

Volatility meter

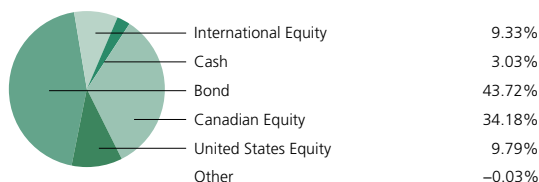


BALANCED

Code 5011

Manulife Balanced Fund

How the underlying fund is invested



Top holdings within the underlying Fund

(As at February 29, 2012)

MLI Canadian Bond (CIBC)	33.96%
MLI Canadian Balanced (JF)	32.18%
MLI Canadian Equity (Mawer)	14.25%
MLI US Equity (Wellington)	10.24%
MLI International Eq (Templeton)	9.11%

UNDERLYING FUND -> MLI Balanced (Pension)

Objective Investing in a combination of stocks, bonds and short-term securities, this fund participates in a variety of markets with asset mix decisions left to an investment professional.

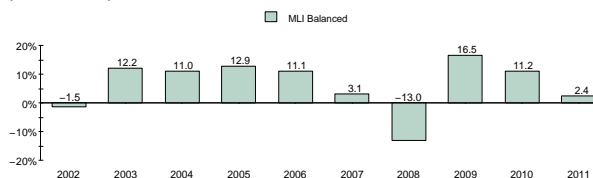
Managed by Manulife Financial

Fund managers CIBC Global Asset Management – Mgmt. Team, Jarislowsky Fraser – Mgmt. Team, Carnegie Asset Mgmt – Mgmt Team, Mawer Investment – Mgmt Team and Wellington Management Co. – Mgmt. Team

Inception date September 1986 **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 September 1986.



* Only full calendar year returns are shown.

Primary investment process

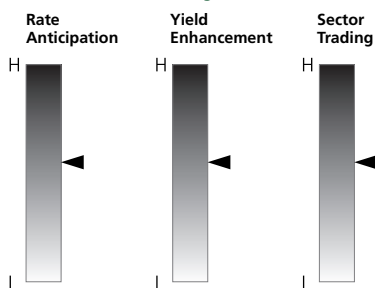
Multi-manager

Equity style and capitalization

Value	Core/Blend	Growth	
	●		Large
			Medium
			Small
			All Cap

Source: Manulife Investment Management Services

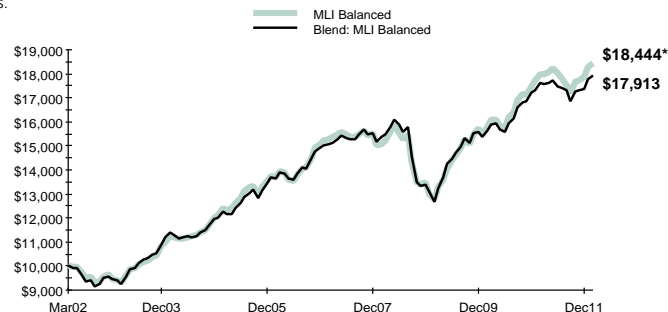
Fixed income style



Source: Manulife Investment Management Services

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 composite benchmark, as outlined in the Rate of return expectation below.

	1-year	2-year	3-year	5-year	Since inception	Manulife inception date
MLI Balanced	2.72%	8.16%	13.08%	3.85%	8.65%	Sep 1986
Blend: MLI Balanced	1.68%	6.97%	12.26%	3.49%	-	

Rate of return expectation

Over the long term, the Fund strives to outperform a benchmark comprised of the following:

- 45% DEX Universe Bond Index
- 35% S&P/TSX Total Return Index
- 15% MSCI World (\$ Cdn)
- 5% DEX 91 Day T-Bills

Source: The Globe and Mail Inc.

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.