Manulife Investments

Fund Facts
MANULIFE STRATEGIC INCOME PLUS FUND
Series F

Manulife Investment Management Limited
May 22, 2026

This document contains key information you should know about Manulife Strategic Income Plus Fund (the "Fund"). You can find more details in the Fund's Simplified Prospectus. Ask your representative for a copy, contact Manulife Investment Management Limited (the "Manager"), at 1 888 588 7999, manulifemutualfunds@manulife.ca, or visit www.manulifeim.ca.

Before you invest in any fund, consider how the fund would work with your other investments and your tolerance for risk.

This mutual fund is an alternative mutual fund. It is permitted to invest in asset classes or use investment strategies that are not permitted for other types of mutual funds. The specific strategies that differentiate this fund from other types of mutual funds include: increased use of derivatives for hedging and investment purposes, increased ability to sell securities short and the ability to borrow cash to use for investment purposes. These strategies will be used in accordance with the Fund's investment objectives. During certain market conditions they may accelerate the pace at which your investment decreases in value.

Quick Facts

Fund code: MMF 2402;
DCA: MMF 22402
Date series started: May 13, 2024
Total value of fund on March 31, 2026: $62,065,915
Management expense ratio (MER): 1.04%

Fund manager: Manulife Investment Management Limited
Portfolio manager: Manulife Investment Management Limited
Portfolio sub-advisors: Manulife Investment Management (US) LLC and Manulife Investment Management (Hong Kong) Limited
Distributions: Monthly, if any, generally at month end
Minimum investment: $500 initial, $25 subsequent

What does the fund invest in?

The investment objective of the Fund is to maximize total return through income generation and capital appreciation. The Fund invests primarily in government and corporate debt securities from developed and emerging markets, including investment grade bonds, high yield bonds, loans and securitized debt, as well as in currency instruments.

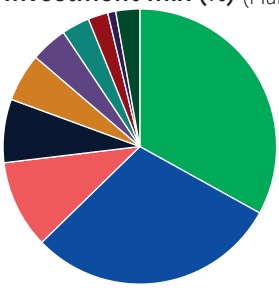
To maximize total return, the Fund may use leverage, created through the use of derivatives, cash borrowings and/or short selling. The Fund's gross exposure will not exceed 300% of the Fund's net asset value and is generally expected to be no more than 50% of its net asset value.

The charts below give you a snapshot of the Fund's investments on March 31, 2026. The Fund's investments will change.

Top 10 investments (March 31, 2026)

1	Cash and Cash Equivalents	6.0%
2	Dime Community Bancshares, Inc., Preferred, 9.00%	2.3%
3	Bank of Montreal, 7.30%, Nov 26, 2084	2.3%
4	Stanley Black & Decker, Inc., 6.71%, Mar 15, 2060	2.0%
5	United Airlines, Inc., 5.42%, Feb 24, 2031	2.0%
6	Barclays PLC, 7.63%, Dec 31, 2049	1.7%
7	KeyCorp, Preferred, 6.20%	1.7%
8	KFC Holding Co., 5.61%, Mar 15, 2028	1.6%
9	AS Mileage Plan IP Ltd., 5.88%, Oct 15, 2031	1.5%
10	Great Outdoors Group LLC, 4.00%, Jan 20, 2032	1.5%
Total percentage of top 10 investments		**22.6%**
Total number of investments		**150**

Investment mix (%) (March 31, 2026)



- 35.0 Corporate Bonds
- 31.5 Term Loans
- 11.0 Government Bonds
- 7.9 Financials
- 6.0 Cash and Cash Equivalents
- 4.6 Mortgage-Backed Securities
- 3.5 Other Securities
- 2.5 Supranational Bonds
- 1.0 Industrials
- –3.0 Other assets less liabilities

How risky is it?

The value of the Fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

The Manager has rated the volatility of this Fund as **low to medium**.

This rating is based on how much the Fund's returns have changed from year to year. It doesn't tell you how volatile the Fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.

For more information about the risk rating and specific risks that can affect the Fund's returns, see **"What Are the Risks of Investing in the Fund?"** in the Fund's Simplified Prospectus.

No guarantees

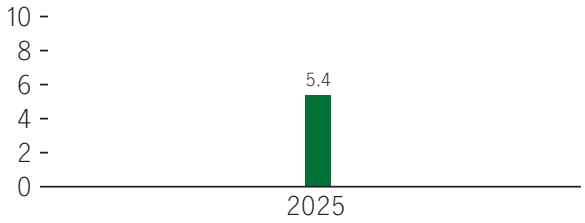
Like most mutual funds, this Fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how the Series F securities of the Fund have performed over the past year. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how the Series F securities of the Fund have performed in the past year. The Fund has not dropped in value in the past year. The range of returns and change from year to year can help you assess how risky the Fund has been in the past. It does not tell you how the Fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series F securities of the Fund in a 3-month period over the past year. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested $1,000 at the beginning of the period
Best return	3.0%	July 31, 2025	Your investment would rise to **$1,030**
Worst return	-1.0%	April 30, 2025	Your investment would drop to **$990**

Average return

The annual compound return of the Series F securities of the Fund was 5.0% since May 13, 2024. If you had invested $1,000 in the Fund on May 13, 2024, on March 31, 2026 your investment would now be worth $1,096.

Who is this fund for?

The Fund is suitable for investors who:

- Are looking for income generation with an emphasis on capital appreciation
- Are looking to diversify their investments with foreign exposure
- Are seeking an alternative mutual fund that may employ leverage
- Prefer a low to medium level of investment risk
- Are investing for the medium to long term

A word about tax

In general, you'll have to pay income tax on taxable distributions made to you by the Fund and on any gains you make if you redeem your securities in the Fund. How much you pay depends on the tax laws that apply to you and whether or not you hold the Fund in a registered plan, such as a Registered Retirement Savings Plan or Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you receive them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series F securities of the Fund. The fees and expenses - including any commissions - can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

Sales charges

Series F securities of the Fund are not subject to sales charges.

Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of the Fund. As of December 31, 2025, the Fund's expenses were 1.09% of its value. This equals $10.90 for every $1,000 invested.

	Annual rate (as a % of the Fund's value)
Management expense ratio (MER) – This is the total of the Fund's management fee, a fixed Administration Fee and Certain Fund Costs.	1.04%
Trading expense ratio (TER) – These are the Fund's trading costs.	0.05%
Fund expenses	**1.09%**

More about the trailing commission

No trailing commission is paid in respect of the Series F securities.

Other fees

You may have to pay other fees when you buy, hold, sell or switch securities of the Fund.

Fee	What you pay
Short-term trading fee	2.0% of the value of securities you sell or switch within 7 days (for market timing) or 30 days (for excessive trading) of buying them. This fee goes to the Fund.
Switch fee	Your representative's firm may charge you up to 2.0% of the value of securities you switch to another mutual fund.
Fee-based arrangements	Series F securities are available to investors who participate in a fee-based arrangement with their representative's firm. Fees in connection with such arrangements are negotiated between you and your representative's firm.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- Withdraw from an agreement to buy mutual fund securities within two business days after you receive a Simplified Prospectus or Fund Facts document, or
- Cancel your purchase order within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the Simplified Prospectus, Fund Facts document or Financial Statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact Manulife Investment Management Limited or your representative for a copy of the Fund's Simplified Prospectus and other disclosure documents. These documents and the Fund Facts make up the Fund's legal documents.

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To learn more about investing in mutual funds, see the brochure *Understanding mutual funds,* which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.