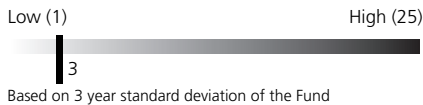


Volatility meter

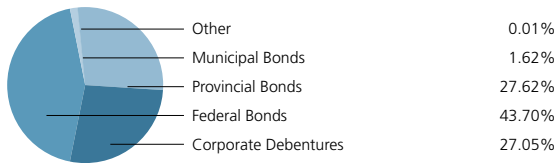


FIXED INCOME

Code 4191

Manulife Asset Management Canadian Bond Index Fund

How the underlying fund is invested



Top holdings within the underlying Fund

(As at February 29, 2012)

Gov't of Canada, 3.50%, June 2013	3.00%
Gov't of Canada, 1.50%, November 2013	2.45%
Gov't of Canada, 3.00%, June 2014	2.19%
Gov't of Canada, 2.00%, June 2016	2.10%
Gov't of Canada, 2.25%, August 2014	1.73%
Canada 3.75%, June 2019	1.66%
Canada Housing Trust, 3.15%, June 2014	1.62%
Canada Housing Trust, 2.75%, June 2016	1.60%
Gov't of Canada, 2.50%, June 2015	1.59%
Canada 4%, June 2041	1.58%

Primary investment process

Index

UNDERLYING FUND → MAM Cdn Bond Index Pld Fund

Objective The MAM Canadian Bond Index Pooled Fund is managed to provide a rate of return based on the performance of the DEX Universe Bond Index. This fund seeks to earn returns that replicate, as closely as possible, the DEX Universe Bond Index. This is a passively managed fund. To achieve its investment objective, the Fund will invest directly in bonds and may use derivative instruments in order to replicate the securities of the DEX Universe Bond Index.

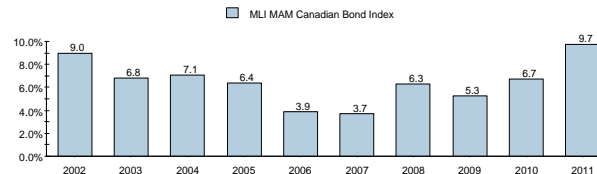
Managed by Manulife Asset Management Limited

Fund managers Terry Carr, CFA, Andrew Gretzinger, CFA and Hosen Marjaee, CFA

Inception date April 1999 **Total assets** N/A

Historical gross returns

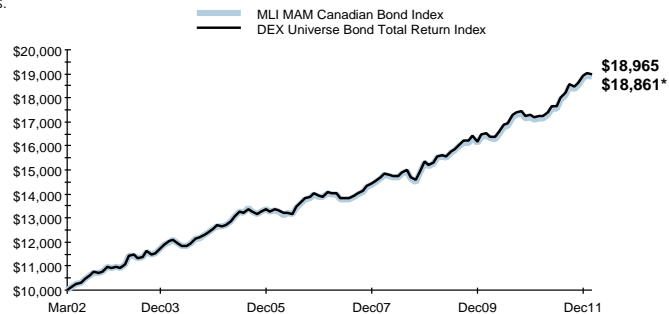
Gross rates of return are shown before investment management fees have been deducted. The solid area represents the gross returns of the Manulife Fund since its inception in October 2001.



* Only full calendar year returns are shown.

Overall past performance

This graph shows how a \$10,000 investment in this fund would have changed in value over time, based on gross returns.



* For illustration purposes only. Includes mutual/pooled fund performance as indicated. Actual fund performance could be expected to vary.

Annual compound returns (As at February 29, 2012)

This table shows the historical annual compound total return of the Fund compared with the DEX Universe Bond Total Return Index.

	1-year	2-year	3-year	5-year	Since inception	Manulife inception date
MLI MAM Canadian Bond Index	10.03%	7.16%	7.34%	6.09%	6.29%	Oct 2001
DEX Universe Bond Total Return Index	10.02%	7.19%	7.40%	6.14%	—	

Rate of return expectation

Over the long term, the Fund is expected to track the performance of the DEX Universe Bond Total Return Index.

Note: All rates of return are shown before investment management fees or taxes have been deducted.

The rate of return is used only to illustrate the effects of the compound growth rate and is not intended to reflect the future values or returns in the Fund.

Source: The Globe and Mail Inc.