



As at December 31, 2024

QUICK FACTS

Date fund created: January 1999 **Managed by:** Manulife Investment Management Limited **Total Fund Value:** \$969,000
Units Outstanding: 136,042 **Portfolio Turnover Rate:** --

| GUARANTEE OPTION | MINIMUM TRANSFER AMOUNT (\$) | MER (%) | NET ASSET VALUE PER UNIT | UNITS OUTSTANDING |
|------------------|------------------------------|---------|--------------------------|-------------------|
| 100/100 | 250 | 0.25 | 6.98 | 118,041 |
| 75/75 | 250 | 0.26 | 8.07 | 18,001 |

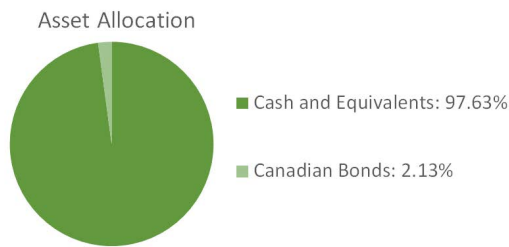
WHAT DOES THIS FUND INVEST IN?

This segregated fund has a “fund-of-fund” structure and invests into the Manulife Money Market Fund. The underlying mutual fund trust holds primarily Canadian money market investments.

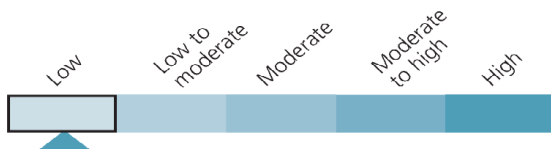
Top 10 investments (of the underlying fund) %

| | |
|---|--------------|
| Province of British Columbia, 3.25%, May 06, 2025 | 11.28 |
| Reliant Trust, 3.85%, Jan 14, 2025 | 6.66 |
| Province of British Columbia, 3.65%, Apr 10, 2025 | 5.98 |
| Toyota Credit Canada, Inc., 2.11%, Feb 26, 2025 | 4.40 |
| Bank of Montreal, 3.89%, Jul 30, 2025 | 4.23 |
| Canadian Western Bank, 4.70%, Jun 23, 2025 | 4.07 |
| National Bank of Canada, 4.17%, Oct 20, 2025 | 3.89 |
| Bank of Montreal, 5.00%, Jan 15, 2025 | 3.71 |
| The Toronto-Dominion Bank, 3.22%, Dec 10, 2025 | 3.54 |
| National Bank of Canada, 5.05%, Jan 03, 2025 | 3.42 |
| Total | 51.17 |

Total Investments: 36



HOW RISKY IS IT?



The value of your investments can go down. Please see the Information Folder for further details.

WHO IS THIS FUND FOR?

This fund may be right for a person looking for liquidity.

HOW HAS THE FUND PERFORMED?

This section tells you how the fund has performed over the past 10 years for a contractholder who chooses the 75% guarantee option. Returns are after the MER has been deducted.

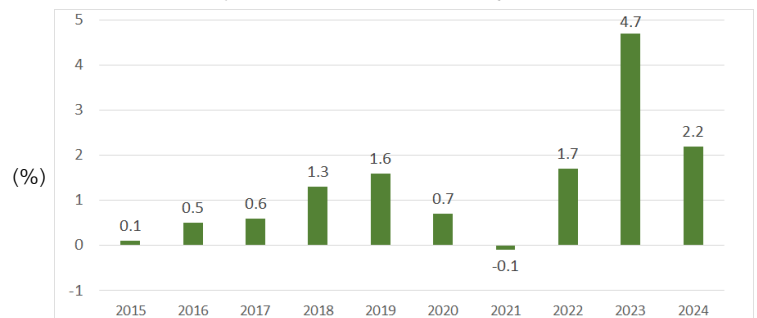
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 and chose the 75% guarantee option has \$1,163 on December 31, 2024. This works out to an average of 1.52% per year.

Year-by-year returns

This chart shows how the fund in a 75% guarantee has performed in each of the past 10 years. In the last 10 years the performance was up in value 9 years and down in value 1 years.



AIC Money Market Segregated Fund*
 *This fund is closed to new purchases

ARE THERE ANY GUARANTEES?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantee. For details, please refer to the Information Folder and Contract.

HOW MUCH DOES IT COST?

The following table shows the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

| SALES CHARGE OPTION | WHAT YOU PAY | HOW IT WORKS |
|--|----------------|--|
| Front End Sales Charge (FE) Deferred Sales Charge (DSC) | Not applicable | <ul style="list-style-type: none"> The fund was closed to new deposits effective June 30, 2010. |

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

| GUARANTEE OPTION | MER* (Annual rate as a % of the fund value) |
|------------------|--|
| 100/100 | 0.25 |
| 75/75 | 0.26 |

*MERs include taxes

Trailing commission

ivari or The Manufacturers Life Insurance Company pay a trailing commission of up to 1% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

The following fees apply to all guarantee options and are paid to the fund.

| FEE | WHAT YOU PAY |
|------------------------|---|
| Short Term Trading Fee | 2% of the value of units you sell within 90 days of buying them. |
| Frequent Trading Fee | 2% of the value of units you trade for switches exceeding 5 per year. |

WHAT IF I CHANGE MY MIND?

You can change your mind about transfers you make under the contract within two business days of the earlier of:

- the date you received confirmation of the transaction; and
- five business days after it is mailed.

You have to tell us in writing, by email, fax or letter, that you want to cancel. The amount returned to the original fund will be the lesser of the amount you transferred and the market value, if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid for the cancelled transaction.

For More Information

This summary may not contain all the information you need. Please read the contract and the Information Folder or you may contact us at:

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