

# Rates Of Return Overview

Gross rates of return (%) as of September 30, 2021. 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	2021	2020	2019	2018	2017
<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	
	Manulife Balanced Asset Allocation - Custom Benchmark <sup>5</sup>			6.5	12.1	9.9	8.6	8.2	7.6	8.4	12.1	7.8	6.2	6.9	5.1
<b>TARGET DATE - FIDELITY</b>															
2144	MLI Fidelity ClearPath 2025 Portfolio <sup>5,6</sup>	●	1.050	5.6	14.0	11.5	10.1	9.3	8.8	10.1	14.0	9.0	7.3	6.9	7.0
	Fidelity ClearPath 2025 - Custom Benchmark <sup>5</sup>			4.8	11.4	9.5	8.5	8.3	8.1	8.5	11.4	7.5	6.5	7.9	7.1
2145	MLI Fidelity ClearPath 2030 Portfolio <sup>5,6</sup>	●	1.050	7.1	16.6	12.9	10.9	10.0	9.6	10.8	16.6	9.3	7.0	7.4	7.8
	Fidelity ClearPath 2030 - Custom Benchmark <sup>5</sup>			6.2	13.8	10.6	9.1	8.9	8.8	9.0	13.8	7.5	6.1	8.6	8.1
2146	MLI Fidelity ClearPath 2035 Portfolio <sup>5,6</sup>	●	1.050	8.5	19.0	14.2	11.6	10.8	10.6	11.8	19.0	9.6	6.5	8.4	9.7
	Fidelity ClearPath 2035 - Custom Benchmark <sup>5</sup>			7.5	16.2	11.7	9.5	9.6	9.8	9.9	16.2	7.4	5.3	9.9	10.5
2147	MLI Fidelity ClearPath 2040 Portfolio <sup>5,6</sup>	●	1.050	10.9	23.3	16.6	13.0	12.0	11.6	12.5	23.3	10.2	6.1	9.0	10.3
	Fidelity ClearPath 2040 - Custom Benchmark <sup>5</sup>			9.8	20.3	13.6	10.6	10.6	10.7	10.4	20.3	7.4	4.8	10.7	11.3
2148	MLI Fidelity ClearPath 2045 Portfolio <sup>5,6</sup>	●	1.050	11.2	23.8	16.8	13.2	12.1	11.7	12.7	23.8	10.3	6.1	9.0	10.3
	Fidelity ClearPath 2045 - Custom Benchmark <sup>5</sup>			10.2	20.8	13.9	10.8	10.7	10.8	10.5	20.8	7.4	4.8	10.7	11.3
2149	MLI Fidelity ClearPath 2050 Portfolio <sup>5,6</sup>	●	1.050	11.2	23.8	16.9	13.1	12.1	11.7	n/a	23.8	10.3	6.1	9.0	10.3
	Fidelity ClearPath 2050 - Custom Benchmark <sup>5</sup>			10.2	20.8	13.9	10.8	10.7	10.8	n/a	20.8	7.4	4.8	10.7	11.3
2150	MLI Fidelity ClearPath 2055 Portfolio <sup>5,6</sup>	●	1.050	11.2	23.8	16.8	13.1	12.1	11.7	n/a	23.8	10.2	6.0	9.0	10.3
	Fidelity ClearPath 2055 - Custom Benchmark <sup>5</sup>			10.2	20.8	13.9	10.8	10.7	10.8	n/a	20.8	7.4	4.8	10.7	11.3
2151	MLI Fidelity ClearPath 2060 Portfolio <sup>5,6</sup>	●	1.050	11.2	23.8	17.1	n/a	n/a	n/a	n/a	23.8	10.7	n/a	n/a	n/a
	Fidelity ClearPath 2060 - Custom Benchmark			10.0	20.6	13.8	10.7	n/a	n/a	n/a	20.6	7.4	4.7	n/a	n/a
<b>ASSET ALLOCATION</b>															
2001	MLI Conservative Asset Allocation Fund <sup>5,6</sup>	●	0.800	1.6	4.6	5.1	6.0	5.3	4.6	5.7	4.6	5.6	7.8	3.2	1.7
	Manulife Conservative Asset Allocation - Custom Benchmark <sup>5</sup>			-0.3	1.6	4.6	5.8	5.2	4.0	5.0	1.6	7.7	8.2	3.5	-0.7
2002	MLI Moderate Asset Allocation Fund <sup>5,6</sup>	●	0.800	4.5	9.1	7.3	7.0	6.5	6.0	7.3	9.1	5.6	6.4	4.8	4.3
	Manulife Moderate Asset Allocation - Custom Benchmark <sup>5</sup>			3.2	6.9	7.4	7.4	6.9	5.9	6.8	6.9	7.9	7.5	5.2	2.1
2003	MLI Balanced Asset Allocation Fund <sup>5,6</sup>	●	0.800	7.3	13.7	9.3	7.9	7.5	7.4	8.8	13.7	5.0	5.1	6.4	6.9
	Manulife Balanced Asset Allocation - Custom Benchmark <sup>5</sup>			6.5	12.1	9.9	8.6	8.2	7.6	8.4	12.1	7.8	6.2	6.9	5.1
2004	MLI Growth Asset Allocation Fund <sup>5,6</sup>	●	0.800	9.9	18.0	10.9	8.5	8.4	8.6	10.2	18.0	4.3	3.8	7.9	9.4
	Manulife Growth Asset Allocation - Custom Benchmark <sup>5</sup>			9.8	17.5	12.3	9.9	9.6	9.3	10.0	17.5	7.3	5.3	8.7	8.1
2005	MLI Aggressive Asset Allocation Fund <sup>5,6</sup>	●	0.800	12.3	22.0	12.3	9.0	9.1	9.7	11.5	22.0	3.4	2.6	9.6	11.7
	Manulife Aggressive Asset Allocation - Custom Benchmark <sup>5</sup>			12.6	22.7	14.3	11.3	11.1	11.1	11.6	22.7	6.5	5.4	10.4	11.4
<b>MONEY MARKET</b>															
3132	MLI Canadian Money Market Fund (MIM)	●	0.500	0.3	0.5	1.0	1.4	1.4	1.3	1.3	0.5	1.5	2.0	1.5	1.0
	FTSE TMX Canada 91 Day Treasury Bill Index			0.1	0.2	0.7	1.0	1.1	0.9	0.9	0.2	1.2	1.7	1.1	0.5
<b>FIXED INCOME</b>															
4141	MLI Fidelity Canadian Bond Fund	●	0.900	-3.2	-2.0	2.6	5.1	4.4	3.0	3.9	-2.0	7.5	10.1	2.3	-2.2
	FTSE TMX Canada Universe Bond Index			-4.0	-3.3	1.7	4.3	3.7	2.3	3.3	-3.3	7.1	9.7	1.7	-3.0
4191	MLI MIM Canadian Bond Index Fund	●	0.500	-4.0	-3.4	1.7	4.3	3.6	2.3	3.3	-3.4	7.1	9.7	1.7	-2.9
	FTSE TMX Canada Universe Bond Index			-4.0	-3.3	1.7	4.3	3.7	2.3	3.3	-3.3	7.1	9.7	1.7	-3.0
<b>BALANCED</b>															
5011	MLI Balanced Fund <sup>5</sup>	●	0.800	6.7	12.4	8.9	8.1	7.8	7.4	8.7	12.4	5.5	6.7	6.8	5.6
	Manulife Balanced - Custom Benchmark <sup>7</sup>			5.7	10.8	8.4	8.2	7.5	6.8	7.4	10.8	6.0	7.8	5.6	3.9

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					1 Year	2 Year	3 Year	4 Year	5 Year	10 Year	2021	2020	2019	2018	2017
<b>CANADIAN LARGE CAP EQUITY</b>															
7132	MLI MIM Canadian Equity Index Fund	●	0.500	17.6	28.1	13.3	11.2	9.9	9.7	8.9	28.1	0.1	7.2	6.0	9.2
	S&P/TSX Composite Total Return Index (\$CA)			17.5	28.0	13.1	11.1	9.8	9.6	8.8	28.0	0.0	7.1	5.9	9.2
7241	MLI Jarislowsky Fraser Canadian Equity Fund	●	0.820	19.3	32.1	13.6	11.4	10.0	9.9	10.9	32.1	-2.2	7.1	5.9	9.3
	S&P/TSX Composite Total Return Index (\$CA)			17.5	28.0	13.1	11.1	9.8	9.6	8.8	28.0	0.0	7.1	5.9	9.2
7293	MLI Guardian Canadian Growth Equity Fund <sup>8</sup>	●	0.850	16.1	25.1	13.9	8.6	8.3	7.7	n/a	25.1	3.7	-1.3	7.3	5.4
	S&P/TSX Capped Composite Total Return Index (\$CA)			17.5	28.0	13.1	11.1	9.8	9.6	8.8	28.0	0.0	7.1	5.9	9.2
7313	MLI CC&L Group Canadian Q Growth Fund	●	0.800	18.3	28.8	15.1	11.3	11.1	10.4	n/a	28.8	2.9	4.0	10.5	7.8
	S&P/TSX Composite Total Return Index (\$CA)			17.5	28.0	13.1	11.1	9.8	9.6	8.8	28.0	0.0	7.1	5.9	9.2
7481	MLI Greystone Canadian Equity Fund	●	0.735	18.9	28.0	11.2	10.0	8.6	8.6	8.5	28.0	-3.5	7.6	4.6	8.4
	S&P/TSX Composite Total Return Index (\$CA)			17.5	28.0	13.1	11.1	9.8	9.6	8.8	28.0	0.0	7.1	5.9	9.2
7601	MLI Scheer Rowlett Canadian Equity Fund	●	0.900	22.0	41.4	14.5	11.3	9.9	11.0	9.7	41.4	-7.3	5.1	5.8	15.4
	S&P/TSX Composite Total Return Index (\$CA)			17.5	28.0	13.1	11.1	9.8	9.6	8.8	28.0	0.0	7.1	5.9	9.2
<b>U.S. LARGE CAP EQUITY</b>															
8196	MLI U.S. Diversified Growth Equity Fund (Wellington)	●	0.895	11.3	16.1	24.3	18.1	21.1	20.0	20.5	16.1	33.0	6.6	30.5	15.7
	Russell 1000 Growth Total Return Index (\$CA)			14.4	21.4	29.7	21.3	23.7	22.1	22.1	21.4	38.5	6.1	31.0	16.0
8322	MLI BlackRock U.S. Equity Idx (Registered Plans Only)	●	0.630	15.3	23.3	19.7	15.2	16.8	16.0	18.9	23.3	16.1	6.8	21.8	12.9
	S&P 500 Composite Total Return Index (\$CA) <sup>9</sup>			15.3	23.3	19.7	15.2	16.9	16.0	18.9	23.3	16.2	6.8	21.9	12.9
<b>INTERNATIONAL EQUITY</b>															
8192	MLI International Equity Fund (Templeton) <sup>8</sup>	●	0.900	6.2	17.5	4.5	0.6	1.7	4.4	8.7	17.5	-7.1	-6.7	5.2	16.1
	MSCI EAFE Total Return Index (\$CA) <sup>10</sup>			8.2	19.8	10.4	7.4	7.2	8.5	10.7	19.8	1.8	1.6	6.7	13.9
8321	MLI BlackRock International Equity Index Fund	●	0.630	7.9	19.5	10.1	7.1	6.9	8.2	10.4	19.5	1.5	1.2	6.4	13.5
	MSCI EAFE Total Return Index (net of withholding taxes - \$CA)			7.8	19.3	10.0	6.9	6.7	8.0	10.2	19.3	1.4	1.1	6.2	13.3
<b>GLOBAL EQUITY</b>															
8501	MLI Templeton Global Stock Trust Fund	●	0.975	8.5	21.5	9.8	4.5	5.4	7.2	12.2	21.5	-0.8	-5.4	8.1	14.7
	MSCI World Total Return Index (\$CA) <sup>10</sup>			12.8	22.7	17.2	13.0	13.6	13.5	15.5	22.7	12.0	4.9	15.6	13.1

- 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 2021. 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.