity security or market. Participatory notes are issued by banks or broker-dealers and allow a Fund to gain exposure to common stocks in markets where direct investment is not allowed or difficult to access.

**preferred shares** refers to non-voting shares in a company, paying a fixed or variable stream of dividends.

**portfolio turnover rate** The rate at which the Fund's portfolio advisor changes its portfolio investments in a year. A portfolio turnover rate of 100% is equivalent to the Fund buying and selling each security in its portfolio once in the course of its financial year. See "*Income Tax Considerations for Investors*", for the tax consequences of a high portfolio turnover rate.

**QST** Quebec Sales Tax.

**real estate investment trust (REIT)** is a trust that, directly or indirectly, owns, develops and/or manages real estate properties.

**repurchase agreement** An agreement where a third party purchases a security at one price from the Fund and agrees to sell the same security back to the Fund at a higher price on a later date. It is a way for the third party to earn a profit on the spread between the price at which it purchased the security and the price at which it sells it back and for the Fund to borrow some short-term cash.

**small-cap securities** Stocks with a market capitalization generally comprising the bottom 14% of market capitalization in each country, as determined by MSCI Inc. (which excludes the absolute bottom 1% of market capitalization, considered micro-cap securities, which are smaller than small-cap companies).

**Standard & Poor's Depository Receipts (SPDRs)** U.S. dollar denominated certificates which represent securities of a fund holding a basket of securities that aims to replicate the performance of the S&P 500 Index. SPDRs trade primarily on the American Stock Exchange.

**stock index** A number that reflects the price movement of a group of stocks. For example, the S&P/TSX Composite Index comprises approximately 95% of market capitalization for Canadian-based, Toronto Stock Exchange listed companies.

**swap** An agreement between the parties to exchange, or swap, payments based on an underlying investment. The payments are usually calculated differently for the parties.

**term deposit** Debt security issued by a bank with terms ranging from several weeks to several years.

**Tier 1 Capital** The sum of a company's equity capital and disclosed reserves, and sometimes non-redeemable, non-cumulative preferred stock.

**Treasury bill** Short-term government debt. Treasury bills bear no interest but are sold at a discount. The difference between the discount price and par value at maturity is the return to be received by the investor.

**volatility** A measure of the magnitude of up and down fluctuations in a fund's net asset value (NAV) over time as measured by the annualized standard deviation of its returns. The more a fund's returns deviate from its average return, the more volatile the fund and the higher the standard deviation. Higher volatility generally indicates higher risk.

**warrant** A certificate that gives you the right to buy common shares at a specified price within a specified period of time.

**weighted average term to maturity** A measure of the average length of time until a portfolio of fixed income securities comes due. Term to maturity is the number of days until a security (such as a T-bill or bond) matures. A weighted average term to maturity multiplies the percentage of securities with the same term to maturity by the term and then adds them up.

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## Specific Information About Each Of The Mutual Funds Described In This Document

This part of the simplified prospectus contains all the relevant details that you need to know about each of the Funds. Any information common to all of the Funds is described below under the same heading as in the Fund profile. When reading a Fund description, please refer back to this section for a more complete understanding of the Fund.

### **Similarities of the Funds**

The investment objectives and investment strategies of Manulife Global Thematic Opportunities Class are similar to the objectives and strategies of Manulife Global Thematic Opportunities Fund. Although Manulife Global Thematic Opportunities Class has similar objectives and strategies, and will have an investment portfolio managed by the same individuals, the performance of the Funds will not be identical. This may occur for a number of reasons, including: not all of the investments of the two groups of funds will be the same in all respects, the investments will be acquired at different times, in different amounts and at different prices, securities may be different due to related party restrictions, the Funds will have different levels of income and expenses, and each Fund will have a different level of purchases and redemptions from time to time, necessitating different portfolio transactions.

### **Securities Offered**

We offer Advisor Series securities, Series F securities, Series FT securities and Series T securities for each Fund.

### **What Does the Fund Invest In?**

This section tells you the investment objective and strategies of the Fund.

### **Investment Objective**

Each Fund has its own distinct investment objective. This section tells you what that investment objective is.

### **Investment Strategies**

In this section, you'll find details about the objectives and strategies of the Funds and the kinds of securities in which each Fund invests. Where the investment strategies section of a Fund indicates that the Fund has percentage or other restrictions on its investment in certain types of securities, if the restriction is adhered to at the time of investment, later changes in the market value of the investment, the rating of the investment or the value of the Fund that cause the restriction to be exceeded, are generally not a violation of the restriction. Subject to applicable laws, we may change a Fund's investment strategies at our discretion without prior notice or approval.

### **Investments in Underlying Funds**

The Funds may invest in securities of Underlying Funds (including the other Fund) directly or through the use of derivatives. Some of the Underlying Funds may also be managed by us. Investments in Underlying Funds will be made in accordance with the Fund's investment objectives and will comply with securities regulations. The portfolio advisor and portfolio sub-advisor(s), as applicable, will make their selection according to various criteria including the objectives, strategies, risks, asset composition and past performance of the Underlying Funds.

A Fund may invest in securities of an Underlying Fund (including another Fund) if, among other things,

- The Underlying Fund (other than a fund that issues index participation units) is subject to NI 81-102 and offers or has offered securities under National Instrument 81-101 – *Mutual Fund Prospectus Disclosure* or the Fund has obtained exemptive relief to make such investment
- The investment objective of the Underlying Fund is consistent with the Fund's investment objective
- MAML does not vote the Fund's holdings in the Underlying Fund
- At the time the Fund purchases securities of the Underlying Fund, the Underlying Fund holds no more than 10% of the market value of its net assets in securities of other mutual funds other than a money market fund, a fund that tracks the

performance of another mutual fund or a fund that issues index participation units

- The Fund and the Underlying Fund are both reporting issuers
- No management fees or incentive fees are payable by the Fund that, to a reasonable person, would duplicate a fee payable by the Underlying Fund for the same service
- No sales fees or redemption fees are payable by the Fund in relation to its purchases or redemptions of the securities of the Underlying Fund if the Underlying Fund is managed by the Manager or an affiliate of the Manager of the Fund

The annual information form of the Funds discloses the percentage of securities held by substantial securityholders of each Fund, including other mutual funds, which hold more than 10% of the series of securities of a Fund. Information about the Underlying Funds managed by us is contained in this simplified prospectus or is available at [sedar.com](http://sedar.com). Information about the Underlying Funds managed by other mutual fund companies can be located at [sedar.com](http://sedar.com). You can obtain copies of the annual and interim financial reports, the annual and interim management reports of fund performance and the fund facts of an Underlying Fund managed by us at [sedar.com](http://sedar.com) or by contacting us as indicated on the back cover of this simplified prospectus.

### ***Derivatives Relief***

Each of the Funds have been granted derivatives relief to use as a “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) 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; or (ii) a Fund enters into or maintains a swap position, and during the periods when the Fund is entitled to receive payments under the swap. Please see “*Investment Restrictions and Exemptive Relief*” in the AIF of the Funds for further details, including the conditions of this relief.

### ***ETF and Silver Relief***

The Funds may rely on regulatory relief to permit the Funds to purchase and hold securities of certain additional types of ETFs, silver and/or silver derivatives. These additional types of ETFs seek to replicate: (a) the daily performance of an 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%. A Fund will not be able to make further purchases of these additional types of ETFs when more than 10% of its assets taken at market value at the time of the transaction are already invested in such ETFs. This regulatory approval also allows these Funds to invest directly in silver, certain silver certificates, and derivatives the underlying interest of which is silver. A Fund will not be able to make further purchases of silver or silver-related investments if 10% of its assets taken at market value at the time of the transaction are already invested in gold and silver products.

Please see “*Investment Restrictions*” in the AIF of the Funds for further details, including the conditions of these exemptions.

### ***Investment Risk Classification Methodology***

The methodology used to determine each Fund’s investment risk level for purposes of disclosure in this simplified prospectus and in the fund facts document is based on the Investment Risk Classification Methodology in NI 81-102, as such methodology may be amended and updated from time to time (the “Methodology”). The Methodology reflects the view of the Canadian Securities Administrators (“CSA”) that the most comprehensive, easily understood form of risk in this context is historical volatility risk as measured by the standard deviation of fund performance. However, the Manager and the CSA recognize that other types of risk, both measurable and non-measurable, may exist and we remind you that a Fund’s historical performance may not be indicative of future returns and that a Fund’s historical volatility may not be indicative of its future volatility. There may be times when the Methodology produces a result that the Manager

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believes is inappropriate in which case the Manager may re-classify the Fund to a higher risk level, if appropriate.

Based on the Methodology, each Fund's risk level, as described in this document, is determined by calculating its ten-year standard deviation.

If a Fund does not have at least ten years of performance history, the return history of the Fund is added to the return history of a similar fund which is an appropriate proxy for the Fund (or a reference index if no such similar fund exists) which is used to reasonably approximate the Fund's standard deviation for the remainder of the ten-year period.

Each Fund is assigned an investment risk level in one of the following categories:

- **Low** – for Funds with a standard deviation range of 0 to less than 6;
- **Low to Medium** – for Funds with a standard deviation range of 6 to less than 11;
- **Medium** – for Funds with a standard deviation range of 11 to less than 16;
- **Medium to High** – for Funds with a standard deviation range of 16 to less than 20; and
- **High** – for Funds with a standard deviation range of 20 or greater.

The investment risk level for a Fund is determined when the Fund is first created and is reviewed at least annually and/or any time a fundamental change occurs in the Fund.

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

### ***Who Should Invest in This Fund?***

This section tells you the type of investment portfolio or investor for which the Fund may be suitable. This is meant as a general guide only. For advice about your own circumstances, please consult your financial advisor.

### ***Distribution Policy***

This section tells you how often the Fund pays out distributions of income and capital gains or dividends or a return of capital and how they are paid. We may change the distribution policy at our discretion. Please see "*Income Tax Considerations for Investors*" for more information.

### ***Fund Expenses Indirectly Borne by Investors***

This example is intended to help you compare the cost of investing in a series of securities of one of the Funds with the cost of investing in other mutual funds. It shows the cumulative fees and expenses you may pay indirectly over different time periods. These expenses are indirectly borne by you because they are paid out of Fund assets, which indirectly reduces your return. This example assumes:

- You invest \$1,000 in securities of the Fund
- The securities of the Fund you invest in earn 5% each year, although the actual return will likely be different
- You paid the same management expense ratio each year as you did in the Fund's last completed financial year, as applicable

See the "*Fees and expenses*" table for more information about the cost of investing in the Funds.

# Manulife Global Thematic Opportunities Class

## FUND DETAILS

Type of fund	Global Equity
Date started	Advisor Series securities, Series F securities, Series FT6 securities and Series T6 securities - October 12, 2018
Nature of securities <sup>1</sup>	Advisor Series, Series F, Series FT6 and Series T6 shares of a class of a mutual fund corporation
Eligible plans	Securities of the Fund are qualified investments for Registered Plans. We reserve the right to limit purchases (including switches) by Registered Plans into the Fund.
Portfolio advisor	Manulife Asset Management Limited Toronto, Ontario
Portfolio sub-advisor	Pictet Asset Management S.A. <sup>2</sup> Geneva, Switzerland

<sup>1</sup> Other series of securities of this Fund also exist. The rights attached to those securities do not materially affect the rights attached to the securities of the Fund listed above.

<sup>2</sup> There may be difficulty in enforcing legal rights against the portfolio sub-advisor, or its individual representatives, because they and all or substantially all of their assets are located outside of Canada. The portfolio advisor is responsible for any loss that arises out of any failure of the portfolio sub-advisor: (i) to exercise the powers and discharge the duties of its office honestly, in good faith and in the best interests of the Fund and the portfolio advisor; or (ii) to exercise the degree of care, diligence and skill that a reasonable prudent person would exercise in the circumstances.

## WHAT DOES THE FUND INVEST IN?

### **Investment Objective**

The Fund aims to achieve capital growth by investing mainly in equities of companies that benefit from global long-term market themes. These themes are resulting from secular changes in economic and social factors such as demographics, lifestyle, regulations or the environment. The investment universe is not limited to a specific geographical area.

The fundamental investment objective of the Fund cannot be changed without the approval of investors who own securities in the Fund.

### **Investment Strategies**

The Fund aims to achieve capital growth by investing mainly in equities and equity related securities (such as ADRs, GDRs and EDRs) issued by companies throughout the world (including emerging countries). The Fund will invest mainly in securities that may benefit from global long-term market themes resulting from secular changes in economic and social factors such as demographics, lifestyle, regulations or the environment. The Fund may also invest up to 10% of its net assets in real estate investments trusts (REITs).

The Fund may invest in any country (including emerging countries), in any economic sector and in any currency. However, depending on market conditions, the investments may be focused on one country or on a limited number of countries and/or one economic activity sector and/or one currency.

The Fund may invest in China A-shares listed and traded on the SSE or SZSE through Stock Connect programs. Please see "Securities Connect Risk" for more information.

The portfolio turnover rate of the Fund may be greater than 70%. This means the Fund may frequently trade the securities in its portfolio, which may have implications for you as an investor:

- The Fund may earn taxable capital gains, which may be passed on to you
- Your returns may be reduced by the higher trading costs associated with frequent trading

The Fund may hold a portion of its assets in cash or short-term money market securities for administrative purposes or while searching for investment opportunities and/or due to general market, economic or political conditions.

The Fund may also invest up to 100% of its assets in other investment funds, including Underlying Funds and ETFs, that may or may not be managed by the Manager (or one of its affiliates or associates), in order to gain indirect exposure to appropriate markets, sectors or asset classes. Underlying Funds will be selected with consideration for the Underlying Fund's investment objective and strategies, past performance and volatility, among other factors. Please see "Investments in Underlying Funds" in "Specific

*Information About Each Of The Mutual Funds Described In This Document”.*

The 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 or by the exemption described under “*Derivatives Relief*” in “*Specific Information About Each Of The Mutual Funds Described In This Document*”. 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. 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. You will find more information about derivatives, including the types of derivatives expected to be used by the Fund, under “*Derivative Risk*”.

The Fund may also enter into securities lending, repurchase and reverse repurchase transactions to generate additional income and/or as a short-term cash management tool. See “*Securities Lending, Repurchase and Reverse Repurchase Transaction Risk*” for further information.

See “*Specific Information About Each Of The Mutual Funds Described In This Document*” regarding differences between the performance of a Manulife Corporate Class and a similar trust fund managed by the portfolio sub-advisor.

## WHAT ARE THE RISKS OF INVESTING IN THE FUND?

See “*General Risks Common to All Mutual Funds*” and “*Specific Risks That Apply to One or More Mutual Funds*” for a full discussion of the risks associated with investing in mutual funds generally and the following risks which apply to this Fund in particular.

- Capital Depletion Risk
- Class Risk
- Concentration Risk
- Counterparty Risk
- Currency Risk
- Derivative Risk
- Emerging Markets Risk
- Equity Risk

- ETF Risk
- Foreign Market Risk
- Multiple Series Risk
- Regulatory Risk
- Securities Connect Risk
- Securities Lending, Repurchase and Reverse Repurchase Transaction Risk
- Small Company Risk
- Substantial Securityholder Risk
- Tax Risk
- Underlying Fund Risk

*As of October 12, 2018, the Manager and/or an affiliate of the Manager held 100.00% of the outstanding securities of the Fund.*

The Fund takes on the risks of an Underlying Fund in proportion to its investment in that fund. For more information about such risks, as are listed above, as well as a general discussion about the risks of investing in mutual funds, please see “*General Risks Common to All Mutual Funds*” and “*Specific Risks That Apply To One Or More Mutual Funds*”.

## WHO SHOULD INVEST IN THIS FUND?

The Fund is suitable for investors who:

- Are seeking long-term growth through capital appreciation and who are interested in diversifying globally in developed and emerging countries
- Wish to invest in securities exposed to global investment themes
- Are comfortable with, and understand the risks of investing in the Fund and have an investment horizon of at least 5 years
- Are willing to accept a medium level of investment risk
- Are, in the case of Series FT6 securities or Series T6 securities, seeking regular monthly cash flows consisting of return of capital and/ or dividends

The investment risk level of this Fund is required to be determined in accordance with a standardized risk classification methodology that is based on the mutual fund’s historical volatility as measured by the ten-year standard deviation of the returns of the Fund or another mutual fund with ten years of performance history and has the same manager, portfolio manager, investment objectives and investment strategies as the Fund, or a reference

index which most closely resembles the Fund's strategy if the Fund does not have at least ten years of monthly return history. Please see *"Specific Information About Each Of The Mutual Funds Described In This Document"* for more information about the various risk categories and how the risk level of a Fund is calculated.

Since the Fund does not have at least ten years of monthly return history, a reference index which most closely resembles the Fund's strategy has been used. This reference index is the MSCI World Index.

The MSCI World Index is a broad global equity benchmark that represents large-cap and mid-cap equity performance in 23 developed countries.

The investment risk level for a Fund is determined when the Fund is first created and is reviewed at least annually and/or any time a fundamental change occurs in the Fund.

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

## DISTRIBUTION POLICY

### *For all series of securities:*

Capital gains dividends, if any, are expected to be distributed annually in May or June of each year. Ordinary dividends will be paid at the discretion of the board of directors of MIX Corp. In calculating the amount of dividends to be paid to investors in the Fund, the tax position of MIX Corp. as a whole will be taken into account.

Any distributions are automatically reinvested in additional securities of the Fund, unless you tell us that you would prefer cash payments. However, all distributions must be reinvested in additional securities of the Fund for securities held in Manulife Investments Registered Plans.

### *Additional policy for Series FT6 and Series T6 securities:*

In addition to the above policy for ordinary dividends and capital gains dividends, the Fund will pay monthly distributions on Series FT6 and Series T6 securities. Each target monthly distribution will consist solely of a return of capital except that in the month an ordinary dividend or a capital gains dividend is paid, the return of capital will be equal to the amount, if any, by which the target monthly distribution exceeds such dividend. If in any month the dividend is higher than the target monthly distribution, the dividend amount will be distributed and no return of capital will be paid.

We make monthly distributions based on a target distribution rate of 6% per annum of the net asset value per security of the Fund determined as at December 31 of the prior year. **Distributions for Series FT6 or Series T6 securities of the Fund for non-registered accounts, will be automatically paid in cash unless you tell us that you would prefer distributions to be reinvested in additional Series FT6 or Series T6 securities of the Fund, as applicable. These cash payments may be subject to a minimum threshold which may be determined by the Manager and changed without notice to you.** If you hold your Series FT6 or Series T6 securities in a Manulife Investments Registered Plan, any distributions must be reinvested in additional securities of that series of the Fund.

The target distribution rate may be adjusted from time to time. If the target distribution rate is increased beyond 6% per annum, it may result in a larger amount being distributed as a return of capital. A return of capital distribution is not taxable but reduces the adjusted cost base of your securities. **You should not confuse the target distribution rate with the Fund's rate of return or yield. Returns of capital will result in a reduction of a securityholder's original investment and may result in the return to a securityholder of the entire amount of the securityholder's original investment.** You should consult your tax advisor regarding the tax implications of receiving monthly dividends and/or return of capital with respect to Series FT6 or



Series T6 securities. See "*Capital Depletion Risk*" for more information about the risks associated with depletion of capital.

Distributions on Series FT6 or Series T6 securities are not guaranteed to occur on a specific date and the Fund is not responsible for any fees or charges incurred by you because the Fund did not effect a distribution on a particular day.

The Series FT6 and Series T6 securities have a target distribution rate of 6% per annum based on an initial issue price of \$15. Effective January 1, 2019, the Series FT6 and Series T6 securities will have a target distribution rate of 6% per annum based on the net asset value per security of the Fund determined as at December 31 of the prior year.

The Fund may at its discretion change its distribution policy from time to time.

#### FUND EXPENSES INDIRECTLY BORNE BY INVESTORS

Please see "*Fees and Expenses*" for more information about fees and expenses paid directly by the investor which are not included in the calculation of the management expense ratio. Since this Fund is new, this information is not yet available.

# Manulife Global Thematic Opportunities Fund

## FUND DETAILS

Type of fund	Global Equity
Nature of securities <sup>1/</sup>	Units of a mutual fund trust: Advisor Series securities, Series F securities, Series FT6 securities and Series T6 securities - October 12, 2018
Date started	
Eligible plans	Securities of the Fund are expected to be qualified investments for Registered Plans
Portfolio advisor	Manulife Asset Management Limited Toronto, Ontario
Portfolio sub-advisor	Pictet Asset Management S.A. <sup>2</sup> Geneva, Switzerland

<sup>1</sup> Other series of securities of this Fund also exist. The rights attached to those securities do not materially affect the rights attached to the securities of the Fund listed above.

<sup>2</sup> There may be difficulty in enforcing legal rights against the portfolio sub-advisor, or its individual representatives, because they and all or substantially all of their assets are located outside of Canada. The portfolio advisor is responsible for any loss that arises out of any failure of the portfolio sub-advisor: (i) to exercise the powers and discharge the duties of its office honestly, in good faith and in the best interests of the Fund and the portfolio advisor; or (ii) to exercise the degree of care, diligence and skill that a reasonable prudent person would exercise in the circumstances.

## WHAT DOES THE FUND INVEST IN?

### **Investment Objective**

The Fund aims to achieve capital growth by investing mainly in equities of companies that benefit from global long-term market themes. These themes are resulting from secular changes in economic and social factors such as demographics, lifestyle, regulations or the environment. The investment universe is not limited to a specific geographical area.

The fundamental investment objective of the Fund cannot be changed without the approval of investors who own securities in the Fund.

### **Investment Strategies**

The Fund aims to achieve capital growth by investing mainly in equities and equity related securities (such as ADRs, GDRs and EDRs) issued by companies throughout the world (including emerging countries). The Fund will invest mainly in securities that may benefit from global long-term market themes resulting from secular changes in

economic and social factors such as demographics, lifestyle, regulations or the environment. The Fund may also invest up to 10% of its net assets in real estate investments trusts (REITs).

The Fund may invest in any country (including emerging countries), in any economic sector and in any currency. However, depending on market conditions, the investments may be focused on one country or on a limited number of countries and/or one economic activity sector and/or one currency.

The Fund may invest in China A-shares listed and traded on the SSE or SZSE through Stock Connect programs. Please see "*Securities Connect Risk*" for more information.

The portfolio turnover rate of the Fund may be greater than 70%. This means the Fund may frequently trade the securities in its portfolio, which may have implications for you as an investor:

- The Fund may earn taxable capital gains, which may be passed on to you
- Your returns may be reduced by the higher trading costs associated with frequent trading

The Fund may hold a portion of its assets in cash or short-term money market securities for administrative purposes or while searching for investment opportunities and/or due to general market, economic or political conditions.

The Fund may also invest up to 10% of its assets in other investment funds, including Underlying Funds and ETFs, that may or may not be managed by the Manager (or one of its affiliates or associates), in order to gain indirect exposure to appropriate markets, sectors or asset classes. Underlying Funds will be selected with consideration for the Underlying Fund's investment objective and strategies, past performance and volatility, among other factors. Please see "*Investments in Underlying Funds*" in "*Specific Information About Each Of The Mutual Funds Described In This Document*".

The 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 or by the exemption described under "*Derivatives Relief*" in "*Specific Information About Each Of The Mutual Funds Described In This Document*". 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. 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. You will find more information about derivatives, including the types of derivatives expected to be used by the Fund, under “*Derivative Risk*”.

The Fund may also enter into securities lending, repurchase and reverse repurchase transactions to generate additional income and/or as a short-term cash management tool. See “*Securities Lending, Repurchase and Reverse Repurchase Transaction Risk*” for further information.

#### WHAT ARE THE RISKS OF INVESTING IN THE FUND?

See “*General Risks Common to All Mutual Funds*” and “*Specific Risks That Apply to One or More Mutual Funds*” for a full discussion of the risks associated with investing in mutual funds generally and the following risks which apply to this Fund in particular.

- Capital Depletion Risk
- Concentration Risk
- Counterparty Risk
- Currency Risk
- Derivative Risk
- Emerging Markets Risk
- Equity Risk
- ETF Risk
- Foreign Market Risk
- Multiple Series Risk
- Regulatory Risk
- Securities Connect Risk
- Securities Lending, Repurchase and Reverse Repurchase Transaction Risk
- Small Company Risk
- Substantial Securityholder Risk
- Tax Risk
- Underlying Fund Risk

*As of October 12, 2018, the Manager and/or an affiliate of the Manager held 100.00% of the outstanding securities of the Fund.*

#### WHO SHOULD INVEST IN THIS FUND?

The Fund is suitable for investors who:

- Are seeking long-term growth through capital appreciation and who are interested in diversifying globally in developed and emerging countries
- Wish to invest in securities exposed to global investment themes
- Are comfortable with, and understand the risks of investing in the fund and have an investment horizon of at least 5 years
- Are willing to accept a medium level of investment risk
- Are, in the case of Series FT6 securities or Series T6 securities, seeking regular monthly cash flows consisting of net income and/or a return of capital

The investment risk level of this Fund is required to be determined in accordance with a standardized risk classification methodology that is based on the mutual fund’s historical volatility as measured by the ten-year standard deviation of the returns of the Fund or another mutual fund with ten years of performance history and has the same manager, portfolio manager, investment objectives and investment strategies as the Fund, or a reference index which most closely resembles the Fund’s strategy if the Fund does not have at least ten years of monthly return history. Please see “*Specific Information About Each Of The Mutual Funds Described In This Document*” for more information about the various risk categories and how the risk level of a Fund is calculated.

Since the Fund does not have at least ten years of monthly return history, a reference index which most closely resembles the Fund’s strategy has been used. This reference index is the MSCI World Index.

The MSCI World Index is a broad global equity benchmark that represents large-cap and mid-cap equity performance in 23 developed countries.

The investment risk level for a Fund is determined when the Fund is first created and is reviewed at least annually and/or any time a fundamental change occurs in the Fund.

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

## DISTRIBUTION POLICY

### ***For Advisor Series and Series F securities:***

We generally distribute income and capital gains, if any, annually in December. Distributions may increase or decrease from year to year. Distributions may occasionally include returns of capital. You should consult your tax advisor regarding the tax implications of receiving distributions.

**Any distributions are automatically reinvested in additional securities of the same series of the Fund unless you tell us that you would prefer cash payments. However, all distributions must be reinvested in additional securities of the Fund for securities held in Manulife Investments Registered Plans.**

The Fund may at its discretion change its distribution policy from time to time.

### ***For Series FT6 and Series T6 securities:***

We distribute income and/or return of capital monthly and capital gains, if any, annually in December. We make monthly distributions based on a target distribution rate of 6% per annum of the net asset value per security of the Fund determined as at December 31 of the prior year.

**For Manulife Investments registered accounts, distributions are automatically reinvested in additional Series FT6 or Series T6 securities of the Fund, as applicable. For other registered accounts, distributions are automatically reinvested in additional Series FT6 or Series T6 securities of the Fund, as applicable, unless you direct us otherwise. For non-registered accounts, distributions will be automatically paid in cash unless you direct us otherwise. These cash payments may be subject to a**

**minimum threshold which may be determined by the Manager and changed without notice to you.**

In December of each year, we will pay or make payable to securityholders sufficient net income and net realized capital gains so that the Fund will not be liable for income tax. If the targeted monthly amount paid to holders of Series FT6 or Series T6 securities in December is less than the amount that is required to be paid or made payable to holders of those securities to eliminate the Fund's liability for income tax, the distribution in December on Series FT6 or Series T6 securities will be increased (and the effective distribution rate for the year will exceed 6%). If the targeted monthly amount paid to holders of Series FT6 or Series T6 securities in December is greater than the amount that is required to be paid or made payable to holders of those securities to eliminate the Fund's liability for income tax, the difference will be a return of capital. If you have elected to receive your monthly distribution in cash and not reinvest the distributions, it is expected that the value of your investment in the Fund will decline more rapidly over time.

The character for Canadian tax purposes of monthly distributions made on Series FT6 and Series T6 securities during the year will not be determined with certainty until after the end of the Fund's taxation year.

The target distribution rate may be adjusted from time to time. If the target distribution rate is increased beyond 6% per annum, it may result in a larger amount being distributed as a return of capital. A return of capital distribution is not taxable but reduces the adjusted cost base of your securities. **You should not confuse the target distribution rate with the Fund's rate of return or yield. Returns of capital will result in a reduction of a securityholder's original investment and may result in the return to a securityholder of the entire amount of the securityholder's original investment.** You should consult your tax advisor regarding the tax implications of receiving monthly income and/or return of capital with respect to Series FT6 or Series T6 securities. See "*Capital Depletion Risk*"

for more information about the risks associated with depletion of capital.

Distributions on Series FT6 and Series T6 securities are not guaranteed to occur on a specific date and the Fund is not responsible for any fees or charges incurred by you because the Fund did not effect a distribution on a particular day.

The Series FT6 and Series T6 securities have a target distribution rate of 6% per annum based on an initial issue price of \$15. Effective January 1, 2019, the Series FT6 and Series T6 securities will have a target distribution rate of 6% per annum based on the net asset value per security of the Fund determined as at December 31 of the prior year.

The Fund may at its discretion change its distribution policy from time to time.

#### FUND EXPENSES INDIRECTLY BORNE BY INVESTORS

Please see "*Fees and Expenses*" for more information about fees and expenses paid directly by the investor which are not included in the calculation of the management expense ratio. Since this Fund is new, this information is not yet available.





# Manulife Mutual Funds

## Manulife Global Thematic Opportunities Class Manulife Global Thematic Opportunities Fund

Additional information about each Fund is available in the following documents:

- The Annual Information Form (AIF) for the Funds
- The most recently filed Fund Facts of the Funds
- The most recently filed annual financial statements of the Funds
- Any interim financial reports filed after those annual financial statements
- The most recently filed annual management report of fund performance
- Any interim management report of fund performance filed after that annual management report of fund performance

These documents are incorporated by reference into this Simplified Prospectus, which means that they legally form part of this document just as if they were printed as part of this document. You can get a free copy of these documents, at your request, and 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](http://manulifemutualfunds.ca)
- By contacting us at [manulifemutualfunds@manulife.com](mailto:manulifemutualfunds@manulife.com)

These documents and other information about the Funds, such as information circulars and material contracts, are also available at [sedar.com](http://sedar.com)

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

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

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**FOR MORE INFORMATION, PLEASE CALL 1 888 588 7999 OR VISIT [MANULIFEMUTUALFUNDS.CA](http://MANULIFEMUTUALFUNDS.CA)**

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