

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

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

**The series is closed to new purchases other than periodic switches from other Manulife mutual funds under the deferred sales charge option. At the discretion of the Manager and without notice to securityholders, Series N securities may be made available for wider purchases in the future.**

Please see the last page of this document for details about a pending fund merger involving the Fund.

## QUICK FACTS

**Fund code:** MMF 480 (DSC), 780 (LL)

**Date series started:** August 24, 2001

**Total value of fund on November 30, 2017:** \$753,604,501

**Management expense ratio (MER):** 0.87%

**Fund manager:** Manulife Investments, a division of Manulife Asset Management Limited

**Portfolio manager:** Manulife Asset Management Limited

**Distributions:** Monthly, if any, generally at month end

**Minimum investment:** \$500 initial, \$25 subsequent

## WHAT DOES THE FUND INVEST IN?

The Fund's investment objective is to provide interest income. The Fund invests in high quality, short-term fixed income securities issued by Canadian federal or provincial governments, Canadian chartered banks, and loan, trust and other companies operating in Canada. The Fund does not invest in foreign securities.

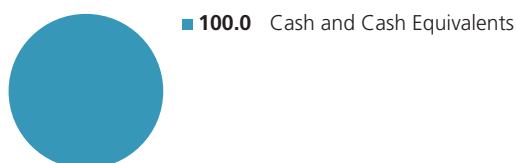
The charts below give you a snapshot of the Fund's investments on November 30, 2017. The Fund's investments will change.

### Top 10 investments (November 30, 2017)

|   |                |
|---|----------------|
| 1 Cash and Cash Equivalents                   | 100.04%        |
| <b>Total percentage of top 10 investments</b> | <b>100.04%</b> |

**Total number of investments: 1**

### Investment mix (%) (November 30, 2017)



## HOW RISKY IS IT?

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

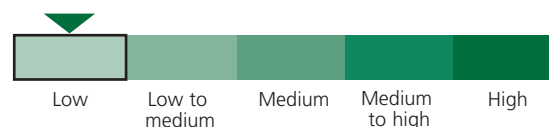
One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

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**.

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

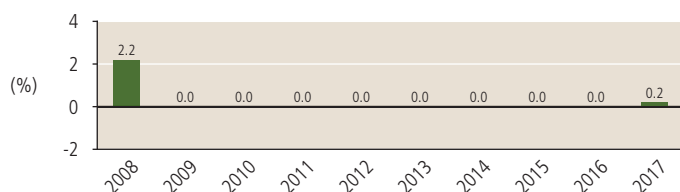
Like most mutual funds, this Fund doesn't have any guarantees. You may not get back the amount of money you invest.

## HOW HAS THE FUND PERFORMED?

This section tells you how the Series N securities of the Fund have performed over the past 10 years. Returns are after expenses have been deducted. These expenses reduce the Fund's returns.

### Year-by-year returns

This chart shows how the Series N securities of the Fund have performed in each of the past 10 years. The Fund has not dropped in value in the past 10 years. 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 N securities of the Fund in a 3-month period over the past 10 years. 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  | 0.95%  | March 31, 2008  | Your investment would rise to \$1,009                  |
| Worst return | 0.00%  | March 31, 2009  | Your investment would stay at \$1,000                  |

### Average return

The annual compound return of the Series N securities of the Fund was 0.27% since November 30, 2007. If you had invested \$1,000 in the Fund on November 30, 2007, on November 30, 2017 your investment would now be worth \$1,027.

## WHO IS THIS FUND FOR?

The Fund is suitable for investors who:

- Are looking for liquidity
- Prefer a low level of investment risk
- Are investing for the short term – less than 1 year

## 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 N 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

You have to choose a sales charge option when you buy the Fund. Ask about the pros and cons of each option.

| Sales charge option                     | What you pay   |                                 | How it works   |
|---|--|---------------------------------|--|
|   | In per cent (%)  | In dollars (\$)                 |  |
| Deferred sales charge (standard option) | If you sell within:<br>1 year of buying: 6.0<br>2 years of buying: 5.5<br>3 years of buying: 5.0<br>4 years of buying: 4.5<br>5 years of buying: 4.0<br>6 years of buying: 3.5<br>After 6 years: nothing | 0 to 60 on every 1,000 you sell | <ul style="list-style-type: none"> <li>The deferred sales charge is a set rate. It is a percentage of the original purchase price. It is deducted from the amount you receive at the time you sell</li> <li>When you buy the Fund, the Manager pays your representative's firm a commission of 5.0% based on the amount you paid. Any deferred sales charge you pay goes to the Manager</li> <li>You can sell up to 10% of your securities each year without paying a deferred sales charge</li> <li>You can switch to the same series of another fund we offer without paying a deferred sales charge. Instead, the existing deferred sales charge schedule will continue with your new fund</li> </ul>           |
| Deferred sales charge (Low-load option) | If you sell within:<br>1 year of buying: 3.0<br>2 years of buying: 3.0<br>3 years of buying: 3.0<br>After 3 years: nothing   | 0 to 30 on every 1,000 you sell | <ul style="list-style-type: none"> <li>The low-load sales charge is a set rate. It is a percentage of the original cost of your investment. It is deducted from the amount you receive at the time you sell</li> <li>When you buy the Fund, the Manager pays your representative's firm a commission of 2.0% based on the amount you paid. Any low-load sales charge you pay goes to the Manager</li> <li>You can sell up to 10% of your securities each year without paying a deferred sales charge.</li> <li>You can switch to the same series of another fund we offer without paying a low-load sales charge. Instead, the existing low-load sales charge schedule will continue with your new fund</li> </ul> |

### Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of the Fund. As of June 30, 2017, the Fund's expenses were 0.87% of its value. This equals \$8.70 for every \$1,000 invested.

|  | Annual rate<br>(as a % of the Fund's value) |
|--|---|
| <b>Management expense ratio (MER)</b><br>This is the total of the Fund's management fee and operating expenses. The Manager waived some of the Fund's expenses. If it had not done so, the MER would have been higher. | 0.87%                                       |
| <b>Trading expense ratio (TER)</b><br>These are the Fund's trading costs.  | 0.00%                                       |
| <b>Fund expenses</b>   | <b>0.87%</b>                                |

### More about the trailing commission

No trailing commission is paid in respect of the Series N 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   |
|---------------------------------|--|
| <b>Switch fee</b>               | Your representative's firm may charge you up to 2.0% of the value of securities you switch to another mutual fund. |
| <b>Frequent transaction fee</b> | \$10 if securities of the Fund are redeemed more than twice a month.   |

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## 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, Annual Information Form, 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.

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## FOR MORE INFORMATION

Contact Manulife Investments, a division of Manulife Asset 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.

Manulife Investments  
A division of Manulife Asset Management Limited  
Order Receipt Office  
500 King Street North  
Del Stn 500 G-B  
Waterloo, Ontario N2J 4C6

1 888 588 7999  
manulifemutualfunds@manulife.com  
manulifemutualfunds.ca

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 [securities-administrators.ca](http://securities-administrators.ca).

## PENDING FUND MERGER

Subject to any required regulatory or other approvals, Manulife Asset Management Limited proposes to merge the Fund into Manulife Money Market Private Trust effective on or about May 25, 2018. If you have questions about the merger or investing in this Fund, you should contact the Manager or speak to your representative. Further information is also available in the Fund's Simplified Prospectus.