

**MANULIFE MONEY MARKET FUND
ADVISOR SERIES**

Manulife Investment Management Limited
August 1, 2019

This document contains key information you should know about Manulife Money Market Fund (the "Fund"). You can find more details in the Fund's Simplified Prospectus. Ask your representative for a copy, contact Manulife Investment 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.

Quick Facts

Fund code: MMF: MMF 4522

MPIP: MMF 44522 (switches only)

Date series started: December 14, 2012

Total value of fund on June 6, 2019: \$854,986,817

Management expense ratio (MER): 0.80%

Fund manager: Manulife Investment Management Limited

Portfolio manager: Manulife Investment Management Limited

Distributions: Monthly, if any, generally at month end

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

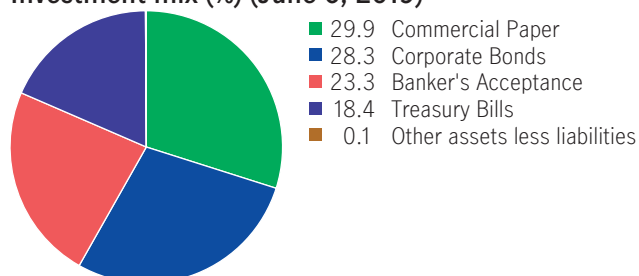
What does the fund invest in?

The Fund's investment objective is 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 may also invest in interest rate bearing instruments such as demand deposit accounts. The Fund does not invest in foreign securities.

The charts below give you a snapshot of the Fund's investments on June 6, 2019. The Fund's investments will change.

Top 10 investments (June 6, 2019)		
1	Canadian Treasury Bill, 1.54%, Jul 11, 2019	5.8%
2	The Toronto-Dominion Bank, 2.24%, Jul 16, 2019	4.7%
3	Canadian Imperial Bank of Commerce, 2.03%, May 07, 2020	4.6%
4	The Bank of Nova Scotia, 2.37%, Jun 14, 2019 FRN	3.7%
5	Province of Alberta, 1.92%, Jun 17, 2019	3.7%
6	Merit Trust, 1.90%, Sep 13, 2019	3.1%
7	National Bank of Canada, 2.25%, Jul 11, 2019	3.0%
8	Province of Ontario, 1.75%, Oct 02, 2019	2.9%
9	Storm King Funding, 1.99%, Jun 14, 2019	2.9%
10	National Bank of Canada, 1.74%, Mar 03, 2020	2.7%
Total percentage of top 10 investments		37.1%
Total number of investments		60

Investment mix (%) (June 6, 2019)



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 Advisor Series securities of the Fund have performed since its inception. Returns are after expenses have been deducted. These expenses reduce the series' returns.

* Since the Fund had a material merger on May 25, 2018, performance for this series has been reset as of the date of the merger.

Year-by-year returns

Since the Fund had a material merger on May 25, 2018, performance data is not available.

Best and worst 3-month returns

Since the Fund had a material merger on May 25, 2018, performance data is not available.

Average return

The annual compound return of the Advisor Series securities of the Fund was 4.31% since May 25, 2018. If you had invested \$1,000 in the Fund on May 25, 2018, on June 30, 2019 your investment would now be worth \$1,047.

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 Advisor Series 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

Advisor Series securities of the Fund can only be purchased using the front-end sales charge option.

Sales charge option	What you pay		How it works
	In per cent (%)	In dollars (\$)	
Front-end (FE) sales charge	0 to 5 of the amount you buy	0 to 50 on every 1,000 you buy	You and your representative decide on the rate. The front-end sales charge is deducted from the amount paid at the time you buy. It goes to your representative's firm as a commission.

Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of the Fund. As of December 31, 2018, the Fund's expenses were 0.80% of its value. This equals \$8.00 for every \$1,000 invested.

	Annual rate (as a % of the Fund's value)
Management expense ratio (MER) – This is the total of the Fund's management fee (which includes the trailing commission), a fixed administration fee and certain specified operating expenses. The Manager waived some of the Fund's expenses. If it had not done so, the MER would have been higher.	0.80%
Trading expense ratio (TER) – These are the Fund's trading costs.	0.00%
Fund expenses	0.80%

More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the Fund. It is for the services and/or advice that your representative and their firm provide to you.

The Manager pays the trailing commission to your representative's firm. It is paid from the Fund's management fee and is based on the value of your investment. The rate depends on the sales charge option you choose.

Sales charge option	Amount of trailing commission	
	In per cent (%)	In dollars (\$)
Front-end sales charge	0.25 of the value of your investment each year	2.50 each year for every 1,000 invested

Other fees

You may have to pay other fees when you buy, hold, sell or switch securities of the Fund.

Fee	What you pay
Switch fee	Your representative's firm may charge you up to 2.0% of the value of securities you switch to another mutual fund.
Frequent transaction fee	\$10 if securities of the Fund are redeemed more than twice a month.

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.

For more information

Contact Manulife Investment 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 Investment 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.