

# Rates Of Return Overview

Gross rates of return (%) as of September 30, 2020. 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	i-Watch Status <sup>2</sup>	IMF <sup>3</sup>	Year to date <sup>4</sup>	ANNUALIZED RETURN						ANNUAL RETURN <sup>1</sup>				
					1 Year	2 Year	3 Year	4 Year	5 Year	10 Year	2020	2019	2018	2017	2016
<b>GROUPINCOME PLUS</b>															
6203	MLI Group IncomePlus Balanced Asset Allocation Fund		0.800	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
	<a href="#">Manulife Balanced Asset Allocation - Custom Benchmark<sup>5</sup></a>			4.9	7.8	7.0	7.0	6.5	7.1	7.3	7.8	6.2	6.9	5.1	9.7
<b>TARGET DATE - FIDELITY</b>															
2140	MLI Fidelity ClearPath Income Portfolio <sup>5,6</sup>	●	1.050	4.0	5.6	5.8	4.9	4.3	4.6	5.7	5.6	6.0	3.2	2.5	5.8
	<a href="#">Fidelity ClearPath Income - Custom Benchmark<sup>5</sup></a>			4.8	5.8	5.7	5.0	4.2	4.3	4.6	5.8	5.7	3.4	1.7	5.0
2143	MLI Fidelity ClearPath 2020 Portfolio <sup>5,6</sup>	●	1.050	4.7	8.2	7.8	7.3	7.0	7.4	8.2	8.2	7.4	6.3	6.2	8.7
	<a href="#">Fidelity ClearPath 2020 - Custom Benchmark<sup>5</sup></a>			4.6	7.3	7.0	7.0	6.8	7.2	6.9	7.3	6.6	7.2	6.2	8.9
2144	MLI Fidelity ClearPath 2025 Portfolio <sup>5,6</sup>	●	1.050	4.8	9.0	8.1	7.7	7.5	7.8	9.0	9.0	7.3	6.9	7.0	9.0
	<a href="#">Fidelity ClearPath 2025 - Custom Benchmark<sup>5</sup></a>			4.1	7.5	7.0	7.3	7.3	7.7	7.4	7.5	6.5	7.9	7.1	9.2
2145	MLI Fidelity ClearPath 2030 Portfolio <sup>5,6</sup>	●	1.050	4.5	9.3	8.1	7.9	7.9	8.1	9.3	9.3	7.0	7.4	7.8	9.2
	<a href="#">Fidelity ClearPath 2030 - Custom Benchmark<sup>5</sup></a>			3.5	7.5	6.8	7.4	7.6	7.9	7.6	7.5	6.1	8.6	8.1	9.5
2146	MLI Fidelity ClearPath 2035 Portfolio <sup>5,6</sup>	●	1.050	4.1	9.6	8.1	8.2	8.6	8.8	10.1	9.6	6.5	8.4	9.7	9.7
	<a href="#">Fidelity ClearPath 2035 - Custom Benchmark<sup>5</sup></a>			2.7	7.4	6.4	7.5	8.3	8.7	8.1	7.4	5.3	9.9	10.5	10.2
2147	MLI Fidelity ClearPath 2040 Portfolio <sup>5,6</sup>	●	1.050	3.7	10.2	8.1	8.4	8.9	9.1	10.4	10.2	6.1	9.0	10.3	9.8
	<a href="#">Fidelity ClearPath 2040 - Custom Benchmark<sup>5</sup></a>			1.8	7.4	6.1	7.6	8.5	8.8	8.2	7.4	4.8	10.7	11.3	10.1
2148	MLI Fidelity ClearPath 2045 Portfolio <sup>5,6</sup>	●	1.050	3.8	10.3	8.2	8.4	8.9	9.1	10.5	10.3	6.1	9.0	10.3	9.8
	<a href="#">Fidelity ClearPath 2045 - Custom Benchmark<sup>5</sup></a>			1.8	7.4	6.1	7.6	8.5	8.8	8.2	7.4	4.8	10.7	11.3	10.1
2149	MLI Fidelity ClearPath 2050 Portfolio <sup>5,6</sup>	●	1.050	3.8	10.3	8.2	8.4	8.9	9.1	n/a	10.3	6.1	9.0	10.3	9.7
	<a href="#">Fidelity ClearPath 2050 - Custom Benchmark<sup>5</sup></a>			1.8	7.4	6.1	7.6	8.5	8.8	n/a	7.4	4.8	10.7	11.3	10.0
2150	MLI Fidelity ClearPath 2055 Portfolio <sup>5,6</sup>	●	1.050	3.7	10.2	8.1	8.4	8.9	9.0	n/a	10.2	6.0	9.0	10.3	9.7
	<a href="#">Fidelity ClearPath 2055 - Custom Benchmark<sup>5</sup></a>			1.8	7.4	6.1	7.6	8.5	8.8	n/a	7.4	4.8	10.7	11.3	9.9
2151	MLI Fidelity ClearPath 2060 Portfolio <sup>5,6</sup>	●	1.050	4.2	10.7	7.9	n/a	n/a	n/a	n/a	10.7	n/a	n/a	6.2	n/a
	<a href="#">Fidelity ClearPath 2060 - Custom Benchmark</a>			1.8	7.4	6.1	n/a	n/a	n/a	n/a	7.4	4.7	n/a	n/a	n/a
<b>ASSET ALLOCATION</b>															
2001	MLI Conservative Asset Allocation Fund <sup>5,6</sup>	●	0.800	4.8	5.6	6.7	5.5	4.5	5.1	5.5	5.6	7.8	3.2	1.7	7.5
	<a href="#">Manulife Conservative Asset Allocation - Custom Benchmark<sup>5</sup></a>			7.4	7.7	7.9	6.4	4.6	5.2	5.3	7.7	8.2	3.5	-0.7	7.6
2002	MLI Moderate Asset Allocation Fund <sup>5,6</sup>	●	0.800	3.6	5.6	6.0	5.6	5.3	5.9	6.4	5.6	6.4	4.8	4.3	8.4
	<a href="#">Manulife Moderate Asset Allocation - Custom Benchmark<sup>5</sup></a>			6.3	7.9	7.7	6.9	5.7	6.3	6.4	7.9	7.5	5.2	2.1	8.7
2003	MLI Balanced Asset Allocation Fund <sup>5,6</sup>	●	0.800	2.0	5.0	5.1	5.5	5.8	6.6	7.4	5.0	5.1	6.4	6.9	9.4
	<a href="#">Manulife Balanced Asset Allocation - Custom Benchmark<sup>5</sup></a>			4.9	7.8	7.0	7.0	6.5	7.1	7.3	7.8	6.2	6.9	5.1	9.7
2004	MLI Growth Asset Allocation Fund <sup>5,6</sup>	●	0.800	0.3	4.3	4.0	5.3	6.3	7.1	8.0	4.3	3.8	7.9	9.4	10.4
	<a href="#">Manulife Growth Asset Allocation - Custom Benchmark<sup>5</sup></a>			3.2	7.3	6.3	7.1	7.4	8.0	8.2	7.3	5.3	8.7	8.1	10.7
2005	MLI Aggressive Asset Allocation Fund <sup>5,6</sup>	●	0.800	-1.5	3.4	3.0	5.2	6.8	7.7	8.7	3.4	2.6	9.6	11.7	11.3
	<a href="#">Manulife Aggressive Asset Allocation - Custom Benchmark<sup>5</sup></a>			1.2	6.5	6.0	7.4	8.4	9.0	9.0	6.5	5.4	10.4	11.4	11.6
<b>MONEY MARKET</b>															
3132	MLI Canadian Money Market Fund (MIM)	●	0.500	1.0	1.5	1.8	1.7	1.5	1.4	1.3	1.5	2.0	1.5	1.0	0.9
	<a href="#">FTSE TMX Canada 91 Day Treasury Bill Index</a>			0.9	1.3	1.5	1.4	1.1	1.0	1.0	1.3	1.7	1.1	0.5	0.4
<b>FIXED INCOME</b>															
4141	MLI Fidelity Canadian Bond Fund	●	0.900	8.2	7.5	8.8	6.6	4.3	4.8	4.8	7.5	10.1	2.3	-2.2	6.6
	<a href="#">FTSE TMX Canada Universe Bond Index</a>			8.0	7.1	8.4	6.1	3.8	4.3	4.4	7.1	9.7	1.7	-3.0	6.3
4191	MLI MIM Canadian Bond Index Fund	●	0.500	8.0	7.1	8.4	6.1	3.8	4.5	4.4	7.1	9.7	1.7	-2.9	7.2
	<a href="#">FTSE TMX Canada Universe Bond Index</a>			8.0	7.1	8.4	6.1	3.8	4.3	4.4	7.1	9.7	1.7	-3.0	6.3

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					1 Year	2 Year	3 Year	4 Year	5 Year	10 Year	2020	2019	2018	2017	2016
<b>BALANCED</b>															
5011	MLI Balanced Fund <sup>5</sup>	●	0.800	3.4	5.5	6.1	6.3	6.1	6.8	7.6	5.5	6.7	6.8	5.6	9.2
	Manulife Balanced - Custom Benchmark <sup>7</sup>			4.1	6.0	6.9	6.5	5.8	6.5	6.4	6.0	7.8	5.7	3.9	9.2
<b>CANADIAN LARGE CAP EQUITY</b>															
7132	MLI MIM Canadian Equity Index Fund	●	0.500	-3.0	0.1	3.6	4.4	5.6	7.2	5.9	0.1	7.2	6.0	9.2	14.2
	S&P/TSX Composite Total Return Index (\$CA)			-3.1	0.0	3.5	4.3	5.5	7.2	5.8	0.0	7.1	5.9	9.2	14.2
7241	MLI Jarislowsky Fraser Canadian Equity Fund	●	0.820	-5.3	-2.2	2.3	3.5	4.9	6.7	7.3	-2.2	7.1	5.9	9.3	13.9
	S&P/TSX Composite Total Return Index (\$CA)			-3.1	0.0	3.5	4.3	5.5	7.2	5.8	0.0	7.1	5.9	9.2	14.2
7293	MLI Guardian Canadian Growth Equity Fund <sup>8</sup>	●	0.850	1.4	3.7	1.2	3.2	3.7	6.0	5.6	3.7	-1.3	7.3	5.4	15.7
	S&P/TSX Capped Composite Total Return Index (\$CA)			-3.1	0.0	3.5	4.3	5.5	7.2	5.8	0.0	7.1	5.9	9.2	14.2
7313	MLI CC&L Group Canadian Q Growth Fund	●	0.800	-0.8	2.9	3.4	5.7	6.2	7.8	8.4	2.9	4.0	10.5	7.8	14.5
	S&P/TSX Composite Total Return Index (\$CA)			-3.1	0.0	3.5	4.3	5.5	7.2	5.8	0.0	7.1	5.9	9.2	14.2
7481	MLI Greystone Canadian Equity Fund	●	0.735	-6.0	-3.5	1.9	2.8	4.2	4.5	4.8	-3.5	7.6	4.6	8.4	6.0
	S&P/TSX Composite Total Return Index (\$CA)			-3.1	0.0	3.5	4.3	5.5	7.2	5.8	0.0	7.1	5.9	9.2	14.2
7601	MLI Scheer Rowlett Canadian Equity Fund	●	0.900	-10.0	-7.3	-1.3	1.0	4.4	6.8	5.0	-7.3	5.1	5.8	15.4	16.9
	S&P/TSX Composite Total Return Index (\$CA)			-3.1	0.0	3.5	4.3	5.5	7.2	5.8	0.0	7.1	5.9	9.2	14.2
<b>CANADIAN SMALL/MID CAP EQUITY</b>															
7381	MLI FGP Small Cap Canadian Equity Fund	●	0.775	-19.5	-19.7	-19.4	-11.9	-6.0	-2.4	2.3	-19.7	-19.1	5.2	14.1	13.4
	BMO Nesbitt Burns Canadian Small Cap Index			-7.0	-1.2	-3.1	-1.5	-0.2	5.5	2.5	-1.2	-4.9	1.6	4.1	31.7
<b>U.S. LARGE CAP EQUITY</b>															
8196	MLI U.S. Diversified Growth Equity Fund (Wellington)	●	0.895	24.2	33.0	19.1	22.8	21.0	18.6	18.8	33.0	6.6	30.5	15.7	9.6
	Russell 1000 Growth Total Return Index (\$CA)			27.7	38.5	21.2	24.4	22.3	20.0	20.3	38.5	6.1	31.0	16.0	11.4
8322	MLI BlackRock U.S. Equity Idx (Registered Plans Only)	●	0.630	8.7	16.1	11.4	14.8	14.3	14.1	16.8	16.1	6.8	21.8	12.9	13.2
	S&P 500 Composite Total Return Index (\$CA) <sup>9</sup>			8.8	16.2	11.4	14.8	14.3	14.1	16.8	16.2	6.8	21.9	12.9	13.2
<b>INTERNATIONAL EQUITY</b>															
8192	MLI International Equity Fund (Templeton) <sup>9</sup>	●	0.900	-12.6	-7.1	-6.9	-3.1	1.4	1.6	5.9	-7.1	-6.7	5.2	16.1	2.4
	MSCI EAFE Total Return Index (\$CA) <sup>10</sup>			-4.2	1.5	1.5	3.3	5.9	5.7	7.9	1.5	1.5	7.1	13.9	4.8
8321	MLI BlackRock International Equity Index Fund	●	0.630	-4.2	1.5	1.4	3.0	5.5	5.4	7.6	1.5	1.2	6.4	13.5	4.6
	MSCI EAFE Total Return Index (net of withholding taxes - \$CA)			-4.3	1.4	1.2	2.9	5.4	5.2	7.4	1.4	1.1	6.2	13.3	4.4
<b>GLOBAL EQUITY</b>															
8501	MLI Templeton Global Stock Trust Fund	●	0.975	-5.7	-0.8	-3.1	0.5	3.9	3.9	9.0	-0.8	-5.4	8.1	14.7	4.0
	MSCI World Total Return Index (\$CA) <sup>10</sup>			4.9	11.6	8.2	10.7	11.3	11.0	12.9	11.6	4.8	16.0	13.1	9.7

- 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 i-Watch Status as at Q2 2020. Evaluation Rating Legend: GREEN: Fund in good standing; YELLOW: Fund on-increased scrutiny; RED: Fund on-Watch.
  - 3 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.
  - 4 Year to date (YTD) rates of return are not annualized.
  - 5 Refer to the fund page for details on how the benchmark is comprised.
  - 6 The Fund is invested in a mixture of Canadian and foreign securities.
  - 7 Benchmark: 35% S&P/TSX Composite, 15% MSCI World C\$, 45% FTSE TMX Universe, 5% FTSE TMX 91 day T-bills until 07/31/2014 and benchmark: 30% S&P/TSX Composite, 20% MSCI World C\$, 45% FTSE TMX Universe, 5% FTSE TMX 91 day T-bills effective August 1, 2014.
  - 8 A restriction has been placed on this fund. Please contact your Manulife representative for further details.
  - 9 Conversions are based on Bank of Canada nominal closing exchange rates, which are published each business day.
  - 10 Conversions are based on Bank of Canada nominal noon exchange rates, which are published each business day at about 12:30 ET.
- **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.