

Rates Of Return Overview

Gross rates of return (%) as of September 30, 2023. 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

Fund Code	Fund name	i-Watch Status ²	IMF ³	Year to date ⁴	ANNUALIZED RETURN						ANNUAL RETURN ¹				
					1 Year	2 Year	3 Year	4 Year	5 Year	10 Year	2023	2022	2021	2020	2019
GROUPINCOME PLUS															
6203	MLI Group IncomePlus Balanced Asset Allocation Fund	●	0.800	3.4	9.5	-1.3	3.5	3.9	4.1	6.3	9.5	-11.0	13.7	5.0	5.1
	Manulife Balanced Asset Allocation - Custom Benchmark ⁵			4.1	10.3	-1.3	3.0	3.9	4.6	6.4	10.3	-11.7	12.1	6.8	7.3
TARGET DATE - FIDELITY															
2140	MLI Fidelity ClearPath Income Portfolio ^{5,6}	●	1.050	1.3	4.6	-2.7	-0.2	1.3	2.2	3.7	4.6	-9.5	5.1	5.6	6.0
	Fidelity ClearPath Income - Custom Benchmark ⁵			1.6	4.1	-2.6	-0.6	1.0	1.9	3.0	4.1	-8.8	3.5	5.8	5.7
2143	MLI Fidelity ClearPath 2020 Portfolio ^{5,6}	●	1.050	2.2	7.3	-3.2	1.4	3.1	3.9	6.1	7.3	-12.6	11.4	8.2	7.4
	Fidelity ClearPath 2020 - Custom Benchmark ⁵			2.3	6.3	-3.0	0.9	2.4	3.3	5.3	6.3	-11.4	9.0	7.3	6.6
2144	MLI Fidelity ClearPath 2025 Portfolio ^{5,6}	●	1.050	3.2	9.2	-2.7	2.6	4.1	4.8	6.9	9.2	-13.3	14.0	9.0	7.3
	Fidelity ClearPath 2025 - Custom Benchmark ⁵			3.3	8.1	-2.5	1.9	3.3	3.9	6.0	8.1	-12.0	11.4	7.5	6.5
2145	MLI Fidelity ClearPath 2030 Portfolio ^{5,6}	●	1.050	4.3	11.1	-2.1	3.8	5.1	5.5	7.5	11.1	-13.7	16.6	9.3	7.0
	Fidelity ClearPath 2030 - Custom Benchmark ⁵			4.3	9.8	-1.8	3.1	4.2	4.6	6.5	9.8	-12.2	13.8	7.5	6.1
2146	MLI Fidelity ClearPath 2035 Portfolio ^{5,6}	●	1.050	5.2	12.6	-1.5	4.9	6.1	6.2	8.4	12.6	-13.8	19.0	9.6	6.5
	Fidelity ClearPath 2035 - Custom Benchmark ⁵			5.1	11.1	-1.3	4.2	5.0	5.1	7.3	11.1	-12.2	16.2	7.4	5.3
2147	MLI Fidelity ClearPath 2040 Portfolio ^{5,6}	●	1.050	6.4	15.3	-0.6	6.9	7.7	7.4	9.1	15.3	-14.2	23.3	10.2	6.1
	Fidelity ClearPath 2040 - Custom Benchmark ⁵			6.2	13.6	-0.3	6.2	6.5	6.1	8.0	13.6	-12.4	20.3	7.4	4.8
2148	MLI Fidelity ClearPath 2045 Portfolio ^{5,6}	●	1.050	7.2	16.8	0.0	7.4	8.1	7.7	9.3	16.8	-14.4	23.8	10.3	6.1
	Fidelity ClearPath 2045 - Custom Benchmark ⁵			6.9	14.9	0.2	6.7	6.8	6.4	8.1	14.9	-12.5	20.8	7.4	4.8
2149	MLI Fidelity ClearPath 2050 Portfolio ^{5,6}	●	1.050	7.2	16.8	0.0	7.4	8.1	7.7	n/a	16.8	-14.4	23.8	10.3	6.1
	Fidelity ClearPath 2050 - Custom Benchmark ⁵			6.9	14.9	0.2	6.7	6.8	6.4	n/a	14.9	-12.5	20.8	7.4	4.8
2150	MLI Fidelity ClearPath 2055 Portfolio ^{5,6}	●	1.050	7.2	16.8	0.0	7.4	8.1	7.7	n/a	16.8	-14.4	23.8	10.2	6.0
	Fidelity ClearPath 2055 - Custom Benchmark ⁵			6.9	14.9	0.2	6.7	6.8	6.4	n/a	14.9	-12.5	20.8	7.4	4.8
2151	MLI Fidelity ClearPath 2060 Portfolio ^{5,6}	●	1.050	7.2	16.7	0.0	7.4	8.2	7.6	n/a	16.7	-14.4	23.8	10.7	6.2
	Fidelity ClearPath 2060 - Custom Benchmark ⁵			6.9	14.9	0.2	6.7	6.8	6.4	n/a	14.9	-12.5	20.8	7.4	4.8
2152	MLI Fidelity ClearPath 2065 Portfolio ^{5,6}	●	1.050	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Fidelity ClearPath 2065 - Custom Benchmark ⁵			6.9	14.9	0.2	6.7	6.8	6.4	n/a	14.9	-12.5	20.8	7.4	4.8
ASSET ALLOCATION															
2001	MLI Conservative Asset Allocation Fund ^{5,6}	●	0.800	1.0	4.1	-2.7	-0.4	1.1	2.4	3.9	4.1	-9.1	4.6	5.6	7.8
	Manulife Conservative Asset Allocation - Custom Benchmark ⁵			1.8	4.4	-3.5	-1.8	0.3	2.0	3.5	4.4	-10.8	1.6	7.1	9.1
2002	MLI Moderate Asset Allocation Fund ^{5,6}	●	0.800	2.3	6.9	-1.7	1.8	2.7	3.4	5.2	6.9	-9.7	9.1	5.6	6.4
	Manulife Moderate Asset Allocation - Custom Benchmark ⁵			3.0	7.5	-2.3	0.7	2.2	3.4	5.0	7.5	-11.1	6.9	7.0	8.2
2003	MLI Balanced Asset Allocation Fund ^{5,6}	●	0.800	3.4	9.5	-1.3	3.5	3.9	4.1	6.3	9.5	-11.0	13.7	5.0	5.1
	Manulife Balanced Asset Allocation - Custom Benchmark ⁵			4.1	10.3	-1.3	3.0	3.9	4.6	6.4	10.3	-11.7	12.1	6.8	7.3
2004	MLI Growth Asset Allocation Fund ^{5,6}	●	0.800	4.3	11.7	-0.5	5.3	5.1	4.8	7.3	11.7	-11.4	18.0	4.3	3.8
	Manulife Growth Asset Allocation - Custom Benchmark ⁵			5.4	13.0	-0.3	5.3	5.6	5.8	7.7	13.0	-11.9	17.4	6.4	6.3
2005	MLI Aggressive Asset Allocation Fund ^{5,6}	●	0.800	4.7	12.7	-0.1	6.8	6.0	5.3	8.2	12.7	-11.4	22.0	3.4	2.6
	Manulife Aggressive Asset Allocation - Custom Benchmark ⁵			6.0	14.7	0.4	7.3	6.9	6.5	8.8	14.7	-12.2	22.5	5.8	5.0
MONEY MARKET															
3132	MLI Canadian Money Market Fund (MIM)	●	0.500	3.7	4.8	2.9	2.1	2.0	2.0	1.6	4.8	1.1	0.5	1.5	2.0
	FTSE Canada 91 Day Treasury Bill Index			3.4	4.4	2.6	1.8	1.7	1.7	1.2	4.4	0.9	0.2	1.3	1.7

Fund Code	Fund name	i-Watch Status ²	IMF ³	Year to date ⁴	ANNUALIZED RETURN						ANNUAL RETURN ⁵				
					1 Year	2 Year	3 Year	4 Year	5 Year	10 Year	2023	2022	2021	2020	2019
FIXED INCOME															
4141	MLI Fidelity Canadian Bond Fund	●	0.900	-1.0	-0.7	-5.7	-4.5	-1.6	0.6	2.2	-0.7	-10.4	-2.0	7.5	10.1
	FTSE Canada Universe Bond Index			-1.5	-1.4	-6.0	-5.1	-2.2	0.1	1.7	-1.4	-10.5	-3.3	7.1	9.7
4191	MLI MIM Canadian Bond Index Fund	●	0.500	-1.4	-1.3	-5.9	-5.1	-2.2	0.1	1.7	-1.3	-10.4	-3.4	7.1	9.7
	FTSE Canada Universe Bond Index			-1.5	-1.4	-6.0	-5.1	-2.2	0.1	1.7	-1.4	-10.5	-3.3	7.1	9.7
BALANCED															
5011	MLI Balanced Fund ⁶	●	0.800	5.4	9.8	-1.1	3.2	3.8	4.4	6.3	9.8	-10.9	12.4	5.5	6.7
	Manulife Balanced - Custom Benchmark ⁷			2.8	6.5	-1.4	2.5	3.4	4.3	5.6	6.5	-8.6	10.8	6.0	7.8
CANADIAN LARGE CAP EQUITY															
7132	MLI MIM Canadian Equity Index Fund	●	0.500	3.4	9.5	1.9	10.0	7.4	7.4	7.6	9.5	-5.3	28.1	0.1	7.2
	S&P/TSX Composite Total Return Index (\$CA)			3.4	9.5	1.8	9.9	7.3	7.3	7.5	9.5	-5.4	28.0	0.0	7.1
7241	MLI Jarislowsky Fraser Canadian Equity Fund	●	0.820	9.4	16.1	0.6	10.2	6.9	7.0	8.1	16.1	-12.8	32.1	-2.2	7.1
	S&P/TSX Composite Total Return Index (\$CA)			3.4	9.5	1.8	9.9	7.3	7.3	7.5	9.5	-5.4	28.0	0.0	7.1
7293	MLI Guardian Canadian Growth Equity Fund	●	0.850	0.0	4.2	0.7	8.3	7.1	5.4	6.4	4.2	-2.6	25.1	3.7	-1.3
	S&P/TSX Capped Composite Total Return Index (\$CA)			3.4	9.5	1.8	9.9	7.3	7.3	7.5	9.5	-5.4	28.0	0.0	7.1
7313	MLI CC&L Group Canadian Q Growth Fund	●	0.800	4.5	10.5	2.5	10.6	8.6	7.7	8.9	10.5	-5.0	28.8	2.9	4.0
	S&P/TSX Composite Total Return Index (\$CA)			3.4	9.5	1.8	9.9	7.3	7.3	7.5	9.5	-5.4	28.0	0.0	7.1
7601	MLI Scheer Rowlett Canadian Equity Fund	●	0.900	1.3	9.4	5.3	16.2	9.8	8.9	8.5	9.4	1.4	41.4	-7.3	5.1
	S&P/TSX Composite Total Return Index (\$CA)			3.4	9.5	1.8	9.9	7.3	7.3	7.5	9.5	-5.4	28.0	0.0	7.1
CANADIAN SMALL/MID CAP EQUITY															
7032	MLI Monrusco Bolton Canadian Small Capitalization Equity Fund	●	0.770	-0.6	6.3	-10.1	0.3	5.8	4.4	5.1	6.3	-24.0	24.6	23.9	-0.9
	S&P/TSX Small Cap Total Return Index (\$CA)			-1.1	7.2	-3.9	10.0	6.6	3.8	4.0	7.2	-13.8	44.2	-3.0	-6.6
U.S. LARGE CAP EQUITY															
8196	MLI U.S. Diversified Growth Equity Fund (Wellington)	●	0.895	22.7	24.7	3.6	7.6	13.5	12.1	16.6	24.7	-14.0	16.1	33.0	6.6
	Russell 1000 Growth Total Return Index (\$CA)			24.8	26.0	2.4	8.4	15.3	13.4	17.6	26.0	-16.7	21.4	38.5	6.1
8322	MLI BlackRock U.S. Equity Idx (Registered Plans Only)	●	0.630	12.8	19.7	4.7	10.6	12.0	10.9	15.0	19.7	-8.3	23.3	16.1	6.8
	S&P 500 Composite Total Return Index (\$CA) ⁸			12.8	19.7	4.7	10.6	12.0	10.9	15.0	19.7	-8.3	23.3	16.2	6.8
INTERNATIONAL EQUITY															
8321	MLI BlackRock International Equity Index Fund	●	0.630	7.1	23.9	0.4	6.4	5.2	4.4	6.9	23.9	-18.6	19.5	1.5	1.2
	MSCI EAFE Total Return Index (net of withholding taxes - \$CA)			6.9	23.6	0.2	6.2	5.0	4.2	6.7	23.6	-18.8	19.3	1.4	1.1
8401	MLI Boston Partners International Equity Fund	●	0.970	11.8	32.7	6.0	12.0	7.9	4.8	7.8	32.7	-15.3	24.8	-3.5	-6.5
	MSCI EAFE Total Return Index (net of withholding taxes - \$CA)			6.9	23.6	0.2	6.2	5.0	4.2	6.7	23.6	-18.8	19.3	1.4	1.1
GLOBAL EQUITY															
8402	MLI Boston Partners Global Equity Fund	●	0.970	4.7	22.4	7.1	15.8	9.8	7.3	11.2	22.4	-6.4	35.3	-6.3	-2.2
	MSCI World (NET) Total Return			10.9	20.0	2.3	8.5	9.2	8.2	11.3	20.0	-12.8	22.2	11.4	4.3

- 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 2023. 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 Canada Universe Bond, 5% FTSE Canada 91 day T-bill until 07/31/2014 and benchmark: 30% S&P/TSX Composite, 20% MSCI World C\$, 45% FTSE Canada Universe Bond, 5% FTSE Canada 91 day T-bill effective August 1, 2014.
 - 8 Conversions are based on Bank of Canada nominal closing exchange rates, which are published each business day.
- 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.

Guaranteed Interest Account Rates as at September 30, 2023

1000	Manulife Daily Interest Account	1.000
1001	MLI 1 Year Guaranteed Interest Account	4.750
1002	MLI 2 Year Guaranteed Interest Account	4.600
1003	MLI 3 Year Guaranteed Interest Account	4.400
1004	MLI 4 Year Guaranteed Interest Account	4.250
1005	MLI 5 Year Guaranteed Interest Account	4.100