

January 31, 2010

FUND NAME	INCEPTION DATE	TOTAL ASSETS (\$MILLIONS)	CURRENT MER	INCOMEPLUS/ESTATEPLUS FUND FEE RATE*	RATE OF RETURN (%)					
					SIMPLE YTD	1 YR	3 YR	5 YR	10 YR	SINCE INCEPTION
FIXED INCOME										
Manulife Dollar-Cost Averaging Advantage GIF Select	Oct-09	49.6	waived	0.35% 0.15%	These funds mirror the variable return of the Manulife Bank Advantage Account which is currently paying 1.00%					
Manulife Advantage GIF Select	Oct-09	26.9	waived	0.35% 0.15%						
Manulife Canadian Bond Index GIF Select	Oct-09	5.8	1.95	0.35% 0.15%	1.7	-	-	-	-	0.7
Manulife Fidelity Canadian Bond GIF Select	Oct-09	9.6	2.18	0.35% 0.15%	1.8	-	-	-	-	1.4
Fidelity Canadian Bond	Feb-88	238.6	1.59		1.9	9.1	4.7	4.2	5.7	6.8
BALANCED										
Fixed Income Balanced										
Manulife Sentinel Income GIF Select (Mackenzie)	Oct-09	6.8	2.33	0.45% 0.25%	0.2	-	-	-	-	1.7
Mackenzie Sentinel Income	Jul-74	333.4	1.85		0.3	18.2	0.8	3.3	6.3	7.9
Neutral Balanced										
Manulife AIM Canadian Balanced GIF Select	Oct-09	5.8	2.58	0.65% 0.35%	-0.9	-	-	-	-	1.8
AIM Canadian Balanced	Jul-92	945.6	2.35		-0.8	12.8	-1.9	4.3	3.9	7.5
Manulife Balanced GIF Select (Multi-Manager)	Oct-09	2.2	2.48	0.65% 0.35%	-1.8	-	-	-	-	1.0
Manulife Balanced Index Bundle GIF Select	Oct-09	0.4	2.35	0.65% 0.35%	-1.3	-	-	-	-	0.1
Manulife Dynamic Bundle GIF Select	Oct-09	8.3	2.75	0.65% 0.35%	-2.1	-	-	-	-	0.1
Manulife Dynamic Power Balanced GIF Select	Oct-09	26.3	2.75	0.85% 0.45%	-2.3	-	-	-	-	2.0
Dynamic Power Balanced	Jun-98	1,571.6	2.11		-2.3	35.5	3.6	8.4	7.7	8.7
Manulife Fidelity Canadian Balanced GIF Select	Oct-09	14.7	2.65	0.65% 0.35%	-2.1	-	-	-	-	1.1
Fidelity Canadian Balanced	Sep-98	1,368.2	2.22		-2.0	20.7	1.2	5.4	6.4	8.0
Equity Focused Balanced										
Manulife AGF Bundle GIF Select	Oct-09	1.5	2.75	0.85% 0.45%	-2.7	-	-	-	-	-1.3
Manulife AIC Bundle GIF Select	Oct-09	0.5	2.75	0.85% 0.45%	-1.5	-	-	-	-	1.2
Manulife CI Harbour Growth & Income GIF Select	Oct-09	51.2	2.68	0.85% 0.45%	-4.0	-	-	-	-	-0.2
CI Harbour Growth & Income	Jun-97	8,433.2	2.31		-4.0	22.5	-1.3	4.7	7.1	5.6
Manulife CI Signature Income & Growth GIF Select	Oct-09	13.3	2.68	0.85% 0.45%	-2.5	-	-	-	-	2.3
CI Signature Income & Growth	Nov-00	2,796.4	2.31		-2.5	26.6	-0.6	5.0	-	6.6
Manulife CIBC Monthly Income GIF Select	Oct-09	3.3	2.70	0.85% 0.45%	-2.9	-	-	-	-	0.1
CIBC Monthly Income	Aug-98	6,049.2	1.42		-2.7	12.6	-1.6	4.5	8.4	7.6
Manulife Core Balanced GIF Select	Oct-09	1.1	2.52	0.85% 0.45%	-2.7	-	-	-	-	0.6
Manulife Core Balanced Fund	Aug-06	95.7	2.45		-2.6	13.5	-7.7	-	-	-4.7
Manulife Fidelity Canadian Asset Allocation GIF Select	Oct-09	62.2	2.68	0.85% 0.45%	-3.2	-	-	-	-	0.3
Fidelity Canadian Asset Allocation	Dec-94	1,809.7	2.38		-3.2	22.8	0.7	5.3	5.4	9.3
Manulife Fidelity Monthly Income GIF Select	Oct-09	7.5	2.63	0.85% 0.45%	0.5	-	-	-	-	6.1
Fidelity Monthly Income	Nov-03	554.1	2.23		0.5	31.4	2.2	6.8	-	7.7
Manulife Growth Index Bundle GIF Select	Oct-09	1.1	2.45	0.85% 0.45%	-2.7	-	-	-	-	0.1
Manulife Monthly High Income GIF Select	Oct-09	63.0	2.48	0.85% 0.45%	-1.1	-	-	-	-	2.6
Manulife Monthly High Income Fund	Sep-97	3,874.1	2.09		-1.1	23.8	-0.1	3.3	11.4	8.3
Manulife RBC/PHN Bundle GIF Select	Oct-09	1.0	2.75	0.85% 0.45%	-2.6	-	-	-	-	-0.5
Manulife TD Dividend Income GIF Select	Oct-09	24.0	2.75	0.85% 0.45%	-3.1	-	-	-	-	0.2
TD Dividend Income	Oct-94	3,319.9	1.92		-3.0	31.8	-3.3	3.7	8.2	9.4

*The IncomePlus and EstatePlus Fund Fee Rate is separate from the MER, and is calculated as a percentage of the Guaranteed Withdrawal Balance Benefit Base.

GIF Select

Contracts sold on or after October 5, 2009

January 31, 2010

FUND NAME	INCEPTION DATE	TOTAL ASSETS (\$MILLIONS)	CURRENT MER	INCOMEPLUS/ESTATEPLUS FUND FEE RATE*	RATE OF RETURN (%)						
					SIMPLE YTD	1 YR	3 YR	5 YR	10	SINCE INCEPTION	
Global Neutral Balanced											
Manulife CI Cambridge Bundle GIF Select	Oct-09	3.0	2.75	0.35% 0.65%	-0.9	-	-	-	-	-	2.7
Global Equity Balanced											
Manulife Bundle GIF Select	Oct-09	4.0	2.65	0.45% 0.85%	-1.3	-	-	-	-	-	2.1
Manulife Dynamic Value Balanced GIF Select	Oct-09	17.5	2.75	0.45% 0.85%	-3.4	-	-	-	-	-	1.5
Dynamic Value Balanced	Feb-92	1,250.3	2.36		-3.3	38.8	1.5	6.6	8.1		8.6
Manulife Fidelity Bundle GIF Select	Oct-09	2.1	2.75	0.45% 0.85%	-2.0	-	-	-	-	-	1.1
Manulife Fidelity Disciplined Equity Bundle GIF Select	Oct-09	4.7	2.75	0.45% 0.85%	-2.2	-	-	-	-	-	1.3
Manulife Global Monthly Income GIF Select	Oct-09	1.2	2.63	0.45% 0.85%	-0.8	-	-	-	-	-	1.4
Manulife Global Monthly Income	Apr-07	52.5	2.45		-0.8	12.9	-	-	-	-	-5.2
Manulife Invesco Bundle GIF Select	Oct-09	1.3	2.75	0.45% 0.85%	-1.2	-	-	-	-	-	0.8
Manulife Mackenzie Bundle GIF Select	Oct-09	2.9	2.75	0.45% 0.85%	-2.9	-	-	-	-	-	-0.7
Manulife Mawer Diversified Investment GIF Select	Oct-09	11.4	2.60	0.45% 0.85%	-1.0	-	-	-	-	-	1.2
Manulife Mawer Diversified Investment	Jul-08	313.2	2.45		-1.0	17.3	-	-	-	-	0.1
Manulife Renaissance Bundle GIF Select	Oct-09	1.7	2.75	0.45% 0.85%	-0.9	-	-	-	-	-	2.3
STRATEGIC ASSET ALLOCATION											
Manulife Simplicity Conservative Portfolio GIF Select	Oct-09	9.1	2.07	0.25% 0.45%	0.6	-	-	-	-	-	1.7
Manulife Simplicity Conservative Portfolio	Apr-05	159.2	2.00		0.6	15.6	1.6	-	-	-	3.1
Manulife Simplicity Moderate Portfolio GIF Select	Oct-09	7.2	2.22	0.25% 0.45%	-0.4	-	-	-	-	-	2.0
Manulife Simplicity Moderate Portfolio	Apr-05	173.0	2.15		-0.4	19.1	-0.5	-	-	-	2.7
Manulife Simplicity Income Portfolio GIF Select	Oct-09	6.9	2.28	0.35% 0.65%	-0.6	-	-	-	-	-	3.0
Manulife Simplicity Income Portfolio	Nov-05	233.6	2.25		-0.6	19.9	1.3	-	-	-	2.5
Manulife Simplicity Balanced Portfolio GIF Select	Oct-09	26.2	2.54	0.35% 0.65%	-1.5	-	-	-	-	-	1.9
Manulife Simplicity Balanced Portfolio	Aug-01	947.2	2.55		-1.5	23.4	-2.9	2.0	-	-	2.7
Manulife Simplicity Global Balanced Portfolio GIF Select	Oct-09	1.9	2.67	0.45% 0.85%	-1.2	-	-	-	-	-	1.5
Manulife Simplicity Global Balanced Portfolio	Aug-06	122.4	2.60		-1.2	17.1	-3.2	-	-	-	1.2
Manulife Simplicity Growth Portfolio GIF Select	Oct-09	15.1	2.63	0.45% 0.85%	-2.2	-	-	-	-	-	1.8
Manulife Simplicity Growth Portfolio	Aug-01	904.3	2.60		-2.2	25.3	-5.8	0.7	-	-	1.6

*The IncomePlus and EstatePlus Fund Fee Rate is separate from the MER, and is calculated as a percentage of the Guaranteed Withdrawal Balance Benefit Base.

GIF Select

Contracts sold on or after October 5, 2009

January 31, 2010

FUND NAME	INCEPTION DATE	TOTAL ASSETS (\$MILLIONS)	CURRENT MER	INCOMEPLUS/ESTATEPLUS FUND FEE RATE*	RATE OF RETURN (%)					
					SIMPLE YTD	1 YR	3 YR	5 YR	10	SINCE INCEPTION
FIXED INCOME										
Manulife Corporate Bond GIF Select	Oct-09	2.4	2.02		1.8	-	-	-	-	4.7
Manulife Corporate Bond Fund	Aug-03	831.0	1.70		1.8	24.2	5.3	4.3	-	5.2
Manulife Strategic Income GIF Select	Oct-09	2.1	2.13		0.9	-	-	-	-	2.7
Manulife Strategic Income Fund	Nov-05	264.6	2.12		0.9	10.8	8.7	-	-	7.7
STRATEGIC ASSET ALLOCATION										
Manulife Simplicity Aggressive Portfolio GIF Select	Oct-09	0.3	2.88		-3.5	-	-	-	-	1.6
Manulife Simplicity Aggressive Portfolio	Apr-05	19.8	2.85		-3.5	28.8	-8.1	-	-	0.0
CANADIAN EQUITY										
Manulife AIM Canadian Premier Class GIF Select	Oct-09	0.2	2.78		-2.6	-	-	-	-	2.6
AIM Canadian Premier Class	Dec-94	322.4	2.44		-2.6	22.3	-5.2	5.3	1.7	8.4
Manulife Canadian Core GIF Select	Oct-09	0.2	2.72		-6.2	-	-	-	-	0.3
Manulife Canadian Core Fund	Oct-02	242.3	2.39		-6.1	22.7	-8.1	2.2	-	7.1
Manulife Canadian Equity GIF Select	Oct-09	0.6	2.72		-7.0	-	-	-	-	-3.0
Manulife Canadian Equity Fund	Aug-00	354.1	2.48		-7.0	25.5	-7.9	2.4	-	0.4
Manulife Canadian Equity Index GIF Select	Oct-09	0.2	2.55		-5.6	-	-	-	-	-0.3
Manulife Canadian Value GIF Select	Oct-09	0.5	2.72		-3.7	-	-	-	-	2.4
Manulife Canadian Value Fund	Sep-97	317.5	2.41		-3.7	37.7	-4.5	3.5	4.0	3.7
Manulife CI Canadian Investment GIF Select	Oct-09	1.0	2.88		-3.8	-	-	-	-	1.2
CI Canadian Investment	Nov-32	3,865.7	2.26		-3.7	30.3	-3.4	4.8	8.6	9.8
Manulife CI Harbour GIF Select	Oct-09	3.5	2.95		-4.8	-	-	-	-	-0.4
CI Harbour	Jun-97	5,644.8	2.31		-4.8	28.9	-1.5	6.4	8.3	7.6
Manulife Dividend GIF Select	Oct-09	1.1	2.68		-2.8	-	-	-	-	3.8
Manulife Dividend Fund	Aug-03	521.3	2.30		-2.7	31.6	-2.0	3.4	-	7.6
Manulife Fidelity Canadian Disciplined Equity GIF Select	Oct-09	2.0	2.90		-5.3	-	-	-	-	0.9
Fidelity Canadian Disciplined Equity	Sep-98	507.7	2.42		-5.3	34.7	-2.1	6.6	6.6	11.1
Manulife Fidelity True North GIF Select	Oct-09	2.3	2.90		-5.9	-	-	-	-	-0.3
Fidelity True North	Sep-01	54.5	2.44		-5.9	27.6	-3.5	5.7	-	7.2
Manulife Growth GIF Select (Multi-Manager)	Oct-09	0.2	2.85		-5.6	-	-	-	-	-0.1
Manulife Growth Opportunities GIF Select	Oct-09	6.7	2.88		-2.2	-	-	-	-	9.6
Manulife Growth Opportunities Fund	Nov-98	620.0	2.61		-2.2	57.8	-2.1	4.3	11.0	13.8
Manulife Mawer Canadian Equity GIF Select	Oct-09	0.5	2.75		-4.5	-	-	-	-	1.2
Manulife Mawer Canadian Equity	Jul-08	142.9	2.44		-4.4	29.1	-	-	-	-4.5
Manulife Maxxum Dividend Growth GIF Select (Mackenzie)	Oct-09	0.5	2.72		-2.0	-	-	-	-	2.8
Mackenzie Maxxum Dividend Growth	May-75	920.9	2.38		-1.9	34.0	-5.5	1.3	6.4	10.0
Manulife Trimark Canadian First Class GIF Select	Oct-09	0.1	2.78		-2.8	-	-	-	-	0.2
Trimark Canadian First Class	Oct-97	565.0	2.42		-2.8	17.3	-11.0	-0.2	5.4	6.7
US EQUITY										
Manulife CI Value Trust GIF Select	Oct-09	0.0	3.07		-1.2	-	-	-	-	1.2
CI Value Trust	Dec-01	284.6	2.58		-1.3	26.6	-21.3	-12.0	-	-5.5
Manulife Fidelity American Disciplined Equity GIF Select	Oct-09	0.1	2.95		-2.7	-	-	-	-	2.2
Fidelity American Disciplined Equity	Jul-02	55.3	2.47		-2.7	14.3	-10.6	-2.0	-	-1.9
Manulife Mawer US Equity GIF Select	Oct-09	0.0	2.90		-2.1	-	-	-	-	1.3
Manulife Mawer US Equity	Jul-08	79.4	2.65		-2.1	8.4	-	-	-	-7.8
Manulife U.S. Equity Index GIF Select	Oct-09	0.1	2.75		-2.2	-	-	-	-	1.9
Manulife U.S. Mid-Cap GIF Select	Oct-09	0.0	2.92		-4.2	-	-	-	-	1.6
Manulife U.S. Mid-Cap Fund	Sep-97	24.8	2.76		-4.2	7.0	-13.4	-5.9	-4.2	0.4

GIF Select

Contracts sold on or after October 5, 2009

January 31, 2010

FUND NAME	INCEPTION DATE	TOTAL ASSETS (\$MILLIONS)	CURRENT MER	INCOMEPLUS/ESTATEPLUS FUND FEE RATE*	RATE OF RETURN (%)					
					SIMPLE YTD	1 YR	3 YR	5 YR	10	SINCE INCEPTION
FOREIGN EQUITY										
Manulife Fidelity Europe GIF Select	Oct-09	0.1	2.90		-4.4	-	-	-	-	-2.2
Fidelity Europe	May-92	45.9	2.51		-4.4	18.9	-9.3	2.7	-2.0	6.0
Manulife Fidelity NorthStar GIF Select	Oct-09	0.5	3.03		-1.3	-	-	-	-	2.7
Fidelity NorthStar	Oct-02	838.0	2.44		-1.2	28.8	-7.3	-0.9	-	4.2
Manulife Global Core Class GIF Select	Oct-09	0.0	3.00		-3.3	-	-	-	-	-0.6
Manulife Global Core Class	Oct-02	92.5	2.88		-3.3	13.2	-13.9	-4.6	-	-2.4
Manulife Global Dividend GIF Select	Oct-09	0.1	3.03		-2.1	-	-	-	-	0.5
Manulife Global Dividend	Aug-06	42.7	2.54		-2.1	14.3	-10.3	-	-	-6.1
Manulife International Equity GIF Select (Pictet)	Oct-09	-	3.05		-1.9	-	-	-	-	-2.1
Manulife International Equity GIF Select (Templeton)	Oct-09	0.3	2.86		-3.2	-	-	-	-	-2.2
Manulife Franklin Templeton International Equity	Oct-02	164.6	2.86		-3.0	21.2	-13.1	-2.8	-	1.6
Manulife International Equity Index GIF Select	Oct-09	0.0	2.75		-2.9	-	-	-	-	-4.3
Manulife Ivy Foreign Equity GIF Select (Mackenzie)	Oct-09	0.1	2.92		-1.0	-	-	-	-	2.8
Mackenzie Ivy Foreign Equity	Oct-92	1,932.1	2.43		-0.9	11.4	-3.0	2.0	3.3	7.2
Manulife Japan Opportunities Class GIF Select (MFC Global)	Oct-09	0.0	2.98		1.7	-	-	-	-	2.1
Manulife Japan Opportunities Class	Oct-02	4.2	2.90		1.8	2.8	-17.0	-6.8	-	-1.9
Manulife Mackenzie Cundill Value GIF Select	Oct-09	0.4	3.02		-4.0	-	-	-	-	0.6
Mackenzie Cundill Value	Sep-98	4,740.3	2.43		-3.9	18.3	-6.9	-0.2	5.6	7.9
Manulife Mawer Global Small Cap GIF Select	Oct-09	0.7	2.90		-1.7	-	-	-	-	2.2
Manulife Mawer Global Small Cap	Jul-08	35.5	2.70		-1.7	45.2	-	-	-	5.0
Manulife Tax-Managed Growth GIF Select	Oct-09	0.1	2.90		-3.7	-	-	-	-	1.0
Manulife Tax-Managed Growth	Aug-01	33.7	2.79		-3.7	23.8	-5.4	2.0	-	0.7
Manulife Mawer World Investment GIF Select	Oct-09	0.7	2.90		-3.5	-	-	-	-	-1.0
Manulife Mawer World Investment	Aug-06	198.0	2.75		-3.5	30.7	-9.1	-	-	-2.9
Manulife Renaissance Global Markets GIF Select	Oct-09	0.0	3.05		-0.5	-	-	-	-	3.5
Renaissance Global Markets	Jan-93	182.8	2.56		-0.5	22.5	-8.7	-1.4	-4.9	2.2
Manulife Trimark Europlus GIF Select	Oct-09	0.0	2.86		-0.1	-	-	-	-	1.8
Trimark Europlus	Nov-97	178.9	2.54		-0.1	16.8	-15.5	-2.5	1.8	3.6
Manulife Trimark Select Growth GIF Select	Oct-09	0.3	3.03		-0.4	-	-	-	-	4.6
Trimark Select Growth	May-89	2,073.9	2.42		-0.4	11.6	-15.7	-4.7	0.7	6.9