

Investment Management Services



Notice

Fund Manager Manulife Asset Management Ltd.

Date January 2013

Notice

As of January 1st 2013, the benchmarks for the Manulife Retirement Date suite of portfolios have been amended to reflect a reduced equity weight within each portfolio. Please see tables on page 2 for detailed allocations.

Products Affected

Manulife Retirement Date Portfolios (GRO, CIO):

- Manulife Retirement Income
- Manulife Retirement Date 2010
- Manulife Retirement Date 2015
- Manulife Retirement Date 2020
- Manulife Retirement Date 2025
- Manulife Retirement Date 2030
- Manulife Retirement Date 2035
- Manulife Retirement Date 2040
- Manulife Retirement Date 2045
- Manulife Retirement Date 2050

Impact

These adjustments only affect the equity and fixed income allocation for each respective portfolio and have no impact on the selection of investment managers or underlying holdings. The reduction in the overall equity exposure within the benchmarks is a reflection of each respective portfolio's transition along the Retirement Date glide path. The benchmarks will be adjusted annually to reflect the ongoing change to the asset mix,

Closing Remarks

IMS expects that the revised benchmarks will better reflect the asset mix of the portfolios and provide a better standard by which the asset mix and performance of each portfolio can be evaluated.



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Portfolio	Equity Weight as of Jan. 1 2012	Equity Weight as of Jan. 1, 2013
Retirement Income	35.0%	35.0%
2010	35.0%	35.0%
2015	40.6%	39.2%
2020	50.8%	48.6%
2025	63.4%	60.8%
2030	74.8%	72.6%
2035	81.0%	80.0%
2040	83.6%	83.2%
2045	84.8%	84.6%
2050	85.8%	85.6%

Source: Manulife Asset Management

Portfolio	Equity			Fixed Income
	S&P/TSX Composite	S&P 500 TR CAD	MSCI EAFE TR CAD	DEX Universe Bond Index
Retirement Income	21.0%	7.0%	7.0%	65.0%
2010	21.0%	7.0%	7.0%	65.0%
2015	23.6%	7.8%	7.8%	60.8%
2020	29.2%	9.7%	9.7%	51.4%
2025	36.4%	12.2%	12.2%	39.2%
2030	43.6%	14.5%	14.5%	27.4%
2035	48.0%	16.0%	16.0%	20.0%
2040	50.0%	16.6%	16.6%	16.8%
2045	50.8%	16.9%	16.9%	15.4%
2050	51.4%	17.1%	17.1%	14.4%

Source: Manulife Asset Management; Manulife Retirement Date Benchmarks, January 1st, 2013



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