

Investment Pool Overview

MANULIFE | **Private
Investment
Pools**

Welcome to an investment program **that truly reflects you**

As your wealth grows, so should your expectations. Work with a partner of financial strength and global reach. Know beyond a doubt that your portfolio is managed with forward-thinking conviction. And seize greater value through tax efficiency and Management Fee Reductions.

If you are seeking an investment program that reflects your highest expectations, welcome to Manulife Private Investment Pools.

Most of the Manulife Private Investment Pools are available in tax-efficient corporate classes for non-registered accounts. Series T securities are also available for investors looking for tax-efficient cash flow from their investments.

U.S. dollar purchase options are available for some of the pools, providing an option for investors with U.S. dollar denominated accounts.

Corporate class provides three distinct ways to help pay less or defer tax on your non-registered investments

1. TAX-EFFICIENT GROWTH/INCOME

Investors may not pay any tax on capital gains until their investment is redeemed or a capital gains dividend is paid to them, enabling more of their money to stay invested and compound over a longer period of time. However, when distributions, other than a return of capital are paid they will only be in the form of tax-efficient ordinary Canadian dividends or capital gains dividends, allowing investors with non-registered assets to pay less tax.

2. TAX-EFFICIENT REBALANCING

Investors are able to rebalance their portfolios and switch between different class pools without immediate tax consequences. Switching pools or rebalancing asset allocations within the corporate class structure will not trigger any realized capital gains. Capital gains are only realized when corporate class shares are redeemed or sold, or a corporate class pays a capital gains dividend.

3. TAX-EFFICIENT CASH FLOW USING SERIES T[†]

Investors have the option to receive tax-efficient cash flow from their investments using Series T corporate class pools. The target annual payout resets each year and is a percentage of the net asset value (NAV) as at December 31st of the previous year.* Investors also have the ability to customize their monthly cash flow received up to a payout rate of 6 per cent (distributions are not guaranteed).

[†]Series FT, LT and CT are also available for most pools. *For Manulife U.S. Fixed Income Private Trust and Manulife Global Balanced Private Trust, prior to January 1, 2014, the Series T has a target distribution rate per annum based on an initial issue price of \$15.

MANULIFE FIXED INCOME PRIVATE

Pool name	Manulife Canadian Fixed Income Private Trust	Manulife Corporate Fixed Income Private Trust	Manulife U.S Fixed Income Private Trust
Investment objective	<ul style="list-style-type: none"> Seeks to generate income and long-term preservation 	<ul style="list-style-type: none"> Seeks to generate income and the potential for capital appreciation 	<ul style="list-style-type: none"> Seeks to generate income and the potential for capital appreciation
Portfolio management	<ul style="list-style-type: none"> The Portfolio Manager seeks to achieve the Pool's objective by investing primarily in bonds and debentures issued or guaranteed by the Canadian government or provincial and municipal governments and bonds and debentures issued by Canadian corporations Enhanced total return opportunity through an active approach to credit, sector and security selection 	<ul style="list-style-type: none"> The Portfolio Manager seeks to achieve the Pool's objective by investing primarily in a diversified portfolio of Canadian and U.S. investment grade and high yield corporate bonds Participate in the upside of high yield bonds while protecting on the downside with investment grade bonds for better risk-adjusted returns 	<ul style="list-style-type: none"> The Portfolio Manager seeks to achieve the Pool's objective by tactically investing in a portfolio of primarily U.S. investment grade high yield debt and floating rate loan securities The tactical expertise of the portfolio managers will help capture added returns by repositioning the portfolio across different asset classes during diverse points in the credit cycle
Portfolio manager(s)	Terry Carr Manulife Asset Management Limited	Terry Carr Manulife Asset Management Limited	John Addeo, Dennis McCafferty Manulife Asset Management (U.S.), LLC
Target allocation (%) Equity/fixed income	100% fixed income	100% fixed income	100% fixed income
Benchmark/Index	DEX Universe Bond Total Return Index	DEX All Corporate Bond Total Return Index	50% Barclays U.S. Corporate High Yield Total Return Index (\$CDN), 50% Credit Suisse Leveraged Loan Total Return Index (\$CDN)
Asset class	Canadian Fixed Income	Corporate Fixed Income	U.S. Fixed Income
Available in USD?	No	Yes	Yes
Trust or Corporate Class?	Trust	Trust	Trust
Date of inception	December 2012	December 2012	October 2013
Risk profile (low-high)	Low	Low	Low to medium
Distribution frequency ⁵	Monthly	Monthly	Monthly
Investment style	–	–	–

TRUSTS		MANULIFE	
Manulife Global Fixed Income Private Trust	Manulife Money Market Private Trust	Manulife Balanced Income Private Trust	Manulife Canadian Balanced Private Pool
<ul style="list-style-type: none"> Seeks to generate income with an emphasis on capital preservation 	<ul style="list-style-type: none"> Seeks to generate interest income. The Pool does not invest in foreign securities 	<ul style="list-style-type: none"> Seeks to generate income and as a secondary objective, to provide the potential for long-term capital appreciation 	<ul style="list-style-type: none"> Seeks to provide both current income and potential capital appreciation
<ul style="list-style-type: none"> The Portfolio Managers seek to achieve the Pool's objective by investing primarily in government and corporate debt securities from developed and emerging markets, including U.S. government and agency securities and high yield bonds. Also, may also invest in preferred shares and other types of debt securities Dynamic currency management – strategy to help the Pool benefit and be protected from currency fluctuations 	<ul style="list-style-type: none"> The Portfolio Manager seeks to achieve the Pool's objective by investing primarily in high quality, short-term fixed income securities issued by Canadian federal or provincial governments, Canadian chartered banks, and loan, trust or other companies operating in Canada The investment objective will be achieved by investing in Series X units of the Manulife Money Fund 	<ul style="list-style-type: none"> The Portfolio Managers seek to achieve the Pool's objective by investing in a diversified portfolio of income-oriented investment funds Seeks the best opportunities globally, while the targeted asset allocation of 70 per cent fixed income and 30 per cent equities provides stability for more conservative investors 	<ul style="list-style-type: none"> The Portfolio Managers seek to achieve the Pool's objective by investing primarily in equity and debt securities of Canadian and foreign companies The Portfolio Manager employs a fundamental, bottom-up process to equity selection and prices security risk in return expectations The fixed income component includes both government bonds and corporate bonds. The strategy emphasizes sector, credit, and security selection, combined with active yield curve management and risk containment
Daniel S. Janis III, Thomas Goggins Manulife Asset Management (U.S.), LLC	Maralyn Kobayashi Manulife Asset Management Limited	Steve Medina, Bob Boyda, Glen Martin Portfolio Solutions Group, Manulife Asset Management (U.S.), LLC	Alan Wicks, Terry Carr Manulife Asset Management Limited
100% fixed income	100% fixed income	30% equity, 70% fixed income	60% equity, 40% fixed income
Barclays Capital Multiverse Total Return Index (\$CDN)	DEX Canadian Treasury Bill 91-Day Index	30% S&P/TSX Composite Total Return Index, 70% DEX Universe Bond Total Return Index	60% S&P/TSX Composite Total Return Index, 40% DEX Universe Bond Total Return Index
Global Fixed Income	Short-term Fixed Income	Global Fixed Income Balanced	Canadian Balanced
Yes	No	Yes	No
Trust	Trust	Trust	Corporate Class
December 2012	December 2012	June 2013	December 2012
Low to medium	Low	Low to medium	Low to medium
Monthly	Monthly (accrued daily)	Monthly	Annual
–	–	Asset allocation	Value

FE BALANCED PRIVATE POOLS/TRUSTS

Manulife U.S. Balanced Private Trust*	Manulife Global Balanced Private Trust	Manulife Balanced Equity Private Pool	Manulife Canadian Equity Private Pool
<ul style="list-style-type: none"> Seeks to generate income and capital appreciation 	<ul style="list-style-type: none"> Seeks to provide both current income and potential capital appreciation 	<ul style="list-style-type: none"> Seeks to provide long-term total return 	<ul style="list-style-type: none"> Seeks to provide long-term capital growth
<ul style="list-style-type: none"> The Portfolio Managers seek to achieve the Pool's objective by investing primarily in U.S. dividend-paying equities and global fixed income securities and/or investment funds Experienced equity managers utilizing a robust 7-step process to identify undervalued companies to hold over the long term Seasoned global bond managers investing in corporate and government fixed income securities from across the globe 	<ul style="list-style-type: none"> The Portfolio Managers seek to achieve the Pool's objective by investing in a global diversified portfolio of equity and fixed income securities Within equities, the Portfolio Manager will allocate capital to the best global opportunities, which may include both large and small cap companies The universe for the fixed income component includes investment grade Canadian bonds and global bonds that can invest across the spectrum of global corporate debt securities 	<ul style="list-style-type: none"> The Portfolio Managers seek to achieve the Pool's objective by investing primarily in a diversified portfolio consisting of global equity, fixed income and money market securities Experienced equity managers utilizing a robust 7-step process to identify undervalued companies to hold over the long term 	<ul style="list-style-type: none"> The Portfolio Managers seek to achieve the Pool's objective by investing primarily in a diversified portfolio of Canadian equity securities Selection process is based upon a proprietary bottom-up, "style-agnostic" investment approach to seek out the best opportunities in Canada
Sandy Sanders, Walter McCormick, Daniel S. Janis III, Thomas Goggins, Dennis McCafferty Manulife Asset Management (U.S.), LLC	Greg Peterson, Paul Moroz Mawer Investment Management Ltd.	Sandy Sanders, Walter McCormick, Terry Carr Manulife Asset Management (U.S.), LLC	Monika Skiba, John Tsagarelis Manulife Asset Management Limited
50% equity, 50% fixed income	60% equity, 40% fixed income	70% equity, 30% fixed income	100% equity
40% S&P 500 Composite Total Return Index (\$CDN), 10% S&P/TSX Composite Total Return Index, 50% Barclays Multiverse Total Return Index (\$CDN)	60% MSCI World Index (\$CDN), 20% Barclays Capital Global Aggregate Corporate Total Return Index (\$CDN), 20% DEX Universe Bond Total Return Index	70% MSCI World Index (\$CDN), 30% DEX Universe Bond Total Return Index	S&P/TSX Composite Total Return Index
U.S. Balanced	Global Balanced	Global Equity Balanced	Canadian Equity
Yes	Yes	Yes	No
Trust	Trust	Corporate Class	Corporate Class
June 2013	October 2013	December 2012	December 2012
Low to medium	Low to medium	Low to medium	Medium
Monthly	Monthly	Annual	Annual
Blend	Blend	Blend	Blend

*Formerly Manulife Balanced Private Trust.

MANULIFE EQUITY PRIVATE POOLS

Manulife Dividend Income Private Pool	Manulife U.S. Equity Private Pool	Manulife Global Equity Private Pool
<ul style="list-style-type: none"> Seeks to provide a combination of income and capital appreciation 	<ul style="list-style-type: none"> Seeks to provide long-term capital appreciation 	<ul style="list-style-type: none"> Seeks to generate long-term capital growth and above-average long-term returns
<ul style="list-style-type: none"> The Portfolio Managers seek to achieve the Pool's objective by investing primarily in a diversified portfolio of Canadian dividend-paying common and preferred equity securities. The Pool may also invest in Real Estate Investment Trusts (REITs) and royalty trusts Active stock selection provides the potential for growth while dividend yields help provide downside protection and stability within the Pool 	<ul style="list-style-type: none"> The Portfolio Managers seek to achieve the Pool's objective by investing primarily in equity securities of U.S. companies of all sizes Experienced equity managers utilizing a robust 7-step process to identify undervalued companies to hold over the long term 	<ul style="list-style-type: none"> The Portfolio Managers seek to achieve the Pool's objective by investing primarily in equity securities of companies around the world The Portfolio Manager will allocate capital to the best global opportunities, which may include both large and small capitalization companies Combines Mawer's firm-wide equity expertise into one global equity pool and follow their mantra "Be boring. Make money."
Jonathan Popper, Alan Wicks Manulife Asset Management Limited	Sandy Sanders, Walter McCormick Manulife Asset Management (U.S.), LLC	Paul Moroz Mawer Investment Management Ltd.
100% equity	100% equity	100% equity
S&P/TSX Composite Total Return Index	Russell 3000 Total Return Index (\$CDN)	MSCI World Index (\$CDN)
Canadian Dividend Equity	U.S. Equity	Global Equity
No	Yes	Yes
Corporate Class	Corporate Class	Corporate Class
December 2012	December 2012	December 2012
Medium	Medium	Medium
Annual	Annual	Annual
Value	Blend	GARP

Minimum initial investment:
\$150,000 per pool,
per account

Subsequent investment:
\$1,000

Pre-authorized chequing (PAC)¹ minimum:
\$1,000

Systematic Withdrawal Plan (SWP):
Yes

¹PAC can only be initiated once the \$150,000 minimum initial investment has been met. ²Distributions are not guaranteed.

FOR MORE INFORMATION, CONTACT YOUR ADVISOR OR VISIT MANULIFEPRIVATEINVESTMENTPOOLS.CA



 **Manulife Investments**

For your future™

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