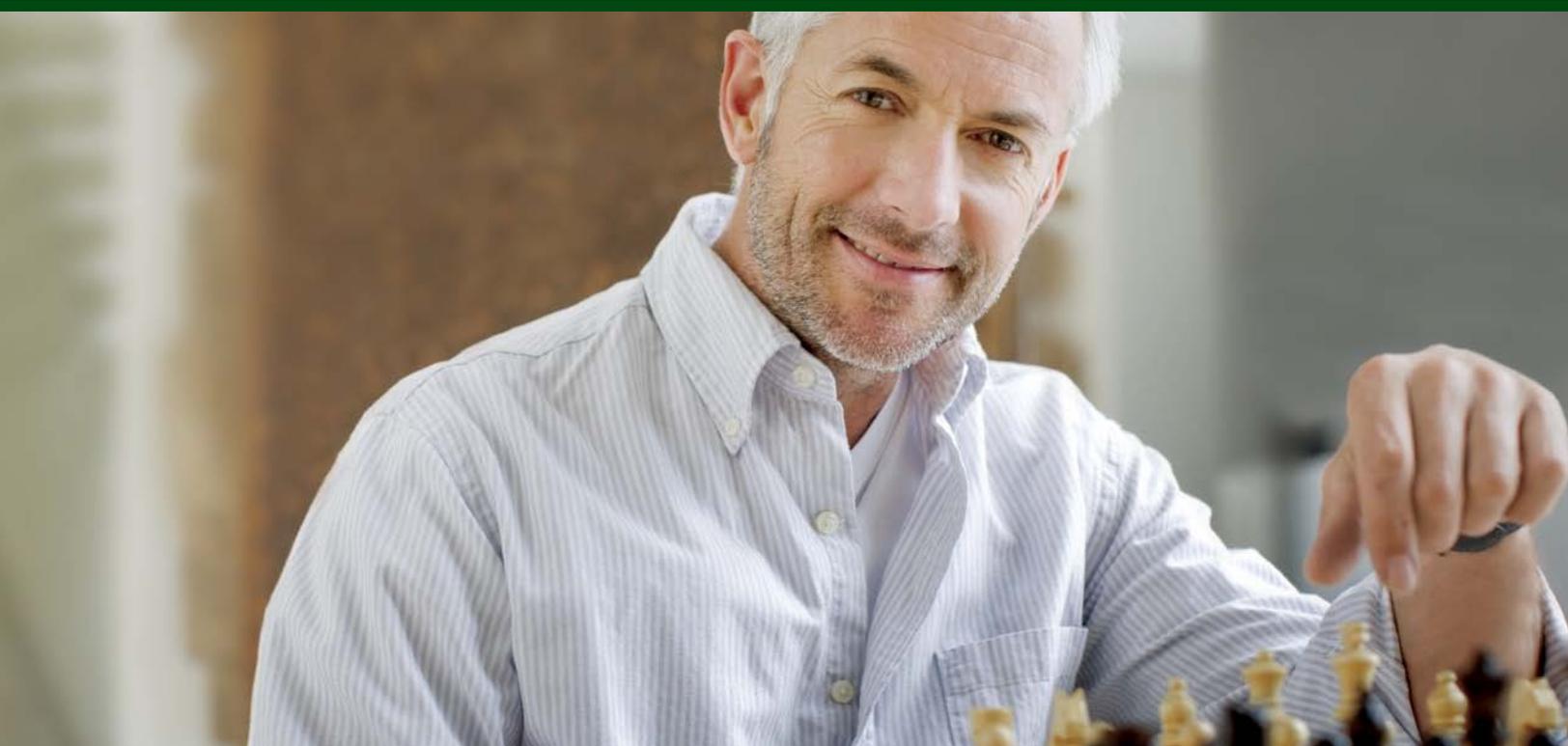




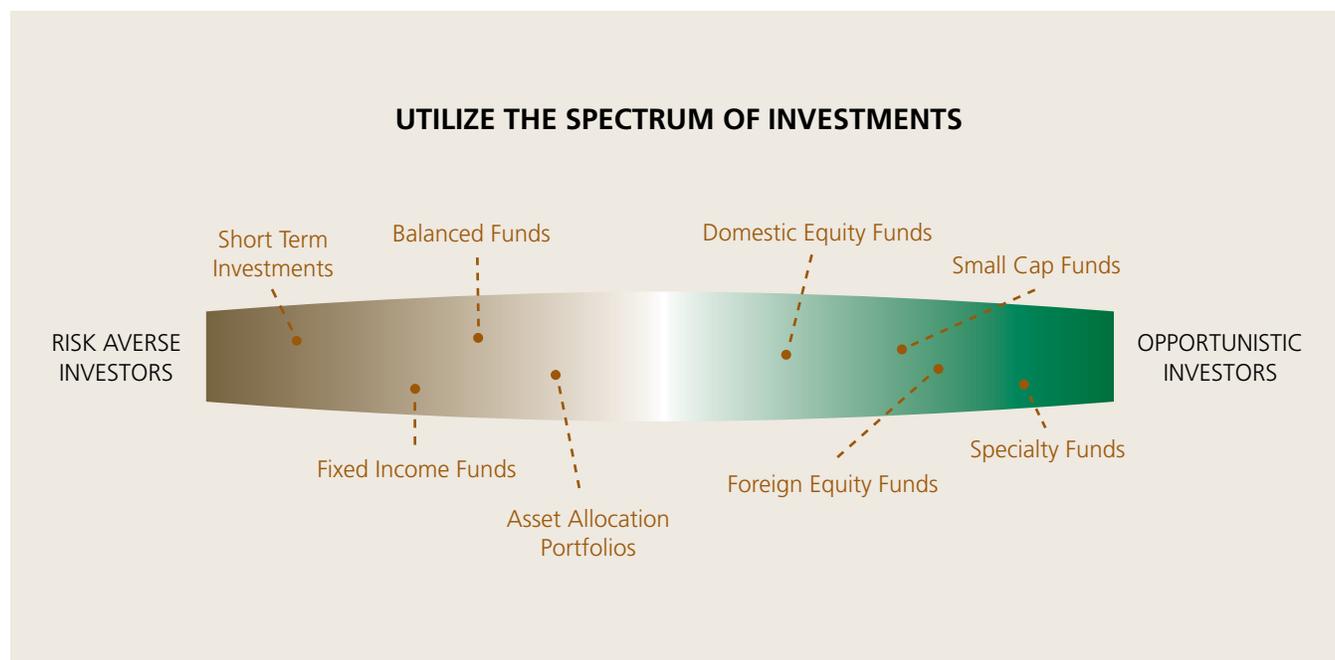
Because your investments
shouldn't always be on your mind



Let's face it. We're all a little preoccupied with our investments right now. Fortunately over 120 years in the insurance business has given us expertise in wealth and risk management that few mutual fund companies can match. Manulife manages a diverse portfolio of forward-thinking products, and with CDN \$475 billion¹ invested by our world-renowned fund managers, you can feel confident about investing with Manulife Mutual Funds.

FOR EVERY STAGE OF YOUR LIFE

Whether you are just starting out, accumulating wealth or getting ready to retire, Manulife Mutual Funds offers you a broad range of mutual funds to match your financial needs. Our comprehensive fund family covers all asset classes and provides a range of investment style options to meet individual risk/return profiles. Beyond individual funds, our professionally managed asset allocation solutions can help take the worry out of investing by providing you with strategically diversified portfolios.



¹As at December 31, 2010



EQUITY SOLUTIONS

LOOKING FOR GROWTH?

For investors who require the growth potential of the equity markets to help meet their financial needs, Manulife provides access to a wide range of equity mutual funds that suit various risk and return profiles:

- Choose from Canadian, U.S. and foreign equity funds to take advantage of domestic opportunities or other growing economies around the world
- Manulife also offers a number of “Opportunity” funds that are not constrained by geographic, sector or market capitalizations and employ a “go anywhere” approach to uncovering opportunities wherever they exist

BALANCED SOLUTIONS

PREFER A BALANCED APPROACH?

A great building block to any portfolio is a balanced fund. Manulife provides a strong line up of Canadian, global and income-paying balanced funds including the Manulife Monthly High Income Fund, Manulife Diversified Investment Fund and the Manulife Yield Opportunities Fund.

FIXED INCOME SOLUTIONS

SEEKING STABILITY?

If you are looking for downside protection for your portfolio, Manulife provides access to a variety of fixed income investment options including:

- Investment grade and high-yield corporate bonds
- Government bonds – domestic and foreign
- Foreign bonds – developed economies and emerging markets
- Preferred shares

LOOKING FOR INCOME?

For clients looking for a regular income stream from their investments, Manulife Mutual Funds has funds designed to provide steady income or quarterly distributions*, as well as Series T, an ideal source of tax-efficient income.

GOING GLOBAL?

Global investing isn't restricted to equity funds. Manulife can provide exposure to world markets through fixed income, balanced and specialty fund solutions managed by proven investment managers from across North America and around the world.

*Distributions are not guaranteed



GROWTH POTENTIAL WITH DOWNSIDE PROTECTION

Our portfolio managers believe that growth and capital preservation go hand in hand. In fact, a number of funds that our sub-advisors manage were recognized in various asset classes for delivering consistently strong risk-adjusted performance relative to their peers at the prestigious 2011 Lipper Awards. They were also recognized at the 2010 Morningstar® Canadian Investment Awards™.



Manulife Mutual Funds

Managed by Manulife Asset Management

- Manulife Strategic Income Fund (1, 3 years)²
- Manulife Global Opportunities Balanced Fund (1 year)³
- Manulife Structured Bond Class (5 years)⁴

Mawer Investment Management Ltd.

A sub-advisor of Manulife Mutual Funds

- Mawer World Investment Fund (3, 5, 10 years)⁵

The Lipper Fund Awards are part of a global program of events held in 23 countries to reward funds that deliver consistently strong risk-adjusted performance. The winners are selected using Lipper leader ratings for consistent return, within their respective asset categories.

Knowing that our portfolio managers have an eye on risk and providing downside protection means you won't have to spend time worrying about how your money is being managed.

2010 Morningstar® Canadian Investment Awards™

Dan Janis, Senior Managing Director,

Manulife Asset Management (U.S.), LLC

- The Manulife Strategic Income Fund was awarded bronze in the Best Global Fixed Income Fund category at the 2010 Morningstar® Canadian Investment Awards™

Jim Hall, Chairman and Portfolio Manager,

Mawer Investment Management Ltd.

- Jim Hall was named Morningstar Equity Fund Manager of the Year at the 2010 Morningstar® Canadian Investment Awards™

²The Lipper Fund Awards were awarded based on the Global Fixed Income category over the 1 and 3 year periods ended October 31, 2010

³The Lipper Fund Award was awarded based on the Global Equity Balanced category over the 1 year period ended October 31, 2010

⁴The Lipper Fund Award was awarded based on the Canadian Fixed Income Balanced category over the 5 year period ended October 31, 2010

⁵The Lipper Fund Awards were awarded based on the International Equity category over the 3, 5 and 10 year periods ended October 31, 2010

The Lipper Leader Methodology is subject to change every month. Please refer to www.lipperweb.com for greater detail on the calculation of the Lipper Leader Ratings or the awarding of the Lipper Awards.

DIFFERENT MANAGERS FOR DIFFERENT NEEDS

Manulife Mutual Funds utilizes the talents of four principal asset management firms to provide specific areas of investment expertise. Each firm is recognized for its strength and depth of experience in various asset classes and investment styles. Manulife Asset Management has immense expertise in a number of asset classes including fixed income and balanced mandates. We have supplemented our fund family with other sub-advisors who offer “Value”, “Deep Value” and “Growth at a Reasonable Price” equity investing styles to complete our fund offering.

Manulife Asset Management™

Manulife Asset Management – is the investment management arm of Manulife Financial, managing portfolios for the Manufacturers Life Insurance Company, John Hancock Life Insurance Company and institutional investors such as retirement and investment funds. Manulife Asset Management is a leading global investment management group overseeing approximately CDN \$121 billion in assets for institutional investors (as at December 31, 2010).

M A W E R INVESTMENT MANAGEMENT LTD

Mawer Investment Management Ltd. – with more than 35 years of experience, Mawer is one of Canada’s most respected, independently owned investment management firms and employs a “Growth at a Reasonable Price” investment style. Since money management is their only business, they focus solely on building and preserving wealth for their clients by systematically creating broadly-diversified portfolios of wealth-creating companies bought at a discount to their intrinsic value.



Portland Investment Counsel – adheres to a disciplined long-term value approach consistent with the behaviour of business owners. When constructing their investment portfolios, Portland focuses on a few high quality businesses they understand, ensuring that the businesses are in strong, long-term growth industries, and that these businesses are held for the long term.



Third Avenue Management LLC – is a New-York based investment management firm founded by veteran value investor Marty Whitman in 1986. The firm strives to preserve and create wealth for its clients by adhering to a disciplined, fundamental, value-driven approach, and by limiting investment risk. When selecting businesses for its portfolios, Third Avenue focuses on the strength of a company’s balance sheet and the discounted price of its securities. The firm’s research approach is opportunistic and not constrained by market capitalization, industry sector or geographic location.

SOMETHING FOR EVERYONE

TAX-EFFICIENT SOLUTIONS

Series T – is designed to generate tax-efficient income while retaining the potential for long-term growth.

Corporate Classes – Helps provide tax-deferred growth when held outside of registered accounts.

HIGH NET-WORTH SOLUTIONS

For investors with large accounts, our Elite Series features price breaks that can help your investments grow.

LOOKING TO GET BACK INTO THE MARKETS?

The Manulife Dollar-Cost Averaging Fund allows you to gradually enter the markets over a 12-month period to help you avoid investing a lump sum at an inopportune time.

MAINTAIN YOUR RISK PROFILE – AUTOMATICALLY

Our Automatic Rebalancing Service helps your portfolio remain invested at its target allocation and risk level by regularly rebalancing your investments on your behalf.

MANAGED SOLUTIONS

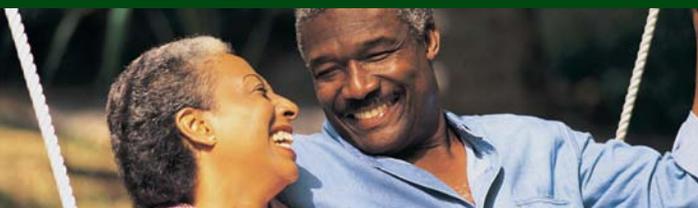
Manulife Leaders Portfolios – Provides broad diversification through exposure to carefully selected mutual funds and a simple approach to investing. Available in three portfolios to match investors' risk tolerance and investment needs.

Manulife Simplicity Portfolios – Provides investors with a comprehensive approach towards managing and growing wealth. Available in seven diversified portfolios covering the spectrum of risk and return from conservative to aggressive.

GROWTH AND PROTECTION

IncomePlus – When it comes to providing solutions for protecting your wealth, Manulife is an innovator. We introduced the revolutionary IncomePlus, the first Guaranteed Minimum Withdrawal Benefit (GMWB) product in Canada that provides the growth potential of the markets through our diverse family of mutual funds and yet retirement income is protected from market downturns.

Product Allocation from Manulife – We were also first in Canada to introduce a new approach to retirement income planning, called Product Allocation. This new approach combines investments for both growth and guaranteed income to address risks such as inflation, longevity and market volatility to maximize retirement income and help ensure it will last. Systematic Withdrawal Plans (SWPs) can play a prominent role in a product allocation strategy, and mutual funds are a popular means of accessing a SWP.



ABOUT MANULIFE MUTUAL FUNDS

Manulife Mutual Funds provides investors with a comprehensive suite of quality investment products to meet a range of financial needs in all market conditions. We offer:

- Access to respected asset management firms from North America and around the world
- A range of innovative investment products, including professionally-managed asset allocation portfolios

Manulife Mutual Funds benefits from its relationship with Manulife Financial, which is among the highest rated life insurers in the world and remains one of the strongest and best capitalized life insurance companies.

- One of the largest life insurance company in the world, with a market capitalization of approximately CDN \$31.0 billion⁶
- Funds Under Management of CDN \$475 billion⁷
- An extensive network of employees, agents and distribution partners that serve millions of customers in 22 countries and territories worldwide

SERVICE THAT DELIVERS

Manulife holds the Canadian Gold Award of Excellence for Business Quality from the National Quality Institute. That means that when you are looking for answers, you can expect outstanding service from our award-winning customer service team.

SPEAK TO YOUR ADVISOR

These are only a few of the many investment opportunities available through Manulife Mutual Funds. Why not speak to your advisor about our complete suite of competitive products, award-winning portfolio managers and innovative wealth management solutions and let Manulife help you get money off your mind.

⁶Source: Thomson Reuters, as at January 31, 2011

⁷Source: Standard & Poor's, as at December 31, 2010



FOR MORE INFORMATION, PLEASE CONTACT YOUR ADVISOR OR VISIT MANULIFEMUTUALFUNDS.CA

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. The historical annual compounded total returns as of January 31, 2011 for the Manulife Strategic Income Fund are (1 yr) 8.8%, (3 yr) 12.1%, (5 yr) 8.2%, (since inception – Nov. '05) 7.9%; for the Manulife Global Opportunities Balanced Fund are (1 yr) 16.5%, (since inception – Aug '08) 18.8%; for the Manulife Structured Bond Class are (1 yr) 5.4%, (3 yr) 5.2%, (5 yr) 4.3% (since inception – Oct. '03) 5.4%; for the Mawer World Investment Fund are (1 yr) 13.6%, (3 yr) 0.3%, (5 yr) 2.8%, (10 yr) 2.8% (since inception – Nov. '97) 8.3%, including changes in share/unit value and reinvestment of all dividends/distributions and do not take into account sales, redemptions, distribution or optional charges or income taxes payable by any securityholder that would have reduced returns. Any amount allocated to a segregated fund is invested at the risk of the contract holder and may increase or decrease in value. Manulife Funds, Manulife Corporate Classes and Manulife Leaders Portfolios are managed by Manulife Mutual Funds. The Manufacturers Life Insurance Company is the issuer of the Manulife GIF Select insurance contract which offers the IncomePlus Series and the guarantor of any guarantee provisions therein. *Simplicity* is a registered trademark of The Manufacturers Life Insurance Company (Manulife Financial) identifying the Manulife Simplicity Portfolios offered by Manulife Mutual Funds, a division of Manulife Asset Management Limited and the Manulife Simplicity Portfolios available in Manulife segregated fund contracts offered by The Manufacturers Life Insurance Company. Manulife, Manulife Mutual Funds, the Manulife Mutual Funds For Your Future logo, IncomePlus, Product Allocation from Manulife and the Block Design are trademarks of The Manufacturers Life Insurance Company and are used by it and its affiliates under license. Distributions are not guaranteed and may fluctuate and should not be confused with a fund's performance, rate of return, or yield. Distributions paid as a result of capital gains realized by a fund and income and dividends earned by a fund are taxable in the year they are paid.

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 **Manulife Mutual Funds**

strong reliable trustworthy forward-thinking

For your future™