



Rates Of Return Overview

Gross rates of return (%) as of October 31, 2014. Gross rates of return reflect performance before fees are deducted. The investment management fees (IMFs) you pay appear on the secure member website at www.manulife.ca/GRO.

Fund Code	Fund name	i-Watch	Year to date ²	ANNUALIZED RETURN							ANNUAL RETURN ¹					
				1 Month	3 Month	1 Year	2 Year	3 Year	4 Year	5 Year	10 Year	2014	2013	2012	2011	2010
Target Date - Manulife																
2000	Manulife Retirement Income Fund	Yes	7.58	0.63	1.19	9.03	8.64	8.10	6.65	n/a	n/a	9.03	8.25	7.03	2.41	n/a
	Manulife Retirement Date 2010 - Custom Benchmark³		7.28	0.29	0.49	8.25	7.35	7.00	6.23	6.96	n/a	8.25	6.45	6.30	3.97	9.90
2015	Manulife Retirement Date 2015 Fund	Yes	7.68	0.61	1.19	9.26	9.21	8.56	6.94	7.70	n/a	9.26	9.15	7.27	2.22	10.80
	Manulife Retirement Date 2015 - Custom Benchmark³		7.39	0.26	0.44	8.56	7.90	7.41	6.42	7.21	n/a	8.56	7.25	6.43	3.52	10.42
2020	Manulife Retirement Date 2020 Fund	Yes	7.98	0.58	1.10	10.04	10.67	9.58	7.52	8.37	n/a	10.04	11.30	7.43	1.56	11.90
	Manulife Retirement Date 2020 - Custom Benchmark³		7.74	0.17	0.31	9.36	9.22	8.33	6.97	7.83	n/a	9.36	9.08	6.57	2.99	11.33
2025	Manulife Retirement Date 2025 Fund	Yes	8.41	0.54	1.02	11.13	12.61	10.90	8.25	9.19	n/a	11.13	14.12	7.55	0.69	13.00
	Manulife Retirement Date 2025 - Custom Benchmark³		8.19	0.05	0.12	10.43	10.95	9.52	7.60	8.49	n/a	10.43	11.47	6.73	2.04	12.10
2030	Manulife Retirement Date 2030 Fund	Yes	8.83	0.47	0.89	12.24	14.59	12.21	8.93	9.88	n/a	12.24	16.98	7.59	-0.35	13.80
	Manulife Retirement Date 2030 - Custom Benchmark³		8.66	-0.08	-0.08	11.48	12.64	10.68	8.17	9.02	n/a	11.48	13.81	6.85	1.00	12.48
2035	Manulife Retirement Date 2035 Fund	Yes	9.07	0.42	0.80	12.96	15.83	13.03	9.40	10.32	n/a	12.96	18.77	7.63	-0.81	14.10
	Manulife Retirement Date 2035 - Custom Benchmark³		8.98	-0.17	-0.22	12.18	13.73	11.41	8.59	9.42	n/a	12.18	15.31	6.90	0.56	12.81
2040	Manulife Retirement Date 2040 Fund	Yes	9.18	0.40	0.76	13.25	16.31	13.36	9.59	10.50	n/a	13.25	19.44	7.69	-0.98	14.20
	Manulife Retirement Date 2040 - Custom Benchmark³		9.13	-0.22	-0.29	12.49	14.20	11.71	8.77	9.56	n/a	12.49	15.93	6.89	0.42	12.77
2045	Manulife Retirement Date 2045 Fund	Yes	9.23	0.38	0.72	13.38	16.53	13.49	9.66	10.57	n/a	13.38	19.77	7.65	-1.08	14.30
	Manulife Retirement Date 2045 - Custom Benchmark³		9.20	-0.24	-0.32	12.63	14.41	11.86	8.86	9.64	n/a	12.63	16.21	6.92	0.35	12.80
2050	Manulife Retirement Date 2050 Fund	Yes	9.28	0.37	0.70	13.50	16.72	13.59	9.72	10.63	n/a	13.50	20.04	7.56	-1.12	14.40
	Manulife Retirement Date 2050 - Custom Benchmark³		9.24	-0.25	-0.34	12.72	14.56	11.95	8.91	9.70	n/a	12.72	16.42	6.92	0.29	12.91
Target Date - Fidelity																
2140	Manulife Fidelity ClearPath Income Portfolio	Yes	6.27	0.69	1.25	7.91	8.57	7.94	6.87	7.19	n/a	7.91	9.22	6.70	3.73	8.50
	Fidelity ClearPath Income - Custom Benchmark³		5.60	0.23	0.33	6.70	6.72	6.14	5.17	5.60	n/a	6.70	6.75	4.97	2.34	7.35
2142	Manulife Fidelity ClearPath 2015 Portfolio	Yes	7.18	0.75	1.37	9.56	11.04	9.97	8.42	8.96	n/a	9.56	12.55	7.86	3.88	11.20
	Fidelity ClearPath 2015 - Custom Benchmark³		6.65	0.21	0.26	8.21	8.62	7.78	6.44	7.19	n/a	8.21	9.03	6.12	2.52	10.23
2143	Manulife Fidelity ClearPath 2020 Portfolio	Yes	8.26	0.86	1.56	10.75	12.04	10.86	9.20	9.94	n/a	10.75	13.34	8.54	4.36	13.00
	Fidelity ClearPath 2020 - Custom Benchmark³		7.84	0.26	0.31	9.45	9.54	8.60	7.14	8.04	n/a	9.45	9.64	6.75	2.87	11.73
2144	Manulife Fidelity ClearPath 2025 Portfolio	Yes	9.10	0.85	1.54	12.27	14.70	12.71	10.44	11.04	n/a	12.27	17.19	8.82	3.89	13.50
	Fidelity ClearPath 2025 - Custom Benchmark³		8.71	0.06	-0.12	10.86	11.32	9.84	7.81	8.77	n/a	10.86	11.78	6.96	1.92	12.70
2145	Manulife Fidelity ClearPath 2030 Portfolio	Yes	9.38	0.88	1.58	12.82	15.51	13.29	10.86	11.55	n/a	12.82	18.26	8.98	3.87	14.30
	Fidelity ClearPath 2030 - Custom Benchmark³		8.96	0.00	-0.26	11.31	11.98	10.30	8.08	9.14	n/a	11.31	12.65	7.01	1.69	13.50
2146	Manulife Fidelity ClearPath 2035 Portfolio	Yes	9.85	0.86	1.55	13.94	17.74	14.76	11.86	12.48	n/a	13.94	21.66	9.03	3.58	15.00
	Fidelity ClearPath 2035 - Custom Benchmark³		9.42	-0.18	-0.61	12.25	13.38	11.22	8.51	9.61	n/a	12.25	14.53	7.01	0.76	14.14
2147	Manulife Fidelity ClearPath 2040 Portfolio	Yes	10.07	0.88	1.58	14.43	18.46	15.26	12.21	12.85	n/a	14.43	22.62	9.11	3.55	15.50
	Fidelity ClearPath 2040 - Custom Benchmark³		9.58	-0.26	-0.78	12.59	13.88	11.56	8.73	9.85	n/a	12.59	15.19	7.06	0.67	14.45
2148	Manulife Fidelity ClearPath 2045 Portfolio	Yes	10.27	0.87	1.54	14.80	19.04	15.62	12.42	12.96	n/a	14.80	23.44	9.06	3.35	15.10
	Fidelity ClearPath 2045 - Custom Benchmark³		9.69	-0.33	-0.93	12.83	14.22	11.77	8.81	9.96	n/a	12.83	15.62	7.03	0.39	14.68
Target Date - Franklin Templeton																
2500	Manulife Franklin LifeSmart Retirement Portfolio	Yes	7.07	0.46	1.19	9.18	9.05	7.92	6.90	7.58	n/a	9.18	8.93	5.69	3.90	10.30
	Franklin LifeSmart Retirement - Custom Benchmark³		7.79	0.22	0.41	8.47	6.99	6.75	5.93	6.63	n/a	8.47	5.53	6.27	3.50	9.49

2501	Manulife Franklin LifeSmart 2020 Conservative Portfolio	Yes	7.59	0.44	1.25	10.64	11.80	9.62	7.56	8.67	n/a	10.64	12.97	5.39	1.59	13.20
	Franklin LifeSmart Conservative 2020 - Custom Benchmark³		8.38	0.12	0.23	9.91	9.65	8.58	6.98	7.78	n/a	9.91	9.38	6.49	2.29	11.04
2502	Manulife Franklin LifeSmart 2020 Moderate Portfolio	Yes	7.93	0.45	1.26	11.37	13.10	10.47	8.01	9.10	n/a	11.37	14.86	5.38	0.95	13.60
	Franklin LifeSmart Moderate 2020 - Custom Benchmark³		8.68	0.03	0.07	10.61	10.80	9.36	7.40	8.22	n/a	10.61	11.00	6.52	1.74	11.57
2503	Manulife Franklin LifeSmart 2020 Growth Portfolio	Yes	8.01	0.36	1.21	11.87	14.46	11.05	8.36	9.53	n/a	11.87	17.11	4.52	0.67	14.30
	Franklin LifeSmart Growth 2020 - Custom Benchmark³		9.05	-0.08	-0.14	11.43	12.11	10.23	7.87	8.73	n/a	11.43	12.80	6.56	1.11	12.22
2504	Manulife Franklin LifeSmart 2030 Conservative Portfolio	Yes	7.91	0.49	1.24	11.80	13.94	10.91	8.90	9.96	n/a	11.80	16.12	5.08	3.10	14.30
	Franklin LifeSmart Conservative 2030 - Custom Benchmark³		9.02	-0.02	-0.01	11.33	11.96	10.19	7.90	8.64	n/a	11.33	12.60	6.72	1.31	11.68
2505	Manulife Franklin LifeSmart 2030 Moderate Portfolio	Yes	8.11	0.44	1.25	12.42	15.39	11.76	8.67	9.77	n/a	12.42	18.45	4.83	-0.09	14.30
	Franklin LifeSmart Moderate 2030 - Custom Benchmark³		9.35	-0.13	-0.22	12.13	13.29	11.07	8.38	9.15	n/a	12.13	14.46	6.75	0.70	12.27
2506	Manulife Franklin LifeSmart 2030 Growth Portfolio	Yes	8.20	0.37	1.11	13.04	16.89	12.39	9.04	10.21	n/a	13.04	20.86	3.91	-0.41	15.00
	Franklin LifeSmart Growth 2030 - Custom Benchmark³		9.73	-0.26	-0.45	13.01	14.77	12.04	8.92	9.70	n/a	13.01	16.55	6.76	0.07	12.90
2507	Manulife Franklin LifeSmart 2040 Conservative Portfolio	Yes	7.91	0.40	1.21	12.05	14.68	11.69	9.86	10.84	n/a	12.05	17.38	5.94	4.54	14.80
	Franklin LifeSmart Conservative 2040 - Custom Benchmark³		9.26	-0.04	-0.09	11.87	12.86	10.80	8.25	8.98	n/a	11.87	13.85	6.81	0.93	11.96
2508	Manulife Franklin LifeSmart 2040 Moderate Portfolio	Yes	8.07	0.37	1.20	12.68	16.15	12.22	9.01	10.11	n/a	12.68	19.73	4.76	-0.08	14.60
	Franklin LifeSmart Moderate 2040 - Custom Benchmark³		9.61	-0.15	-0.29	12.69	14.19	11.67	8.68	9.43	n/a	12.69	15.70	6.81	0.16	12.52
2509	Manulife Franklin LifeSmart 2040 Growth Portfolio	Yes	8.42	0.38	1.22	13.47	17.62	12.92	9.46	10.56	n/a	13.47	21.92	4.08	-0.29	15.10
	Franklin LifeSmart Growth 2040 - Custom Benchmark³		9.99	-0.26	-0.51	13.58	15.64	12.62	9.25	10.01	n/a	13.58	17.75	6.82	-0.27	13.11
2510	Manulife Franklin LifeSmart 2050 Conservative Portfolio	Yes	7.72	0.32	0.92	11.55	14.66	11.73	n/a	n/a	n/a	11.55	17.86	5.46	n/a	n/a
	Franklin LifeSmart Conservative 2050 - Custom Benchmark³		9.36	-0.07	-0.13	12.08	13.12	10.98	n/a	n/a	n/a	12.08	14.16	n/a	n/a	n/a
2511	Manulife Franklin LifeSmart 2050 Moderate Portfolio	Yes	7.88	0.33	0.89	11.78	16.03	12.24	n/a	n/a	n/a	11.78	20.45	4.99	n/a	n/a
	Franklin LifeSmart Moderate 2050 - Custom Benchmark³		9.68	-0.17	-0.33	12.85	14.40	11.81	n/a	n/a	n/a	12.85	15.96	6.82	n/a	n/a
2512	Manulife Franklin LifeSmart 2050 Growth Portfolio	Yes	8.16	0.22	0.96	13.00	17.35	13.39	n/a	n/a	n/a	13.00	21.87	4.62	n/a	n/a
	Franklin LifeSmart Growth 2050 - Custom Benchmark³		10.05	-0.28	-0.55	13.71	15.83	12.74	n/a	n/a	n/a	13.71	18.00	6.81	n/a	n/a
Target Date - BlackRock																
2321	Manulife BlackRock LifePath Retirement Index Fund	Yes	8.38	0.73	0.53	8.99	7.65	7.57	6.93	7.65	n/a	8.99	6.32	7.41	5.04	10.60
	BlackRock LifePath Retirement Index - Custom Benchmark³		8.46	0.73	0.51	9.01	7.70	7.64	7.05	7.85	n/a	9.01	6.40	7.54	5.29	11.10
2323	Manulife BlackRock LifePath Index 2015 Fund	Yes	8.70	0.75	0.53	9.50	8.61	8.29	7.22	8.08	n/a	9.50	7.73	7.63	4.11	11.60
	BlackRock LifePath Index 2015 - Custom Benchmark³		8.73	0.73	0.50	9.47	8.55	8.28	7.32	8.22	n/a	9.47	7.64	7.76	4.47	11.90
2324	Manulife BlackRock LifePath Index 2020 Fund	Yes	11.02	1.01	0.88	12.24	10.91	10.23	8.67	9.52	n/a	12.24	9.61	8.87	4.12	13.00
	BlackRock LifePath Index 2020 - Custom Benchmark³		11.15	1.00	0.85	12.27	10.87	10.27	8.79	9.69	n/a	12.27	9.50	9.06	4.46	13.37
2325	Manulife BlackRock LifePath Index 2025 Fund	Yes	11.55	1.13	1.16	13.45	12.70	11.52	9.39	10.16	n/a	13.45	11.96	9.18	3.27	13.30
	BlackRock LifePath Index 2025 - Custom Benchmark³		11.71	1.13	1.14	13.50	12.70	11.56	9.53	10.34	n/a	13.50	11.90	9.31	3.65	13.66
2326	Manulife BlackRock LifePath Index 2030 Fund	Yes	11.55	1.17	1.27	14.06	14.18	12.40	9.67	10.41	n/a	14.06	14.31	8.91	1.87	13.40
	BlackRock LifePath Index 2030 - Custom Benchmark³		11.68	1.17	1.24	14.09	14.19	12.46	9.85	10.62	n/a	14.09	14.29	9.07	2.38	13.76
2327	Manulife BlackRock LifePath Index 2035 Fund	Yes	11.86	1.25	1.29	14.82	15.55	13.21	10.01	10.69	n/a	14.82	16.29	8.67	0.93	13.50
	BlackRock LifePath Index 2035 - Custom Benchmark³		11.96	1.22	1.24	14.81	15.53	13.25	10.16	10.88	n/a	14.81	16.25	8.82	1.40	13.80
2328	Manulife BlackRock LifePath Index 2040 Fund	Yes	12.13	1.29	1.30	15.47	16.69	13.87	10.25	10.90	n/a	15.47	17.92	8.43	0.07	13.50
	BlackRock LifePath Index 2040 - Custom Benchmark³		12.21	1.27	1.24	15.43	16.67	13.92	10.41	11.08	n/a	15.43	17.93	8.60	0.51	13.82
2329	Manulife BlackRock LifePath Index 2045 Fund	Yes	12.44	1.35	1.35	16.14	17.83	14.57	10.53	11.14	n/a	16.14	19.54	8.32	-0.75	13.60
	BlackRock LifePath Index 2045 - Custom Benchmark³		12.50	1.32	1.28	16.05	17.73	14.53	10.61	11.28	n/a	16.05	19.44	8.38	-0.36	14.02
2330	Manulife BlackRock LifePath Index 2050 Fund	Yes	12.77	1.39	1.35	16.83	18.36	n/a	n/a	n/a	n/a	16.83	20.17	n/a	n/a	n/a
	BlackRock LifePath Index 2050 - Custom Benchmark³		12.70	1.36	1.28	16.58	18.51	n/a	n/a	n/a	n/a	16.58	20.47	n/a	n/a	n/a
Asset Allocation																
2001	Manulife Conservative Asset Allocation Fund	Yes	7.10	0.65	1.23	7.77	6.53	6.62	5.78	6.29	5.72	7.77	5.30	6.79	3.33	8.30
	Manulife Conservative Asset Allocation - Custom Benchmark³		6.29	0.44	0.73	6.67	5.22	5.26	4.95	5.55	5.38	6.67	3.79	5.33	4.04	7.95
2002	Manulife Moderate Asset Allocation Fund	Yes	7.70	0.61	1.16	9.42	9.50	8.77	6.99	7.56	6.31	9.42	9.59	7.31	1.81	9.90
	Manulife Moderate Asset Allocation - Custom Benchmark³		7.46	0.24	0.41	8.66	8.03	7.48	6.48	7.27	6.32	8.66	7.41	6.38	3.56	10.46
2003	Manulife Balanced Asset Allocation Fund	Yes	8.37	0.53	0.99	11.20	12.58	10.92	8.42	9.13	7.08	11.20	13.99	7.68	1.24	12.00
	Manulife Balanced Asset Allocation - Custom Benchmark³		8.17	0.03	0.08	10.36	10.83	9.42	7.58	8.41	6.79	10.36	11.29	6.66	2.26	11.79
2004	Manulife Growth Asset Allocation Fund	Yes	9.03	0.43	0.80	12.98	15.81	13.04	9.34	10.14	7.24	12.98	18.71	7.70	-1.06	13.40
	Manulife Growth Asset Allocation - Custom Benchmark³		9.00	-0.19	-0.24	12.20	13.73	11.40	8.68	9.54	7.38	12.20	15.29	6.88	0.90	13.05
2005	Manulife Aggressive Asset Allocation Fund	Yes	9.51	0.27	0.49	14.39	18.56	14.82	10.30	11.30	7.65	14.39	22.89	7.68	-2.22	15.40
	Manulife Aggressive Asset Allocation - Custom Benchmark³		9.92	-0.42	-0.58	14.15	16.73	13.41	9.76	10.64	7.80	14.15	19.37	7.07	-0.50	14.24
Money Market																
3132	Manulife Canadian Money Market Fund (MAM)	Yes	1.07	0.11	0.32	1.30	1.31	1.31	1.34	1.24	2.29	1.30	1.32	1.30	1.44	0.80
	FTSE TMX Canada 91 Day Treasury Bill Index		0.77	0.09	0.25	0.92	0.99	0.98	0.99	0.88	1.97	0.92	1.06	0.97	1.01	0.42

3191	Manulife Daily High Interest Fund FTSE TMX Canada 91 Day Treasury Bill Index	Yes	1.49	0.14	0.43	1.79	1.77	1.77	1.74	1.61	n/a	1.79	1.75	1.76	1.65	1.10
			0.77	0.09	0.25	0.92	0.99	0.98	0.99	0.88	1.97	0.92	1.06	0.97	1.01	0.42
Fixed Income																
4012	Manulife Multi-Manager Canadian Bond Fund FTSE TMX Canada Universe Bond Index	Yes	6.67	0.42	0.85	6.12	3.17	4.28	4.57	5.34	5.68	6.12	0.30	6.53	5.46	8.46
			6.54	0.57	1.00	5.83	2.85	3.79	4.33	4.99	5.30	5.83	-0.05	5.71	5.97	7.64
4131	Manulife Canadian Bond Fund (MAM) FTSE TMX Canada Universe Bond Index	Yes	6.30	0.24	0.59	5.91	2.95	4.25	4.41	5.22	5.58	5.91	0.07	6.90	4.90	8.50
			6.54	0.57	1.00	5.83	2.85	3.79	4.33	4.99	5.30	5.83	-0.05	5.71	5.97	7.64
4136	Manulife Asset Management Strategic Fixed Income Fund Barclays Capital Multiverse Total Return Index (\$CA)	Yes	8.09	1.45	2.60	9.45	7.91	8.40	n/a	n/a	n/a	9.45	6.32	9.39	n/a	n/a
			7.93	0.93	1.22	8.54	5.29	5.05	n/a	n/a	n/a	8.54	2.13	4.57	n/a	n/a
4141	Manulife Fidelity Canadian Bond Fund FTSE TMX Canada Universe Bond Index	Yes	6.86	0.55	0.96	6.26	3.24	4.41	4.79	5.51	5.78	6.26	0.30	6.80	5.93	8.40
			6.54	0.57	1.00	5.83	2.85	3.79	4.33	4.99	5.30	5.83	-0.05	5.71	5.97	7.64
4161	Manulife MFS Fixed Income Fund FTSE TMX Canada Universe Bond Index	Yes	7.23	0.56	1.18	6.46	3.44	4.24	4.67	5.25	5.46	6.46	0.51	5.87	5.95	7.60
			6.54	0.57	1.00	5.83	2.85	3.79	4.33	4.99	5.30	5.83	-0.05	5.71	5.97	7.64
4162	Manulife MFS Long Term Fixed Income Fund FTSE TMX Canada Long Term Overall Bond Index	Yes	13.08	0.91	2.00	11.09	3.75	5.92	6.91	8.09	7.46	11.09	-3.11	10.39	9.95	13.00
			12.62	0.90	1.72	10.71	3.28	5.64	6.74	7.96	7.26	10.71	-3.66	10.54	10.12	12.95
4191	Manulife Asset Management Canadian Bond Index Fund FTSE TMX Canada Universe Bond Index	Yes	6.56	0.56	0.99	5.86	2.86	3.80	4.33	4.97	5.27	5.86	-0.05	5.70	5.94	7.60
			6.54	0.57	1.00	5.83	2.85	3.79	4.33	4.99	5.30	5.83	-0.05	5.71	5.97	7.64
4192	Manulife Fixed Income Plus Fund (AllianceBernstein) FTSE TMX Canada Universe Bond Index	Yes	7.16	0.55	0.77	6.36	3.11	4.42	4.70	5.78	n/a	6.36	-0.05	7.11	5.54	10.20
			6.54	0.57	1.00	5.83	2.85	3.79	4.33	4.99	5.30	5.83	-0.05	5.71	5.97	7.64
4271	Manulife PH&N Bond Fund FTSE TMX Canada Universe Bond Index	Yes	6.91	0.54	1.05	6.24	3.35	4.19	4.53	5.30	5.69	6.24	0.53	5.90	5.55	8.40
			6.54	0.57	1.00	5.83	2.85	3.79	4.33	4.99	5.30	5.83	-0.05	5.71	5.97	7.64
4273	Manulife PH&N Short Term Bond & Mortgage Fund FTSE TMX Canada Short Term Overall Bond Index	Yes	2.92	0.31	0.58	3.09	2.66	2.77	2.86	3.26	4.16	3.09	2.25	2.99	3.13	4.89
			2.42	0.30	0.51	2.55	2.20	2.27	2.58	2.92	3.92	2.55	1.86	2.42	3.49	4.31
4503	Manulife Templeton Global Bond Fund JP Morgan Global Government Bond Index (\$CA)	Yes	6.84	0.44	1.12	8.22	6.49	6.85	5.87	6.69	7.56	8.22	4.79	7.58	2.97	10.04
			7.70	0.79	0.91	7.39	3.95	3.64	3.12	2.84	3.15	7.39	0.62	3.01	1.57	1.74
Balanced																
5011	Manulife Balanced Fund Manulife Balanced - Custom Benchmark³	Yes	8.67	0.34	0.83	11.49	13.21	11.38	9.20	10.14	7.83	11.49	14.95	7.81	2.93	14.00
			8.19	-0.27	-0.39	9.78	9.03	7.99	6.63	7.58	6.56	9.78	8.28	5.93	2.65	11.47
5012	Manulife Multi-Manager Balanced Fund Manulife Multi-Manager Balanced - Custom Benchmark³	Yes	9.48	0.46	0.95	12.92	14.52	12.83	10.40	10.67	n/a	12.92	16.18	9.51	3.44	11.74
			8.46	-0.09	0.13	10.96	11.76	10.07	8.00	8.52	6.59	10.96	12.56	6.77	2.00	10.63
5132	Manulife MMF Monthly High Income Fund ⁴ MMF Monthly High Income - Custom Benchmark	Yes	14.43	2.02	5.09	16.86	17.26	14.97	11.71	12.44	9.38	16.86	17.66	10.52	2.47	15.40
			8.60	-1.01	-2.01	9.91	8.20	7.17	5.89	7.62	7.19	9.91	6.53	5.12	2.13	14.87
5141	Manulife Fidelity Canadian Asset Allocation Fund Fidelity Canadian Asset Allocation - Custom Benchmark³	Yes	11.38	-0.21	-0.20	13.94	12.07	9.37	7.56	8.53	8.61	13.94	10.22	4.17	2.32	12.50
			8.47	-1.17	-2.30	9.98	8.55	7.29	5.82	7.60	7.14	9.98	7.14	4.80	1.53	15.05
5181	Manulife Trimark Income Growth Fund Trimark Income Growth - Custom Benchmark³	Yes	8.68	-0.11	0.97	13.14	17.06	14.38	11.01	11.08	6.90	13.14	21.12	9.19	1.49	11.30
			8.58	-0.14	-0.14	10.85	11.01	9.41	7.48	8.22	6.55	10.85	11.18	6.27	1.91	11.23
5232	Manulife CI Harbour Growth & Income Fund CI Harbour Growth & Income - Custom Benchmark³	Yes	8.29	0.20	-0.54	11.13	12.04	9.53	7.90	7.94	8.11	11.13	12.95	4.69	3.13	8.10
			8.60	-1.01	-2.01	9.91	8.20	7.17	5.89	7.62	7.19	9.91	6.53	5.12	2.13	14.87
5241	Manulife Jarislowsky Fraser Balanced Fund (Registered Plans Only) Jarislowsky Fraser Balanced - Custom Benchmark³	Yes	9.07	0.58	1.31	12.93	14.91	13.23	10.45	10.06	7.35	12.93	16.93	9.93	2.51	8.50
			8.17	-0.05	0.01	10.27	10.60	9.18	7.40	8.03	6.40	10.27	10.93	6.41	2.24	10.58
5271	Manulife PH&N Balanced Pension Trust Fund PH&N Balanced Pension Trust - Custom Benchmark³	Yes	10.34	0.51	0.78	13.44	13.39	11.09	8.26	8.80	6.52	13.44	13.34	6.62	0.21	11.00
			8.74	0.08	0.12	11.06	11.21	9.53	7.60	8.31	6.56	11.06	11.35	6.26	1.99	11.19
5291	Manulife GEM Balanced Fund GEM Balanced - Custom Benchmark³	Yes	10.01	0.50	0.57	12.34	12.04	10.50	8.06	8.59	n/a	12.34	11.75	7.49	1.06	10.72
			9.02	-0.32	-0.38	11.47	11.60	9.89	7.81	8.68	n/a	11.47	11.73	6.55	1.82	12.24
5301	Manulife Leith Wheeler Diversified Pooled Fund (Registered Plans Only) ⁵ Leith Wheeler Diversified - Custom Benchmark³	Yes	8.63	-0.24	-0.65	12.17	14.71	12.92	10.20	10.65	7.48	12.17	17.31	9.42	2.41	12.50
			8.40	-0.09	0.13	10.90	11.69	10.00	7.93	8.45	6.57	10.90	12.49	6.69	1.94	10.56
5481	Manulife Greystone Balanced Fund Greystone Balanced - Custom Benchmark³	Yes	9.26	0.83	2.02	12.42	12.86	10.58	7.72	8.69	6.94	12.42	13.30	6.16	-0.41	12.60
			9.62	1.04	1.41	11.90	11.72	10.01	8.04	8.71	6.85	11.90	11.54	6.66	2.36	11.43
5631	Manulife Beutel Goodman Balanced Fund ⁵ Beutel Goodman Balanced - Custom Benchmark³	Yes	7.23	0.05	-0.33	10.85	13.79	12.03	9.49	9.53	7.83	10.85	16.81	8.59	2.20	9.70
			8.12	-0.13	-0.04	10.23	10.58	9.17	7.38	8.02	6.45	10.23	10.92	6.40	2.20	10.60
Canadian Large Cap Equity																
7011	Manulife Canadian Equity Fund S&P/TSX Composite Total Return Index (\$CA)	Yes	9.16	-1.17	-2.70	13.15	14.11	10.51	6.93	9.04	8.21	13.15	15.07	3.66	-3.14	17.90
			9.88	-2.07	-4.01	12.57	11.78	9.29	6.67	9.11	8.00	12.57	11.00	4.47	-0.83	19.45
7012	Manulife Multi-Manager Canadian Large Cap Growth Fund S&P/TSX Composite Total Return Index (\$CA)	Yes	9.77	-1.61	-3.41	14.50	17.58	14.04	10.54	12.96	10.38	14.50	20.70	7.26	0.66	23.18
			9.88	-2.07	-4.01	12.57	11.78	9.29	6.67	9.11	8.00	12.57	11.00	4.47	-0.83	19.45
7013	Manulife Multi-Manager Canadian Large Cap Core Fund S&P/TSX Composite Total Return Index (\$CA)	Yes	12.23	-0.61	-1.51	17.56	21.27	16.95	13.15	14.20	10.95	17.56	25.04	8.78	2.48	18.50
			9.88	-2.07	-4.01	12.57	11.78	9.29	6.67	9.11	8.00	12.57	11.00	4.47	-0.83	19.45
7014	Manulife Multi-Manager Canadian Large Cap Value Fund	Yes	8.88	-1.38	-4.83	12.80	17.00	13.59	9.72	11.35	9.35	12.80	21.30	7.07	-1.13	18.12

8143	Manulife Fidelity American Disciplined Equity Fund S&P 500 Composite Total Return Index (\$CA)	Yes	17.91	3.59	9.67	28.83	30.69	24.74	18.64	16.93	9.31	28.83	32.58	13.65	2.06	10.30
8196	Manulife U.S. Diversified Growth Equity Fund (Wellington) Russell 1000 Growth Total Return Index (\$CA)	Yes	14.98	2.96	9.39	24.97	28.92	21.71	17.14	16.95	n/a	24.97	32.99	8.48	4.44	16.20
8231	Manulife CI American Value Fund S&P 500 Composite Total Return Index (\$CA)	Yes	16.13	3.37	8.91	25.13	29.57	23.48	18.19	16.51	9.14	25.13	34.17	12.14	3.65	10.82
8322	Manulife BlackRock U.S. Equity Index Fund (Registered Plans Only) S&P 500 Composite Total Return Index (\$CA)	Yes	17.82	3.32	8.75	26.81	29.67	24.91	19.76	17.76	n/a	26.81	32.60	15.91	5.54	10.10
8451	Manulife Mawer U.S. Equity Fund S&P 500 Composite Total Return Index (\$CA)	Yes	13.97	4.89	9.63	23.05	29.61	24.76	19.71	16.79	n/a	23.05	36.51	15.61	5.74	5.47
8631	Manulife Beutel Goodman American Equity Fund S&P 500 Composite Total Return Index (\$CA)	Yes	17.66	3.05	8.77	26.79	29.70	24.93	19.73	17.76	7.39	26.79	32.68	15.91	5.40	10.18
8683	Manulife MFS U.S. Equity Core Fund S&P 500 Composite TR Index (Net Dividends Reinvested - \$CA)	Yes	13.67	2.65	7.43	22.71	28.47	n/a	n/a	n/a	22.71	34.31	n/a	n/a	n/a	n/a
			17.20	3.31	8.63	26.02	28.88	24.13	18.97	17.02	6.67	26.02	31.82	15.13	4.76	9.52
International Equity																
8011	Manulife EAFE Plus Equity Fund (Pictet) MSCI EAFE Total Return Index (\$CA)	Yes	-0.52	0.20	-2.37	4.51	17.95	15.93	9.29	9.14	4.15	4.51	33.12	12.00	-8.42	8.50
8014	Manulife Multi-Manager International Equity Fund MSCI EAFE Total Return Index (\$CA)	Yes	5.09	0.08	-0.76	9.69	17.85	15.39	10.25	10.08	n/a	9.69	26.68	10.62	-3.85	9.44
8192	Manulife International Equity Fund (Templeton) MSCI EAFE Total Return Index (\$CA)	Yes	2.24	-1.34	-1.40	7.41	22.01	16.33	10.18	8.86	5.51	7.41	38.59	5.76	-6.41	3.70
8321	Manulife BlackRock International Equity Index Fund MSCI EAFE Total Return Index (net of withholding taxes - \$CA)	Yes	3.34	-0.57	-2.00	7.67	19.47	14.59	9.02	7.68	5.17	7.67	32.56	5.44	-6.12	2.50
8361	Manulife Sprucegrove International Equity Fund MSCI EAFE Total Return Index (\$CA)	Yes	3.86	-0.92	-2.68	7.50	17.24	13.71	9.28	9.54	6.39	7.50	27.85	6.97	-3.00	10.60
8452	Manulife Mawer International Equity Fund MSCI EAFE Total Return Index (\$CA)	Yes	3.44	-0.86	-1.99	7.93	19.77	14.92	9.28	7.97	5.49	7.93	32.92	5.79	-6.04	2.90
8681	Manulife MFS International Equity Fund MSCI EAFE Total Return Index (Net Dividends Reinvested - \$CA)	Yes	6.54	0.48	-0.43	12.08	17.81	16.45	11.37	10.94	9.22	12.08	23.83	13.79	-2.58	9.50
			3.44	-0.86	-1.99	7.93	19.77	14.92	9.28	7.97	5.49	7.93	32.92	5.79	-6.04	2.90
			3.47	0.34	0.58	8.37	18.50	15.35	10.09	9.75	n/a	8.37	29.57	9.31	-4.30	8.39
			3.13	-0.58	-2.01	7.46	19.27	14.41	8.82	7.49	4.98	7.46	32.38	5.27	-6.38	2.36
Global Equity																
8015	Manulife Multi-Manager Global Equity Fund MSCI World Total Return Index (\$CA)	Yes	9.55	1.73	2.95	15.84	23.07	18.97	13.66	12.30	n/a	15.84	30.67	11.17	-0.88	7.02
8141	Manulife Fidelity Global Fund MSCI All Country World Total Return Index (\$CA)	Yes	9.68	1.45	3.74	16.57	22.84	17.85	12.23	11.55	5.76	16.57	29.44	8.48	-3.09	8.90
8181	Manulife Trimark Fund MSCI World Total Return Index (\$CA)	Yes	10.85	1.60	3.14	16.51	22.42	17.86	12.55	11.58	6.04	16.51	28.63	9.23	-1.97	7.79
8362	Manulife Sprucegrove Global Equity Fund MSCI World Total Return Index (\$CA)	Yes	8.48	1.82	2.07	16.03	22.09	18.93	15.29	13.72	7.46	16.03	28.47	12.86	5.02	7.60
8431	Manulife JP Morgan Global Intrepid Fund MSCI World except Canada Index (Net Dividends Reinvested - \$CA)	Yes	11.34	1.27	3.72	18.11	24.85	19.97	14.56	13.04	6.67	18.11	31.96	10.78	-0.24	7.16
8501	Manulife Templeton Global Stock Trust Fund MSCI World Total Return Index (\$CA)	Yes	8.98	0.52	0.76	13.96	21.79	17.69	12.50	11.51	6.09	13.96	30.14	9.91	-1.74	7.60
8684	Manulife MFS Global Growth Equity Fund MFS Global Growth Equity - Custom Benchmark ³	Yes	10.10	0.81	3.45	17.18	25.12	19.75	13.86	12.99	n/a	17.18	33.59	9.70	-2.14	9.60
8812	Manulife TD Low Volatility All World Equity Fund MSCI All Country World Total Return Index (\$CA)	Yes	11.01	1.70	4.00	17.70	24.77	19.83	14.37	12.65	n/a	17.70	32.27	10.52	-0.57	6.04
			8.20	-0.21	2.21	15.38	29.84	22.40	14.98	12.76	7.31	15.38	46.11	8.78	-4.68	4.30
			11.34	1.27	3.72	18.11	24.85	19.97	14.56	13.04	6.67	18.11	31.96	10.78	-0.24	7.16
			9.90	2.63	3.85	14.81	22.60	17.50	10.84	9.59	5.53	14.81	30.70	7.92	-6.94	4.72
			11.30	2.15	4.42	17.51	22.88	18.02	13.19	11.94	6.15	17.51	28.50	8.87	-0.14	7.07
			16.15	3.79	6.54	19.91	22.70	19.32	n/a	n/a	n/a	19.91	25.56	12.84	n/a	n/a
			10.85	1.60	3.14	16.51	22.42	17.86	12.55	11.58	6.04	16.51	28.63	9.23	-1.97	7.79
Specialty																
8581	Manulife Fidelity Global Real Estate Fund FTSE EPRA/NAREIT Global Real Estate Index	Yes	22.51	7.37	5.98	21.80	19.27	18.86	13.10	14.60	n/a	21.80	16.79	18.04	-2.55	20.80
9575	Manulife Canadian Real Estate Fund	Yes	20.60	7.29	4.83	18.73	18.02	17.43	12.31	13.33	n/a	18.73	17.31	16.27	-1.75	17.49
			6.92	1.11	1.56	9.15	8.37	11.11	n/a	n/a	n/a	9.15	7.60	16.92	n/a	n/a

1 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.

2 Year to date (YTD) rates of return are not annualized.

3 Refer to the fund page for details on how the benchmark is comprised.

4 The Manulife Monthly High Income Fund's primary objective is to provide investors with a steady flow of monthly income and capital growth. The fund invests in a variety of equity securities, fixed income securities and income trusts.

5 A restriction has been placed on this fund. Please contact your Manulife representative for further details.

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

7 Benchmark: BMO NB Small Cap TRI prior to April 1, 2012 and S&P/TSX Small Cap Index starting April 1, 2012.

Manulife Return: These numbers represent the gross rates of return of the Manulife fund.

Additional Historical Information: In order to provide further historical information, we have included the returns of the underlying fund. If "n/a" appears, it means there is no rates of return information available for that time period. For Multi-Manager funds, simulated historical fund returns have been calculated using the underlying component funds' historical returns and target weights. The simulated portfolio was re-balanced on a monthly basis, while the actual fund is re-balanced using cash flows on a daily basis, which will result slight deviations from a true representation of simulated historical returns.