

Your Fund Selection Guide



Use this Guide, along with your **Enrolment Guide**, to understand the investments available through the Foursquare Gospel Church of Canada Registered Pension Plan.

About this Fund Selection Guide

This Guide explains the funds available to you through your company's Registered Pension Plan and helps you make investment choices suited to your needs.

Once you've selected your investments, please return to the Enrolment Guide to complete your enrolment.

If you have questions about your investments...

- You can contact your plan's advisor – Gregory Wyatt, Wyatt Insurance Corp. – for assistance with choosing your investments.
 - ☎ Call 604-533-9813
 - @ Send an email to greg@schmunkgattsmith.com
- You can also contact a Manulife Financial Education Specialist by calling **1-888-727-7766** from Monday to Friday between 9 a.m. and 5 p.m. ET.

Refer to the back cover of your **Enrolment Guide** for a card you can detach and keep in your wallet.



Determine what type of investor you are

To Do! Answer the questions below to determine whether you should build your own portfolio or select a single, ready-made fund.

	A	B
1. How interested are you in selecting investment funds for your retirement savings?	I have some interest. <input type="checkbox"/>	I am very interested. <input type="checkbox"/>
2. How likely are you to monitor and rebalance your investments on an annual basis?	I review my investments annually. <input type="checkbox"/>	I check my investments on a regular basis (at least quarterly). <input type="checkbox"/>
3. How would you rate your investment knowledge?	I understand the basics of investing. <input type="checkbox"/>	I am confident in my investment knowledge. <input type="checkbox"/>

If you chose two or more responses from...	The best investment strategy for you is...	Turn to page...
Column A	<p>...to select an Asset Allocation Fund.</p> <p>Asset Allocation Funds offer a well-balanced portfolio inside a single fund, and a professional fund manager monitors and rebalances these portfolios for you. There is an Asset Allocation Fund that is suitable for you – whether you're a conservative investor or an aggressive one.</p>	4
Column B	<p>...to build your own portfolio.</p> <p>Choose from the individual funds available through your program to build your own portfolio.</p>	4



Determine your investor style



To Do!

- Circle one answer for each question.
- Write your score – indicated in brackets at the end of each answer – in the box to the right of each question.
- Tally the scores you record for each question to get your total.

Your age, the numbers of years remaining until you retire, and how you feel about risk will determine your investor style. Once you know your investor style, you can choose funds for your retirement savings.

Your score

1. What is your investment horizon – when will you need this money?

- a. Within 3 years (0)
- b. 3-5 years (3)
- c. 6-10 years (5)
- d. 11-15 years (8)
- e. 15 + years (10)

2. What is your most important investment goal?

- a. To preserve your money (0)
- b. To see modest growth in your account (4)
- c. To see more significant growth in your account (7)
- d. To earn the highest return possible (10)

3. Please indicate which statement reflects your overall view of managing risk:

- a. I don't like risk and I am not prepared to expose my investments to any market fluctuations in order to earn higher long-term returns. (0)
- b. I am prepared to experience modest short-term market fluctuations in order to generate growth of capital. (2)
- c. I am prepared to experience average short-term market fluctuations in order to achieve a higher long-term return. (4)
- d. I want to maximize my long-term returns and am comfortable with significant short-term market fluctuations. (6)

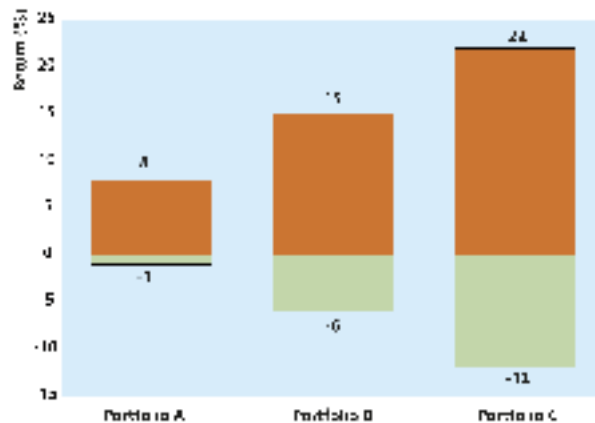
4. If you owned an investment that declined by 20% over a short period, what would you do?

- a. Sell all of the remaining investment (0)
- b. Sell a portion of the remaining investment (2)
- c. Hold the investment and sell nothing (4)
- d. Buy more of the investment (6)

5. If you could increase your chances of improving your investment returns by taking more risk, would you:

- a. Be unlikely to take more risk (0)
- b. Be willing to take a little more risk with some of your portfolio (2)
- c. Be willing to take a lot more risk with some of your portfolio (4)
- d. Be willing to take a lot more risk with your entire portfolio (6)

6. The following picture shows three model portfolios and the highest and lowest returns each is likely to earn in any given year. Which portfolio would you be most likely to hold?



- a. Portfolio A (0)
- b. Portfolio B (3)
- c. Portfolio C (6)

7. After several years of following your retirement plan, you review your progress and determine you are behind schedule and will need to modify your strategy in order to retire at your preferred age. What would you do?

- a. Keep the same investments you currently hold, but increase your contributions as much as possible. (0)
- b. Slightly increase your exposure to riskier investments and slightly increase your contributions. (3)
- c. Move your entire portfolio to riskier investments, hoping to achieve the highest long-term return. (6)

8. Which statement best applies to your approach regarding achieving your retirement income goals on time?

- a. I must achieve my financial goal by my target retirement date. (0)
- b. I would like to come close to achieving my financial goal by my target retirement date. (2)
- c. If I have not reached my financial goal by my target retirement date, I have the flexibility to delay my target retirement date. (4)
- d. I re-evaluate my financial goals and target retirement date regularly and have the flexibility to adjust them to align with the performance of my investments. (6)

Your total score:

Match your score to an investor style below.

If your score is between...	Your investor style is...	About your investor style
0 – 7	Conservative	Protecting your money is your chief concern. You may be approaching retirement, or simply prefer to take a cautious approach to investing and preserve your money.
8 – 22	Moderate	You want your money to grow, but are more concerned about protecting it. Retirement may be in your near future or you may prefer to be cautious with your investments and preserve your money.
23 – 37	Balanced	You want a balance between growth and security although you will accept some risk to have the potential for higher returns over time.
38 – 48	Growth	You want to increase your money and are somewhat comfortable riding the ups and downs of the market in exchange for the possibility of higher returns over the long term. You may have time on your side until you retire.
49 – 56	Aggressive	You want to maximize the long-term growth of your retirement savings. You understand the ups and downs of the markets and are comfortable taking more risk to maximize potential returns. You have plenty of time to wait out market cycles until you retire.

My investor style is: _____

To Do!

If you are choosing...



...an Asset Allocation Fund

- Refer to page 8 for assistance with selecting the Asset Allocation Fund that is right for you.
- Decide if you want to invest a portion of your contributions in a fund that provides a guaranteed income.
- Specify the 4-digit fund code for the fund(s) you select in the *Your investment instructions* section on each **Application form** and the percentage you want to invest in each.



...to build your own portfolio

- Refer to page 11 for assistance with selecting the investments that are right for you.
- Decide if you want to invest a portion of your contributions in a fund that provides a guaranteed income.
- Specify the percentage of contributions you want to invest in each fund in the *Your investment instructions* section on each **Application form**.



How to choose an Asset Allocation Fund

1 – Choose your Asset Allocation Fund

Your investor style (from page 6): _____

Choose the Asset Allocation (AA) Fund that matches your investor style.

If your investor style is...	The Asset Allocation Fund for you is...	Fund code
Conservative	ML Conservative AA	2001
Moderate	ML Moderate AA	2002
Balanced	ML Balanced AA	2003
Growth	ML Growth AA	2004
Aggressive	ML Aggressive AA	2005

Note – Although these funds are rebalanced periodically to ensure they meet the objectives for each investor style, we recommend you complete the Investor Style Questionnaire at least annually to ensure your style has not changed.

To see the **investment management fees** and **historical rates of returns** for these funds, turn to page 16 in this Guide. Please refer to the back of this Guide to obtain a detailed description of each Asset Allocation Fund. Error: Reference source not found.

2 – Decide whether you would like to receive a guaranteed income

You can choose to direct a portion of your contributions into Manulife Group IncomePlus. Group IncomePlus offers you an opportunity to build guaranteed retirement income for life within your group retirement savings plan. When you're ready to receive income, Group IncomePlus will let you continue to benefit from equity market exposure while protecting your retirement income from market declines.

Group IncomePlus may suit your needs if:

- You want to diversify your sources of income at retirement,
- You are committed to long-term saving toward retirement,
- Your only other source of guaranteed retirement income will be provided by government benefit programs,
- You are risk averse and/or have a strong need or desire to guarantee an income under all circumstances,
- You are beginning to consider retirement or plan actively for retirement.

The Group IncomePlus fund available on your plan is the ML Group IncomePlus Bal. AA g4 (6203).

The Group IncomePlus Guarantee Fee is 0.45% per year. At \$45.00 per \$10,000 invested, Group IncomePlus offers an affordable guaranteed option.

Note: The investment performance of a market-based fund is not guaranteed.

If you are considering Group IncomePlus, please refer to the **The Bold Print** brochure for more detailed information about Manulife's Group IncomePlus.

3 – Complete each Application form

You need to indicate your investment choices in the section of the Application form titled *Complete if Asset Allocation Fund is your investment strategy*.

Percentage you decided to invest in a Manulife Group IncomePlus Fund: _____ %

- Write the above percentage beside the Group IncomePlus Fund on each form.

Percentage you decided to invest in a Manulife Asset Allocation Fund: _____ %

- The fund code for the Asset Allocation Fund you chose is: _____
- Write the above percentage and fund code on each form.

The above 2 percentages must add to 100%.

You have now finished the fund selection process. Please return to

Step four on page 9 of the **Enrolment Guide** to complete your enrolment.



How to build your own portfolio

1 – Find your sample portfolio

Your investor style (from page 6): _____

Find the sample portfolio that matches your investor style.

You can use the sample portfolios as a guideline to help you choose individual funds. To ensure you create a well-diversified portfolio, select at least one fund from each asset class.

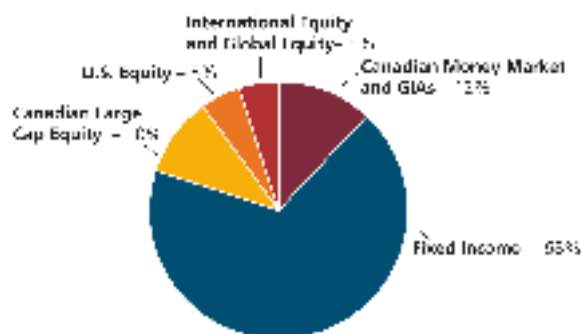
Each asset class in the sample portfolio is represented by a different colour, and each fund's description is printed in the colour that represents its asset class. For example, all Fix Income fund descriptions are blue, and all US Equity fund descriptions are orange. Keep this in mind when researching and choosing funds to invest in.

You can find descriptions of all available funds at the back of this Guide.

If your investor style is...

A recommended asset mix for you is...

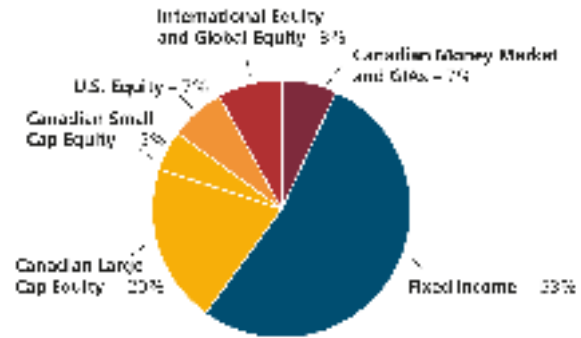
Conservative



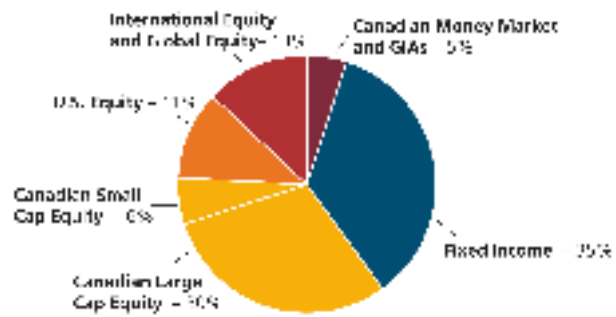
If your investor style is...

A recommended asset mix for you is...

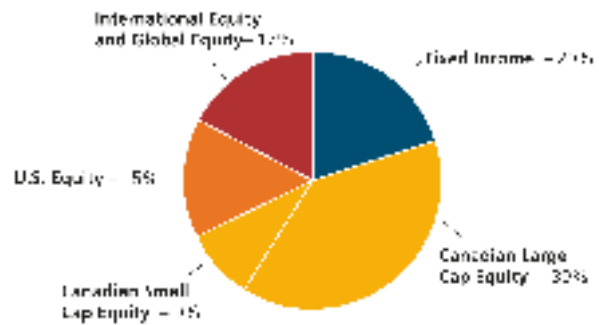
Moderate



Balanced



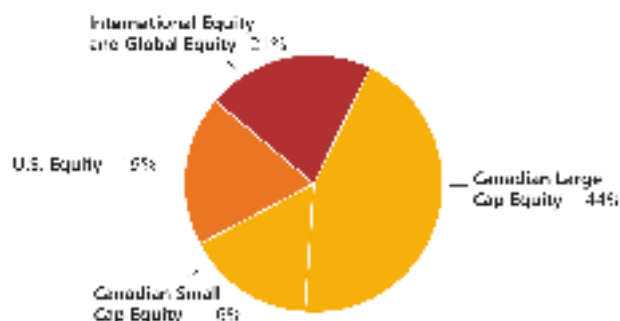
Growth



If your investor style is...

A recommended asset mix for you is...

Aggressive



Notes:

- Balanced funds are **not** included in the sample portfolios. These funds are already well-diversified and generally invest 40% in fixed income investments and 60% in equity investments. Keep this in mind when you are using the guidelines shown.
- You should consider how your savings outside of this plan are invested. Your other investments may already fulfill some parts of the sample portfolio in the above table. The guidelines provided are only suggestions.

Where to find detailed fund information

A summary of the funds available through your group program – including the investment management fees and historical rates of return for these funds – is in the next section of this Guide titled *Your investment choices*. Please refer to the back of this Guide to obtain a detailed description of each fund.

2 – Decide whether you would like to receive a guaranteed income

You can choose to direct a portion of your contributions into Manulife Group IncomePlus. Group IncomePlus offers you an opportunity to build guaranteed retirement income for life within your group retirement savings plan. When you're ready to receive income, Group IncomePlus will let you continue to benefit from equity market exposure while protecting your retirement income from market declines.

Group IncomePlus may suit your needs if:

- You want to diversify your sources of income at retirement,
- You are committed to long-term saving toward retirement,

- Your only other source of guaranteed retirement income will be provided by government benefit programs,
- You are risk averse and/or have a strong need or desire to guarantee an income under all circumstances,
- You are beginning to consider retirement or plan actively for retirement.

The Group IncomePlus fund available on your plan is the ML Group IncomePlus Bal. AA g4 (6203).

The Group IncomePlus Guarantee Fee is 0.45% per year. At \$45.00 per \$10,000 invested, Group IncomePlus offers an affordable guaranteed option.

Note: The investment performance of a market-based fund is not guaranteed.

If you are considering Group IncomePlus, please refer to the **The Bold Print** brochure for more detailed information about Manulife's Group IncomePlus.

3 – Complete each Application form

You need to indicate your investment choices in the section of the Application form titled *Your investment instructions*.

You have now finished the fund selection process. Please return to

Step four on page 9 of the **Enrolment Guide** to complete your enrolment.

Your investment choices

The remaining sections of this Guide include detailed information about the investments available in your program.

	Page
Rates of Return Overview for your plan investments	16
How to Read Fund Descriptions	19
Funds available:	
• Guaranteed Interest Accounts	
• Group IncomePlus	
• Asset Allocation	
• Canadian Money Market	
• Fixed Income	
• Balanced	
• Canadian Large Cap Eqty	
• Cdn Small/Mid Cap Eqty	
• US Large Cap Eqty	
• International Equity	
• Global Equity	

Rates of Return Overview

Market-based Funds

The investments available through your plan appear here. The rates of return in this chart reflect performance before investment management fees (IMFs) are deducted.

Benchmark returns are also provided to help you compare fund performance. These returns, marked in *italics*, are for comparison purposes only and are not available for investment.

Rates of return on October 31, 2014														
Fund Code	Fund Name	IMF% ³	YTD ⁴	Annualized Returns(%) ¹						Annual returns(%) ²				
				1 Year	2 Year	3 Year	4 Year	5 Year	10 Year	2014	2013	2012	2011	2010
GROUP INCOMEPLUS														
6203	ML Group IncomePlus Bal. AA g4 ⁵	1.475	8.4	11.2	12.6	10.9	8.4	9.1	7.1	11.2	14.0	7.7	1.2	12.0
ASSET ALLOCATION														
2001	ML Conservative AA ⁵	1.475	7.1	7.8	6.5	6.6	5.8	6.3	5.7	7.8	5.3	6.8	3.3	8.3
	<i>Blend: MLI Conservative Asset Allocation</i>		6.3	6.7	5.2	5.3	5.0	5.6	5.4	6.7	3.8	5.3	4.0	8.0
2002	ML Moderate AA ⁵	1.475	7.7	9.4	9.5	8.8	7.0	7.6	6.3	9.4	9.6	7.3	1.8	9.9
	<i>Blend: MLI Moderate Asset Allocation</i>		7.5	8.7	8.0	7.5	6.5	7.3	6.3	8.7	7.4	6.4	3.6	10.5
2003	ML Balanced AA ⁵	1.475	8.4	11.2	12.6	10.9	8.4	9.1	7.1	11.2	14.0	7.7	1.2	12.0
	<i>Blend: MLI Balanced Asset Allocation</i>		8.2	10.4	10.8	9.4	7.6	8.4	6.8	10.4	11.3	6.7	2.3	11.8
2004	ML Growth AA ⁵	1.475	9.0	13.0	15.8	13.0	9.3	10.1	7.2	13.0	18.7	7.7	-1.1	13.4
	<i>Blend: MLI Growth Asset Allocation</i>		9.0	12.2	13.7	11.4	8.7	9.5	7.4	12.2	15.3	6.9	0.9	13.0
2005	ML Aggressive AA ⁵	1.475	9.5	14.4	18.6	14.8	10.3	11.3	7.6	14.4	22.9	7.7	-2.2	15.4
	<i>Blend: MLI Aggressive Asset Allocation</i>		9.9	14.1	16.7	13.4	9.8	10.6	7.8	14.1	19.4	7.1	-0.5	14.2
CANADIAN MONEY MARKET														
3132	ML Cdn Money Market (MAM)	1.075	1.1	1.3	1.3	1.3	1.3	1.2	2.3	1.3	1.3	1.3	1.4	0.8
	<i>FTSE TMX 91 Day Treasury Bill Index</i>		0.8	0.9	1.0	1.0	1.0	0.9	2.0	0.9	1.1	1.0	1.0	0.4
FIXED INCOME														
4141	ML Fidelity Cdn Bond	1.825	6.9	6.3	3.2	4.4	4.8	5.5	5.8	6.3	0.3	6.8	5.9	8.4
4191	ML MAM Cdn Bond Index	1.075	6.6	5.9	2.9	3.8	4.3	5.0	5.3	5.9	-0.0	5.7	5.9	7.6
	<i>FTSE TMX Universe Bond Total Return Idx</i>		6.5	5.8	2.8	3.8	4.3	5.0	5.3	5.8	-0.0	5.7	6.0	7.6

Rates of return on October 31, 2014														
Fund Code	Fund Name	IMF% ³	YTD ⁴	Annualized Returns(%) ¹						Annual returns(%) ²				
				1 Year	2 Year	3 Year	4 Year	5 Year	10 Year	2014	2013	2012	2011	2010
BALANCED														
5011	ML Balanced ⁵	1.475	8.7	11.5	13.2	11.4	9.2	10.1	7.8	11.5	15.0	7.8	2.9	14.0
5181	ML Trimark Income Growth ⁵	1.725	8.7	13.1	17.1	14.4	11.0	11.1	6.9	13.1	21.1	9.2	1.5	11.3
5241	ML JF Balanced ⁵	1.425	9.1	12.9	14.9	13.2	10.4	10.1	7.4	12.9	16.9	9.9	2.5	8.5
5291	ML GEM Balanced ⁵	1.375	10.0	12.3	12.0	10.5	8.1	8.6	n/a	12.3	11.8	7.5	1.1	10.7
5452	ML Mawer Canadian Balanced ⁶	1.450	9.7	14.3	17.1	15.1	12.2	12.0	9.1	14.3	19.9	11.3	4.0	11.2
	<i>Balanced Benchmark⁸</i>		7.9	9.9	10.0	8.6	6.9	7.7	6.4	9.9	10.0	6.0	2.1	10.9
CANADIAN LARGE CAP EQTY														
7121	ML MAM Cdn Lrg Cap Growth	1.625	12.0	16.4	16.2	11.2	7.6	8.9	7.7	16.4	15.9	1.8	-2.5	14.2
7131	ML Cdn Lrg Cap Val (MAM)	1.575	8.6	11.1	17.8	14.0	8.7	10.2	8.4	11.1	24.9	6.8	-5.6	16.1
7132	ML MAM Cd Equity Index	1.075	10.1	12.8	11.9	9.4	6.7	9.1	8.1	12.8	11.0	4.4	-0.9	19.5
7141	ML Fidelity Cdn Large Cap ⁷	1.825	8.2	12.7	25.8	19.1	19.0	19.3	15.1	12.7	40.3	6.7	18.7	20.6
7241	ML JF Canadian Equity	1.425	11.0	15.7	18.6	14.8	10.4	11.2	9.5	15.7	21.6	7.4	-1.8	14.3
	<i>S&P/TSX Total Return</i>		9.9	12.6	11.8	9.3	6.7	9.1	8.0	12.6	11.0	4.5	-0.8	19.4
CDN SMALL/MID CAP EQTY														
7381	ML FGP Small Cap Cdn Equity	1.425	7.6	13.9	21.7	17.5	12.6	15.0	12.0	13.9	30.1	9.4	-0.8	24.8
	<i>BMO Nesbitt Burns Cdn Small Cap Index</i>		0.6	4.2	3.7	2.5	2.0	8.3	6.8	4.2	3.3	0.2	0.4	37.9
US LARGE CAP EQTY														
8131	ML MAM U.S. Equity Index	1.075	17.4	26.3	29.3	24.5	19.3	17.3	7.0	26.3	32.2	15.5	5.0	9.8
8631	ML BG American Equity	1.625	18.5	27.3	30.4	25.8	20.5	17.9	9.6	27.3	33.4	17.2	5.7	7.8
	<i>S&P 500 Composite Total Return Idx(\$Cdn)</i>		17.7	26.8	29.7	24.9	19.7	17.8	7.4	26.8	32.7	15.9	5.4	10.2
INTERNATIONAL EQUITY														
8192	ML International Equity	1.775	2.2	7.4	22.0	16.3	10.2	8.9	5.5	7.4	38.6	5.8	-6.4	3.7
8321	ML BR Intl Equity Index	1.325	3.3	7.7	19.5	14.6	9.0	7.7	5.2	7.7	32.6	5.4	-6.1	2.5
8452	ML Mawer International Eqty	1.725	6.5	12.1	17.8	16.4	11.4	10.9	9.2	12.1	23.8	13.8	-2.6	9.5
	<i>MSCI EAFE (\$ Cdn)</i>		3.4	7.9	19.8	14.9	9.3	8.0	5.5	7.9	32.9	5.8	-6.0	2.9
GLOBAL EQUITY														
8181	ML Trimark	1.725	8.5	16.0	22.1	18.9	15.3	13.7	7.5	16.0	28.5	12.9	5.0	7.6
	<i>MSCI World (\$ Cdn)</i>		11.3	18.1	24.8	20.0	14.6	13.0	6.7	18.1	32.0	10.8	-0.2	7.2

Guaranteed Interest Accounts (GIAs)

The interest rates for the GIAs available through your plan appear here.

These rates are as at October 31, 2014.

Fund Code	Fund Name	Interest Rate
1001	Manulife 1 Year GIA	.900%
1003	Manulife 3 Year GIA	1.050%
1005	Manulife 5 Year GIA	1.350%

Notes:

¹ An annualized return is an average return that has been expressed as an annual (yearly) rate.

² 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.

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 Effective April 2012, the underlying fund changed from the Mawer Canadian Balanced RSP to the Mawer Canadian Balanced Pooled fund. For the Manulife Segregated Fund, performance prior to this date was derived from the Manulife Mawer Canadian Balanced RSP.

⁷ The Fund is invested in a mixture of Canadian and foreign securities.

⁸ Comprised of 35% S&P/TSX Composite Index, 35% DEX Universe Bond Index (Total Return), 10% S&P 500 Index (\$C), 10% MSCI EAFE Index (\$C), and 10% DEX 91-Day T-bills.



Manulife Return

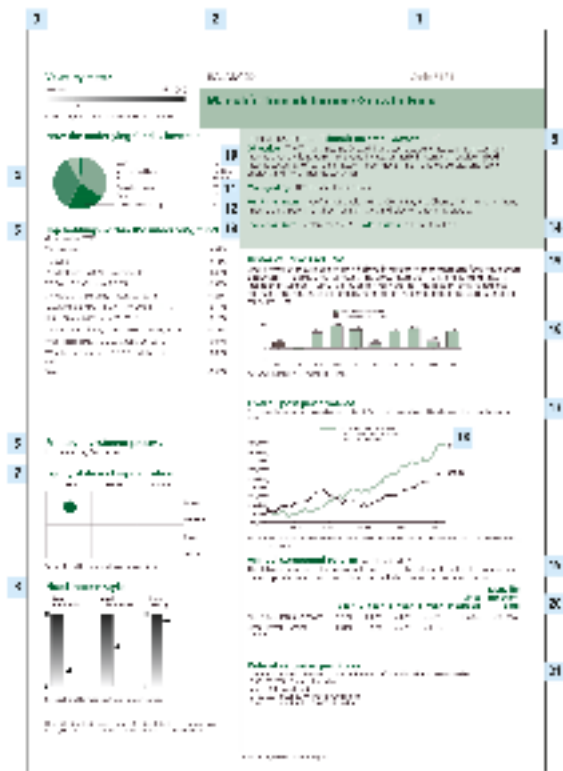
These numbers represent the gross rate of return of the Manulife fund.



Additional Historical Information

In order to provide further historical information, we have included the returns of the underlying funds.

How to Read Fund Descriptions



1 Fund code

Each fund is named using a unique code. Identify a specific fund using its fund code when you select or change funds.

2 Asset class

The types of investments (such as Canadian Equity, International Equity, Fixed Income) that account for the majority of the fund's holdings. Funds are colour-coded by asset class.

Please note: Funds classified as "Balanced" hold similar portions of equity and fixed income investments.

3 Volatility meter

The volatility meter is a scale – ranging from low to high – that illustrates the amount that a fund's value is likely to fluctuate. Fund volatility is based on the standard deviation of monthly returns over a three-year period. Funds in operation for less than three years are rated using the longest time period available.

For a new fund where no history is available, the standard deviation of the fund's asset class is displayed. The current volatility meter (in use after June 2007) uses a 25-point volatility scale.

Generally, the greater the return you hope to realize with a fund, the greater the risk you must be prepared to take. Funds with high volatility tend to show more dramatic fluctuations on a monthly basis over time.

4 How the underlying fund is invested

The pie chart shows the types of investments in the underlying fund and the percentage of the overall portfolio they represent.

5 Top holdings

The individual investments in the underlying fund that comprise the largest percentage of the overall portfolio. This is determined using the percentage weighting of the fund's net market value.

6 Primary investment process

Fund managers use a number of approaches to determine the asset allocation of a fund and to select the individual securities it will hold. These are the most common approaches:

- **Fundamental Bottom-up** – This approach considers the investment merits of individual companies. The sector allocation of a fund managed in this way will be determined by the individual stocks held in the fund.
- **Fundamental Top-down** – Managers who use this approach focus on the economy and financial markets. Once this broad view – also known as a macro view – is determined, managers choose individual stocks from sectors they expect to outperform the market.
- **Quantitative** – This technique applies complex mathematical research and statistical models along with measurement and research to identify attractive investments.
- **Index** – An indexed portfolio is constructed to mimic the performance of a specific market index. This approach is also known as passive investing.

- **Multi-manager** – A multi-manager fund is directed by more than one investment manager and often combines different investment styles or asset classes.

7 Equity style and capitalization

This chart displays the primary equity investment style (such as value or growth) the fund manager uses to select securities as well as the 'market capitalization' of securities in the fund. Market capitalization is a term used to define the total market value of a particular company's outstanding shares. In the context of an investment fund, this term refers to the size of the companies whose stocks are held in the fund. This term only applies to funds with equity – or stock – holdings.

8 Fixed income Style

This chart shows the different approaches a manager uses to select fixed income holdings within the portfolio.

9 Underlying fund

Market-based investment options available to group plans are usually fund-on-fund investments which invest in existing pooled funds or mutual funds. These are known as the underlying funds. When a contribution is made to a Manulife fund, it's used to purchase units of the corresponding underlying fund. For example, contributions to the Manulife Trimark Income Growth Fund purchase units of the Trimark Income Growth Fund.

Each Manulife fund may hold a small cash component, and the underlying fund may do the same. A fund-on-fund strategy seeks to produce similar returns to the underlying fund within the Manulife fund.

10 Objective

The fund's primary investment goal(s) as determined by the fund manager.

11 Managed by

This names the investment management firm who oversees the fund.

12 Fund managers

The name of the lead fund manager(s) accountable for investment decisions in the underlying fund.

13 Inception date

The date the underlying fund was first available for purchase.

14 Total assets

The total market value of all assets invested in the underlying fund on a specific date.

15 Historical gross returns

The performance of the fund over a specified period. Performance histories are shown for illustrative purposes; they are not a guarantee of future performance. Unit values fluctuate with the market value of the underlying fund's assets. Gross returns mean the rates of return before investment management fees (IMFs) and Goods and Services Tax (GST) are deducted.

An individual who invests in the fund earns a net return after fees. Management fees vary by firm and by plan. Returns shown here represent results for the Manulife fund and/or its underlying fund.

16 Year by year returns

This shows the one-year return of the fund during each year illustrated in the accompanying graph.

17 Overall past performance

This graph shows how a \$10,000 investment in the fund changed in value over a specified period, and the value of that investment at the end of the period. It also compares the value of that investment with the value of the same investment in a related, broadly-based index.

18 Index

A broadly-based market view offered for comparative purposes. It is not necessarily the fund's benchmark (an index a fund is measured against) as the fund's investment style may differ from the one applied to the benchmark.

19 Annual compound returns

Returns for a specified period expressed as an annualized rate.

20 Manulife inception date

The first full month the fund was available to Manulife Group Retirement Solutions plans.

21 Rate of return expectation

The benchmark whose performance the fund manager expects to meet or exceed over the long term. Investments held in this benchmark are indicative of the investments held in the fund.