

Annual Management Report of Fund Performance

December 31, 2024

Manulife Global Thematic Opportunities Fund

This Annual Management Report of Fund Performance contains financial highlights but does not contain complete annual financial statements of the Fund. You can get a copy of the annual financial statements at your request, and at no cost, by calling 1 888 588 7999, by writing to us at Manulife Investment Management Limited, 200 Bloor Street East, North Tower, Toronto, Ontario M4W 1E5 or by visiting our website at manulifeim.ca or SEDAR+ at sedarplus.ca. You may also contact us using one of the above methods to request a copy of the Fund's interim financial statements, proxy voting policies and procedures, proxy voting disclosure record, or quarterly portfolio disclosure.

A Note about Forward Looking Statements

This Management Report of Fund Performance includes certain statements that are “forward looking statements”. All statements, other than statements of historical fact, included in this Management Report of Fund Performance that address activities, events or developments that the portfolio advisor or sub-advisor, as applicable, expects or anticipates will or may occur in the future, including such things as anticipated financial performance, are forward looking statements. The words “may”, “could”, “would”, “should”, “believe”, “plan”, “anticipate”, “expect”, “intend”, “forecast”, “objective” and similar expressions are intended to identify forward looking statements. These forward looking statements are subject to various risks and uncertainties, including the risks described in the Simplified Prospectus of the Fund, which could cause actual financial performance and expectations to differ

materially from the anticipated performance or other expectations expressed. Readers are cautioned not to place undue reliance on these forward looking statements. All opinions contained in forward looking statements are subject to change without notice and are provided in good faith but without legal responsibility. The portfolio advisor or sub-advisor, as applicable, has no specific intention of updating any forward looking statements whether as a result of new information, future events or otherwise, except as required by securities legislation. Certain research and information about specific holdings in the Fund, including any opinion, is based upon various sources believed to be reliable, but it cannot be guaranteed to be current, accurate or complete. It is for information only, and is subject to change without notice.

Management Discussion of Fund Performance

Manulife Investment Management Limited (“Manulife IM Limited” or the “Manager”) is the portfolio advisor (the “portfolio advisor”) for the Manulife Global Thematic Opportunities Fund (the “Fund”). Manulife IM Limited has retained the services of Pictet Asset Management S.A. to act as the portfolio sub-advisor (the “sub-advisor”) for the Fund.

The views of the sub-advisor contained in this report are as of December 31, 2024 and this report is not intended to provide legal, accounting, tax or specific investment advice. Views, portfolio holdings, and allocations may have changed subsequent to this date. For current fund information, please call 1 888 588 7999, or visit manulifeim.ca.

Investment Objectives and Strategies

The Fund aims to achieve capital growth by investing mainly in equities of companies that benefit from global long-term market themes. These themes are resulting from secular changes in economic and social factors such as demographics, lifestyle, regulations or the environment. The investment universe is not limited to a specific geographical area. The sub-advisor aims to deliver capital growth over the long-term, through a high conviction, actively managed portfolio that is unconstrained to a benchmark. The strategy looks to uncover investment opportunities through analysis of global market themes including robotics, water, clean energy, environmental and digital. The fund offers a differentiated active strategy of investing in the future and in themes that are changing the world as we know it. It also adds diversification within a global equity allocation through a universe beyond standard global indices.

Risks

There were no significant changes to the Fund that materially affected the Fund’s overall level of risk during the period. The risks of investing in the Fund and the suitability of the Fund for investors remain as discussed in the Simplified Prospectus.

Results of Operations

The Fund’s Advisor Series units returned 16.6% for the year ended December 31, 2024, versus a return of 28.1% for the Fund’s benchmark, the MSCI All Country World Net Return Index (CAD) (the “Benchmark”). Unlike the Benchmark, the Fund’s return is after the deduction of its fees and expenses. The performance of units of other series of the Fund is substantially similar to that of the Advisor Series units except that performance will vary by series largely due to the extent that fees and expenses may differ between series or as a result of varying inception dates. Please see *Past Performance* for the performance data of the other series.

The global market cap weighted index -MSCI ACWI- returned 17.5% (USD) in 2024, but this performance was quite concentrated with the Top 10 contributing to over 50% of the returns of the index which contains 2600 stocks. In

comparison, the equal weighted ACWI returned 5.4%, demonstrating the importance of mega caps in driving returns in 2024 supported by continued traction of the AI ecosystem.

Equities outperformed bonds by a wide margin in the first quarter of 2024 as expectations intensified that central banks in developed markets would join their emerging counterparts in cutting interest rates in the following months – a move that would support corporate earnings. US and Japanese stocks were the best performers. A virtuous cycle of increasing wages, rising consumer spending and moderately higher inflation is likely to underpin growth in Japan, which propelled share prices. Emerging markets trailed the overall market. Best sectors were Communication Services and IT as AI continued to drive the narrative, while defensive sectors such as Staples, Utilities but also Materials trailed the overall market. Large caps globally did better than small caps in the first quarter despite the market broadening out beyond the Magnificent 7. The dollar edged higher in the quarter, leaving other major currencies in red. The Japanese yen fell over 7% as expectations rose the Bank of Japan is unlikely to deliver aggressive interest rate hikes.

Equities outperformed bonds in the second quarter as a soft landing for the US economy was seen as the most likely outcome following the release of benign inflation figures that kept alive the prospect of US interest rate cuts this year. US equities were among the outperformers in the developed market in a rally led by big tech. Tech stocks rose more than 11% in Q2. In contrast, euro zone, UK and Swiss stocks lost ground as concerns about weak growth and political uncertainty weighed on investor sentiment. Political developments were particularly influential in bond markets. French President Macron’s decision to call a snap election rattled markets. The growing hard right sent French government bond yields higher as investors grew concerns at the prospect of a deterioration in the country’s fiscal position.

Global equities had a positive quarter in the third quarter of 2024, with significant developments beneath the surface. The MSCI AC World index experienced a V-shaped journey after a sell-off late July / early August caused by concerns over the global economy, tech stock valuations, and the unwinding of the yen carry trade. However, the market rebounded with the release of positive economic data in the US, a 0.5% interest rate cut by the Federal Reserve, and towards the end of the quarter a surprisingly aggressive stimulus package from China. Chinese equities stood out as a result of the string of measures taken by the Chinese government and the central bank, with gains of more than 21% in the MSCI China index and over 19% in the Hang Seng. Returns in North America, Europe and Developed Asia were quite similar, but this was not the case with regard to sector returns. The market shifted its preference towards older economy sectors, with Utilities as the best sector of the quarter, followed by Financials, Industrials and Materials. Energy was the only sector to lose territory this quarter as oil prices corrected mid-teens due to demand concerns. The IT

sector rebounded after the early-August sell-off, but still underperformed global markets significantly during the quarter.

Despite reaching a peak in the first two weeks of December, the MSCI ACWI had a small negative return during the last quarter. While US markets benefited from a Republican sweep in the US elections, Europe suffered greatly in Q4, losing 10%. A combination of geo- and domestic political issues as well as weak industry and stock specific news caused the European discount to US counterparts to widen to historically high levels. Asia fared better than Europe in Q4 but could not keep up with the US despite a string of supportive measures by the central bank and government to boost the lagging Chinese economy. There was extreme dispersion in sector returns during the quarter. Materials and Health Care lost 14.5% and 11.6% respectively, while Consumer Discretionary and Communication Services gained 8.5% and 6.5% respectively resulting in a performance deviation of 23% between the best and worst sectors. The dollar continued to power ahead and won 7.7% against the major world currencies.

The first quarter of the year was great for equity markets globally and even better for the strategy. Relative performance was driven by the sectors IT, Industrials and Healthcare, the strategy's traditional overweights versus the market due to their innovative nature. Within IT, the market's interest in AI did not wane. Nvidia returned over 80% in the first quarter. The stock is also an index heavyweight, resulting in companies such as KLA Corp and ASML that benefit from increasing demand for semicap contributing even more to relative performance. Not all semiconductor segments are equal. Chips that go into the automotive industry have suffered from disappointing demand for new EVs. Onsemi, heavily exposed to that weaker end-market was one of the detractors to performance. In Healthcare, GLP-1 duopolist Novo Nordisk was the largest relative contributor to performance during the quarter, largely outweighing not owning Eli Lilly (the other duopolist). GLP-1 drugs continue to take the market by storm with new indications opening up large future growth opportunities. Lastly, not owning Apple and Tesla was very positive for the performance given both trailed the market significantly in Q1.

After a strong first quarter versus the global market, the portfolio gave back relative performance in the second quarter. Allocation was positive due to an overweight in best performing sector IT, but selection was not due to selection in Consumer Discretionary and Industrials. Within the sector IT, not owning Apple was a large relative contributor in the first quarter, but this reversed in the second quarter as Apple jumped 23% as the company benefited from both a new \$110 billion buyback program and later in the quarter revealing its edge AI strategy including ChatGPT integration. Within IT, the effect of Apple was offset by continuing strong performance from KLA Corp, ASML, and Taiwan Semi which continued to benefit from positive AI-related sentiment. Within Consumer Discretionary, Pool Corp cut guidance for 2024 due to weaker than expected in season demand as new pool construction and remodeling

disappointed. Athleisure company Lululemon suffered from slower growth and worries over competitive pressures. Within Industrials, IDEX published good Q1 results, but guided light for Q2 causing a gradual decline over the quarter. Within Healthcare, Novo Nordisk continued to push to new highs over insatiable demand for its diet drug Wegovy.

In Q3, the strategy was not able to keep up with the index. Sector allocation was a negative contributor due to strategy's overweight to IT. The sell-off in IT late July and early August was caused by worries about the AI-boom due to possible delays in new AI chips, potential new export restrictions and worries about increased spending on AI chips while monetization is still largely unknown. Nvidia's CEO Huang mentioned that providers of AI computing make \$5 for every \$1 they spend on GPUs. The portfolio saw a subsequent rebound, but not enough. The upstream semi players such as ASML, KLA Corp and Synopsys were the main negative relative contributors to the portfolio. Another poor performer was Novo Nordisk. Pricing worries caused a correction in the shares as the CEO testified to the US Senate over high prices of its obesity drugs, but another negative was weaker than expected weight loss of 6.5% after 16 weeks for a new drug. On the positive side, NextEra jumped 20% as it benefited from lower rates and the broad rebound in Utilities as a key beneficiary of AI-related energy demand growth. In the broadening out of the market, other strong performers were Allegion, Compass group, but also UnitedHealth, all touching new all-time-highs.

The strategy was not able to keep up with the index during the last quarter of 2024. The European exposure suffered during the quarter with names such as Sika, Novo Nordisk, L'Oréal, and Givaudan losing more than 20% each. While high-quality long-term compounders, L'Oréal and Sika suffered from weak end-market demand and Givaudan shared in an industry-wide profit taking. Novo Nordisk suffered due to poorer than expected data from pipeline product CagriSema which did not show the expected 25% weight loss even though 40% of the phase 3 patients achieved the target weight loss or more. With Elon Musk heading up the Department of Government Efficiency, investors read this as extremely positive for Tesla and pushed shares of the EV maker 54% higher during the quarter. Given the size of Tesla in the reference index, not owning Tesla was a large detractor of performance. UnitedHealth lost 13% during the quarter as the shooting of its insurance business CEO was followed by a media frenzy. On the positive side, Visa, Lululemon and Salesforce were strong contributors to performance. Visa continues to be supported by strong consumer spending, while Lululemon benefited from a solid Q3 report that sent shares almost 16% higher on the release day. Lastly, Salesforce jumped on results and news that demand for its AI service is gaining steam.

During the first quarter, a small position in Springworks Therapeutics was initiated. Springworks is active in rare disease and currently rolling out Ogsiveo, a treatment for desmoid tumors (noncancerous growth in connective tissue), but also has a few other treatments in the pipeline such as Mirdametininib against neurofibromatosis. To fund this purchase

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89Bio was exited. AI is increasingly driving topline and bottom-line growth for an increasing number of companies. The sub-advisor added to existing exposure through purchases of Amazon and Meta Platforms, two beneficiaries of this trend. The purchases were funded by exiting Adobe, which has additional risk associated around the competitive impact of AI generating content. The sub-advisor also added Amazon for its AWS business which should continue to benefit greatly from the AI investment wave, while the ecommerce business should see margins expand after the recent investment phase. Meta was added for its continuing efficiency program, its AI-based advertising algorithm which is increasing engagement and a number of other initiatives. The position on Marriott was sold and replaced with Booking. Booking was expected to do better: online travel agencies grow faster than the lodging companies as penetration still increases with additional growth coming from adjacencies such as cars, cruises, experiences, and alternative accommodation. Lastly, the remaining position on DBS Group was exited.

During the second quarter, the sub-advisor initiated a position in Zoetis, while selling positions on Toro and Fidelity National Financial. Zoetis was added early in the quarter. Zoetis is the largest animal health company with best-in-class innovation leading to more blockbuster drugs without the patent cliff so often seen in human pharma. Zoetis has a clear competitive advantage in monoclonal antibodies, mimicking naturally occurring antibodies with precise targeting abilities that can be delivered through injections. This is an effective way to deliver medication given that it is often difficult to get pets to take oral medication. Cash flow returns of Zoetis increased by 22% since its spin-off from Pfizer in 2013 and economic profit growth has compounded at 12.6%. The sub-advisor sold the remainder of Fidelity National Financial to fund this acquisition, given the increasing discomfort on the title insurance outlook: the Consumer Financial Protection Bureau's plan to bar mortgage bankers from charging homebuyers for title insurance would put pressure on top and bottom-line. The sub-advisor sold Toro, the irrigation and turf maintenance equipment company, towards the end of the quarter considered better risk-adjusted upside opportunities elsewhere. Toro continues to struggle with relatively weak demand in the residential segment that hampers margin recovery.

In June, the sub-advisor had taken profits in the Enabling Technology segment locking in some gains made in the semiconductor names. On this line, the de-risking of the segment was continued through the sales of Applied Materials and ON Semi in July. Applied Materials was sold at the beginning of July as it had little remaining upside to its price target. The sub-advisor exited ON Semi due to concerns that the automotive segment will take a long time to recover, which will hamper profit growth at the company which has built large silicon carbide capacity to benefit from EV growth. The sub-advisor initiated a position in Samsung Electronics (preference shares), which provide exposure to DRAM prices, foundry profitability and the kicker of a deal with Nvidia to supply high bandwidth memory for its AI chips, and trade at an

attractive discount to the common shares. A small position in Ansys was added in August. The company is under bid from Synopsys, which is paying a combination of equity and cash. The deal is expected to close in the first half of 2025, but Ansys shares continue to trade at an attractive discount to the deal price. Ansys is considered an attractive way to increase the exposure to the combined entity with limited downside given the discount. In September, Salesforce was added back, as a continuous margin improvement story in software with the additional appeal of being early in line to monetize AI enhancements.

In Q4 the sub-advisor initiated a position in GLP-1 producer Eli Lilly, diversifying the existing exposure from Novo Nordisk. Novo Nordisk was reduced and Eli Lilly added on the expectation of a continued growth in the obesity medication market. The position on Samsung, initiated only in early July, was sold. Samsung had been bought for the catalyst of starting to ship HBM3E to Nvidia, but this catalyst faded as certification by Nvidia is taking much longer than expected while SK Hynix is taking a firmer lead as Nvidia's HBM supplier of choice. The sub-advisor added Sabesp, a large water and sewage service provider, serving 375 municipalities in Brazil. The group is poised to be a key beneficiary from the government's positive agenda expected for the sanitation sector and the ongoing privatization process that is expected to lead to significant return on invested capital expansion. Hexagon was exited in November. Governance has improved at Hexagon the last 12 months, but there is still a way to go. The stepping down of the CEO was not the change that was expected at the company. Given the opportunity cost, the weight of Siemens was increased, where the acquisition of Altair further strengthens the company's position in simulation software. This plays into the same industrial automation trend but with less corporate governance risk.

The Fund's net assets decreased to \$407.4 million during the period from \$421.1 million at the end of December 2023. The decrease in assets during the period can be primarily attributed to net redemptions. The sub-advisor does not believe that redemptions had a material impact on the management of the Fund, since every effort is made to fund redemptions in a manner that optimizes the Fund's composition and positions it for the future.

Recent Developments

The elephant in the room is of course the prospect of full-on trade wars but the momentum and efficacy of stimulus in China and European political uncertainty should also keep investors on tenterhooks in the coming months. A globally coordinated policy easing cycle and resilient growth remains supportive of risk assets, but the margin of error is thin. Equities continue to benefit from a still supportive growth/inflation mix and a favourable liquidity backdrop. Valuations continue to be stretched in the US and sentiment elevated, but neither are at extremes suggesting a major market peak. Poor progress on further disinflation and a renewed trade war remains the biggest near-term threat. US equities will continue to benefit

from earnings dynamics that remain healthy and the ‘America first’ policy mix of lower taxes, deregulation and tariffs which are netting out to be a relative positive impact on US equities. Europe’s outlook is less positive given concerns over German GDP growth, French fiscal risk and the effect of tariffs and geopolitics on European growth, but the current discount to US counterparts is exceptionally large and expectations therefore low. While assisting to the first green shoots in China, the sub-advisor still expects to ensure of the lasting effects of stimulus on consumer spending and a further stabilization of the housing market.

Despite the strong performance of global markets in 2024, the market continues to underprice the persistence of secular growth. The sub-advisor picks stocks with value drivers (sales growth and margins) linked to megatrends, where the research suggests that margins and sales growth will not fade. The resulting unnecessary risk premium is the strategy’s source of value creation relative to a passive investment in the global equity market. The sub-advisor expects companies that benefit from secular tailwinds to outgrow the market over a full economic cycle but especially during parts of the economic cycle where cyclical growth is under pressure. The strategy focuses on those secular growth stocks where the market is deemed to significantly undervalues their long-term potential. Many of these investment opportunities reside in companies related to secular growth drivers in Enabling Technology, Health Innovators, Digital Disruption, Financial Inclusion, and Industrial Automation. The portfolio generates a weighted return on invested capital today of 26.75% while the market currently prices in only 19.24%, one of the largest underpricings since the portfolio’s inception in 2016.

Changes to Composition of Independent Review Committee Members

Mrs. Renée Piette was appointed to the Fund’s Independent Review Committee (“IRC”) as a member effective March 20, 2024. Effective April 30, 2024, Robert Robson’s term of office as a member of the IRC expired. The change in composition of the IRC did not have any material impact on the Fund or its securityholders.

Related Party Transactions

The Manufacturers Life Insurance Company (“MLI”)

As of December 31, 2024, MLI owned more than 10% of the outstanding securities of the Fund. Manulife IM Limited is an indirect wholly-owned subsidiary of MLI.

Trustee

Manulife IM Limited is the trustee of the Fund. The trustee holds the assets of the Fund in trust on behalf of unitholders. No fees are paid to the Manager to act as the trustee for the Fund.

Manager and Portfolio Advisor

Manulife IM Limited is the Manager of the Fund. Manulife IM Limited performs the managerial functions and is responsible for the overall operations of the Fund and provides administrative services to the Fund including, but not limited to,

reporting the net asset value of the Fund and its units, preparing all offering documents for the Fund, and providing all services relating to issuing and redeeming units of the Fund. From time to time, Manulife IM Limited may, on behalf of the Fund, enter into transactions or arrangements with or involving other members of the Manulife group of companies, or certain other persons or companies that are related or connected to the Fund.

The portfolio advisor is responsible for all investment advice provided to the Fund including providing investment analysis and recommendations, making investment decisions and arranging for the acquisition and disposition of portfolio investments including all necessary brokerage arrangements. Fees for providing these investment management services are included in the management fee. At its discretion, the portfolio advisor has engaged the sub-advisor to perform certain portfolio management functions and a portion of the management fee has been paid to the sub-advisor.

The Fund paid approximately \$1.9 million in management fees for the period. For more information about the calculation of management fees, please see the *Management Fees* section in this document.

Fixed Administration Fee

Manulife IM Limited pays the operating expenses of the Fund, other than Certain Fund Costs (as defined below), in exchange for the payment by the Fund of a fixed rate administration fee in respect of each series. The fixed rate administration fee is calculated as a fixed annual percentage of the average net asset value of each relevant series of the Fund. The Fund paid approximately \$328,000 in fixed rate administration fees for the period.

Operating expenses payable by Manulife IM Limited in exchange for the administration fees include, but are not limited to, the costs related to registrar, transfer agency and pricing, accounting and bookkeeping fees, audit and legal fees and expenses, safekeeping and custodial fees, administration costs and trustee services relating to registered tax plans, the costs of prospectuses, fund facts, financial reporting, and other types of communications that the Manager is required to prepare for the Fund so that the Fund complies with all applicable laws and regulatory filing requirements.

Certain Fund Costs include borrowing and interest costs, investor meeting costs (as permitted by Canadian securities regulation), the cost of compliance with any new governmental and regulatory requirements imposed on or after July 27, 2016 (including relating to operating expenses) or with any material change to existing governmental and regulatory requirements imposed on or after July 27, 2016 (including extraordinary increases to regulatory filing fees), any new types of costs, expenses or fees not incurred prior to July 27, 2016, including arising from new government or regulatory requirements relating to the operating expenses or related to those external services that were not commonly charged in the Canadian mutual fund industry as of July 27, 2016 and operating expenses that would have been

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outside the normal course of business of the Fund after July 27, 2016.

Certain Fund Costs are allocated proportionately among the relevant series. Certain Fund Costs that are specific to a series are allocated to such series. Further details about the fixed rate administration fee and the Certain Fund Costs can be found in the Fund's most recent Simplified Prospectus.

Participating Dealers

Manulife Investment Management Distributors Inc. and Manulife Wealth Inc., each a subsidiary of MLI, which is an indirect parent company of Manulife IM Limited, may sell securities of the Fund in the normal course of business. As such, they receive applicable sales commissions and trailing commissions paid by the Manager on the sale of securities of the Fund as outlined in the Simplified Prospectus for the Fund.

Transfer Agent

Manulife IM Limited is the transfer agent of the Fund. The transfer agent maintains the register of unitholders of the Fund. Manulife IM Limited was not reimbursed by the Fund for the period for the operating costs incurred in providing such services as these are covered by the Fixed Administration Fee.

Financial Highlights

The following tables show selected key financial information about the Fund and are intended to help you understand the Fund's financial performance for the period and for each of the past four years or, if shorter, the periods since the inception of the Fund. The information in the tables below is for the period from January 1 to December 31 of each year or the inception date to December 31 in the inception period, unless otherwise indicated.

The Fund's Net Assets Per Unit⁽¹⁾ (\$)**Advisor Series**

| | December 31, 2024 | December 31, 2023 | December 31, 2022 | December 31, 2021 | December 31, 2020 |
|--|----------------------|----------------------|----------------------|----------------------|----------------------|
| Net assets, beginning of year | 14.57 | 12.26 | 15.74 | 13.89 | 12.26 |
| Increase (decrease) from operations: | | | | | |
| Total revenue | 0.17 | 0.17 | 0.16 | 0.14 | 0.15 |
| Total expenses | (0.41) | (0.33) | (0.32) | (0.37) | (0.34) |
| Realized gains (losses) for the year | 2.13 | (0.23) | (1.39) | 0.36 | 0.27 |
| Unrealized gains (losses) for the year | 0.67 | 2.66 | (2.05) | 1.56 | 2.13 |
| Total increase (decrease) from operations⁽²⁾ | 2.56 | 2.27 | (3.60) | 1.69 | 2.21 |
| Distributions: | | | | | |
| From income (excluding dividends) | - | - | - | - | - |
| From dividends | - | - | - | - | - |
| From capital gains | - | - | - | - | - |
| Return of capital | - | - | - | - | - |
| Total annual distributions⁽³⁾ | - | - | - | - | - |
| Net assets, end of year | 16.99 | 14.57 | 12.26 | 15.74 | 13.89 |

Series F

| | December 31, 2024 | December 31, 2023 | December 31, 2022 | December 31, 2021 | December 31, 2020 |
|--|----------------------|----------------------|----------------------|----------------------|----------------------|
| Net assets, beginning of year | 15.13 | 12.57 | 15.94 | 14.03 | 12.29 |
| Increase (decrease) from operations: | | | | | |
| Total revenue | 0.18 | 0.17 | 0.17 | 0.15 | 0.15 |
| Total expenses | (0.22) | (0.18) | (0.17) | (0.19) | (0.19) |
| Realized gains (losses) for the year | 2.20 | (0.26) | (1.33) | 0.37 | 0.29 |
| Unrealized gains (losses) for the year | 0.62 | 2.77 | (2.80) | 1.62 | 2.17 |
| Total increase (decrease) from operations⁽²⁾ | 2.78 | 2.50 | (4.13) | 1.95 | 2.42 |
| Distributions: | | | | | |
| From income (excluding dividends) | - | - | - | - | - |
| From dividends | - | - | - | 0.01 | 0.03 |
| From capital gains | - | - | - | 0.15 | 0.04 |
| Return of capital | - | - | - | - | - |
| Total annual distributions⁽³⁾ | - | - | - | 0.16 | 0.07 |
| Net assets, end of year | 17.86 | 15.13 | 12.57 | 15.94 | 14.03 |

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Series FT

| | December 31, 2024 | December 31, 2023 | December 31, 2022 | December 31, 2021 | December 31, 2020 |
|--|----------------------|----------------------|----------------------|----------------------|----------------------|
| Net assets, beginning of year | 16.80 | 14.77 | 20.23 | 18.77 | 17.40 |
| Increase (decrease) from operations: | | | | | |
| Total revenue | 0.19 | 0.20 | 0.20 | 0.19 | 0.20 |
| Total expenses | (0.23) | (0.20) | (0.20) | (0.24) | (0.27) |
| Realized gains (losses) for the year | 2.37 | (0.43) | (1.79) | 0.52 | 0.60 |
| Unrealized gains (losses) for the year | 0.62 | 3.46 | (2.50) | 2.05 | 2.90 |
| Total increase (decrease) from operations⁽²⁾ | 2.95 | 3.03 | (4.29) | 2.52 | 3.43 |
| Distributions: | | | | | |
| From income (excluding dividends) | - | - | - | - | - |
| From dividends | - | 0.01 | - | 0.03 | 0.03 |
| From capital gains | - | - | - | 0.19 | 0.05 |
| Return of capital | 1.01 | 0.88 | 1.21 | 1.02 | 0.96 |
| Total annual distributions⁽³⁾ | 1.01 | 0.89 | 1.21 | 1.24 | 1.04 |
| Net assets, end of year | 18.79 | 16.80 | 14.77 | 20.23 | 18.77 |

Series G

| | December 31, 2024 | December 31, 2023 | December 31, 2022 | December 31, 2021 | December 31, 2020 |
|--|----------------------|----------------------|----------------------|----------------------|----------------------|
| Net assets, beginning of year | 15.07 | 12.52 | 15.86 | 13.96 | 12.23 |
| Increase (decrease) from operations: | | | | | |
| Total revenue | 0.18 | 0.17 | 0.16 | 0.14 | 0.15 |
| Total expenses | (0.04) | (0.03) | (0.03) | (0.03) | (0.04) |
| Realized gains (losses) for the year | 2.22 | (0.24) | (1.45) | 0.37 | 0.32 |
| Unrealized gains (losses) for the year | 0.69 | 2.74 | (1.81) | 1.62 | 2.25 |
| Total increase (decrease) from operations⁽²⁾ | 3.05 | 2.64 | (3.13) | 2.10 | 2.68 |
| Distributions: | | | | | |
| From income (excluding dividends) | - | - | - | - | - |
| From dividends | 0.10 | 0.16 | 0.12 | 0.03 | 0.09 |
| From capital gains | - | - | - | 0.31 | 0.15 |
| Return of capital | - | - | - | - | - |
| Total annual distributions⁽³⁾ | 0.10 | 0.16 | 0.12 | 0.34 | 0.24 |
| Net assets, end of year | 17.89 | 15.07 | 12.52 | 15.86 | 13.96 |

Series O

| | December 31, 2024 | December 31, 2023 | December 31, 2022 | December 31, 2021 | December 31, 2020 |
|--|----------------------|----------------------|----------------------|----------------------|----------------------|
| Net assets, beginning of year | 15.14 | 12.56 | 15.88 | 13.98 | 12.24 |
| Increase (decrease) from operations: | | | | | |
| Total revenue | 0.18 | 0.18 | 0.14 | 0.17 | 0.16 |
| Total expenses | (0.05) | (0.04) | (0.05) | (0.05) | (0.06) |
| Realized gains (losses) for the year | 2.17 | (0.20) | 0.14 | 0.46 | 0.15 |
| Unrealized gains (losses) for the year | 0.63 | 2.78 | (13.49) | 1.71 | 1.56 |
| Total increase (decrease) from operations⁽²⁾ | 2.93 | 2.72 | (13.26) | 2.29 | 1.81 |
| Distributions: | | | | | |
| From income (excluding dividends) | - | - | - | - | - |
| From dividends | 0.07 | 0.14 | 0.11 | 0.03 | 0.08 |
| From capital gains | - | - | - | 0.29 | 0.14 |
| Return of capital | - | - | - | - | - |
| Total annual distributions⁽³⁾ | 0.07 | 0.14 | 0.11 | 0.32 | 0.22 |
| Net assets, end of year | 17.99 | 15.14 | 12.56 | 15.88 | 13.98 |

Series T

| | December 31, 2024 | December 31, 2023 | December 31, 2022 | December 31, 2021 | December 31, 2020 |
|--|----------------------|----------------------|----------------------|----------------------|----------------------|
| Net assets, beginning of year | 15.85 | 14.12 | 19.60 | 18.31 | 17.18 |
| Increase (decrease) from operations: | | | | | |
| Total revenue | 0.18 | 0.19 | 0.19 | 0.19 | 0.18 |
| Total expenses | (0.44) | (0.37) | (0.38) | (0.47) | (0.46) |
| Realized gains (losses) for the year | 2.23 | (0.23) | (1.66) | 0.48 | 0.86 |
| Unrealized gains (losses) for the year | 0.69 | 3.07 | (2.53) | 1.95 | 3.17 |
| Total increase (decrease) from operations⁽²⁾ | 2.66 | 2.66 | (4.38) | 2.15 | 3.75 |
| Distributions: | | | | | |
| From income (excluding dividends) | - | - | - | - | - |
| From dividends | - | - | - | - | - |
| From capital gains | - | - | - | - | - |
| Return of capital | 0.95 | 0.85 | 1.18 | 1.10 | 1.03 |
| Total annual distributions⁽³⁾ | 0.95 | 0.85 | 1.18 | 1.10 | 1.03 |
| Net assets, end of year | 17.51 | 15.85 | 14.12 | 19.60 | 18.31 |

Manulife Global Thematic Opportunities Fund

Series X

| | December 31, 2024 | December 31, 2023 | December 31, 2022 | December 31, 2021 | December 31, 2020 |
|--|----------------------|----------------------|----------------------|----------------------|----------------------|
| Net assets, beginning of year | 15.06 | 12.52 | 15.86 | 13.96 | 12.23 |
| Increase (decrease) from operations: | | | | | |
| Total revenue | 0.18 | 0.18 | 0.16 | 0.14 | 0.16 |
| Total expenses | (0.04) | (0.03) | (0.03) | (0.03) | (0.04) |
| Realized gains (losses) for the year | 2.22 | (0.29) | (1.34) | 0.36 | 0.30 |
| Unrealized gains (losses) for the year | 0.72 | 2.76 | (2.76) | 1.64 | 2.25 |
| Total increase (decrease) from operations⁽²⁾ | 3.08 | 2.62 | (3.97) | 2.11 | 2.67 |
| Distributions: | | | | | |
| From income (excluding dividends) | - | - | - | - | - |
| From dividends | 0.10 | 0.16 | 0.12 | 0.03 | 0.09 |
| From capital gains | - | - | - | 0.31 | 0.15 |
| Return of capital | - | - | - | - | - |
| Total annual distributions⁽³⁾ | 0.10 | 0.16 | 0.12 | 0.34 | 0.24 |
| Net assets, end of year | 17.88 | 15.06 | 12.52 | 15.86 | 13.96 |

⁽¹⁾ This information is derived from the Fund's audited annual financial statements.

⁽²⁾ Net assets and distributions are based on the actual number of units outstanding at the relevant time. The increase/decrease from operations is based on weighted average numbers of units outstanding over the financial period.

⁽³⁾ Distributions were paid in cash/reinvested in additional units of the Fund, or both.

Ratios and Supplemental Data

Advisor Series

| | December 31, 2024 | December 31, 2023 | December 31, 2022 | December 31, 2021 | December 31, 2020 |
|---|----------------------|----------------------|----------------------|----------------------|----------------------|
| Total net asset value (000's) ⁽¹⁾ (\$) | 74,066 | 79,513 | 85,526 | 119,759 | 43,005 |
| Number of units outstanding (000's) ⁽¹⁾ | 4,358 | 5,456 | 6,974 | 7,608 | 3,096 |
| Management expense ratio ⁽²⁾ (%) | 2.30 | 2.30 | 2.30 | 2.31 | 2.43 |
| Management expense ratio before waivers or absorptions (%) | 2.30 | 2.30 | 2.30 | 2.31 | 2.43 |
| Trading expense ratio ⁽³⁾ (%) | 0.06 | 0.08 | 0.07 | 0.07 | 0.14 |
| Portfolio turnover rate ⁽⁴⁾ (%) | 40.47 | 53.65 | 54.61 | 38.12 | 60.81 |
| Net Asset Value per unit ⁽¹⁾ (\$) | 16.99 | 14.57 | 12.26 | 15.74 | 13.89 |

Series F

| | December 31, 2024 | December 31, 2023 | December 31, 2022 | December 31, 2021 | December 31, 2020 |
|---|----------------------|----------------------|----------------------|----------------------|----------------------|
| Total net asset value (000's) ⁽¹⁾ (\$) | 38,215 | 35,360 | 46,744 | 83,418 | 30,290 |
| Number of units outstanding (000's) ⁽¹⁾ | 2,140 | 2,338 | 3,718 | 5,233 | 2,159 |
| Management expense ratio ⁽²⁾ (%) | 1.07 | 1.07 | 1.07 | 1.07 | 1.19 |
| Management expense ratio before waivers or absorptions (%) | 1.07 | 1.07 | 1.07 | 1.07 | 1.19 |
| Trading expense ratio ⁽³⁾ (%) | 0.06 | 0.08 | 0.07 | 0.07 | 0.14 |
| Portfolio turnover rate ⁽⁴⁾ (%) | 40.47 | 53.65 | 54.61 | 38.12 | 60.81 |
| Net Asset Value per unit ⁽¹⁾ (\$) | 17.86 | 15.13 | 12.57 | 15.94 | 14.03 |

Series FT

| | December 31, 2024 | December 31, 2023 | December 31, 2022 | December 31, 2021 | December 31, 2020 |
|---|----------------------|----------------------|----------------------|----------------------|----------------------|
| Total net asset value (000's) ⁽¹⁾ (\$) | 143 | 119 | 306 | 382 | 258 |
| Number of units outstanding (000's) ⁽¹⁾ | 8 | 7 | 21 | 19 | 14 |
| Management expense ratio ⁽²⁾ (%) | 1.02 | 1.02 | 1.03 | 1.04 | 1.26 |
| Management expense ratio before waivers or absorptions (%) | 1.02 | 1.02 | 1.03 | 1.04 | 1.26 |
| Trading expense ratio ⁽³⁾ (%) | 0.06 | 0.08 | 0.07 | 0.07 | 0.14 |
| Portfolio turnover rate ⁽⁴⁾ (%) | 40.47 | 53.65 | 54.61 | 38.12 | 60.81 |
| Net Asset Value per unit ⁽¹⁾ (\$) | 18.79 | 16.80 | 14.77 | 20.23 | 18.77 |

Series G

| | December 31, 2024 | December 31, 2023 | December 31, 2022 | December 31, 2021 | December 31, 2020 |
|---|----------------------|----------------------|----------------------|----------------------|----------------------|
| Total net asset value (000's) ⁽¹⁾ (\$) | 254,855 | 262,367 | 271,887 | 323,741 | 108,396 |
| Number of units outstanding (000's) ⁽¹⁾ | 14,248 | 17,414 | 21,716 | 20,410 | 7,765 |
| Management expense ratio ⁽²⁾ (%) | - | - | - | - | - |
| Management expense ratio before waivers or absorptions (%) | - | - | - | - | - |
| Trading expense ratio ⁽³⁾ (%) | 0.06 | 0.08 | 0.07 | 0.07 | 0.14 |
| Portfolio turnover rate ⁽⁴⁾ (%) | 40.47 | 53.65 | 54.61 | 38.12 | 60.81 |
| Net Asset Value per unit ⁽¹⁾ (\$) | 17.89 | 15.07 | 12.52 | 15.86 | 13.96 |

Manulife Global Thematic Opportunities Fund

Series O

| | December 31, 2024 | December 31, 2023 | December 31, 2022 | December 31, 2021 | December 31, 2020 |
|---|----------------------|----------------------|----------------------|----------------------|----------------------|
| Total net asset value (000's) ⁽¹⁾ (\$) | - | - | - | 2,395 | 11,274 |
| Number of units outstanding (000's) ⁽¹⁾ | - | - | - | 151 | 807 |
| Management expense ratio ⁽²⁾ (%) | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 |
| Management expense ratio before waivers or absorptions (%) | 0.14 | 0.27 | 0.14 | 0.14 | 0.15 |
| Trading expense ratio ⁽³⁾ (%) | 0.06 | 0.08 | 0.07 | 0.07 | 0.14 |
| Portfolio turnover rate ⁽⁴⁾ (%) | 40.47 | 53.65 | 54.61 | 38.12 | 60.81 |
| Net Asset Value per unit ⁽¹⁾ (\$) | 17.99 | 15.14 | 12.56 | 15.88 | 13.98 |

Series T

| | December 31, 2024 | December 31, 2023 | December 31, 2022 | December 31, 2021 | December 31, 2020 |
|---|----------------------|----------------------|----------------------|----------------------|----------------------|
| Total net asset value (000's) ⁽¹⁾ (\$) | 1,034 | 977 | 987 | 1,428 | 525 |
| Number of units outstanding (000's) ⁽¹⁾ | 59 | 62 | 70 | 73 | 29 |
| Management expense ratio ⁽²⁾ (%) | 2.30 | 2.28 | 2.28 | 2.26 | 2.42 |
| Management expense ratio before waivers or absorptions (%) | 2.30 | 2.28 | 2.28 | 2.26 | 2.42 |
| Trading expense ratio ⁽³⁾ (%) | 0.06 | 0.08 | 0.07 | 0.07 | 0.14 |
| Portfolio turnover rate ⁽⁴⁾ (%) | 40.47 | 53.65 | 54.61 | 38.12 | 60.81 |
| Net Asset Value per unit ⁽¹⁾ (\$) | 17.51 | 15.85 | 14.12 | 19.60 | 18.31 |

Series X

| | December 31, 2024 | December 31, 2023 | December 31, 2022 | December 31, 2021 | December 31, 2020 |
|---|----------------------|----------------------|----------------------|----------------------|----------------------|
| Total net asset value (000's) ⁽¹⁾ (\$) | 39,100 | 42,728 | 60,177 | 122,942 | 31,193 |
| Number of units outstanding (000's) ⁽¹⁾ | 2,186 | 2,836 | 4,807 | 7,752 | 2,235 |
| Management expense ratio ⁽²⁾ (%) | - | - | - | - | - |
| Management expense ratio before waivers or absorptions (%) | - | - | - | - | - |
| Trading expense ratio ⁽³⁾ (%) | 0.06 | 0.08 | 0.07 | 0.07 | 0.14 |
| Portfolio turnover rate ⁽⁴⁾ (%) | 40.47 | 53.65 | 54.61 | 38.12 | 60.81 |
| Net Asset Value per unit ⁽¹⁾ (\$) | 17.88 | 15.06 | 12.52 | 15.86 | 13.96 |

⁽¹⁾ This information is provided as at December 31 of the year shown, unless otherwise noted.

⁽²⁾ Management expense ratio (MER) is based on total expenses (excluding commissions and other portfolio transaction costs) for the stated period and is expressed as an annualized percentage of daily average net asset value during the period. The Fund calculates its MER in accordance with regulatory requirements. The MER excludes any operating expenses waived or absorbed by the Manager, which may be discontinued at any time by the Manager at its discretion without notice.

⁽³⁾ The trading expense ratio represents total commissions and other portfolio transactions costs expressed as an annualized percentage of daily average net asset value during the period.

⁽⁴⁾ The Fund's portfolio turnover rate indicates how actively the portfolio advisor manages its portfolio investments. A portfolio turnover rate of 100% is equivalent to the Fund buying and selling all of the securities in its portfolio once in the course of the period. The higher a portfolio turnover rate in the period, the greater the trading costs payable by the Fund in the period, and the greater the chance of an investor receiving taxable capital gains in the period. There is not necessarily a relationship between a high turnover rate and the performance of a portfolio.

Management Fees

The Manager is responsible for the day-to-day management and administration of the Fund. The Manager monitors and evaluates the performance of the Fund, pays for the investment management services of the portfolio advisor and sub-advisor, as applicable, commissions to registered dealers and arranges for the other administrative services required to support the Fund. Other administrative services include: marketing, advertising, product development, information technology, and general business services. As compensation for its services, the Manager is entitled to receive a management fee, which is calculated daily based on the net asset value of a series of the Fund from the previous trading day and payable monthly.

The Fund does not pay a management fee to the Manager for its Series G, Series O and Series X units. Series G and Series O unitholders of the Fund pay a negotiated management fee directly to the Manager. Series X unitholders of the Fund do not pay a management fee since these units are bought by Manulife mutual funds and it would result in a duplication of management fees.

The following table shows the expenses paid out of the management fee expressed as a percentage of the management fee for the series of the Fund.

| Units | Management Fee (%) | Expenses Paid out of the Management Fee (%) | |
|----------------|--------------------|---|---|
| | | Dealer Compensation ⁽¹⁾ | Investment Management, Administration and Other |
| Advisor Series | 1.82 | 52.93 | 47.07 |
| Series F | 0.72 | N/A | 100.00 |
| Series FT | 0.72 | N/A | 100.00 |
| Series T | 1.82 | 52.69 | 47.31 |

⁽¹⁾ Dealer compensation represents cash commissions paid by the Manager to registered dealers during the period. This amount may, in certain circumstances, exceed 100% of the fees earned by the Manager during the period. For new funds or series, the amount presented may not be indicative of longer term operating periods.

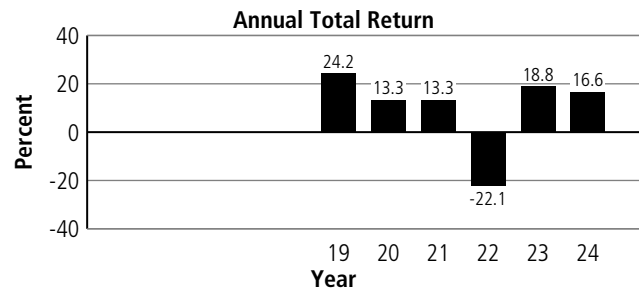
Past Performance

The performance information shown in the *Year-by-Year Returns* and *Annual Compound Returns* assumes that all distributions made by the Fund in the periods shown were reinvested in additional units of the Fund. The past performance information does not take into account sales, redemption, distribution or other optional charges or income taxes payable by the unitholders that would have reduced returns or performance. For Series G and Series O units, the past performance information also does not take into account the negotiated management fee that is paid by investors directly to the Manager. How the Fund performed in the past does not necessarily indicate how it will perform in the future.

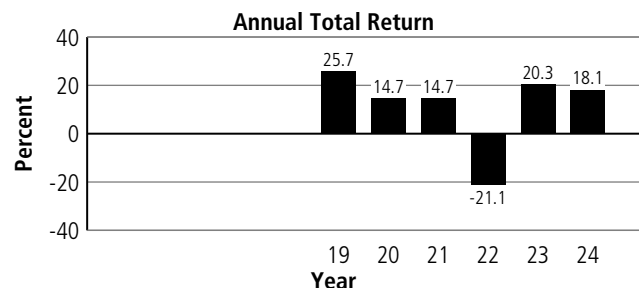
Year-by-Year Returns

The charts show you the Fund's annual historical return and how it changes each year. Annual return is the percentage change in the value of an investment from January 1 to December 31, unless otherwise noted. The charts show, in percentage terms, how much an investment made on the first day of each financial year would have grown or decreased by the last day of each financial year.

Advisor Series

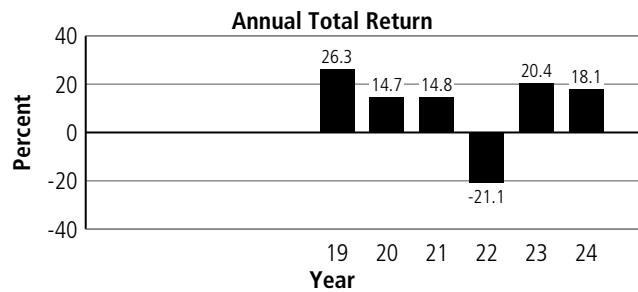


Series F

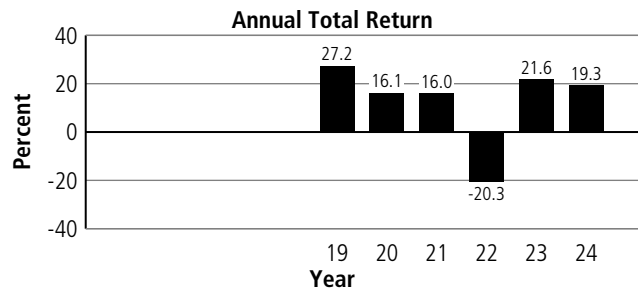


Manulife Global Thematic Opportunities Fund

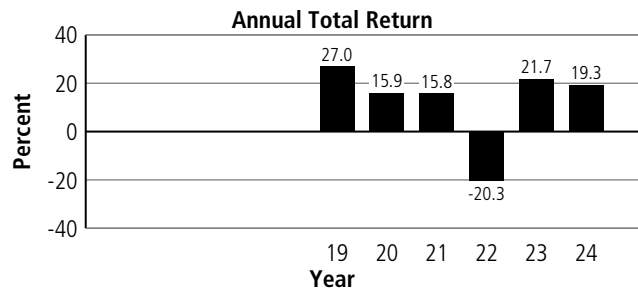
Series FT



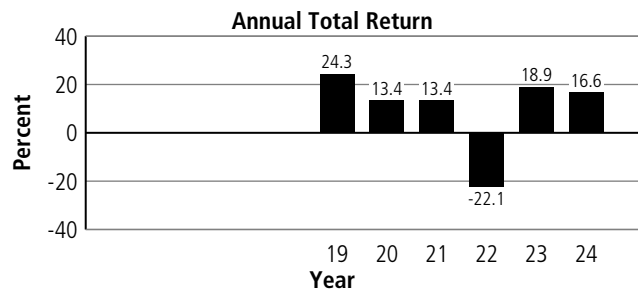
Series G



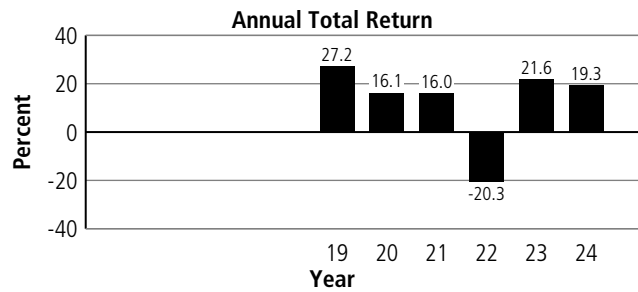
Series O



Series T



Series X



Annual Compound Returns

The tables that follow show the historical compound returns for securities of the Fund and the Benchmark for the periods shown. Annual compound return is the percentage change in value for the period shown, ending on December 31, 2024, assuming all earnings are reinvested each year.

The Benchmark tracks equity securities in developed markets around the world. The Benchmark is tracked in U.S. dollars and was converted from U.S. dollars to Canadian dollars using historical exchange rates.

Advisor Series

| (%) | Past 1 Year | Past 3 Years | Past 5 Years | Since Inception (October 17, 2018) |
|---------------|----------------|-----------------|-----------------|---------------------------------------|
| Fund | 16.6 | 2.6 | 6.8 | 8.5 |
| The Benchmark | 28.1 | 10.1 | 12.4 | 12.5 |

Series F

| (%) | Past 1 Year | Past 3 Years | Past 5 Years | Since Inception (October 17, 2018) |
|---------------|----------------|-----------------|-----------------|---------------------------------------|
| Fund | 18.1 | 3.9 | 8.1 | 9.8 |
| The Benchmark | 28.1 | 10.1 | 12.4 | 12.5 |

Series FT

| (%) | Past 1 Year | Past 3 Years | Past 5 Years | Since Inception (October 17, 2018) |
|---------------|----------------|-----------------|-----------------|---------------------------------------|
| Fund | 18.1 | 3.9 | 8.1 | 10.0 |
| The Benchmark | 28.1 | 10.1 | 12.4 | 12.5 |

Series G

| (%) | Past 1 Year | Past 3 Years | Past 5 Years | Since Inception (October 17, 2018) |
|---------------|----------------|-----------------|-----------------|---------------------------------------|
| Fund | 19.3 | 5.0 | 9.3 | 11.3 |
| The Benchmark | 28.1 | 10.1 | 12.4 | 12.5 |

Series O

| (%) | Past 1 Year | Past 3 Years | Past 5 Years | Since Inception (October 17, 2018) |
|---------------|----------------|-----------------|-----------------|---------------------------------------|
| Fund | 19.3 | 5.0 | 9.2 | 11.2 |
| The Benchmark | 28.1 | 10.1 | 12.4 | 12.5 |

Series T

| (%) | Past 1 Year | Past 3 Years | Past 5 Years | Since Inception (October 17, 2018) |
|---------------|----------------|-----------------|-----------------|---------------------------------------|
| Fund | 16.6 | 2.6 | 6.8 | 8.6 |
| The Benchmark | 28.1 | 10.1 | 12.4 | 12.5 |

Manulife Global Thematic Opportunities Fund

Series X

| (%) | Past 1 Year | Past 3 Years | Past 5 Years | Since Inception (October 17, 2018) |
|---------------|----------------|-----------------|-----------------|---------------------------------------|
| Fund | 19.3 | 5.0 | 9.3 | 11.3 |
| The Benchmark | 28.1 | 10.1 | 12.4 | 12.5 |

Comparison to the Benchmark

Performance will vary by series largely due to the extent that fees and expenses may differ between series. Since the Fund does not necessarily invest in the same securities as the Benchmark or in the same proportion, the performance of the Fund is not expected to equal that of its benchmark. A more in depth discussion of the performance of the Fund as compared to that of the Benchmark can be found in *Results of Operations*.

Summary of Investment Portfolio

Asset Allocation (%)

| | |
|---------------------------|--------------|
| Equities | 98.6 |
| Cash and Cash Equivalents | 1.4 |
| Total | 100.0 |

Sector Allocation (%)

| | |
|---------------------------|--------------|
| Information Technology | 25.7 |
| Health Care | 19.4 |
| Consumer Discretionary | 16.7 |
| Industrials | 15.6 |
| Communication Services | 5.8 |
| Financials | 5.6 |
| Utilities | 3.8 |
| Materials | 3.7 |
| Consumer Staples | 2.3 |
| Cash and Cash Equivalents | 1.4 |
| Total | 100.0 |

Geographic Allocation (%)

| | |
|---------------------------|--------------|
| United States | 64.9 |
| France | 8.3 |
| Switzerland | 5.4 |
| Netherlands | 4.4 |
| Canada | 2.8 |
| Germany | 2.5 |
| Taiwan | 2.2 |
| Denmark | 2.2 |
| Great Britain | 2.0 |
| Ireland | 1.9 |
| Indonesia | 1.0 |
| Brazil | 1.0 |
| Cash and Cash Equivalents | 1.4 |
| Total | 100.0 |

Top 25 Holdings*

| Issuer | % of Net Asset Value |
|--|----------------------|
| Visa, Inc. | 4.6 |
| UnitedHealth Group, Inc. | 3.7 |
| NVIDIA Corp. | 3.6 |
| Alphabet, Inc. | 3.5 |
| Thermo Fisher Scientific, Inc. | 3.5 |
| Amazon.com, Inc. | 3.4 |
| Microsoft Corp. | 3.4 |
| Republic Services, Inc. | 2.9 |
| Roper Industries, Inc. | 2.8 |
| NextEra Energy, Inc. | 2.8 |
| ASML Holding NV | 2.7 |
| Siemens AG | 2.5 |
| Boston Scientific Corp. | 2.5 |
| Hermès International | 2.5 |
| L'Oréal SA | 2.3 |
| KLA Corp. | 2.3 |
| Synopsys, Inc. | 2.3 |
| Schneider Electric SE | 2.3 |
| WSP Global, Inc. | 2.3 |
| Meta Platforms, Inc. | 2.3 |
| Taiwan Semiconductor Manufacturing Co., Ltd. | 2.2 |
| Novo Nordisk AS | 2.2 |
| Intuit, Inc. | 2.1 |
| Compass Group PLC | 2.0 |
| Salesforce, Inc. | 2.0 |
| Total | 68.7 |

* All holdings are as at report date December 31, 2024. Actual holdings may differ following this date. Where a Fund holds less than 25 holdings, all holdings have been disclosed.

The summary of investment portfolio may change due to ongoing portfolio transactions of the Fund. Current quarterly updates are available by calling 1 888 588 7999 or online at manulifeim.ca.

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Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the fund facts as well as the prospectus before investing. The indicated rates of return are the historical annual compounded total returns including changes in unit value and reinvestment of all distributions and do not take into account sales, redemption, distribution or optional charges or income taxes payable by any securityholder that would have reduced returns. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. Manulife Funds are managed by Manulife Investment Management Limited. Manulife Investment Management is a trade name of Manulife Investment Management Limited. Manulife, Manulife Investment Management, the Stylized M Design, and Manulife Investment Management & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

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