

Introducing... two new sections that will be included in your December 31, 2016 statement from Manulife Wealth: *Annual Performance of this Account* and *Annual Charges and Commissions for this Account*.

Annual Performance of this Account

Manulife Wealth will include, in your December 31, 2016 statement, an *Annual Performance of this Account* section summarizing the changes in market value for your account and your rates of return.

1 Account Market Value reports the amounts deposited and withdrawn from your account along with its change in market value. These amounts are reported for the 2016 calendar year and the five-year period from January 1, 2012 to December 31, 2016. Some accounts will use a different starting date than January 1, 2012.

2 Rates of Return are personal to you. We use a money-weighted calculation that takes into consideration the amount and timing of your deposits/withdrawals and any charges deducted from your account. By comparing your rates of return to your investment goals, you can assess if you are on plan to meet these goals.

Examples only: the charts below do not reflect your actual account information.

1 Account Market Value

	Jan 1, 2016 to Dec 31, 2016	Jan 1, 2012* to Dec 31, 2016
Opening market value	\$100,000.00	\$40,000.00
Deposited to your account	+10,000.00	+50,000.00
Withdrawn from your account	0.00	0.00
Change in value	+ 3,600.00	+ 23,600.00
Market value on Dec 31, 2016	= \$113,600.00	= \$113,600.00

2 Rates of Return for periods ending Dec 31, 2016

1 Year	3 Years	5 Years	10 Years	Since Jan 1, 2012*
3.0%/year	4.0%/year	5.0%/year	-	5.0%/year

Rates of return are the average annual percentage change per year for:

1 year	January 1, 2016 to December 31, 2016
3 years	January 1, 2014 to December 31, 2016
5 years	January 1, 2012 to December 31, 2016
10 years	January 1, 2012 to December 31, 2021
Since January 1, 2012	January 1, 2012 to December 31, 2016

Some accounts will use a more recent Since date than January 1, 2012.

Annual Charges and Commissions for this Account

Manulife Wealth will include, in your December 31, 2016 statement, an *Annual Charges and Commissions for this Account* section summarizing the account charges and commissions received by Manulife Wealth and shared with your advisor in 2016.

1 Account Charges are charges paid by you to Manulife Wealth. Account charges are not new but will now be presented in two categories: **Charges related to servicing your account** and **transaction charges**.

2 Charges related to servicing your account are charges for services provided by Manulife Wealth and/or your advisor. Program fees for fee-based accounts will be included here.

3 Transaction charges are the commissions charged by Manulife Wealth, if any, for the buying and selling of stocks, bonds, ETFs or front-end mutual funds for your account.

4 Commissions Paid to Manulife Wealth are the amounts paid by fund companies to Manulife Wealth for the ongoing service and advice provided by your advisor and Manulife Wealth related to your investments. Although you don't pay these commissions directly, they affect you because they reduce your returns.

Examples only: the charts below do not reflect your actual account information.

1 Account Charges	
2 Charges related to servicing your account	
Fee for the administration of registered accounts	150.00
Cost recovery for processing of GICs	20.00
Sales taxes	22.10
Reimbursements	-22.60
Charges related to servicing your account	\$169.50
3 Transaction charges	
Transaction charges	\$0.00
Total account charges	\$169.50
4 Commissions Paid to Manulife Wealth	
Trailing commissions*	886.00
Commissions on the purchase of deferred sales charge funds	250.00
Commissions on the purchase of GICs	37.50
Commissions paid to Manulife Wealth	\$1,173.50



For more information, please contact your advisor.

Manulife Wealth Inc.

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