

# Rates Of Return Overview

Gross rates of return (%) as of December 31, 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](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	2023	2022	2021	2020	2019
<b>GROUPINCOME PLUS</b>															
6203	MLI Group IncomePlus Balanced Asset Allocation Fund	●	0.800	11.3	11.3	0.5	4.0	5.1	6.7	6.4	11.3	-9.3	11.6	8.1	13.8
	Manulife Balanced Asset Allocation - Custom Benchmark <sup>5</sup>			12.3	12.3	0.4	3.8	5.2	7.0	6.6	12.3	-10.3	11.0	9.5	14.7
<b>TARGET DATE - FIDELITY</b>															
2140	MLI Fidelity ClearPath Income Portfolio <sup>5,6</sup>	●	1.050	7.3	7.3	-0.7	0.5	2.3	3.5	3.9	7.3	-8.2	3.0	8.0	8.6
	Fidelity ClearPath Income - Custom Benchmark <sup>5</sup>			7.6	7.6	-0.8	0.4	2.2	3.3	3.3	7.6	-8.5	2.9	7.6	7.8
2143	MLI Fidelity ClearPath 2020 Portfolio <sup>5,6</sup>	●	1.050	9.9	9.9	-1.1	1.7	4.1	6.2	6.3	9.9	-11.1	7.5	11.9	14.7
	Fidelity ClearPath 2020 - Custom Benchmark <sup>5</sup>			10.1	10.1	-1.1	1.6	3.7	5.6	5.7	10.1	-11.1	7.0	10.2	13.7
2144	MLI Fidelity ClearPath 2025 Portfolio <sup>5,6</sup>	●	1.050	11.4	11.4	-0.7	2.6	5.1	7.3	7.0	11.4	-11.4	9.4	13.1	16.3
	Fidelity ClearPath 2025 - Custom Benchmark <sup>5</sup>			11.4	11.4	-0.7	2.4	4.5	6.5	6.3	11.4	-11.4	8.9	10.8	15.3
2145	MLI Fidelity ClearPath 2030 Portfolio <sup>5,6</sup>	●	1.050	12.8	12.8	-0.1	3.6	6.0	8.2	7.6	12.8	-11.5	11.3	13.7	17.4
	Fidelity ClearPath 2030 - Custom Benchmark <sup>5</sup>			12.7	12.7	0.0	3.4	5.2	7.4	6.8	12.7	-11.3	10.6	11.0	16.4
2146	MLI Fidelity ClearPath 2035 Portfolio <sup>5,6</sup>	●	1.050	13.8	13.8	0.4	4.4	6.8	9.1	8.4	13.8	-11.5	13.0	14.2	19.0
	Fidelity ClearPath 2035 - Custom Benchmark <sup>5</sup>			13.6	13.6	0.5	4.2	5.9	8.2	7.4	13.6	-11.2	12.3	11.0	17.9
2147	MLI Fidelity ClearPath 2040 Portfolio <sup>5,6</sup>	●	1.050	15.4	15.4	1.2	5.9	8.2	10.6	9.2	15.4	-11.3	16.2	15.4	20.6
	Fidelity ClearPath 2040 - Custom Benchmark <sup>5</sup>			15.0	15.0	1.3	5.8	7.2	9.5	8.1	15.0	-10.8	15.4	11.5	19.6
2148	MLI Fidelity ClearPath 2045 Portfolio <sup>5,6</sup>	●	1.050	16.3	16.3	1.7	6.5	8.7	10.9	9.3	16.3	-11.1	16.7	15.5	20.6
	Fidelity ClearPath 2045 - Custom Benchmark <sup>5</sup>			15.9	15.9	1.8	6.3	7.6	9.9	8.2	15.9	-10.6	15.9	11.6	19.6
2149	MLI Fidelity ClearPath 2050 Portfolio <sup>5,6</sup>	●	1.050	16.3	16.3	1.7	6.4	8.7	10.9	n/a	16.3	-11.1	16.7	15.6	20.6
	Fidelity ClearPath 2050 - Custom Benchmark <sup>5</sup>			15.9	15.9	1.8	6.3	7.6	9.9	n/a	15.9	-10.6	15.9	11.6	19.6
2150	MLI Fidelity ClearPath 2055 Portfolio <sup>5,6</sup>	●	1.050	16.3	16.3	1.7	6.4	8.6	10.9	n/a	16.3	-11.1	16.7	15.5	20.5
	Fidelity ClearPath 2055 - Custom Benchmark <sup>5</sup>			15.9	15.9	1.8	6.3	7.6	9.9	n/a	15.9	-10.6	15.9	11.6	19.6
2151	MLI Fidelity ClearPath 2060 Portfolio <sup>5,6</sup>	●	1.050	16.3	16.3	1.7	6.4	8.8	10.8	n/a	16.3	-11.1	16.6	16.0	20.7
	Fidelity ClearPath 2060 - Custom Benchmark <sup>5</sup>			15.9	15.9	1.8	6.3	7.6	9.9	n/a	15.9	-10.6	15.9	11.6	19.6
2152	MLI Fidelity ClearPath 2065 Portfolio <sup>5,6</sup>	●	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 <sup>5</sup>			15.9	15.9	1.8	6.3	7.6	9.9	n/a	15.9	-10.6	15.9	11.6	19.6
<b>ASSET ALLOCATION</b>															
2001	MLI Conservative Asset Allocation Fund <sup>5,6</sup>	●	0.800	7.5	7.5	-0.4	0.8	2.5	3.9	4.3	7.5	-7.8	3.2	7.9	9.8
	Manulife Conservative Asset Allocation - Custom Benchmark <sup>5</sup>			8.2	8.2	-1.4	-0.4	1.8	3.2	3.9	8.2	-10.2	1.6	8.9	8.7
2002	MLI Moderate Asset Allocation Fund <sup>5,6</sup>	●	0.800	9.6	9.6	0.2	2.6	4.0	5.5	5.5	9.6	-8.4	7.6	8.2	11.8
	Manulife Moderate Asset Allocation - Custom Benchmark <sup>5</sup>			10.4	10.4	-0.5	1.8	3.6	5.2	5.3	10.4	-10.2	6.5	9.3	11.7
2003	MLI Balanced Asset Allocation Fund <sup>5,6</sup>	●	0.800	11.3	11.3	0.5	4.0	5.1	6.7	6.4	11.3	-9.3	11.6	8.1	13.8
	Manulife Balanced Asset Allocation - Custom Benchmark <sup>5</sup>			12.3	12.3	0.4	3.8	5.2	7.0	6.6	12.3	-10.3	11.0	9.5	14.7
2004	MLI Growth Asset Allocation Fund <sup>5,6</sup>	●	0.800	12.8	12.8	0.9	5.5	6.1	8.0	7.4	12.8	-9.7	15.5	7.7	15.7
	Manulife Growth Asset Allocation - Custom Benchmark <sup>5</sup>			14.1	14.1	1.1	5.7	6.7	8.9	7.8	14.1	-10.5	15.7	9.6	17.9
2005	MLI Aggressive Asset Allocation Fund <sup>5,6</sup>	●	0.800	13.5	13.5	1.1	6.7	6.8	8.9	8.1	13.5	-9.9	18.8	7.1	17.6
	Manulife Aggressive Asset Allocation - Custom Benchmark <sup>5</sup>			15.1	15.1	1.6	7.2	7.7	10.3	8.8	15.1	-10.4	19.3	9.4	21.2
<b>MONEY MARKET</b>															
3132	MLI Canadian Money Market Fund (MIM)	●	0.500	5.1	5.1	3.5	2.5	2.2	2.1	1.7	5.1	2.0	0.4	1.2	2.0
	FTSE Canada 91 Day Treasury Bill Index			4.7	4.7	3.3	2.2	1.9	1.8	1.3	4.7	1.8	0.2	0.9	1.7

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					1 Year	2 Year	3 Year	4 Year	5 Year	10 Year	2023	2022	2021	2020	2019
<b>FIXED INCOME</b>															
4141	MLI Fidelity Canadian Bond Fund	●	0.900	7.3	7.3	-2.5	-2.2	0.6	2.0	2.9	7.3	-11.4	-1.7	9.5	7.9
	FTSE Canada Universe Bond Index			6.7	6.7	-2.9	-2.8	-0.1	1.3	2.4	6.7	-11.7	-2.5	8.7	6.9
4191	MLI MIM Canadian Bond Index Fund	●	0.500	6.8	6.8	-2.8	-2.8	0.0	1.3	2.4	6.8	-11.6	-2.6	8.7	6.9
	FTSE Canada Universe Bond Index			6.7	6.7	-2.9	-2.8	-0.1	1.3	2.4	6.7	-11.7	-2.5	8.7	6.9
<b>BALANCED</b>															
5011	MLI Balanced Fund <sup>5</sup>	●	0.800	14.2	14.2	1.1	4.2	5.4	7.1	6.5	14.2	-10.5	10.7	9.0	14.2
	Manulife Balanced - Custom Benchmark <sup>7</sup>			11.0	11.0	0.4	3.6	4.9	6.7	5.9	11.0	-9.1	10.1	9.1	14.3
<b>CANADIAN LARGE CAP EQUITY</b>															
7132	MLI MIM Canadian Equity Index Fund	●	0.500	11.8	11.8	2.6	9.7	8.7	11.4	7.7	11.8	-5.8	25.3	5.7	23.0
	S&P/TSX Composite Total Return Index (\$CA)			11.8	11.8	2.6	9.6	8.6	11.3	7.6	11.8	-5.8	25.1	5.6	22.9
7241	MLI Jarislowsky Fraser Canadian Equity Fund	●	0.820	19.2	19.2	2.7	9.6	8.4	10.7	8.1	19.2	-11.4	24.7	4.8	20.5
	S&P/TSX Composite Total Return Index (\$CA)			11.8	11.8	2.6	9.6	8.6	11.3	7.6	11.8	-5.8	25.1	5.6	22.9
7293	MLI Guardian Canadian Growth Equity Fund	●	0.850	9.3	9.3	2.2	8.8	8.9	10.4	6.5	9.3	-4.4	23.3	9.2	16.8
	S&P/TSX Capped Composite Total Return Index (\$CA)			11.8	11.8	2.6	9.6	8.6	11.3	7.6	11.8	-5.8	25.1	5.6	22.9
7313	MLI CC&L Group Canadian Q Growth Fund	●	0.800	12.1	12.1	2.6	10.0	9.5	12.4	8.5	12.1	-6.2	26.7	8.1	24.4
	S&P/TSX Composite Total Return Index (\$CA)			11.8	11.8	2.6	9.6	8.6	11.3	7.6	11.8	-5.8	25.1	5.6	22.9
7601	MLI Scheer Rowlett Canadian Equity Fund	●	0.900	9.3	9.3	5.0	13.5	11.1	13.1	8.5	9.3	0.9	32.4	4.3	21.7
	S&P/TSX Composite Total Return Index (\$CA)			11.8	11.8	2.6	9.6	8.6	11.3	7.6	11.8	-5.8	25.1	5.6	22.9
<b>CANADIAN SMALL/MID CAP EQUITY</b>															
7032	MLI Monrusco Bolton Canadian Small Capitalization Equity Fund	●	0.770	5.7	5.7	-9.2	-0.1	6.1	10.1	5.0	5.7	-22.0	20.9	27.1	27.8
	S&P/TSX Small Cap Total Return Index (\$CA)			4.8	4.8	-2.5	4.6	6.6	8.4	4.0	4.8	-9.3	20.3	12.8	15.9
<b>U.S. LARGE CAP EQUITY</b>															
8196	MLI U.S. Diversified Growth Equity Fund (Wellington)	●	0.895	36.3	36.3	4.0	9.9	14.5	16.8	16.3	36.3	-20.7	22.7	29.5	26.6
	Russell 1000 Growth Total Return Index (\$CA)			39.3	39.3	2.7	10.3	16.1	18.7	17.4	39.3	-24.3	27.1	35.6	29.9
8322	MLI BlackRock U.S. Equity Idx (Registered Plans Only)	●	0.630	22.9	22.9	3.9	11.3	12.5	14.9	14.5	22.9	-12.2	27.6	16.3	24.8
	S&P 500 Composite Total Return Index (\$CA) <sup>6</sup>			22.9	22.9	3.9	11.3	12.5	14.9	14.5	22.9	-12.2	27.6	16.3	24.8
<b>INTERNATIONAL EQUITY</b>															
8321	MLI BlackRock International Equity Index Fund	●	0.630	15.3	15.3	3.0	5.4	5.6	7.6	6.8	15.3	-8.0	10.5	6.0	16.1
	MSCI EAFE Total Return Index (net of withholding taxes - \$CA)			15.1	15.1	2.8	5.2	5.4	7.4	6.6	15.1	-8.2	10.3	5.9	15.8
8401	MLI Boston Partners International Equity Fund	●	0.970	17.9	17.9	8.5	9.0	7.6	8.3	7.1	17.9	-0.2	10.1	3.6	10.8
	MSCI EAFE Total Return Index (net of withholding taxes - \$CA)			15.1	15.1	2.8	5.2	5.4	7.4	6.6	15.1	-8.2	10.3	5.9	15.8
<b>GLOBAL EQUITY</b>															
8402	MLI Boston Partners Global Equity Fund	●	0.970	12.5	12.5	8.0	12.6	10.4	11.1	10.5	12.5	3.7	22.4	4.0	14.0
	MSCI World (NET) Total Return			20.5	20.5	2.9	8.5	9.8	12.0	11.0	20.5	-12.2	20.8	13.9	21.2

- 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 Q3 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.