

# Rates Of Return Overview

Gross rates of return (%) as of October 31, 2018. Gross rates of return reflect performance before fees are deducted. The investment management fees (IMFs) you pay appear on the secure member website at [www.manulife.ca/GRO](http://www.manulife.ca/GRO).

Fund Code	Fund name	IMF <sup>2</sup>	Year to date <sup>3</sup>	ANNUALIZED RETURN						ANNUAL RETURN <sup>1</sup>				
				1 Year	2 Year	3 Year	4 Year	5 Year	10 Year	2018	2017	2016	2015	2014
<b>TARGET DATE - MANULIFE</b>														
2000	Manulife Retirement Income Fund	1.800	-0.8	-0.3	2.9	4.1	4.8	5.6	n/a	-0.3	6.2	6.4	6.9	9.0
2020	Manulife Retirement Date 2020 Fund	1.800	-0.9	-0.4	3.3	4.4	5.1	6.1	7.8	-0.4	7.1	6.7	7.1	10.0
2025	Manulife Retirement Date 2025 Fund	1.800	-1.0	-0.4	4.1	5.0	5.6	6.7	8.5	-0.4	8.8	6.9	7.4	11.1
2030	Manulife Retirement Date 2030 Fund	1.800	-1.2	-0.5	5.0	5.7	6.2	7.4	9.1	-0.5	10.8	7.1	7.8	12.2
2035	Manulife Retirement Date 2035 Fund	1.800	-1.4	-0.6	5.7	6.2	6.7	7.9	9.5	-0.6	12.5	7.2	8.1	13.0
2040	Manulife Retirement Date 2040 Fund	1.800	-1.5	-0.7	6.1	6.5	6.9	8.1	9.7	-0.7	13.3	7.2	8.1	13.3
2045	Manulife Retirement Date 2045 Fund	1.800	-1.6	-0.7	6.2	6.6	7.0	8.2	9.8	-0.7	13.7	7.2	8.2	13.4
2050	Manulife Retirement Date 2050 Fund	1.800	-1.6	-0.8	6.3	6.6	7.0	8.3	9.8	-0.8	13.8	7.2	8.2	13.5
2055	Manulife Retirement Date 2055 Fund	1.800	-1.6	-0.8	6.3	6.6	n/a	n/a	n/a	-0.8	14.0	7.1	n/a	n/a
2060	Manulife Retirement Date 2060 Fund	1.800	-1.7	-0.9	6.4	6.4	n/a	n/a	n/a	-0.9	14.2	6.4	n/a	n/a
<b>ASSET ALLOCATION</b>														
2001	Manulife Conservative Asset Allocation Fund	1.750	-0.7	-0.3	1.8	3.2	4.0	4.7	5.9	-0.3	3.9	6.1	6.3	7.8
2002	Manulife Moderate Asset Allocation Fund	1.750	-0.9	-0.3	3.3	4.3	5.0	5.8	7.1	-0.3	7.0	6.4	7.0	9.4
2003	Manulife Balanced Asset Allocation Fund	1.750	-1.1	-0.5	4.7	5.4	5.9	6.9	8.5	-0.5	10.1	6.8	7.5	11.2
2004	Manulife Growth Asset Allocation Fund	1.750	-1.5	-0.7	6.0	6.3	6.7	8.0	9.3	-0.7	13.1	7.1	8.0	13.0
2005	Manulife Aggressive Asset Allocation Fund	1.750	-1.8	-0.9	7.3	7.3	7.5	8.8	10.3	-0.9	16.0	7.4	8.0	14.4
<b>MONEY MARKET</b>														
3132	Manulife Canadian Money Market Fund (MAM)	1.450	1.4	1.6	1.3	1.2	1.2	1.2	1.2	1.6	1.0	0.9	1.1	1.3
3191	Manulife Daily High Interest Fund	1.350	1.3	1.5	1.4	1.3	1.4	1.5	1.5	1.5	1.2	1.3	1.5	1.8
<b>FIXED INCOME</b>														
4191	Manulife Asset Management Canadian Bond Index Fund	1.470	-1.0	-0.6	-0.5	1.5	2.2	3.0	4.5	-0.6	-0.4	5.7	4.4	5.9
4271	Manulife PH&N Bond Fund	1.700	-0.8	-0.5	-0.4	1.8	2.6	3.3	5.1	-0.5	-0.3	6.3	4.9	6.2
<b>BALANCED</b>														
5141	Manulife Fidelity Canadian Asset Allocation Fund	2.100	-1.4	-0.6	2.9	4.7	4.4	6.2	7.8	-0.6	6.4	8.3	3.4	13.9
5301	Manulife Leith Wheeler Diversified Pooled Fund (Registered Plans Only)	1.750	-2.3	-1.5	4.9	6.4	5.6	6.8	8.4	-1.5	11.7	9.6	3.0	12.2
<b>CANADIAN LARGE CAP EQUITY</b>														
7132	Manulife Asset Management Canadian Equity Index Fund	1.480	-5.0	-3.4	3.8	6.7	3.8	5.5	7.6	-3.4	11.5	12.8	-4.5	12.8
7241	Manulife Jarislowsky Fraser Canadian Equity Fund	1.700	-3.2	-2.8	4.4	6.4	5.0	7.1	8.8	-2.8	12.0	10.5	1.1	15.7
7481	Manulife Greystone Canadian Equity Fund	1.700	-4.8	-4.6	3.1	4.1	2.6	4.7	6.4	-4.6	11.4	6.2	-1.9	13.9
7601	Manulife Scheer Rowlett Canadian Equity Fund	1.800	-5.9	-4.2	6.0	8.5	4.7	5.7	7.6	-4.2	17.3	13.5	-5.7	9.8
<b>CANADIAN SMALL/MID CAP EQUITY</b>														
7122	Manulife MMF Growth Opportunities Fund	1.900	-7.6	-5.5	-0.4	2.4	1.6	4.8	11.1	-5.5	5.1	8.2	-1.0	18.8
<b>U.S. LARGE CAP EQUITY</b>														
8131	Manulife Asset Management U.S. Equity Index Fund	1.480	7.7	9.0	13.7	11.3	13.8	16.2	13.7	9.0	18.5	6.7	21.7	26.3
8196	Manulife U.S. Diversified Growth Equity Fund (Wellington)	1.950	13.2	12.8	17.9	12.8	16.6	18.2	15.7	12.8	23.3	3.2	28.5	25.0
<b>INTERNATIONAL EQUITY</b>														
8192	Manulife International Equity Fund (Templeton)	2.050	-5.0	-6.0	6.2	3.7	6.0	6.3	8.3	-6.0	19.9	-1.1	13.1	7.4
8321	Manulife BlackRock International Equity Index Fund	1.600	-4.7	-5.0	6.3	3.9	6.9	7.0	7.9	-5.0	18.9	-0.7	16.2	7.7
<b>GLOBAL EQUITY</b>														
8161	Manulife MFS Global Equity Growth Fund	1.750	5.3	6.7	14.4	11.3	13.9	14.1	11.3	6.7	22.6	5.3	22.1	15.0
8181	Manulife Trimark Fund	2.000	1.4	3.0	8.2	9.1	11.6	12.4	11.8	3.0	13.8	10.9	19.2	16.0

- 1 An annual return is the return of an investment over a 12 month period. As an example: a one year annual return as at June 30, 2012 would be from July 1, 2011 to June 30, 2012.
  - 2 The Investment Management Fees (IMFs) shown incorporate costs related to investment management services, record-keeping, administration and segregated fund operating expenses, and may include underlying fund operating expenses. Applicable taxes are not included in the IMFs.
  - 3 Year to date (YTD) rates of return are not annualized.
- Manulife Return:** These numbers represent the gross rates of return of the Manulife fund. Past performance is no guarantee of future results.
- Additional Historical Information:** In order to provide further historical information, we have included the returns of the underlying fund. If "n/a" appears, it means there is no rates of return information available for that time period. For Multi-Manager funds, simulated historical fund returns have been calculated using the underlying component funds' historical returns and target weights. The simulated portfolio was re-balanced on a monthly basis, while the actual fund is re-balanced using cash flows on a daily basis, which will result slight deviations from a true representation of simulated historical returns.