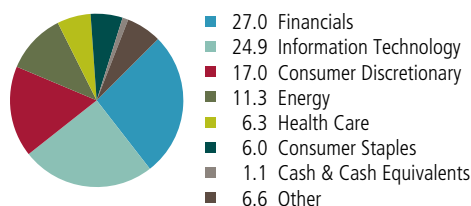


WHY YOU SHOULD INVEST

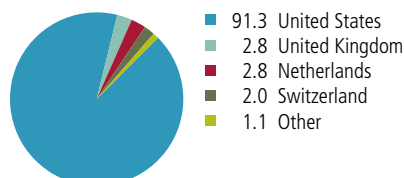
- Gain exposure to U.S. multinational companies that are poised to benefit from global growth
- Managers utilize a robust 7-step investment process to identify undervalued companies to hold over the long term
- This fund opportunistically invests in both value and growth large cap companies

HOW YOUR MONEY IS INVESTED

Sector Allocation (%)



Geographic Allocation (%)

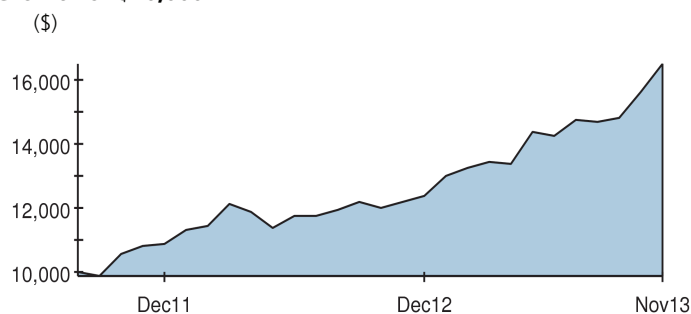


Top Holdings

	%
Amazon.com	6.3
Apple	5.6
JP Morgan Chase & Co.	4.8
Qualcomm	4.7
Google	4.5
Bank of America	4.3
Goldman Sachs	3.3
Lennar Corp.	3.2
American International Group	3.1
Apache Corp.	2.9
TOTAL	42.7

PERFORMANCE

Growth of \$10,000



For illustration purposes only

Annual Compound Returns (%) & Quartile Rankings

	YTD	6 mo.	1 yr.	3 yr.	Since Inception
Manulife U.S. Large Cap Equity Fund	33.3	14.8	35.0	—	27.0
S&P 500 Composite Total Return Idx(\$Cdn)	34.4	12.1	35.9	—	—
CIFSC Category Avg.	34.8	14.5	36.0	—	—
Quartile Ranking	3	2	3	—	—

Calendar Year Returns (%)

2012	2011	2010	2009	2008	2007	2006	2005	2004	2003
13.3	—	—	—	—	—	—	—	—	—

VOLATILITY METER

Low (1) High (25)

Based on 2 year standard deviation from GlobalInvestor.com

■ Fund ■ CIFSC Category Average

FUND FACTS

Launched: August 19, 2011

AUM: \$259.9 million

Lead Manager: Sandy Sanders, CFA

Co-Manager: Walter McCormick, CFA

Sub-advisor: Manulife Asset Management (U.S.)

CIFSC Category: U.S. Equity

Distribution Frequency: Annually

Positions: 48

BUY GUIDE (ADVISOR SERIES)

NAV: \$17.21

MER: 2.68%

Management Fee: 2.00%

Fund Codes:

DSC-MMF4416

FE-MMF4516

LL-MMF4716

(Also available in Series F, T, Elite, Elite T, Advisor US\$, F US\$)

Minimum Investment:

\$500 Initial; \$25 PAC

INVESTMENT OBJECTIVE & STRATEGY

The fundamental investment objective of the Manulife U.S. Large Cap Equity Fund is to seek to provide long-term capital appreciation by investing primarily in equity securities of large capitalization U.S. companies.

BUY STRATEGY

The investment team employs a disciplined, fundamental investment process seeking to identify and invest in companies across the market capitalization spectrum with the following characteristics:

- Attractive, sustainable secular growth
- Significant competitive advantages and high barriers to entry
- Dominates a niche industry or its core marketplace
- Business reinvestment leading to increased distribution and sustained brand dominance
- High returns on capital and steady free cash flow production

The investment team seeks to purchase companies with the above characteristics when the shares are selling at a significant discount to intrinsic value.

SELL DISCIPLINE

- Driven by long term fundamental analysis

INVESTMENT THEMES

- The managers apply a detailed bottom-up 7 step fundamental research process over a 3-4 week period on companies they believe have sustainable competitive advantages. Through this intense research effort they study fundamentals, valuation, and sentiment. They perform a range of values analysis with 4 discounted cash flow cases from Best to Base to Bear to Worst, each with their own set of bottom-up assumptions for sales margins and asset turns. From this rigorous investment process they are able to isolate the right price to pay by focusing on the downside analysis with vigor to come up with a margin of safety, which allows them to be exceptionally opportunistic
- Given that the S&P 500 over the last decade has returned 0 per cent per year for investors for the last 10 years versus historic equity market returns of 7-9 per cent since the early 1920s, the next decade can be a great opportunity to invest in large cap equities. Apply the managers' detailed investment process on top of this depressed large cap equity backdrop, and investors may see significant alpha generation

**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 and the use of an asset allocation service. Please read the prospectus of the mutual funds in which investment may be made under the asset allocation service before investing. The indicated rates of return are based on the historical annual compounded total returns assuming the investment strategy recommended by the asset allocation service is used and after deduction of the fees and charges in respect of the service. The indicated rates of return are based on the historical annual compounded total returns of the participating funds 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 in respect of a participating fund that would have reduced returns. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. The rates of return shown are used only to illustrate the effects of the compound growth rate and are not intended to reflect future values of the mutual fund or asset allocation service, or returns on investment in the mutual fund or from the use of the asset allocation service. This commentary reflects the views of the sub-advisor of Manulife Mutual Funds. These views and the investment themes are subject to change as market and other conditions warrant. Manulife Funds, Manulife Corporate Classes and Manulife Leaders Portfolios are managed by Manulife Mutual Funds. *Simplicity* is a trademark of The Manufacturers Life Insurance Company (Manulife Financial) identifying the Manulife Simplicity Portfolios offered by Manulife Mutual Funds. Manulife, Manulife Mutual Funds, the Manulife Mutual Funds For Your Future logo, Manulife Leaders Portfolios, the Block Design, and Strong Reliable Trustworthy Forward-thinking are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

 **Manulife Mutual Funds**

strong reliable trustworthy forward-thinking

For your future™