Manulife Investment Management (US), LLC.
Form CRS Customer Relationship Summary March 29, 2022

Manulife Investment Management (US) LLC, is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer discretionary investment advisory services to retail investors through both retail investment advisor programs and directly to investors. In discretionary relationships, we will make ourselves available to you and your financial professional at any time upon reasonable request. We will execute trades on your behalf, typically through the broker dealer you have designated, and give you the ability to impose reasonable restrictions on your accounts. We offer both Equity and Fixed Income investment strategies as well as Mutual Fund and Exchange Traded Fund, ("ETF"), Asset Allocation strategies. Before selecting a particular investment strategy, you should always consult with the financial professional you have selected to determine the suitability of each of your investment selections. For details concerning your particular program please consult your financial professional.

Please note that we do not employ financial professionals who would make investment recommendations directly to you. Any recommendations made to you for our services should come from the financial professional you have selected. More information on financial professionals can be found at Investor.gov/CRS.

For additional information, our Form ADV and part 2A brochure can be accessed by visiting: https://adviserinfo.sec.gov/firm/summary/106435

Ask your financial professional:

- *Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

What fees will I pay?

In some retail investment advisory programs fees assessed are also known as a "wrap fee" and will include other services being provided to you such as custody, brokerage and reporting. These fees are typically deducted by the sponsor of your program and a portion of that fee will be paid to us for the investment advisory services. We are only paid an asset-based investment advisory fee which will vary by program. For details regarding the investment advisory fee we are paid please see your program sponsor or your financial professional. In some situations, we may contract directly with you and your investment advisory fee may be deducted directly from your account. Details of this will be disclosed in your Investment Management Agreement with us. Investors in a Mutual Fund or Exchange Traded Fund Asset Allocation program should understand that mutual funds and exchange-traded funds charge management and administrative fees, which are deducted from fund assets. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

For additional information, our Form ADV and Part 2A brochure can be accessed by visiting: https://adviserinfo.sec.gov/firm/summary/106435

Ask your financial professional:

- *Help me understand how these fees and costs might affect my investments. If I give you $10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they affect the recommendations we provide you. Below is an example to help you understand what this means.

For certain investment products, we may recommend allocations of affiliated mutual funds and ETFs managed by Manulife Investment Management (US) LLC and non-affiliated sub-advisors for Model Portfolios. We could be deemed to have a conflict because we and our affiliate will keep a larger share of the advisory fee than if we had allocated investments to non-affiliated mutual funds and ETFs. In addition, when we recommend ETFs and mutual funds managed by us or our affiliates, we will benefit by generating advisory and other fees and compensation for the underlying funds that are in addition to the fees for the Model Portfolios.

For additional information, our Form ADV and Part 2A brochure can be accessed by visiting: https://adviserinfo.sec.gov/firm/summary/106435

Ask your financial professional:

- *How might your conflicts of interest affect me, and how will you address them?*

How do your financial professionals make money?

Our financial professionals do not directly solicit or earn compensation or fees from retail clients. Our financial professionals only solicit directly to intermediaries and receive a salary, commissions and are eligible for bonuses. Financial professionals may qualify for non-cash incentives based on specific criteria to recognize their individual contributions and may also receive stock of our parent company, Manulife Financial Corporation, as compensation. Compensation is based on factors such as the company's overall performance as well as the individual's performance against targeted goals.

Do you or your financial professionals have legal or disciplinary history?

Yes. Visit Investor.gov/CRS for a free and simple search tool to research us.

Ask your financial professional:

- *As a financial professional, do you have any disciplinary history? For what type of conduct?*

For additional information about our services, please refer to our website, https://www.jhinvestments.com/investments and click "SMAs" for more information. Also, our Form ADV brochure is available at https://adviserinfo.sec.gov/firm/summary/106435. If you would like additional, up-to-date information or a copy of this disclosure, please call 1-617-375-1500.

Ask your financial professional:

- *Who is my primary contact person? Is he or she a representative of an investment-adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*

Manulife Investment Management

Firm Brochure (Part 2A of Form ADV)

Manulife Investment Management (US) LLC

Boston, MA 02116
617-375-1500
www.manulifeim.com

March 25, 2026

This brochure provides information about the qualifications and business practices of Manulife Investment Management (US) LLC. If you have any questions about the contents of this brochure, please contact us at the number above. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any state securities authority. Registration with the SEC does not imply a certain level of skill or training.

Additional information about Manulife Investment Management (US) LLC also is available on the SEC's website at www.adviserinfo.sec.gov.

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Material Changes

No material changes were made to this Form ADV, Part 2A Brochure since the last amendment dated July 22, 2025.

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I. Advisory Business

Advisory Business Overview

Manulife Investment Management (US) LLC ("we" or "Manulife IM (US)") is a direct subsidiary of John Hancock Subsidiaries LLC, who is a direct subsidiary of John Hancock Life Insurance Company (U.S.A.) ("John Hancock"). John Hancock is an indirect, wholly- owned subsidiary of Manulife Financial Corporation ("Manulife"). Manulife is a Canadian-based publicly- held company that is listed on the Toronto Stock Exchange, New York Stock Exchange, Hong Kong Stock Exchange, and the Philippine Stock Exchange. Manulife IM (US) was organized in 1968 and registered with the SEC as an investment adviser in 1992. Manulife IM (US) is affiliated with several SEC-registered and non-SEC registered investment advisers located both in the U.S. and outside the U.S. (each of which is also a subsidiary or affiliate of Manulife).

Manulife IM (US) is an advisory affiliate of Manulife's global investment management brand referred to as "Manulife Investment Management." Manulife Investment Management provides comprehensive asset management solutions for pension plans, foundations, endowments, financial institutions and other institutional investors worldwide, as well as wealth management and retirement products for affiliates, extending across a broad range of public and private asset classes and other asset allocation solutions. As a global organization with clients and employees located across the world, we have separate legal entities in various jurisdictions who are licensed to offer services in those countries, and together provide a globally integrated business to best meet our clients' needs.

Manulife IM (US) and certain of our affiliates provide investment management and advisory services in the United States under the brand name "Manulife John Hancock Investments".

As of December 31, 2025, Manulife Investment Management managed approximately $561[1] billion globally, of which Manulife IM (US) managed approximately $228 billion.

Manulife IM (US)'s clients are generally institutional, including institutional separate account clients and U.S. and non-U.S. mutual funds sponsored by affiliated parties (referred to collectively as "Sponsored Products"). These Sponsored Products are those in which Manulife IM (US) or its affiliates may serve as general partner or managing member of a limited liability company or other pooled investment vehicle. They include bank maintained collective investment funds and registered investment companies, in which clients of Manulife IM (US) may be solicited to invest. In addition, Manulife IM (US) serves as an adviser or sub-adviser to various accounts for which our affiliates or subsidiaries have contracted to provide investment advisory services. These accounts include, among others, trusts and investment companies organized in jurisdictions outside the United States. We also provide advisory and sub-advisory services to non-affiliated

[1] Source: MFC Statistical Information Package as of 12/31/25. AUM is in USD. AUM includes assets internally managed by Manulife Investment Management on behalf of external clients, the Manulife General Account and other affiliated businesses, but excludes assets under administration. The methodologies used to compile the total AUM are subject to change and may not reflect regulatory AUM as reported on certain affiliates Form ADV. Manulife Investment Management AUMA on 12/31/25, which includes US$553.3 billion assets under management and US$7.1 billion assets under administration. Manulife Investment Management's global investment professional team includes expertise from several Manulife Investment Management affiliates and joint ventures. Not all entities represent all asset classes.

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investment fund platforms.

Manulife IM (US) is headquartered in Boston, MA and has an investment team in Chicago, IL. Each office provides investment management services in a variety of different platforms including advisory and sub-advisory investment management services provided to certain affiliated and non-affiliated U.S. and non-US investment funds, institutional clients and separately managed account program clients.

For certain investment strategies, to the extent permitted by its investment management agreements, Manulife IM (US) may engage affiliated advisers to provide investment discretion, research, trade execution services or other administrative services for all or a portion of a portfolio. We also utilize the services of certain personnel of our affiliates, as supervised persons under personnel sharing arrangements or other inter-company arrangements entered into with affiliates. Certain of these affiliates have been deemed to be "Participating Affiliates" (as defined herein) of Manulife IM (US). Manulife IM (US) and its affiliates have access to investment research from various subsidiaries and affiliates. Manulife IM (US) and its affiliates provide non-discretionary advisory services in the form of research services to, or receive such from, other affiliated investment managers or financial institutions.

Participation in Managed Account Programs

Manulife IM (US) provides investment advisory services to managed account programs ("Managed Accounts") predominately organized by unaffiliated investment advisers and broker-dealers ("Program Sponsors", collectively, Managed Accounts and Program Sponsors are "Managed Account Programs").

The portfolios under Managed Account Programs have a mix of investment objectives that invest in, or create exposure to, a wide variety of financial instruments in different asset classes, including but not limited to listed and unlisted equity and fixed income securities and affiliated and unaffiliated mutual funds and ETFs. We participate in a variety of different Managed Account Programs and provide various levels of investment advisory services pursuant to the specific contractual terms of each respective Managed Account Program. Generally, the types of services range between managing directly each Managed Account Program's client's portfolio on a fully discretionary basis to only providing and periodically updating a model portfolio to the Managed Account Program Sponsors. In addition, in programs in which Manulife IM (US) provides discretionary investment advisory services to a Managed Account Program, such Managed Accounts may be subject to customization from a Managed Account Program client. Such customization can range from instructions to execute all trades with the Program Sponsor to specific securities portfolio restrictions.

In general, Manulife IM (US) participates in three main types of Managed Account Programs: 1) wrap fee; 2) direct managed; and 3) model only.

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Wrap Fee

In many of the Managed Account Programs in which we participate, a client pays a single, all-inclusive fee to the Program Sponsor, covering all services provided, including investment management, brokerage commission, custodial services, record-keeping and reporting. Such Managed Account Programs are commonly referred to as a "wrap fee program." In wrap fee programs, the Program Sponsor recommends Manulife IM (US) as investment adviser to a client of the program, the Program Sponsor pays the management fees on behalf of the client and executes the client's portfolio transactions without additional commission charges.

The wrap fee Program Sponsors and the wrap fee program clients are primarily responsible for ensuring that the services provided by the program and Manulife IM (US) as investment adviser are suitable for the client. Manulife IM (US) does not know whether it is managing a portion or all of the client's assets available for investment and also does not know the complete financial situation of the client. Accordingly, in most cases, Manulife IM (US) relies on the wrap fee Program Sponsor for the overall determination of suitability in selecting us to manage the client's assets.

Direct Managed

In a direct managed account, Manulife IM (US) contracts directly with a client to provide investment management services. However, in most cases, the client will also contract directly with a sponsor or registered investment adviser. In these accounts, the client typically pays separately for the services provided, including a separate fee for investment management, custody and brokerage commission.

Model Only

Manulife IM (US) also participates in "model only" programs. In these programs, we provide an "investment model" to the Program Sponsor or to another designated third party. For these programs, our primary responsibility is to create a non-client specific, representative model portfolio based on a specified investment strategy and communicate periodic model changes to the Program Sponsor or designated third party. The Program Sponsors have the sole discretion with respect to implementing a model only portfolio.

Managed Account Program clients should note that the level of services provided by Manulife IM (US) depends greatly upon the program, the specific client advisory arrangement, or both, negotiated between the Program Sponsor and the client. Thus, Managed Account Program clients should familiarize themselves with all account documentation provided by the Program Sponsor regarding the specific details and requirements of the program.

Discretionary Authority and Assets Under Management

Clients retain Manulife IM (US) on both a discretionary and nondiscretionary basis. When we are retained on a discretionary basis, we have authority to supervise and direct the investments of, and for, the client's account without prior consultation with the client. Pursuant to this discretionary authority, we determine

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which securities are bought and sold for the account, the total amount of the purchases and sales, the brokers or dealers through which transactions are executed and the commission rates paid to affect the transactions, as applicable. The client may restrict or prohibit transactions in certain types of securities or direct that transactions be affected through specific brokers or dealers.

Some clients retain us on a non-discretionary basis, requiring that portfolio transactions be discussed in advance and executed at the client's direction.

As of December 31, 2025, Manulife IM (US) managed $228,003,022,485 on a discretionary basis and $17,720,838,619 on a non-discretionary basis. Some of Manulife IM (US)'s "non-discretionary" assets include accounts for which Manulife IM (US) provides investment services (for example, in the form of model portfolios) to clients and third party investment managers who are responsible for placing trades in their client accounts, based on such model portfolios (please see "Participation in Managed Account Programs – Model Only" in this Brochure for more information on Manulife IM (US)'s participation in such model-based managed account programs).

In addition, Manulife IM (US) may engage the investment managers that are recommended or included in the Model Portfolios as subadvisors or have other business relationships with such investment managers. Some sponsors and intermediaries to whom Manulife IM (US) provides model portfolios have other business relationships with Manulife IM (US) or its affiliates. For example, certain intermediaries may distribute other funds or products advised by Manulife IM (US) or its affiliates. Any conflicts or potential conflicts of interest are overseen by the Manulife Investment Management Global Operating Committee.

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II. Fees and Compensation

Fees

Subject to applicable laws and regulations, Manulife IM (US) retains complete discretion over the fees charged to clients, as well as any changes to those fees. Fees generally are non-negotiable; however, non-standard fees may be negotiated or modified considering a client's special circumstances, asset levels, service requirements, or other factors as determined in our sole discretion.

Depending upon circumstances specific to each client, we have agreed to offer certain clients a fee schedule that is lower than that of other comparable clients in the same investment strategy or we may agree to calculate fees based on the aggregate assets of related accounts which provides the benefit of a lower effective fee due to the combined level of assets of the related accounts. We have also agreed to waive all or a portion of our negotiated fee for a given period and have entered into a commitment with certain clients to provide services at the lowest fee available for a particular investment strategy, which fee could be lower than that paid by other comparably situated clients.

Manulife IM (US)'s clients are generally large institutional investors or qualified purchasers, as defined in section 2(a)(51)(A) of the Investment Company Act of 1940. For those individual investors that do not meet the definition of qualified purchasers, there are only a limited number of investment strategies made available through the Managed Account Programs discussed in Item 4. The fee schedules for those strategies are listed in Appendix B.

Managed Account Programs Fees

Advisory fees from Managed Account Programs (both Wrap Fee and Direct Managed) are based on a percentage of total assets in a client account or are aggregated across all client accounts in a particular program and similar investment strategy. All fees are negotiable but typically range from 0.29% to .50% of assets under management. Typically, all fees due to Manulife IM (US) are paid directly by the Program Sponsor on a quarterly basis. However, depending on the type of program or account set up, Manulife IM (US) may invoice a client or custodian directly.

Advisory fees from Managed Account Programs (Model Only) vary depending upon Program Sponsor and upon the services requested by the Program Sponsor. They generally range from 0%, where Manulife IM (US) or its affiliates would still derive a financial benefit as further disclosed below, up to 0.40% of assets under management, from which depending upon the provision of services, we allocate a portion of the fee to certain affiliates with employees that provide investment-related services to Manulife IM (US).

In certain model delivery programs, Manulife IM (US) recommends model portfolios some of which are comprised, in whole or in part, of mutual funds and/or ETFs or other products that are advised, sub-advised and/or sponsored by us or an affiliate. In this respect, depending upon the specific model delivery program, the decision to put a client in a model is generally at the sole discretion of the Program Sponsor or their

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financial adviser. In these cases, Manulife IM (US) and/or our affiliates receive indirect compensation for providing services to the funds in the form of management and other fees. Therefore, Manulife IM (US) has an incentive to use certain affiliated funds, as components of the model portfolios. The fees for those affiliated funds may be higher than fees charged by other funds. Clients should review the brochure provided by the managed account program sponsor for further information regarding the extent to which model portfolios provided by us may include mutual funds and ETFs that are advised by Manulife IM (US) or an affiliate. In addition, Manulife IM (US) is compensated by an affiliate for certain asset allocation services provided to certain intermediaries with respect to the construction of model portfolios.

Billing Methods

We bill clients directly for our advisory fee. The specific manner in which we charge fees is established in each client's written agreement with us. Generally, our fees are calculated based upon the average of the net asset account value for the previous three months. Fees are computed and billed either at the close of each calendar month or quarter, in arrears, or quarterly in advance based upon the previous quarter's assets, or as agreed to by clients. Fees may be deducted by a service provider for investment funds that Manulife IM (US) advises or sub-advises.

Our fee structure may vary even within the same investment approach, and we offer different fee structures to different clients; some clients pay asset-based fees, while others, upon request, pay performance-based fees. Some client accounts have fee structures that include elements of both.

The majority of Manulife IM (US)'s clients pay all of their operating expenses. However, certain Manulife IM (US) clients have all-inclusive fee arrangements, pursuant to which Manulife IM (US)'s affiliates pay certain of the applicable client's expenses. Manulife IM (US)'s affiliates' fees for providing these services are negotiated on an individual basis and may vary significantly among clients and investment strategies.

Payment for Partial Periods and Fee Refunds

For quarters in which a client's investment management agreement has commenced or terminated, the fee is generally prorated. Prepaid fees, if any, will be refunded on a pro-rata basis upon termination of the agreement.

Regarding mutual funds, Manulife IM (US) or the fund unilaterally may terminate the investment management or sub-advisory agreement after giving written notice (usually 30 days). If the agreement is terminated other than at a month end (or other specified period), fees and expenses will be prorated to the termination date of the agreement. Manulife IM (US) in its sole discretion may agree to waive the 30-day notice requirement.

Other Fees and Expenses

In addition to the advisory fees discussed above, clients incur additional fees related to the services we

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provide. Clients incur fees and expenses charged by the custodian of client assets managed by us, as well as brokerage and other transaction costs associated with securities trades that we order on behalf of the assets in a client's account. Please see the "Brokerage Practices" section in this Brochure for additional information about brokerage and brokerage fees.

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III. Performance-Based Fees and Side-by-Side Management

Manulife IM (US) currently manages client assets from which we receive performance-based compensation in addition to a management fee. The performance-based compensation is payable only if the relevant account meets or exceeds client-established performance thresholds. Certain of our portfolio managers provide advisory services both to accounts paying a performance fee, and to accounts paying a traditional asset-based management fee.

The potential to receive a performance-based fee could provide an incentive for Manulife IM (US) and our portfolio managers to favor accounts from which a performance-based fee is received. In addition, a performance-based fee, if received, may result in fees paid to us that are greater than normally paid to investment advisers for similar services.

Our compliance program seeks to manage actual and potential conflicts associated with the contemporaneous management of performance fee accounts and traditional fee accounts. We generally expect that performance fee accounts and traditional management fee accounts that are invested in the same strategy, to participate in investment opportunities at the same time and in an equitable manner. We expect that any such allocation of investment opportunities will be performed on a basis that we believe is fair and equitable and will use all reasonable efforts to ensure that no participating entity or account receives preferential treatment over another.

When an investment opportunity is suitable for more than one investment account, the investment opportunity will generally be allocated pro-rata among such investment accounts based on cash availability, account restrictions, regulatory requirements and other relevant factors.

There can be no assurance, however, that all conflicts associated with the contemporaneous management of these accounts have been addressed in all situations or that the allocation of investment opportunities will not be of an advantage to one client over another.

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IV. Types of Clients

Manulife IM (US) manages assets for a variety of institutional and other types of clients, including public and private pension funds, foundations, mandatory provident funds outside the U.S., financial institutions, investment trusts, separately managed account clients, and high net worth individuals. We are affiliated with and serve as investment manager or a sub- adviser to, several fund structures that are sponsored by our affiliates in or outside the U.S. We also sub-advise registered funds, including UCITS, U.S. and Canadian open- and closed-end mutual funds, as well as investment vehicles sponsored by unaffiliated financial institutions. We provide investment advisory services to both ERISA and non-ERISA institutional clients.

We also manage advisory accounts of affiliates. This includes separate account, general account, and pension assets for the John Hancock Life Insurance Company (U.S.A.) and John Hancock Life and Health Insurance Company and general account assets for Manulife (International) Limited.

Complete information about the funds that we manage or sub-advise is disclosed in each fund's prospectus and statement of additional information or other relevant offering documents.

Conditions for Managing Accounts

Minimum account size for institutional investors, other than investment companies, generally ranges from $10,000,000 to $50,000,000, depending upon the investment objectives of the account. Managed Account Program clients, depending upon the program type, typically have a minimum account size ranging from $25,000 to $100,000. Manulife IM (US), in its sole discretion will, from time to time, modify the minimum investment amounts.

Establishing a New Customer Relationship

When Manulife IM (US) establishes a fiduciary relationship with a client, we ask for information which will allow us to verify the identity of each client and its source of funding. We will maintain records of each client who opens an account or establishes a relationship with us in order to fulfil our requirement to assist the US government in fighting the funding of terrorism and money laundering activities.

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V. Methods of Analysis, Investment Strategies, and Risk of Loss

Manulife IM (US) provides asset management services to our clients utilizing a broad range of equity, fixed income, currency and asset allocation approaches. We manage differentiated investment processes and place an emphasis on proprietary fundamental research but may also employ quantitative analysis. Fundamental research focuses on macro and micro analysis of companies, industries, sectors, countries as well as local and global markets. Quantitative analysis focuses on systematic scoring methodologies which establishes a ranking of all securities or instruments in the investment universe. The integration of sustainability risks and opportunities and analysis of sustainability factors are fundamental to our investment approach[2], and Manulife IM (US) looks to consider these factors throughout the due-diligence and decision-making process to the extent that such factors are financially material to the investments. Many of our strategies offer clients the option to incorporate exclusions based on specific environmental or social norms, industry sectors, or companies based on ethical, social, environmental or other considerations. More details can be found in our Sustainable Investing and Sustainability Risk Statement.

Manulife IM (US) relies primarily on internally generated portfolio analysis, research, and proprietary risk metrics. In addition, we utilize investment advice or research provided by certain U.S. and non-U.S. based affiliated investment advisers, some of whom are not registered under the Investment Advisers Act of 1940, as amended ("Advisers Act"). We also supplement our internal research with quantitative and fundamental analysis, created primarily by third parties and utilize available sources such as consultants, industry and governmental authorities and experts in related fields. We utilize trading ideas generated by brokers or others who may be selected to execute the trade, subject to best execution.

Investment Risks

The significant methods of analysis, significant strategies, and material risks, for each of our investment strategies are detailed below. With respect to all our investment strategies, investing in securities involves risk of loss that clients should be prepared to bear. The specific risks associated with each investment strategy discussed below are outlined in the discussion. In addition, many of our strategies have the ability to transact in derivatives, including exchange-traded futures and options contracts and we engage in over-the-counter transactions, which include interest rate, total return and credit default swaps as well as currency forwards and options. A more detailed description of each risk can be found in Appendix A, "Glossary of Investment Risks."

A. Investment Approaches

Equity Strategies

Our equity investment strategies utilize a wide array of asset approaches, including investment in growth,

[2] Sustainability factors encompass governance, climate, nature, and people-related matters that are central to measuring the sustainability of investments A sustainability risk refers to any sustainability factor-related event or issue that, if it occurs, could or will have a material negative impact on the value of investments we make for our clients. A sustainability opportunity refers to any sustainability factor-related event or issue that, if it occurs, could or will have a material positive impact on the value of investments we make for our clients.

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core, value, global, region-specific, international, emerging market and industry/sector-specific securities. Some strategies also include investments focused on sectors, dividend income and/or small, mid and/or large capitalization companies and others may have various thematic objectives (e.g., sustainability, climate change, high dividend). Some of our equity strategies include a fixed income component for a balanced portfolio. We also utilize ADRs/GDRs (American/Global Depository Receipts), fund of funds, ETFs (exchange-traded funds), REITs (Real Estate Investment Trusts), currency hedging strategies and derivative overlays. Many of our strategies incorporate management relative to a benchmark, often a market index and are managed long-only, however some strategies also have the ability to take short positions in securities.

Our approach to research and analysis for our equity strategies vary in accordance with each strategy. Research begins with a fundamental review and analysis of a variety of industry, company and security-specific characteristics. Fundamental review is supplemented by analytic tools such as proprietary valuation screens, and by third- party research and public sources such as company filings. For some strategies, research combines quantitative and qualitative bottom-up fundamental analysis. Other tools, such as valuation models, proprietary forecasting models and judgment techniques are used. In other solutions, an investment team may apply several factor models on a specific index or investment universe in order to isolate a desired exposure (i.e. defensive stocks, high dividend payers, etc.). We also offer passive strategies designed to track the total return performance of various equity index benchmarks.

Principal risk factors that have an impact on the performance of our equity strategies include risks arising from economic and market events, portfolio turnover rates, governmental regulations, local, national and international political events, volatility in the commodities and equity markets, and changes in interest rates and currency values as well as sustainability risk. In addition, with respect to balanced or other multi-asset strategies, fixed income security risks such as credit ratings and changes in interest rates have an additional potential impact on performance. See “Fixed Income Strategies” below.

Preferred Strategies

Our preferred strategies aim to create diversified portfolios of various preferred securities (including senior bonds, junior subordinated preferreds, preferred stock, and convertible preferreds). Preferred strategy investments include securities rated below investment grade and unrated securities, as well as fixed rate and adjustable-rate securities and securities issued by foreign issuers (corporate and government). To manage interest rate risk, preferred strategies may engage in exchange-traded interest rate futures or options, as well as over-the-counter interest rate swaps for investment or hedging purposes. Closed end strategies also utilize leverage to increase income levels.

In managing the strategies, the investment team uses a multi-step process to identify and research preferred securities for inclusion in our preferred portfolios. The team generates ideas and strategies based upon its fundamental research. The team conducts meetings and calls with management of companies and maintains extensive credit files on each company. Additionally, third-party research is used selectively.

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The investment team conducts relative value analysis, examining credit strength and anticipated changes to specific issues. The team seeks to reduce the risk of potential negative credit events through comparative analysis and to structure an optimal portfolio by diversifying across multiple issuers and sectors.

The principal risks associated with investing in a preferred investment strategy include credit risk, call risk, convertible securities risk, derivatives risk, foreign securities risk, interest rate risk, illiquid investments risk, market disruption and geopolitical risk, sector risk, and risks particular to the nature of preferred securities (voting rights, special redemption rights, deferral, subordination, and liquidity) along with sustainability risks.

Fixed Income Strategies

Our fixed income investment strategies invest in a broad range of fixed income instruments available from both U.S. and non-U.S. issuers, including those from developed or emerging markets. We have the capability to invest in strategic and tactical global bond market opportunities without limitation to geography, issuer type, quality, maturity, security structure, or currency. Durations range from short-term to long-term, and credit ratings range from investment grade to high yield (and unrated).

Our fixed income strategies include investments across various sectors, such as government, corporate and securitized debt. We also invest in all varieties of fixed-rate and floating-rate securities available across the full spectrum of an issuers' capital structure inclusive of senior and subordinated bonds, bank loans, convertible securities, preferred securities and other types of instruments. In addition to domestic portfolios, we manage multi-currency global, international, emerging markets, regional and single country portfolios. Some strategies are broad in nature and invest across various regions, sectors, qualities and security types, while others have a more limited focus. Some portfolios are managed for total or absolute return; others seek to exceed a market index or custom benchmark or to achieve client specific objectives such as liability management, income generation and capital preservation and others may have various thematic objectives (e.g., sustainability, climate change). Certain strategies can utilize financial leverage. We also offer passive strategies designed to track the total return performance of various fixed income benchmarks. To manage interest rate, credit and currency exposures, many strategies may engage in exchange-traded interest rate and currency futures and options, currency forward contracts, over-the-counter swap and option transactions (including interest rate, total return, credit default and currency swaps and options), or any combination thereof, for investment or hedging purposes.

Our fixed income management teams engage in intensive fundamental research and analysis, both top-down and bottom-up, to assess potential investment opportunities. Some strategies additionally utilize technical and proprietary analytic tools for targeted research.

The principal risks associated with investing in a fixed income investment strategy include economic and market events, government regulations, geopolitical events, credit risk, interest rate risk, and risks associated with credit ratings, counterparties, foreign securities, currency exchange, hedging, derivatives

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and other strategic transactions, high portfolio turnover, liquidity, mortgage-backed and asset-backed securities, call or prepayment risk, and issuer stability along with sustainability risk factors. The market value of fixed income securities will fluctuate in response to changes in interest rates, currency values and the credit worthiness of the issuer.

Multi-Asset Strategies

The overarching design principle of our multi-asset investment strategies is to accommodate investor goals across a broadly segmented spectrum of risk tolerance. Investment strategies encompass three main sub-strategies - risk-based, age-based, and objective-based, which include custom tailored solutions designed to meet distinct client objectives. Our investment team may pursue these strategies through the use of "fund of funds" portfolios, direct investment in securities or derivative securities, such as swaps, futures and options including engaging in shorting securities, or any combination thereof. The investment team may also provide asset allocation direction via a "model portfolio" whereby the investment team delivers a specific asset allocation to a client, typically on a non-discretionary basis.

Our risk-based strategy allocates a pre-determined percentage of assets to underlying funds that are predominantly equity, fixed income, or liquid alternative funds. Our age-based strategy allocates assets to underlying funds such that the strategy's portfolios are designed to become more conservative as they approach their target retirement dates. The portfolios' asset mix changes slowly, yet progressively, along a "glide path." We offer a wide selection of customized, objective-based strategies, structured to meet specified investor objectives. These include growth, income, absolute return, or balanced asset allocation funds. They also include risk management/protection types of strategies as well as pension fund management, outsourced chief investment officer solutions and liability-driven investment solutions, which may include analysis on funded status, asset allocation advice and modeling of liabilities.

Our multi-asset investment management team uses proprietary expected risk and return forecasts along with multiple optimization techniques to determine the appropriate weightings of each asset class to be apportioned to each strategy's portfolios. The team also selects and determines the appropriate weights to the underlying investment vehicles. The investment strategies also invest generally in certain derivative instruments such as swaps futures and options as well as in exchange-traded funds. The magnitude and frequency of shorter-term moves will vary based on the overall objectives of the investment strategy, with a higher frequency of trading in the more dynamically managed portfolios.

Principal risk factors that impact upon the performance of our asset allocation strategies include all the risks associated with the underlying funds and asset classes in which they are invested, in addition to overall asset allocation investment decisions. In addition, the underlying funds' performance may be lower than expected.

B. Consideration of Sustainability factors

As investors and stewards of client capital, we seek to understand all material factors that may impact the

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risk and return profile of current and potential investments, including sustainability factors. We believe that consistent analysis of sustainability factors to inform and define the investment process and to gain a more comprehensive understanding of both the risks and medium-to-long-term opportunities arising from these factors helps us to deliver attractive risk-adjusted returns to our clients over the long term.

Our investment teams are empowered to make decisions in line with their respective investment philosophies and client objectives. Each investment team has responsibility for its own investment process, from research through to implementation. The inclusion of material sustainability factors into investment processes aligns with this approach, ensuring that the analysis is relevant and meaningful to each team's investment process. The global heads or Chief Investment Officers of each asset class oversee the investment processes of the individual investment teams, including the sustainable investing approach.

Manulife (IM) US provides investment management services to a diverse range of clients, with a broad spectrum of objectives and guidelines. Some clients seek to incorporate principles into their investment process that may result in the exclusion of certain assets or sectors they believe pose material financial risks, are harmful to society or the broader environment, or are misaligned with their values, ethics, or needs. Manulife (IM) US has developed a Client-directed Exclusions Framework to meet these client requirements, where requested[3].

Exclusions may arise in certain portfolios that Manulife (IM) US creates in response to client requests, such as mandates and segregated accounts with specific value-based or compliance-driven screening criteria. Manulife IM (US) also maintains a cluster munitions policy which prohibits knowing, direct investments in companies that manufacture cluster munitions where we have discretion to do so[4].

Manulife Investment Management is a signatory to the United Nations Principles for Responsible Investment (PRI), and Manulife IM (US)'s approach to responsible investment and integration of sustainability factors where financially material in its investment processes aligns with the principles-based framework of the PRI. The PRI is an independent body which publishes six principles for Responsible Investment by which signatories contribute to a more sustainable global financial system.

In addition, Manulife Investment Management is a signatory to, or member of, other sustainability-related industry initiatives and stewardship codes. As a signatory to these initiatives, we look to consider financially relevant risks and opportunities, including those relating to sustainability issues, where appropriate and consistent with our fiduciary duty to clients. We do not exclude any investments from consideration in our portfolios as a result of our membership of any of these initiatives. Manulife Investment Management maintains independence from these initiatives in determining how to prioritize engagements, how to vote proxies, and investment decision-making at all times.

[3] The Manulife Investment Management Client-directed Exclusions Framework is available on our website.
[4] The Manulife Investment Management Cluster Munitions Policy is available on our website.

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More details can be found in our Sustainable Investing and Sustainability Risk Statement and our Sustainability Report.

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VI. Disciplinary Information

We have no disciplinary information to report.

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VII. Other Financial Industry Activities and Affiliations

Manulife IM (US) is affiliated with several SEC-registered and non-SEC registered investment advisers, located both within and outside the U.S. We also are affiliated with and serve as investment manager or a sub-adviser to, many affiliated funds. Many of the funds are registered under the U.S. Investment Company Act of 1940, as amended, while others are registered in certain foreign jurisdictions. We are deemed to be an affiliated person of these funds due to our role as their sub-adviser.

Our key affiliates are as follows:

Entity	Type
Comvest Advisors LLC	US investment adviser*
CQS (UK) LLP	Non-US investment adviser
CQS (US) LLC	US investment adviser*
John Hancock Distributors LLC	US broker-dealer
John Hancock Family of Funds	US registered investment companies
John Hancock Investment Management Distributors LLC	US broker-dealer
John Hancock Investment Management LLC	US investment adviser*
John Hancock Life & Health Insurance Company	US insurance company
John Hancock Life Insurance Company (U.S.A.)	US insurance company
John Hancock Life Insurance Company of New York	US insurance company
John Hancock Personal Financial Services LLC	US investment adviser
John Hancock Trust Company LLC	New Hampshire Non-depository Trust Company
John Hancock Variable Trust Advisers LLC	US investment adviser
Manulife Financial Corporation	Non-US operating insurance company
Manulife Investment Management Distributors Inc.	US broker-dealer
Manulife Investment Management (Europe) Limited	Non-US investment adviser
Manulife Investment Management (Hong Kong) Limited	Non-US investment adviser
Manulife Investment Management (Ireland) Limited	Non-US investment adviser
Manulife Investment Management (Japan) Limited	Non-US investment adviser
Manulife Investment Management Limited	Non-US investment adviser
Manulife Investment Management (M) Berhad	Non-US investment adviser
Manulife Investment Management (North America) Limited	Non-US investment adviser*
Manulife Investment Management Private Markets (US) LLC	US investment adviser*
Manulife Investment Management (Singapore) Pte. Ltd.	Non-US investment adviser
Manulife Investment Management (Taiwan) Co., Ltd.	Non-US investment adviser
Manulife Investment Management Timberland and Agriculture Inc	US investment adviser
Manulife John Hancock Brokerage Services LLC	US broker-dealer
Manufacturers Life Insurance Company	Non-US insurance company
Manulife Life Insurance Company	Non-US insurance company
Manufacturers Life Insurance Co. (Phils.), Inc.	Non-US insurance company

**SEC registered*

Manulife IM (US) has material business relationships with some of our related persons. Often personnel from these entities work together to manage client portfolios and provide related services, including client liaison, investment monitoring, account administration, investment research, and trade execution services. In some circumstances, one affiliate delegates responsibility for providing those services to another. If Manulife IM (US) delegates a function related to a client account to an affiliate, we will notify the relevant client and take steps to ensure that the delegation will comply with applicable laws. All investment

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management arrangements are conducted on an arms-length basis so as to neither disadvantage nor advantage other clients or related parties.

Manulife IM (US) provides sub-advisory services to certain U.S. registered investment companies advised by its affiliates John Hancock Investment Management, LLC ("JHIM"), and John Hancock Variable Trust Advisers LLC, each a wholly-owned subsidiary of Manulife. We also provide sub-advisory services to certain non-U.S. registered and unregistered investment vehicles advised and/or sponsored by our affiliate Manulife Investment Management Limited ("MIML"), which is also wholly-owned by Manulife.

Manulife IM (US) is related to John Hancock Funds, LLC ("JHF') and John Hancock Distributors, LLC ("JHD"), which are all U.S. registered broker-dealers and wholly-owned by Manulife. JHF is the principal underwriter for certain U.S. registered investment companies for which Manulife IM (US) serves as sub-adviser. JHD is the principal underwriter for John Hancock Trust, a U.S. registered investment company, for which Manulife IM (US) serves as sub-adviser. JHD also acts as a placement agent for privately-offered investment funds advised by affiliates of Manulife IM (US) in the U.S. JHD is a registered broker-dealer under the Exchange Act. John Hancock Life Insurance Company (U.S.A.) acts as insurance agent for the sale of variable annuity contracts or variable life insurance contracts, some of the underlying portfolios are sub-advised by Manulife IM (US).

Certain employees who provide administrative, support and other related services to Manulife IM (US) are employees of affiliates. Some officers of affiliates are also officers of Manulife IM (US). Manulife IM (US) has arrangements with several affiliated non-U.S. registered investment advisers, Manulife Investment Management (Hong Kong) Limited ("Manulife Hong Kong"), MIML, Manulife Investment Management (Singapore) Pte. Ltd. and Manulife Investment Management (Europe) Limited, for the provision of investment advisory, research, trade execution and other administrative services to certain of our U.S. and non-U.S. clients pursuant to participating affiliate agreements. Those affiliated entities are not registered as investment advisers under the Advisers Act and each is deemed to be a "Participating Affiliate" of Manulife IM (US) (as this term has been used by the SEC's Division of Investment Management in various no-action letters granting relief from the Advisers Act's registration requirements for certain affiliates of registered investment advisers). Manulife IM (US) deems certain of those affiliates' employees as "associated persons" of Manulife IM (US) within the meaning of Section 202(a)(17) of the Advisers Act, as our affiliates may, through such employees, contribute to Manulife IM (US)'s investment advisory and investment research process and have access to information concerning which securities are being recommended to Manulife IM (US)'s clients prior to the effective dissemination of such recommendations. Those affiliates also provide other affiliates of Manulife IM (US) certain research relating to securities that are the subject of research concurrently provided to Manulife IM (US). Each Participating Affiliate of Manulife IM (US), has agreed to submit to the jurisdiction of U.S. courts for actions arising under U.S. securities laws in connection with investment advisory activities conducted for Manulife IM (US)'s clients.

Manulife IM (US) provides various services to an affiliated U.S. registered Investment Adviser, Manulife

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Investment Management (North America) Limited. These services include investment management support, such as trade execution for certain instruments and shared investment research; investment operations services, such as account records maintenance and reconciliation, processing and settling trades with custodians and providing asset valuations; general corporate services, such as office space and facilities, administrative support, information technology, vendor sourcing and corporate accounting; and other related services, such as compliance staff support, investment guideline compliance monitoring and reporting, and support for client and regulatory reporting.

John Hancock Trust Company LLC (the "Trust Company"), is a limited-purpose, non-depository trust company regulated by the New Hampshire Banking Department. The Trust Company provides a range of trust services, including pension advisory, directed trustee, asset management, asset allocation, and account custody and administration. In addition, the Trust Company maintains a series of collective investment funds (the "Commingled Funds") in connection with the trust services it offers to its clients. It acts as trustee, manager, and distributor of the Commingled Funds. The Commingled Funds are exempt from registration under the U.S. Investment Company Act of 1940, as well as under the Securities Act of 1933, both as amended. Manulife IM (US) provides investment management support and related support services, to the Trust Company for the Commingled Funds.

Sponsor of Limited Partnerships

Certain related persons of Manulife IM (US) are a general partner of a partnership or a managing member of a limited liability company or other pooled investment vehicle in which clients of Manulife IM (US) may be solicited to invest. These unregistered investment companies invest in a wide variety of interests including securities and derivatives instruments, real estate and other privately-offered funds.

Commodity Trading Advisor

Manulife IM (US) is registered with the Commodity Futures Trading Commission ("CFTC") as a commodity trading advisor and may, from time to time, serve as a commodity trading advisor to registered commodity pool operators and commodity pools.

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VIII. Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

Manulife IM (US) has adopted a written code of ethics (the "Code of Ethics") designed to prevent and detect personal trading activities that would interfere or conflict with client interests. The Code of Ethics requires that our employees adhere to the highest ethical standards and comply with applicable federal securities laws. Our employees may, from time to time, acquire or sell securities for their personal accounts, which are also purchased or sold for the account of clients. The Code of Ethics generally requires that all transactions in securities by our Investment Access Persons and Regular Access Persons (as each term is defined in the Code of Ethics) and their Household Members (also defined in the Code of Ethics) be cleared prior to execution through compliance department processes. Personal securities transactions also are subject to quarterly reporting requirements, quarterly certification requirements and related compliance obligations. Regarding mutual funds, employees are required to report their transactions in the mutual funds we advise or sub-advise on a post-trade basis. Employees are also required to report any violations of the Code of Ethics that come to their attention.

Clients should be aware that no set of rules can possibly anticipate or eliminate all potential conflicts of interest or ensure exemplary conduct in personal trading or all other matters, and that certain conflicts of interest inevitably exist in performing services such as providing investment advice. Such conflicts of interest, and how we address conflicts, are discussed below.

A copy of our Code of Ethics will be provided to a client or prospective client upon request.

Participation or Interest in Client Transactions

Manulife IM (US) or its affiliates may purchase or sell, for the accounts of clients, securities in which Manulife IM (US) or its affiliates have a material financial interest. For example, our employees may incidentally hold in their own securities accounts one or more of the same securities that we also purchase or sell for clients. In addition, we, our affiliates, and our officers and employees (and Household Members as well as those of our affiliates) are able to invest in investment vehicles that we sub-advise including the U.S. registered mutual funds. Personal trading by employees is substantially restricted by our Code of Ethics.

Manulife IM (US) or its related persons may recommend to prospective clients that the client buys or sells interests in the same investment products in which we or our related persons have some financial interest, including ownership, and we or our related persons may own, buy or sell the same securities that they have recommended to clients. For example, one of our affiliates could provide seed capital in connection with the launching of a new strategy or fund. Through this affiliation, we would have a financial interest in the securities recommended to the funds. In addition, we or our affiliates may recommend to investment advisory clients or prospective investment advisory clients, the purchase or sale of the funds. Manulife IM (US) earns a management or sub-advisory fee on the Funds. Certain of our employees also own interests

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in the funds. Funds containing seed capital will be managed along with other client accounts, and orders for the funds would then be aggregated with orders for other client accounts for purposes of trade execution. Our Code of Ethics and the policies and procedures thereunder are intended to minimize the impact of these and other potential conflicts of interest.

Due to the nature of our clientele, we may, from time to time, trade in investments issued by clients or clients of our affiliates. In all cases, we shall engage in such transactions pursuant to federal securities laws and in keeping with the best interests of our clients on behalf of whom we purchase or sell such investments. To help prevent conflicts of interest, all employees must comply with our Code of Ethics, which imposes restrictions on the purchase or sale of securities for employee accounts and the accounts of certain household members, and seeks to ensure that employees do not personally benefit from any potential market impact due to investment recommendations made on behalf of our advisory clients.

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IX. Brokerage Practices

Brokerage Discretion

Generally, clients grant us full discretionary authority over securities purchases and sales, subject to the clients' investment objectives, guidelines and restrictions. These are typically established by agreement between Manulife IM (US) and the client, at the time the client account is established.

Approved Trading Counterparties

Manulife IM (US) maintains and periodically updates a list of approved trading counterparties. Traders and portfolio managers execute trades only with pre-approved broker-dealer/counterparties. Our Brokerage Practices Committee, through a delegation from our Operating Committee, reviews and approves all broker-dealers/counterparties.

Selection of Brokers, Dealers, and Counterparties

In placing orders for purchase and sale of securities and selecting trading counterparties (including banks or broker-dealers) to effect these transactions, Manulife IM (US) seeks prompt execution of orders at the most favorable prices reasonably obtainable. We will consider a number of factors when selecting trading counterparties, including the overall direct net economic result to the client (including commissions, which may not be the lowest available, but which ordinarily will not be higher than the generally prevailing competitive range), the financial strength, reputation and stability of the counterparty, the efficiency with which the transaction is effected, the ability to effect the transaction when a large block trade is involved, the availability of the counterparty to stand ready to execute possibly difficult transactions in the future, and other matters involved in the receipt of brokerage and research services.

Manulife IM (US) periodically prepares and maintains a list of broker-dealer firms that have been deemed to provide valuable research as determined periodically by the investment staff, together with a suggested non-binding amount of brokerage commissions ("non-binding target") to be allocated to each of these research firms, subject to certain requirements. Neither we, nor any client has an obligation to any research firm if the amount of brokerage commissions paid to the research firms is less than the applicable non-binding target.

In seeking best execution, traders have a variety of execution capabilities at their discretion. In addition to trading with full-service broker dealers, our traders may utilize any number of broker sponsored algorithmic strategies to achieve direct market access ("DMA"), as well as electronic crossing networks ("ECNs"). Algorithmic strategies and ECNs give the traders additional opportunities to source natural block liquidity in a more efficient manner. In selecting a broker dealer or trading venue, traders consider the full range of available trading platforms in seeking best execution.

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Affiliated Brokers

Manulife IM (US) does not execute trades or otherwise implement trading strategies through an intermediary that is an affiliated broker.

Cross Transactions

Manulife IM (US) does not affect agency cross-transactions (in which our affiliated broker-dealer would act as the broker for both the client and the counterparty to the transaction and receives commissions from the client and the counterparty). Generally, we do not effect cross trades between clients and our affiliates.
In some instances, a security to be sold by one client account may independently be considered appropriate for purchase by another client account. We would seek to effect such a "cross transaction" if it is in the best interests of both clients, consistent with applicable laws and policies and clients' requirements and restrictions. Manulife IM (US) will be guided by Rule 17a-7 of the Investment Company Act of 1940, as amended, in its use of these cross transactions with respect to any U.S. registered Funds, and by other applicable non-U.S. laws and regulations with respect to any non-U.S. Funds. We do not permit client accounts governed by the U.S. Employee Retirement Income Security Act of 1974, as amended ("ERISA"), to engage in cross trading.

Best Execution

Manulife IM (US) owes a duty to its clients to seek best execution when executing trades on behalf of clients. "Best execution" generally is understood to mean the most favorable cost or net proceeds reasonably obtainable under the circumstances. Manulife IM (US) is not obligated to choose the broker-dealer offering the lowest available commission rate if, in our reasonable judgment, there is a material risk that the total cost or proceeds from the transaction might be less favorable than may be obtained elsewhere, or, if a higher commission is justified by the trading provided by the broker-dealer, or if other considerations dictate using a different broker-dealer. Negotiated commission rates generally will reflect overall execution requirements of the transaction without regard to whether the broker provides other services in addition to execution.

Manulife IM (US) pays higher or lower commissions to different brokers that provide different categories of services. Under this approach, we periodically classify different brokers in different categories based on execution abilities, the quality of research, brokerage services, block trading capability, speed and responsiveness, or other services provided by the brokers. Some examples of these categories include, without limitation, full-service brokers, alternative trading systems, client commission and execution-only brokers.

The reasonableness of brokerage commission is evaluated on an ongoing basis and at least annually on a formal basis.

When more than one broker-dealer is believed to be capable of providing the best combination of price and

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execution with respect to a particular portfolio transaction, Manulife IM (US) often selects a broker-dealer that furnishes research and other related services or products. The amount of brokerage allotted to a particular broker-dealer is not made pursuant to any binding agreement or commitment with any selected broker-dealer. However, we maintain an internal allocation procedure to identify those broker-dealers who have provided us with effective research and the amount of research provided, and we endeavor to direct sufficient commissions to them to ensure the continued receipt of research that we believe is useful.

Research and Other Soft Dollar Benefits

Where Manulife IM (US) manages any or all an account which is subject to the legislation of the European Union, Manulife IM (US) will pay for external research from its own resources. For other accounts, Manulife IM (US) may pay for research and brokerage services with the commission dollars generated by client account transactions (known as "soft dollar benefits"), subject to applicable laws and client direction. Further, we may cause clients to pay commissions, markups or markdowns higher than those charged by other broker-dealers in return for soft dollar benefits.

The research provided may be either proprietary (created and provided by the broker-dealer, including tangible research products as well as access to analysts, traders and issuers) or third-party (created by a third party, but provided by broker-dealer). Proprietary research is generally part of a "bundle" of brokerage and research, with research not separately priced. In the case of third-party research, the cost of products and services is generally more transparent, and payment is made by the broker to the preparer in "hard dollars." We receive both proprietary and third-party research and execution services.

Manulife IM (US) considers three factors with respect to all third-party research and execution services received through soft dollars:

- Whether the product or service is eligible research or brokerage under SEC rules and regulations;
- Whether an eligible product or service provides "lawful and appropriate assistance" in the performance of our investment decision-making responsibilities;
- Whether the amount of the commission paid is reasonable considering the value of the product or service provided by the broker-dealer (viewed in terms of the particular transaction or our overall responsibilities with respect to our client accounts).

Research services currently purchased with soft dollars include: reports on the economy, industries, sectors and individual companies or issuers; introduction to issuers, invitations to trade conferences, statistical information; statistical models; political and country analyses; reports on legal developments affecting portfolio securities; information on technical market actions; and credit analyses.

The overriding consideration in selecting brokers to execute trade orders is the maximization of client profits through a combination of controlling transaction and securities costs and seeking the most effective use of brokers' proprietary research and execution capabilities, while maintaining relationships with those broker-

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dealers who consistently provide superior service. When we use client brokerage commissions (or markups or markdowns) to obtain research or other products or services, we receive a soft dollar benefit because we do not have to produce or pay for the research, products or services. We have an incentive to select a broker-dealer based on our interest in receiving research or other products or services, rather than over our clients' interest in receiving most favorable execution.

Any research received is used to service all clients to which it is applicable, whether the client's commissions were used to obtain the research. For example, commissions of equity clients may be used to obtain research that is used with respect to fixed income clients. Manulife IM (US) does not attempt to allocate the relative costs or benefits of research among client accounts because we believe that, in the aggregate, the research we receive benefits clients and assists us in fulfilling our duty to all our clients.
We do not enter into any agreement or understanding with any broker-dealer which would obligate us to direct a specific amount of brokerage transactions or commissions in return for such services. However, certain broker-dealers state in advance the amount of brokerage commissions they expect for certain services and the applicable cash equivalent.

We seek to obtain client commission benefits through client commission arrangements in compliance with applicable laws and regulations. Under these types of arrangements, we can request that executing brokers allocate a portion of total commissions paid to a pool of "credits" maintained by the broker that can be used to obtain client commission benefits. After accumulating a number of credits within the pool, we subsequently direct that those credits be used to pay appropriate parties in return for eligible client commission benefits provided by the broker to Manulife IM (US).

In summary, as noted above, we have three types of soft dollar arrangements through which we receive soft dollar benefits:

1. Full-service brokers- in addition to receiving execution services, we also receive a variety of research and related services from these brokers, including, proprietary research reports on companies, markets or investment related reports, meetings with senior management teams of companies, and discussions with the brokers' analysts and market experts.

2. Client commission arrangements ("CCA") - Manulife IM (US) has multiple CCAs with brokers with whom we place equity trades for execution. We generate commission credits with these brokers, which we can use to compensate third party research providers, including other brokers, for research received. The level of compensation to such research providers is determined by the equity portfolio management teams using a quarterly voting process. The number of votes determines the level of compensation paid to a research provider.

3. Soft dollar arrangements- Under soft dollar arrangements, Manulife IM (US) identified research services that we wanted to obtain from a soft dollar broker (the "Broker") (subject to the Broker's approval); the Broker then directly contracted with the research providers for those services. We have no financial or

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other contractual obligations with the research providers under this arrangement. When we execute equity trades with the Broker, the soft dollars are allocated to a portion of the commission to the research providers.

In 2025 the following were the top ten brokers (in no particular order) from whom we received soft dollar benefits in a manner noted above:

Top Ten Brokers for 2025

Citigroup Global Markets
Evercore Group
Goldman Sachs
JP Morgan Securities
Morgan Stanley
Piper Sandler & Co.
RBC Capital Markets
Sanford Bernstein
TD Securities
Virtu Americas

Directed Brokerage

Manulife IM (US) does not engage in directed brokerage arrangements. However, we permit clients to direct us to execute transactions using a particular broker-dealer. Certain funds have entered into an arrangement under which, with respect to certain brokerage transactions directed to certain broker-dealers, the funds receive a credit for part of the brokerage commission paid by the fund, which is applied against expenses of the fund.

Trade Aggregation

Because investment decisions often affect more than one client, we frequently will attempt to acquire or dispose of the same security for more than one client at the same time. Manulife IM (US), to the extent permitted by applicable law, regulations and advisory contracts, aggregates purchases and sales of securities on behalf of its various clients for which it has discretion, provided that in our opinion, all client accounts are treated equitably and fairly and that block trading will result in a more favorable overall execution. Trades will not be combined when a client has directed transactions to a particular broker-dealer or when we determine that combined orders would not be efficient or practical.

When appropriate, Manulife IM (US) will allocate such block orders at the average price obtained or according to a system that we consider to be fair to all clients over time. Generally speaking, such allocations are made on the basis of proportional capital under management in the respective client accounts.

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Managed Account Programs

Trading

For our Managed Account Programs, while we are required to seek best execution for all trading transactions, the arrangement between the Program Sponsors and their clients generally provides for an all-inclusive fee arrangement which includes all execution costs. In most instances, Manulife IM (US)'s trading away from the Program Sponsor would cause the client to pay additional commissions and therefore best execution generally becomes limited to trading with the client's Program Sponsor. Clients of Managed Account Programs should carefully review and discuss their fee arrangement with their Program Sponsor.

For some Managed Account Programs, clients direct us to execute their transactions using a particular broker-dealer. Clients that choose to direct their brokerage, should consider the following: (i) our brokerage placement practices; (ii) they may pay higher commissions on some transactions than might be attainable by us, or may receive less favorable execution of some transactions, or both; (iii) they may forego any benefit from savings on execution costs that we could obtain for our clients through negotiating volume discounts on batched transactions; (iv) they will not be able to participate in an allocation of a new issue if that new issue is provided by another broker; (v) they restrict us from receiving research-related products and services available from other brokers; and (vi) they may not generate returns equal to clients which do not direct brokerage.

Sequencing Placement of Orders

We endeavor to treat all Managed Account Program accounts fairly and equitably in communicating orders to sponsors in accordance with client-directed trading instructions or in executing client orders in accordance with the requirements of the particular Managed Account Programs.

In view of the different types of investment advisory services and clients' instructions, we have established a policy and related procedures that we believe are reasonably designed to address the potential conflicts arising from sequencing of order placements and execution among Managed Accounts and other client portfolios in similarly managed strategies. Our general practice is to communicate investment decisions to all affected clients at or about the same time. This entails a rotational method of releasing orders to the sponsoring or other executing brokers consistent with our fiduciary duties.

For Managed Account Programs whereby we are solely responsible for providing a model portfolio, we will employ a separate but similar rotational method. Notification to the Model Program Sponsors will be at or about the same time., , with other sponsors of managed account programs.

From time to time as warranted during abnormal or other market conditions, we will alter or adjust the implementation of trades and/or the rotation in situations in which it feels that a particular order could potentially cause material market impact and/or pose trading liquidity issues. The decision to alter the implementation or the rotation will be made in good faith by each Portfolio Management Team responsible for a particular strategy.

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X. Review of Accounts

Internal Review of Client Accounts

Each client account is managed by a Manulife IM (US) portfolio management team which is assigned primary responsibility for the day-to-day management and ongoing monitoring of the client account. The portfolio management team's continuous review of a client account includes the review and appropriateness of portfolio holdings and transactions considering the client account's investment objective, guidelines and restrictions within the context of market conditions.

The client accounts are also periodically reviewed by Manulife IM (US)'s designated Chief Investment Officer, the Performance team, and the Investment Risk team. In all cases, accounts are also subject to review by compliance personnel, who monitor account trading on a daily basis utilizing the Firm's order management system that incorporates pre-trade, post-trade, and batch compliance testing across many account restrictions. For example, client accounts are reviewed periodically in order to identify dispersion in performance results of clients in similar strategies. Such performance dispersion, is not of itself dispositive of any client account favoring, as it could legitimately result from factors such as variations in client holdings restrictions, cash flows, trade rotation or client restrictions on Manulife IM (US)' ability to freely select brokers to execute transactions with respect to a particular portfolio (e.g., client-directed brokerage), in addition to certain attributes of a portfolio security or its issuer and/or treatment of the security or issuer by a third-party service provider, or the purchase of a small position to assess the overall desirability of an investment.

Client Reporting

On a quarterly and/or monthly basis, Manulife IM (US) furnishes to our clients, or their agents, a summary of written reports of portfolio transactions that were executed during the relevant period, portfolio holdings, characteristics, strategies, performance information, and other requested information about compliance matters. Meetings with clients are held as agreed upon with the client and generally occur annually.

Managed Account Program clients receive account statements from Program Sponsors in accordance with the terms of the particular programs.

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XI. Client Referrals and Other Compensation

Manulife IM (US) relies primarily on the efforts of its or its affiliates' internal sales and marketing personnel who are responsible for soliciting and generating new business. Discretionary compensation of such sales and marketing personnel is based in part, on their success in raising assets on behalf of the firm.

Manulife IM (US) has entered into written sales and solicitation agreements with certain affiliated persons or entities for client referrals or introductions. Manulife IM (US) may compensate or may be compensated by its affiliates for client referrals or introductions or placements of interests in separately managed accounts in compliance with applicable law. The material terms of such arrangements will be disclosed to each client or investor, as required by law.

For our Managed Account Programs, Manulife IM (US) may pay the Program Sponsor various fees in connection with the model only program, such as model set up, onboarding and maintenance, operational and support services and data analytics fees, allowing for the delivery of the model portfolio on the Program Sponsor's platform.

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XII. Custody

In its role as an asset manager, Manulife IM (US) generally does not have possession, or the authority to control or possess assets held in client accounts. Client assets are held in separate accounts maintained by independent third-party custodians who have been selected by our clients. As a fiduciary, Manulife IM (US) seeks to safeguard client assets against unauthorized access or use. Manulife IM (US) accomplishes this by separating investment management, trading, operations, and client relationship functions and responsibilities. We maintain access controls around the systems used by trading and by portfolio management to ensure that trades are duly authorized. We periodically reconcile records of client funds and securities to the client's custodian records.

Affiliates of Manulife IM (US) sponsor bank maintained collective investment funds and other privately-offered unregistered investment funds. As Manulife IM (US)'s affiliates often serve as the trustee, director, the general partner of, or hold another comparable position with respect to these funds, Manulife IM (US), may be deemed to have custody over those funds and we are required to take additional measures to ensure that client assets are safeguarded.

Clients should carefully review any statement or other reports that they receive from a custodian and compare them to the client reports provided by us.

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XIII. Investment Discretion

Clients retain Manulife IM (US) on both a discretionary and nondiscretionary basis. Clients that retain us on a discretionary basis grant us such authority by way of an investment management agreement. As such, we have the authority to supervise and direct the investments of and for those clients' accounts without prior consultation with the client. Pursuant to this discretionary authority, we determine which securities are bought and sold for the account, the total amount of the purchases and sales, the brokers or dealers through which transactions are executed and the commission rates paid to effect the transactions, as applicable. The client may restrict or prohibit transactions in certain types of securities or direct that transactions be effected through specific brokers or dealers.

A few clients retain us on a non-discretionary basis, requiring that Manulife IM (US) also provides investment services (in the form of model portfolios) to clients and third-party investment managers who are responsible for placing trades in their client accounts, based on such model portfolios (please see "Participation in Managed Account Programs – Model Only" in this Brochure for more information on Manulife IM (US)'s participation in such model-based managed account programs).

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XIV. Voting Client Securities

Under our discretionary investment management agreements, clients have the option to grant Manulife IM (US) proxy voting authority over securities held in a client account. When clients grant such authority, Manulife IM (US) seeks to vote proxies in the best economic interests of all of its clients for whom it has proxy voting authority and responsibilities, with a view to maximize the economic value of their investments. We believe that our proxy voting policies and procedures are reasonably designed to ensure that proxy voting is conducted in the best interest of clients, and in accordance with our fiduciary duties, applicable rules under the Advisers Act, and fiduciary standards and responsibilities applicable to our ERISA clients. When clients have granted us authority to vote securities in their account, we will vote in accordance with the Manulife Investment Management Global Proxy Voting Policy and Global Proxy Voting Guidelines and clients cannot direct our vote in a particular proxy solicitation. Clients that have not provided us authority to vote securities in their accounts, should reach out to their other service providers. We will not generally provide advice on proxy voting to clients that have not granted us voting authority.

Manulife IM (US) has contracted with an independent third-party service provider to ensure the timely casting of votes, to provide relevant and timely proxy voting research and make voting recommendations to inform our voting decisions, and to keep associated records. Manulife IM (US) has implemented global proxy voting guidelines which set forth our general approach to proxy voting proposals and subject matter for our ESG integrated strategies[5] and also our approach to proxy voting proposals for our thematic strategies[6]. The guidelines are reviewed on a regular basis to ensure broad alignment with the various Manulife Investment Management issue-specific statements. Through the proxy voting execution process, the proxy voting services provider populates initial voting recommendations in accordance with the global proxy voting guidelines. These voting recommendations are generally submitted, processed and ultimately tabulated. Manulife IM (US) retains the authority and operational functionality to submit different voting instructions after these initial recommendations have been submitted based on Manulife IM (US)'s assessment of each situation. As Manulife IM (US) reviews voting recommendations and decisions, as outlined below, Manulife IM (US) may change voting instructions based on those reviews.

Manulife IM actively reviews voting matters on a case-by-case basis, considering both the substance of the proposal and the significance of the holding. Investment teams are empowered to determine which meetings warrant active review, consistent with their investment philosophies and clients' objectives.

Manulife IM (US) investment professionals apply the expertise of individuals across the organization in conducting proxy voting research and providing advice. Any such advice is supplemental to the research and recommendations provided by our proxy voting services provider and review by investment professionals. Manulife IM (US) investment professionals may consult with the sustainability team for

[5] Including ESG integration and quantitative screening.
[6] Including sustainable, sustainable thematic and impact.

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subject-matter insight and contextual analysis when they consider the facts and circumstances of an individual ballot item. In certain instances, investment professionals also consider AI-powered research tools, supplemental data sources, and other external information to help inform their proxy-voting decisions provided such resources are used appropriately, with sound oversight, and in alignment with Manulife IM (US) policies and stewardship standards. Investment professionals utilize AI-powered tools to assist with voting recommendations and instructions for certain proposals, based on the Manulife Investment Management global proxy voting guidelines and research and parameters provided by Manulife IM (US). After considering all available information, the investment professional will make a voting decision. Where the vote is different from the initial recommendation, the sustainability team will execute the change and record the rationale for the decision.

Except in instances when a Manulife IM (US) client retains voting authority, Manulife IM (US) will instruct custodians of client accounts to forward all proxy statements and materials received in respect of client accounts to the service provider.

Manulife IM (US) clients retain the authority, and may choose, to lend shareholdings. Manulife IM (US), however, generally retains the ability to restrict shares from being lent and to recall shares on loan in order to preserve proxy voting rights and execute proxy votes. Manulife IM (US) will, where feasible, weigh the benefit of casting votes at a given meeting when deciding whether to recall lent shares for voting. Manulife IM (US) is focused in particular on preserving voting rights for issuers where Manulife Investment Management holds 2% or more of an issuer as aggregated across Manulife Investment Management client accounts. Manulife IM (US) has a process in place to systematically restrict and recall shares on a best-efforts basis for those issuers where Manulife Investment Management owns an aggregate of 2% or more across Manulife Investment Management client accounts.

Manulife IM (US) has a fiduciary duty to its clients. We recognize that conflicts of interest may arise in our proxy voting activities, and we seek to identify, disclose, and mitigate potential conflicts in accordance with our fiduciary responsibilities.

We have identified the following potential conflicts of interest related to our proxy voting activities:

- Voting at a company that is the sponsor of one of our institutional clients or where the company otherwise has a material commercial relationship with either Manulife or another member of the Manulife group, and Manulife IM (US) could be unduly influenced by the relationship
- Manulife IM (US) employees could have a material relationship with a company, which could affect voting activities

Manulife IM (US) has implemented processes to prevent and mitigate identified potential conflicts, including:

- Each Manulife IM (US) employee is subject to a global code of ethics and general principles of business conduct, which reinforces fiduciary obligations and reminds employees of the requirement to put the

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interests of our clients first. Where a material conflict is identified between an employee and a company, the conflict must be disclosed to the employee's manager and our legal/compliance departments as needed to determine if it is appropriate for such employee to influence vote decisions for that company.

- Manulife IM (US) uses an organizational structure that separates reporting lines for the sustainability team and investment professionals from sales and vendor functions in order to minimize real, or potential, conflicts of interest and to help ensure that voting is conducted in the best interest of the underlying clients.
- Voting decisions are executed independently of our parent company, Manulife Financial Corporation, or any of its related entities.

Clients may obtain a copy of the Manulife Investment Management Global Proxy Voting Policy and Global Proxy Voting Guidelines, and information about how we voted proxies during the past fiscal year by contacting their relationship manager at (617) 375-1500. We also have policy information and voting records linked on our website at

https://www.manulifeim.com/institutional/us/en/sustainability.

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XV. Financial Information

Not Applicable

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APPENDIX A

Glossary of Investment Risks

Active management risk. The adviser's investment strategy fails to produce the intended result.

Artificial Intelligence risk. Artificial intelligence technologies, including machine learning and generative artificial intelligence (collectively, "AI Technology"), and their potential future applications, continue to rapidly evolve. We do not use AI Technology to make investment decisions or provide investment advice. However, we do utilize AI Technology to streamline our investment process and enhance certain operational aspects of our business, including certain elements of marketing and sales activities, client reporting, data processing, and certain operational components of compliance monitoring. In addition, we rely on third-party service providers who utilize AI Technology. While we conduct diligence on third-party service providers, we cannot control how they develop or maintain AI Technology.

Commodity risk. The market price of commodity investments may be volatile due to fluctuating demand, supply disruption, speculation and other factors

Convertible securities risk. The market values of convertible securities tend to decline as interest rates increase and, conversely, to increase as interest rates decline. In addition, as the market price of the underlying common stock declines below the conversion price, the price of the convertible security tends to be increasingly influenced more by the yield of the convertible security.

Credit and counterparty risk. The issuer or guarantor of a fixed-income security, the counterparty to an over-the-counter derivatives contract or a borrower of an account's securities, is unable or unwilling to make timely principal, interest or settlement payments, or otherwise to honor its obligations. Investments in fixed-income securities are subject to varying degrees of risk that the issuers of the securities will have their credit rating downgraded or will default, potentially reducing a fund's share price and income level. U.S. government securities are subject to varying degrees of credit risk depending upon the nature of their support.

Currency risk. Currency risk is the risk that fluctuations in exchange rates adversely affect the U.S. dollar value of a client's investments.

Cybersecurity risk. With the increased use of technologies, such as mobile devices and cloud-based service offerings and the dependence on the internet and computer systems to perform necessary business functions, Manulife IM (US) and its affiliates are susceptible to operational and information or cybersecurity risks. Cybersecurity breaches are either intentional or unintentional events that allow an unauthorized party to gain access to assets, customer data, or proprietary information, or cause Manulife IM (US) and its affiliates or its service providers to suffer data corruption or lose operational functionality. Intentional cybersecurity incidents

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include unauthorized access to systems, networks, or devices (such as through “hacking” activity or “phishing”); infection from computer viruses or other malicious software code; and attacks that shut down, disable, slow, or otherwise disrupt operations, business processes, or website access or functionality. Cyberattacks can also be carried out in a manner that does not require gaining unauthorized access, such as causing denial-of-service attacks on the service providers' systems or websites rendering them unavailable to intended users or via "ransomware" that renders the systems inoperable until appropriate actions are taken. Geopolitical tensions and advancements in artificial intelligence may increase the scale and sophistication of such attacks. In addition, unintentional incidents can occur, such as the inadvertent release of confidential information. A cybersecurity breach could result in the loss or theft of client data or funds, loss or theft of proprietary information or corporate data, physical damage to a computer or network system, or costs associated with system repairs. Cybersecurity incidents could cause Manulife IM (US) and its affiliates or its service providers to incur regulatory penalties, reputational damage, compliance costs associated with corrective measures, or financial loss. They may also result in violations of applicable privacy and other laws. In addition, such incidents could affect issuers of securities in which an investment strategy invests, thereby causing the strategy’s investments to lose value. Cyber-events have the potential to materially affect an investment strategy and Manulife IM (US)’ relationships with accounts, shareholders, clients, employees, products, and service providers. Manulife IM (US) has established risk management systems reasonably designed to seek to reduce the risks associated with cyber-events. There is no guarantee that Manulife IM (US) will be able to prevent or mitigate the impact of any or all cyber-events.

Derivatives risk. Hedging and other strategic transactions increase the volatility of an account and, if the transaction is not successful, could result in a significant loss to a client account. Counterparty risk, liquidity risk (i.e., the inability to enter into closing transactions) and risk of disproportionate loss are the principal risks of engaging in transactions involving futures contracts, options, swaps and foreign currency forward contracts. Counterparty risk does not apply to exchange-traded options. Foreign currency forward contracts are also subject to foreign currency risk. The use of derivative instruments (such as options, futures and swaps) could produce disproportionate gains or losses, more than the principal amount invested. Investing in derivative instruments involves risks different from, or possibly greater than, the risks associated with investing directly in securities and other traditional investments and, in a down market, could become harder to value or sell at a fair price.

Distressed investment risk. Many distressed investments, including loans, loan participations, bonds, notes and non-performing and sub-performing mortgage loans, are not publicly traded and involve a substantial degree of risk.

Economic and market events risk. Economic data and market events have resulted, and continue to result, in an unusually high degree of volatility in the financial markets, both domestic and foreign. In addition, reduced liquidity in credit and fixed-income markets adversely affects issuers worldwide.

Emerging markets risk. The risks of investing in foreign securities are greater for investments in emerging markets. Emerging market countries experience higher inflation, interest rates and unemployment as well as

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greater social, economic, regulatory and political uncertainties than more developed countries.

Equity securities risk. The value of a company's equity securities is subject to changes in the company's financial condition, and overall market and economic conditions.

Exchange-traded fund ("ETF") risk. Owning an ETF generally reflects the risks of owning the underlying securities it is designed to track.

Fixed-income securities risk. Fixed-income securities are affected by changes in interest rates and credit quality. A rise in interest rates typically causes bond prices to fall. The longer the average maturity of the bonds held in an account, the more sensitive an account is likely to be to interest- rate changes. There is the possibility that the issuer of the security will not repay all or a portion of the principal borrowed and will not make all interest payments.

Foreign securities risk. As compared to U.S. companies, there may be less publicly available information relating to foreign companies. Foreign securities also may be subject to foreign taxes. The value of foreign securities is subject to currency fluctuations and adverse political and economic developments. The risks of investing in foreign securities are greater for investments in emerging markets.

Fund of funds risk. A fund or account is subject to the performance of the underlying funds in which it invests.

Greater China risk. Investments in the Greater China region are subject to special risks, such as less developed or less efficient trading markets, restrictions on monetary repatriation and possible seizure, nationalization or expropriation of assets. In particular, investments in Taiwan could be adversely affected by its relationship with China, and Hong Kong and Chinese markets could be hurt significantly by adverse government actions. A small number of companies and industries represent a relatively large portion of the Greater China market as a whole.

High portfolio turnover risk. Actively trading securities can increase transaction costs (thus lowering performance) and taxable distributions.

Illiquid investments risk. The difficulties and delays associated with such transactions could result in the inability to realize a favorable price upon disposition, and at times might make disposition of such securities impossible. In addition, an account may be unable to sell other illiquid investments when it desires to do so, resulting in obtaining a lower price or being required to retain the investment.

Industry or sector investing risk. The performance of an account or fund that focuses on a single industry or sector of the economy depends in large part on the performance of that industry or sector. As a result, the value of an investment fluctuates more widely than it would in an account or fund that is diversified across industries or sectors.

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Inflation-indexed debt securities risk. Inflation-indexed debt securities are subject to the effects of changes in market interest rates caused by factors other than inflation (real interest rates). There can be no assurance that the inflation index used will accurately measure the real rate of inflation in the prices of goods and services.

Initial public offerings ("IPO") risk. IPO shares have a magnified impact on performance of an account or fund and are frequently volatile in price.

Interest rate risk. A rise in interest rates typically causes bond prices to fall. The longer the average maturity of the bonds held by an account or fund, the more sensitive it is likely to be to interest- rate changes. The yield earned by an account or fund will vary with changes in interest rates. Changes in interest rates cause adverse effects and volatility in equity prices.

Investment company securities risk. A fund bears its own expenses and indirectly bears its proportionate share of expenses of the underlying funds in which it invests.

Issuer risk. An issuer of a security performs poorly and, therefore, the value of its stocks and bonds decline. An issuer of securities that are held in an account or fund could default or have its credit rating downgraded.

Large company risk. Large-capitalization stocks as a group could fall out of favor with the market, causing an account or fund to underperform investments that focus on small- or medium- capitalization stocks. Larger, more established companies can be slow to respond to challenges and grow more slowly than smaller companies.

Leverage risk. The use of leverage magnifies both the favorable and unfavorable effects of price movements in the investments made by an account or fund. To the extent the account or fund is leveraged in its investment operations, it will be subject to substantial risk of loss.

Lifecycle risk. There is no guarantee that the adviser will correctly predict the market or economic conditions and, as with other fund investments, you could lose money even if a fund is at or close to its designated retirement year or in its post-retirement stage.

Liquidity risk. Exposure exists when trading volume; lack of a market maker or legal restrictions impair the ability to sell particular securities or close derivative positions at an advantageous price.

Loans (bank loans, floating rate loans, and loan participations) risk. Investing in loans involves special types of risks, including credit risk, interest-rate risk, liquidity risk and the risks of being a lender.

Lower-rated fixed-income securities risk and high-yield securities risk. Lower-rated fixed-income securities

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and high-yield fixed-income securities (commonly known as junk bonds) are subject to greater credit-quality risk and risk of default than higher-rated fixed-income securities. These securities can be considered speculative and the value of these securities can be more volatile due to increased sensitivity to adverse issuer, political, regulatory, market or economic developments and can be difficult to resell.

Management of Discretionary and Non-Discretionary Accounts. The adviser may provide investment advice to advisory clients on either a discretionary or a nondiscretionary basis. For various reasons, nondiscretionary advisory clients may not be able to implement the adviser's recommendations with respect to the allocation or reallocation of assets as quickly as the adviser implements such recommendations on behalf of discretionary advisory clients. In certain cases, due to redemption notice deadlines or other reasons, this may result in non-discretionary advisory clients being unable to act on the adviser's recommendations at the same time the adviser acts on behalf of the discretionary advisory clients. This could cause significant differences in the performance between non-discretionary and discretionary advisory clients with the same or similar investment objectives.

Market disruption and geopolitical risk. Events in the financial markets have resulted, and continue to result, in an unusually high degree of volatility in the financial markets, both domestic and foreign. In addition, reduced liquidity in credit and fixed-income markets adversely affects issuers worldwide.

Medium and smaller company risk. The prices of medium and small company stocks can change more frequently and dramatically than those of large company stocks.

Mortgage-backed and asset-backed securities risk. Different types of mortgage-backed securities and asset-backed securities are subject to different combinations of prepayment, extension, interest-rate and/or other market risks.

Municipal bond risk. Municipal bond prices can decline due to fiscal mismanagement or tax shortfalls. Revenue bond prices can decline if related projects become unprofitable. An account or fund may hold bonds that are insured as to principal and interest payments. Because the value of an insured municipal bond depends in part on the claims-paying ability of the insurer, an account or fund would be subject to the risk that the insurer is unable to pay claims filed pursuant to the coverage. An account or fund may hold several investments covered by one insurer, which would increase the exposure to the claims-paying ability of that insurer. In addition, insurance does not guarantee the market value of the insured obligation.

Natural resources risk. The natural resources industry can be significantly affected by events relating to international political and economic developments, energy conservation, the success of exploration projects, commodity prices, and taxes and other governmental regulations.

Non-diversified risk. Certain funds are not "diversified" within the meaning of the Investment Company Act of 1940. This means they can invest in the securities of a relatively small number of issuers, which results in greater

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susceptibility to associated risks. As a result, credit, market and other risks associated with a fund's investment strategies or techniques can be more pronounced for these funds than for funds that are "diversified."

Prepayment risk. Prepayment risk occurs when the issuer of a security can repay principal prior to the security's maturity. Securities subject to prepayment risk can offer less potential for gains when the credit quality of the issuer improves.

Real estate securities risk. Investing in securities of companies in the real estate industry subjects an account or fund to the risks associated with the direct ownership of real estate. Real Estate Investment Trusts ("REITs") involve additional risk factors including poor performance by a REIT's manager, changes to the tax laws, and failure by the REIT to qualify for tax-free distribution of income or exemption under the Investment Company Act of 1940.

Sector investing risk. Where an account or fund focuses on a single sector of the economy, its performance depends in large part on the performance of that sector. As a result, the value of investments could fluctuate more widely than it would in an account or fund that is diversified across sectors.

Short sales risk. Short sales involve costs and risk. A borrower of securities must pay the lender interest on the security it borrows, and the borrower will lose money if the price of the security increases between the time of the short sale and the date when the borrower replaces the borrowed security.

Small company risk. Stocks of smaller companies can be more volatile and less liquid than stocks of larger companies.

Special risks related to preferred securities. Generally, preferred security holders have no voting rights with respect to the issuing company unless preferred dividends have been in arrears for a specified number of periods, at which time the preferred security holders have the right to elect a number of directors to the issuer's board. Generally, once all the arrearages have been paid, the preferred security holders no longer have voting rights. In certain varying circumstances, an issuer of preferred securities redeems the securities prior to a specified date. For instance, for certain types of preferred securities, a redemption could be triggered by a change in federal income tax or securities laws. As with call provisions, a redemption by the issuer negatively impacts the return of the security held. Preferred securities can include provisions that permit the issuer, at its discretion, to defer distributions for a stated period without any adverse consequences to the issuer. Preferred securities are subordinated to bonds and other debt instruments in a company's capital structure in terms of priority to corporate income and liquidation payments and therefore will be subject to greater credit risk than more senior debt instruments. Preferred securities are typically substantially less liquid than many other securities, such as common stocks or U.S. government securities.

State/region risk. Investing heavily in any one state or region increases exposure to losses in securities of that

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state's or region's issuers.

State-specific risk. Where an account or fund invests mainly in bonds from a single state, its performance is affected by local, state and regional factors. These factors include economic or political changes, tax base erosion, state constitutional limits on tax increases, budget deficits and other financial difficulties, and changes in the credit ratings assigned to the state's municipal issuers.

Sustainability risk. A sustainability risk refers to any sustainability factor-related event or issue that, if it occurs, could or will have a material negative impact on the value of investments we make for our clients

Target allocation risk. From time to time, one or more of the underlying funds of target allocation accounts experience relatively large redemptions or investments due to reallocations or rebalancing of the assets of a portfolio, which could affect the performance of the underlying funds and, therefore, the performance of a fund.

Target Liability risk. The return on its investments in one or a combination of the Liability Driven Investment strategies may not perfectly match the return of an investor's (such as a pension plan's) overall liabilities due to reasons that may include, but not be limited to: – the Liability Driven Investment strategies' benchmarks are based on a number of assumptions which are not necessarily identical to an investor's circumstances

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APPENDIX B

Fee Schedule for Manulife IM (US) Strategies Sold to Individuals through Managed Account Programs*

- Fundamental Large Cap Core
- Fundamental Large Cap Value
- Fundamental All Cap Core
- Global Equity ADR
- US Small Cap Core
- US Small Cap Value
- Core Fixed Income
- Core Plus Fixed Income

Investment Management Equity Fee Schedule*
50 bps

Investment Management Fixed Income Fee Schedule*
50 bps

**Fees are negotiable and vary based on the Managed Account Program for which a client participates.*

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Brochure Supplement (Part 2B of Form ADV)

Manulife Investment Management (US) LLC
197 Clarendon Street
Boston, MA 02116
617-375-1500
www.manulifeim.com

January 29, 2026

Professional Certifications

Employees have earned the following certifications and credentials that are required to be explained in further detail.

Chartered Financial Analyst (CFA): Chartered Financial Analysts are licensed by the CFA Institute to use the CFA mark. CFA certification requirements:

- Hold a bachelor's degree from an accredited institution or have equivalent education or work experience.
- Successful completion of all three exam levels of the CFA Program.
- Have 48 months of acceptable professional work experience in the investment decision making process.
- Fulfill society requirements, which vary by society. Unless you are upgrading from affiliate membership, all societies require two sponsor statements as part of each application; these are submitted online by your sponsors.
- Agree to adhere to and sign the Member's Agreement, a Professional Conduct Statement, and any additional documentation requested by CFA Institute.

Certified Public Accountant (CPA): Certified Public Accountants are licensed by the National Association of State Boards of Accountancy, Inc. (NASBA) to use the CPA mark. CPA certification requirements:

- Bachelor’s degree from an accredited college or university, which includes a minimum number of qualifying credit hours in accounting and business administration with an additional 1-year study. After August 1, 2009, this requirement for 5 years’ study is the “150-hour rule" set by the NASBA and has been adopted by most of state boards; prior to August 1, 2009, 120 hours plus 2 years’ work experience was the requirement.
- Successful completion of the Uniform Certified Public Accountant Examination which is set by the American Institute of Certified Public Accountants and administered by the NASBA.
- Additional state education and experience requirements, depending on the state.
- Most states require a special examination on ethics.
- Continuing professional education, which varies by states, but most require 120 hours of CPE every 3 years with a minimum of 20 hours per calendar year.

Brochure Supplement (Part 2B of Form ADV)
Caryn E. Rothman, CFA

Item 1 – Cover Page

Caryn E. Rothman, CFA
Manulife Investment Management
197 Clarendon Street
Boston, MA 02116
Phone: 617-375-1758

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Caryn E. Rothman that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Caryn E. Rothman, CFA, is a managing director, senior portfolio manager, and Head of the Global Credit Team at Manulife Investment Management. Caryn's prior roles at Manulife were portfolio manager on the high yield team and was a senior research analyst providing coverage in retail, consumer products, food & beverage, restaurants, healthcare & pharmaceuticals industries. She is a CFA® charterholder and a member of the Boston Security Analysts Society.

Education: Wellesley College, BA in Economics, 1996; Babson College, MBA, 2005
Joined Company: 1996
Began Career: 1996
Year of Birth: 1974

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Managing Director, Senior Portfolio Manager, and Head of the Global Credit Team of Manulife Investment Management, Ms. Rothman is supervised by Mr. Darren Toner, Senior Portfolio Manager of Manulife / CQS Investment Management. Frequent meetings are held between Mr. Toner and Ms. Rothman to review and discuss overall portfolio positioning and performance. Mr. Toner can be reached by phone at 44 20 7201 6900 or email at Darren.Toner@CQSM.com

Brochure Supplement (Part 2B of Form ADV)
Spencer Godfrey, CFA

Item 1 – Cover Page

Spencer Godfrey, CFA
Manulife Investment Management
197 Clarendon Street
Boston, MA 02116
Phone: 617-572-6227

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Spencer Godfrey that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Spencer Godfrey, CFA

Spencer Godfrey, CFA is a managing director and responsible for fixed-income research across global developed markets. In this role, he has primary research coverage responsibilities for telecommunications, commercial services, transportation and logistics, and industrials. Spencer is also, an Associate Portfolio Manager of US Core and Core Plus Fixed Income team. Previously, Spencer was a vice president, assistant director of research, and high-yield bond and leveraged loan analyst at KDP Investment Advisors, Inc. Before that, he was an analyst at Tully & Holland, Inc. and, prior to that, he worked as a senior underwriter at AIG. Spencer began his career as an underwriter at American International Underwriters (AIU). He is a CFA® charterholder and a member of the Boston Security Analysts Society.

Education: B.A., International Studies, Middlebury College; M.B.A., Asset Management, Boston College Carroll Graduate School of Management
Joined the company: 2016
Began career: 2003

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Managing Director and Head of Developed Markets Credit Research, of Manulife Investment Management, Mr. Godfrey is supervised by Mr. John Addeo, Senior Managing Director and Chief Investment Officer of Global Fixed Income of Manulife Investment Management. As Managing Director and Associate Portfolio Manager of US Core and Core Plus Fixed Income team, Mr. Godfrey is supervised by Mr. Jeffrey Given. Frequent meetings are held between Mr. Addeo and Mr. Given, with Mr. Godfrey to review and discuss overall portfolio positioning and performance. Mr. Addeo can be reached by phone at 617-375-1793 or by email at JAddeo@manulifeam.com Mr. Given can be reached by phone at 617-375-6267 and by email at JGiven@ManulifeAM.com

Brochure Supplement (Part 2B of Form ADV)
Bradley L. Lutz, CFA

Item 1 – Cover Page

Bradley L. Lutz, CFA
Manulife Investment Management
197 Clarendon Street
Boston, MA 02116
Phone: 617-375-0336

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Bradley L. Lutz that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Bradley L. Lutz, CFA, is a managing director and portfolio manager for the Global Multi-Sector Fixed Income Team. Brad first joined Manulife Investment Management in 2002, via the company's affiliate, Declaration Management & Research. Earlier in his career, he worked for Summit Investment Partners in Cincinnati, OH with research, trading and portfolio management responsibilities for high yield and investment grade corporate bonds. Before Summit, Brad was with Pacholder Associates, Inc. as a high yield credit analyst. He is a CFA® charterholder and a member of the Boston Security Analysts Society.

Education: Miami University, BS in Finance, 1992
Joined Company: 2002
Began Career: 1992
Year of Birth: 1969

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Managing Director and Portfolio Manager of Manulife Investment Management, Mr. Lutz is supervised by Mr. Christopher Chapman, Head of Global Mufti-Sector Fixed Income Team of Manulife Investment Management. Frequent meetings are held between Mr. Chapman and Mr. Lutz to review and discuss overall portfolio positioning and performance. Mr. Chapman can be reached by phone at 617-375-1500 or by email at CChapman@ManulifeAM.com.

Brochure Supplement (Part 2B of Form ADV)
Kelly Lim, CFA

Item 1 – Cover Page

Kelly Lim, CFA
Manulife Investment Management
47F, The Lee Gardens
33 Hysan Avenue
Causeway Bay, Hong Kong
Phone: 852-2202-1550

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Kelly Lim that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Kelly Lim, CFA
Associate Portfolio Manager, Global Multi-Sector Fixed Income, Manulife Investment Management
Kelly is a member of the team responsible for portfolio management, global bond and currency management for the firm's global multi-sector fixed income strategies. A specialist in Asia fixed income, she rejoined Manulife Investment Management following a five-year stint at Fidelity International as a senior trader, where she covered local rates (cash and derivatives), hard currency sovereigns, and ex-China investment-grade and high-yield corporates. Prior to that, Kelly spent four years as an investment analyst on Manulife Investment Management's Strategic Fixed Income team. She's based in Hong Kong and holds the Chartered Financial Analyst designation.

Education:
M.Sc., Mathematical and Computational Finance, University of Oxford; B.S., London School of Economic and Political Science

Joined Company: 2026
Began career: 2010

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Portfolio Manager of Manulife Investment Management, Ms. Lim is supervised by Mr. Christopher Chapman, Head of Global Mufti-Sector Fixed Income Team of Manulife Investment Management. Frequent meetings are held between Mr. Chapman and Ms. Lim to review and discuss overall portfolio positioning and performance. Mr. Chapman can be reached by phone at 617-375-1500 or by email at CChapman@ManulifeAM.com.

Brochure Supplement (Part 2B of Form ADV)
Christopher N. Smith, CFA, CAIA

Item 1 – Cover Page

Christopher N. Smith, CFA, CAIA
Manulife Investment Management
One London Wall
London, EC2A 5EA
Phone: +44 7947 865335

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Christopher N. Smith that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Christopher N. Smith, CFA, CAIA
Associate Portfolio Manager, Global Multi-Sector Fixed Income, Manulife Investment Management
Chris is responsible for portfolio management, global bond, and currency management for the firm's global multi-sector fixed income strategies. Previously, he held various roles on the team, including senior investment analyst, implementation analyst, and client portfolio manager. Prior to joining the company, Chris held various positions at Pioneer Investments and State Street, where he began his career. Chris holds the Chartered Financial Analyst and Chartered Alternative Investment Analyst designations and is a member of the CFA Society Boston and the CFA Institute. Chris also achieved the Certificate in ESG Investing from the CFA Society United Kingdom.

Education: Merrimack College, North Andover, MA
Joined Company: 2012
Began Career: 2008
Year of Birth: 1986

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:

As Associate Portfolio Manager of Manulife Investment Management, Mr. Smith is supervised by Mr. Christopher Chapman, Head of Global Mufti-Sector Fixed Income Team of Manulife Investment Management. Frequent meetings are held between Mr. Chapman and Mr. Smith to review and discuss overall portfolio positioning and performance. Mr. Chapman can be reached by phone at 617-375-1500 or by email at CChapman@ManulifeAM.com.

Brochure Supplement (Part 2B of Form ADV)
Charles C. Tomes

Item 1 – Cover Page

Charles C. Tomes
Manulife Investment Management
197 Clarendon Street
Boston, MA 02116
Phone: 617-375-1500

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Charles C. Tomes that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Charles C. Tomes is a Managing Director and *Portfolio Manager, Global Multi-Sector Fixed Income, at Manulife Investment Management.* Chuck is responsible for global bond and currency research, portfolio implementation, and trading for the company's global multi-sector fixed-income strategies. Previously, he worked at John Hancock Investment Management, and he started his career at Morgan Stanley.
Education: B.A., Finance, Northeastern University

Joined the company: 2010
Began career: 2008
Year of Birth: 1982

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Managing Director and Portfolio Manager of Manulife Investment Management, Mr. Tomes is supervised by Mr. Christopher Chapman, Head of Global Mufti-Sector Fixed Income Team of Manulife Investment Management. Frequent meetings are held between Mr. Chapman and Mr. Tomes to review and discuss overall portfolio positioning and performance. Mr. Chapman can be reached by phone at 617-375-1500 or by email at CChapman@ManulifeAM.com.

Brochure Supplement (Part 2B of Form ADV)
Joseph P. Marguy

Item 1 – Cover Page

Joseph P. Marguy
Manulife Investment Management
197 Clarendon Street
Boston, MA 02116
Phone: 617-375-4858

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Joseph P. Marguy that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Joseph P. Marguy is a director and portfolio manager at Manulife Investment Management. He provides dedicated research for the Capital Appreciation Team's Regional Bank and Financial Industries strategies. He is also the portfolio manager of the Global Real Estate strategy. Earlier in his career, he was an investment analyst with the company's risk management area, responsible for attribution and risk exposure reports for our investment teams. Joe began his career at Chase Global Financial Services.

Education: Bryant College, BS in Finance, 1996; Bentley College, MBA, 2008
Joined Company: 1999
Began Career: 1996
Year of Birth: 1974

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Director and Portfolio Manager of Manulife Investment Management, Mr. Marguy is supervised by Ms. Susan Curry, Senior Managing Director and Senior Portfolio Manager of Manulife Investment Management. Frequent meetings are held between Ms. Curry and Mr. Marguy to review and discuss overall portfolio positioning and performance. Ms. Curry can be reached by phone at 617-375-6876 or by email at Scurry@ManulifeAM.com.

Brochure Supplement (Part 2B of Form ADV)
Susan A. Curry

Item 1 – Cover Page

Susan A. Curry
Manulife Investment Management
197 Clarendon Street
Boston, MA 02116
Phone: 617-375-6876

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Susan A. Curry that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Susan A. Curry is Head of Developed Markets Equities, Co-Head of Capital Appreciations Team, a senior managing director, and senior portfolio manager at Manulife Investment Management, managing the Financial Industrie**s and Regional Bank strategies as part of the Capital Appreciation Team. Susan joined the company as a senior product manager for Institutional Investments and Services, responsible for marketing support of the company's equity strategies. She moved to the Capital Appreciation Team in 2004 as an investment analyst. She began her career at Fidelity Investments, where she served as a research analyst.**

Education: University of Massachusetts, BA in Economics, 1992; Brandeis University, MS in Finance, 2004
Joined Company: 1998
Began Career: 1993
Year of Birth: 1970

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Head of Developed Market Equities, Senior Portfolio Manager, Co-Head of Capital Appreciation of Manulife Investment Management, Ms. Curry is supervised by Mr. Nathan Thooft Chief Investment Officer of Multi-Asset Solutions and Global Equities of Manulife Investment Management. Frequent meetings are held between Mr. Thooft and Ms. Curry to review and discuss overall portfolio positioning and performance. Mr. Thooft can be reached by phone at 617-663-3161 or by email at NThooft@ManulifeAM.com.

Brochure Supplement (Part 2B of Form ADV)
Steven G. Slaughter

Item 1 – Cover Page

Steven G. Slaughter
Manulife Investment Management
200 South Wacker Drive, Suite 650
Chicago, IL 60606
Phone: 847-739-2076

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Steven G. Slaughter that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Steven G. Slaughter is a senior managing director and senior portfolio manager for Manulife Investment Management. He is the lead portfolio manager for the Global Healthcare Strategy and provides dedicated research on the healthcare sector for all diversified strategies managed by the company's Capital Appreciation Team. Before joining Manulife Investment Management, Steve was a portfolio manager at Oak Ridge Investments. He previously worked at UBS Asset Management where he directed healthcare investments for US Core and Global portfolios. He has a background in private equity and held various corporate management roles within the healthcare industry, including Johnson & Johnson, Abbott Labs, and Elan Pharmaceuticals.

Education: University of Notre Dame, BS Biology with honors, 1986; J.L. Kellogg Graduate School of Management, Northwestern University, MBA with honors, 1992
Joined Company: 2018
Began Career: 1986
Year of Birth: 1964

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Director of Xenex Disinfection Services, LLC (San Antonio, TX), a private medical device company focused on hospital disinfection products. This is an unpaid directorship.

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Senior Managing Director and Senior Portfolio Manager of Manulife Investment Management, Mr. Slaughter is supervised by Ms. Susan Curry, Head of Developed Market Equities, Senior Portfolio Manager, Co-Head of Capital Appreciation of Manulife Investment Management. Frequent meetings are held between Ms. Curry and Mr. Slaughter to review and discuss overall portfolio positioning and performance. Ms. Curry can be reached by phone at 617-375-6876 or by email at Scurry@ManulifeAM.com.

Brochure Supplement (Part 2B of Form ADV)
C.J. Sylvestor

Item 1 – Cover Page

C.J. Sylvestor
Manulife Investment Management
200 South Wacker Drive, Suite 650
Chicago, IL 60606
Phone: 617-763-7673

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about C.J. Sylvestor that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

C.J. Sylvester
Portfolio Manager, Capital Appreciation, Manulife Investment Management
C.J. is the portfolio manager for the global healthcare strategy and provides fundamental research on the healthcare sector for the capital appreciation team. He has expertise within global therapeutics, including biotechnology, pharmaceuticals, specialty pharmaceuticals, and generics. Before joining the firm, C.J. was a senior healthcare analyst at Fred Alger Management, where he contributed to growth funds and the Alger Health Sciences Fund. Other prior roles included an analyst supporting long/short healthcare portfolios at Catapult and at Lombard Odier, and he was also co-director of research and the executive director and lead analyst with the healthcare group at UBS Wealth Management. C.J. started his career at UBS Investment Bank as a pharmaceutical analyst in the U.S. equity research division.

Education**:** B.S. in Biology, Bucknell University; M.S. in Neurobiology/Physiology, The College of William and Mary
Joined company: 2020
Began career: 1997
Year of Birth: 1972

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Portfolio Manager of Manulife Investment Management, Mr. Sylvestor is supervised by Mr. Steven Slaughter, a Senior Managing Director and Senior Portfolio Manager of Manulife Investment Management. Frequent meetings are held between Mr. Slaughter and Mr. Sylvestor to review and discuss overall portfolio positioning and performance. Mr. Slaughter can be reached by phone at 847-739-2076 or by email at Steven_Slaughter@ManulifeAM.com.

Brochure Supplement (Part 2B of Form ADV)
Dennis M. DiCicco

Item 1 – Cover Page

Dennis M. DiCicco
Manulife Investment Management
197 Clarendon Street
Boston, MA 02117
Phone: 617-572-4102

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Dennis M. DiCicco that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Dennis DiCicco is an Associate Portfolio Manager at Manulife Investment Management. He is responsible for the day-to-day management of certain tax-exempt fixed income portfolios in Boston. Prior to this role, he was an analyst on the tax-exempt team since 2016. From 2014 to 2016, Dennis work as a municipal bond trader for an infrastructure focused hedge fund called Capital Security Advisors LLC. Before that Dennis spent 2008 through 2013 in institutional municipal bond sales at sell-side broker-dealers, including Cantor Fitzgerald, Sterne Agee and Leach, Wedbush Securities, and Jesup and Lamont.

Education: Bentley University, BS Marketing, Finance Minor '08
Joined Company: 2016
Began Career: 2008
Year of Birth: 1985

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As an Associate Portfolio Manager of Manulife Investment Management, Mr. DiCicco is supervised by Mr. Adam Weigold, Senior Managing Director and Senior Portfolio Manager of Manulife Investment Management. Frequent meetings are held between Mr. DiCicco and Mr. Weigold to review and discuss overall portfolio positioning and performance. Mr. Weigold can be reached by phone at 617-375-1500 or by email at AWeigold@manulife.com

Brochure Supplement (Part 2B of Form ADV)
Jonas Grazulis, CFA

Item 1 – Cover Page

Jonas Grazulis, CFA
Manulife Investment Management
197 Clarendon Street
Boston, MA 02116
Phone: 617-372-0230

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Jonas Grazulis that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Jonas Grazulis, CFA, is a managing director and portfolio manager on the Global Credit Team at Manulife Investment Management. Most recently, Jonas was a managing director and senior investment analyst at Manulife Investment Management. In this position, Jonas provided research coverage for Manulife Investment Management's fixed income strategies. Jonas joined the fixed income team upon completion of an internal two-year analyst development program where he held positions in the Hancock Timber Resource Group, John Hancock Realty Advisors and John Hancock Investment Management, working with the Global Equity and High-Yield teams. He is a CFA® charterholder and a CFA Society Boston member.

Education: Bentley University, BS in Economics-Finance, 2011
Joined Company: 2011
Began Career: 2011
Year of Birth: 1987

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Managing Director and Portfolio Manager of Manulife Investment Management, Mr. Grazulis is supervised by Mr. Darren Toner, Senior Portfolio Manager of Manulife / CQS Investment Management. Frequent meetings are held between Mr. Toner and Mr. Grazulis to review and discuss overall portfolio positioning and performance. Mr. Toner can be reached by phone at 44 20 7201 6900 or email at Darren.Toner@CQSM.com

Brochure Supplement (Part 2B of Form ADV)
James I. Gearhart, CFA

Item 1 – Cover Page

James I. Gearhart, CFA
Manulife Investment Management
197 Clarendon Street
Boston, MA 02116
Phone: 617-572-1383

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about James I. Gearhart that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

James I. Gearhart, CFA, is a managing director and portfolio manager on the Global Credit Team at Manulife Investment Management. Most recently, James was a managing director and senior investment analyst at Manulife Investment Management. In this position, James provided research coverage for Manulife Investment Management's fixed income strategies. Prior to joining the company, James was a credit research analyst at Loomis, Sayles & Company. James started his investment career as a corporate credit research analyst at Fitch Ratings. He is a CFA® charterholder and a CFA Society Boston member.

Education: Radford University, BA in Economics and BBA in Finance, 2010; University of Rochester, Simon School of Business, MSF, 2011
Joined Company: 2015
Began Career: 2011
Year of Birth: 1988

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Managing Director and Portfolio Manager of Manulife Investment Management, Mr. Gearhart is supervised by Mr. Joseph Bozoyan, Managing Director and Portfolio Manager at Manulife Investment Management. Frequent meetings are held between Mr. Bozoyan and Mr. Gearhart to review and discuss overall portfolio positioning and performance. Ms. Bozoyan can be reached by phone at 617-375-1893 or by email at JBozoyan@ManulifeAM.com.

Brochure Supplement (Part 2B of Form ADV)
Pranay Sonalkar

Item 1 – Cover Page

Pranay Sonalkar
Manulife Investment Management
197 Clarendon Street
Boston, MA 02117
Phone: 617-572-1243

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Pranay Sonalkar that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Pranay Sonalkar is a portfolio manager on the firm's U.S. Core and Core Plus Fixed Income team. Previously, he was a credit research analyst and sector lead responsible for research coverage of the industrials, utilities, and energy sectors. Prior to that, he was a lead credit analyst with Standard & Poor's on various chemical and environmental services issuers and, before that, he worked for Barclays Capital as a sell-side credit analyst assisting coverage in multiple sectors.

Education: B.A., Economics and Mathematical Science, Colby College; M.B.A., Cornell University–Samuel Curtis Johnson Graduate School of Management
Joined Company: 2014
Began Career: 2007
Year of Birth: 1985

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As a Portfolio Manager of Manulife Investment Management, Mr. Sonalkar is supervised by Mr. Howard Greene, Senior Managing Director and Senior Portfolio Manager of Manulife Investment Management. Frequent meetings are held between Mr. Sonalkar and Mr. Greene to review and discuss overall portfolio positioning and performance. Mr. Greene can be reached by phone at 617-375-389 or by email at hgreene@manulifeam.com

Brochure Supplement (Part 2B of Form ADV)
Connor Minnaar, CFA

Item 1 – Cover Page

Connor Minnaar, CFA
Manulife Investment Management
197 Clarendon Street
Boston, MA 02117
Phone: 617-375-6892

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Connor Minnaar that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Connor Minnaar, CFA is a portfolio manager on the core and core-plus fixed-income team. Previously, he was an investment analyst on the firm's securitized assets research team, where he was responsible for coverage of agency and nonagency mortgage-backed securities sectors. Prior to joining the company, he was a senior capital reporting and control specialist at Pioneer Investments. He is a CFA® charterholder and a member of the Boston Security Analysts Society.

Education: B.A., Economics, Drew University; M.B.A., Boston University
Joined the company: 2006
Began career: 2002

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As a Portfolio Manager of Manulife Investment Management, Mr. Minnaar is supervised by Mr. Howard Greene, Senior Managing Director and Senior Portfolio Manager of Manulife Investment Management. Frequent meetings are held between Mr. Minnaar and Mr. Greene to review and discuss overall portfolio positioning and performance. Mr. Greene can be reached by phone at 617-375-389 or by email at hgreene@manulifeam.com

Brochure Supplement (Part 2B of Form ADV)
Jeffrey N. Given, CFA

Item 1 – Cover Page

Jeffrey N. Given, CFA
Manulife Investment Management
197 Clarendon Street
Boston, MA 02116
Phone: 617-375-6267

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Jeffrey N. Given, that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Jeffrey N. Given, CFA is a senior managing director and senior portfolio manager and Head of Developed Markets at Manulife Investment Management, responsible for the Core Plus Fixed Income, Core Fixed Income and Government Bond strategies. Prior to joining the Portfolio Management team, Jeff was focused on the mortgage-backed securities market at the company. Jeff has made several appearances on Bloomberg TV and Fox Business News, where he has commented on the bond market. He was previously an investment compliance analyst at the company. He is a CFA® charterholder and a member of the Boston Security Analysts Society.

Education: Boston University, BS in Business Administration, 1993; Boston College, MS in Finance, 1996
Joined Company: 1993
Began Career: 1993
Year of Birth: 1970

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Manulife Investment Management (US) LLC is a registered Commodity Trading Advisor with the Commodity Futures Trading Commission and a member of the National Futures Association. Mr. Given is registered with the Commodity Futures Trading Commission as an associated person of Manulife Investment Management (US) LLC.

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Senior Managing Director and Senior Portfolio Manager of Manulife Investment Management, Mr. Given is supervised by Mr. John Addeo, Senior Portfolio Manager and Global Chief Investment Officer of Manulife Investment Management. Frequent meetings are held between Mr. Given and Mr. Addeo to review and discuss overall portfolio positioning and performance. Mr. Addeo can be reached by phone at 617-375-1793 or by email at JAddeo@ManulifeAM.com.

Brochure Supplement (Part 2B of Form ADV)
Howard C. Greene, CFA

Item 1 – Cover Page

Howard C. Greene, CFA
Manulife Investment Management
197 Clarendon Street
Boston, MA 02116
Phone: 617-375-0389

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Howard C. Greene that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Howard C. Greene, CFA, is a senior managing director and senior portfolio manager at Manulife Investment Management. He serves as a portfolio manager for the Core Plus Fixed Income Strategy and the Core Fixed Income Strategy. Prior to joining the company, he spent more than fourteen years at Sun Life Financial Services Company of Canada, where he was a senior vice president at Sun Capital Advisers, Inc., and managed more than $13 billion in investment-grade and high-yield fixed-income portfolios for Sun Life's general account and separately managed pension clients, mutual funds, and other institutional investors. Earlier in his career, Howard worked at Baring Asset Management Corp. as a fixed income analyst. He is a CFA® charterholder and a member of the Boston Security Analysts Society, and a past president and director of the Fixed Income Management Society of Boston.

Education: University of Massachusetts, BBA in Business Administration, 1979; Northeastern University, MBA, 1983
Joined Company: 2002
Began Career: 1983
Year of Birth: 1957

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Senior Managing Director and Senior Portfolio Manager of Manulife Investment Management, Mr. Greene is supervised by Mr. John Addeo, Senior Portfolio Manager and Global Chief Investment Officer of Fixed Income of Manulife Investment Management. Frequent meetings are held between Mr. Addeo and Mr. Greene to review and discuss overall portfolio positioning and performance. Mr. Addeo can be reached by phone at 617-375-1793 or by email at JAddeo@ManulifeAM.com.

Brochure Supplement (Part 2B of Form ADV)
Adam Weigold, CFA

Item 1 – Cover Page

Adam Weigold, CFA
Manulife Investment Management
197 Clarendon Street
Boston, MA 02116
Phone: 617-375-1500

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Adam Weigold that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Adam A. Weigold, CFA
Senior Portfolio Manager, Head of Municipal Bonds, Manulife Investment Management
Adam is a senior portfolio manager and head of the firm's municipal bond team, overseeing municipal bond portfolio construction, security selection, and yield curve positioning. Prior to joining the firm, Adam was a senior portfolio manager with the municipal bond department at Eaton Vance Management, where he managed an array of municipal bond strategies. These spanned a wide spectrum of the municipal bond market, ranging from state-specific strategies to ones focused on the market's floating-rate and high-yield segments, short duration strategies, and strategies involving the use of hedging and derivatives. His prior portfolio management experience extended to a separately managed account program focused on Taxable Municipal Bonds as well as numerous closed-end mutual fund strategies. Before working as a senior portfolio manager, Adam held several roles of increasing responsibility in Eaton Vance's municipal bond department, including research associate, credit analyst, and senior credit analyst. He is a CFA® charterholder and a member of the Boston Security Analysts Society.

Education: A.B., History, Dartmouth College, 1998; M.B.A., Finance, Questrom School of Business, Boston University, 2009
Joined Company: 2021
Began Career: 1998
Year of Birth: 1975

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Senior Managing Director and Senior Portfolio Manager of Manulife Investment Management, Mr. Weigold is supervised by Mr. Jeffrey Given, Head of Developed Market Fixed Income of Manulife Investment Management. Frequent meetings are held between Mr. Given and Mr. Weigold to review and discuss overall portfolio positioning and performance. Mr. Given can be reached by phone at 617-375-6267 or by email at JGiven@ManulifeAM.com

Brochure Supplement (Part 2B of Form ADV)
Thomas C. Goggins

Item 1 – Cover Page

Thomas C. Goggins
Manulife Investment Management
197 Clarendon Street
Boston, MA 02116
Phone: 617-375-1649

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Thomas C. Goggins that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Thomas C. Goggins is a managing director and senior portfolio manager, on the International Fixed Income, Global Fixed Income, and Strategic Fixed Income strategies, at Manulife Investment Management. Prior to joining the company, Tom was director of research at Fontana Capital. He also held portfolio manager and lead analyst roles at SAC Capital, John Hancock, Putnam Investments and Transamerica Investments.

Education: University of Wisconsin, BBA, 1981; J.L. Kellogg Graduate School of Management at Northwestern University, MA in Finance and Accounting, 1987
Joined Company: 1995, rejoined 2009
Began Career: 1987
Year of Birth: 1958

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Managing Director and Senior Portfolio Manager of Manulife Investment Management, Mr. Goggins is supervised by Mr. Christopher M. Chapman, Senior Managing Director and Senior Portfolio Manager of Manulife Investment Management. Frequent meetings are held between Mr. Chapman and Mr. Goggins to review and discuss overall portfolio positioning and performance. Mr. Chapman can be reached by phone at 617-375-1500 or by email at CChapman@ManulifeAM.com.

Brochure Supplement (Part 2B of Form ADV)
Christopher M. Chapman, CFA

Item 1 – Cover Page

Christopher M. Chapman, CFA
Manulife Investment Management
197 Clarendon Street
Boston, MA 02116
617-375-1500

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Christopher C. Chapman that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Christopher C. Chapman, CFA is a senior managing director, senior portfolio manager and head of the Global Multi-Sector Fixed Income Team at Manulife Investment Management. He is responsible for global sovereign debt and currency research, portfolio construction and risk management for the company's global multi-sector fixed income strategies. Prior to this position, Chris worked as a research analyst and trader for the team and prior to that was an investment risk analyst on the Quantitative Research Team. He began his career at State Street Bank. Chris is a CFA® charterholder and a member of the Boston Security Analysts Society.

Education: Stonehill College, BSBA in Management, 1999; Boston College, MSF, 2003
Joined Company: 2005
Began Career: 1999
Year of Birth: 1977

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Senior Managing Director, Senior Portfolio Manager and head of the Global Multi-Sector Fixed Income Team of Manulife Investment Management, Mr. Chapman is supervised by Mr. Jeffrey Given, Head of Developed Market Fixed Income of Manulife Investment Management. Frequent meetings are held between Mr. Given and Mr. Chapman to review and discuss overall portfolio positioning and performance. Mr. Given can be reached by phone at 617-375-6267 or by email at JGiven@ManulifeAM.com

Brochure Supplement (Part 2B of Form ADV)
Kisoo Park

Item 1 – Cover Page

Kisoo Park
Manulife Investment Management
47F, The Lee Gardens
33 Hysan Avenue
Causeway Bay, Hong Kong
Phone: 852-2202-1550

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Kisoo Park that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Kisoo Park is a managing director and portfolio manager on the Global Multi-Sector Fixed Income team responsible for portfolio management, global bond, and currency research. Kisoo joined Manulife Investment Management from a hedge fund firm based in Hong Kong, where he was a founding member and COO. Prior to that, he was the CIO responsible for tactical asset allocation investing in global equities, fixed income, commodities, FX and interest rate asset classes at Prince Asset Management, Hong Kong. He has spent last 10 years focused on Asian markets. Kisoo's career spans over 25 years of investment management experience at Bank of Montreal (Asia Trading desk); Fleet National Bank (regional treasurer, Hong Kong); Morgan Stanley (trading FX and interest rate products) and Bank of New England, where he began his career in Management Training Program.

Education: Tufts University, Bachelor of Arts in Economics, 1986; University of Chicago, Booth School of Business, 2007
Joined Company: 2011
Began Career: 1986
Year of birth: 1963

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
Mr. Park is a Managing Director and Portfolio Manager of Manulife Investment Management (Hong Kong) Limited and is an associated person of Manulife Investment Management. As such, Mr. Park is supervised by Mr. Christopher M. Chapman, Senior Managing Director and Senior Portfolio Manager of Manulife Investment Management. Frequent meetings are held between Mr. Chapman and Mr. Park to review and discuss overall portfolio positioning and performance. Mr. Chapman can be reached by phone at 617-375-1500 or by email at Chapman@ManulifeAM.com.

Brochure Supplement (Part 2B of Form ADV)
Jennifer Bowers, CFA

Item 1 – Cover Page

Jennifer Bowers, CFA
Manulife Investment Management
197 Clarendon Street
Boston, MA 02116
Phone: 617-375-4702

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Jennifer Bowers that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Jennifer Bowers, CFA, is a director in portfolio management and senior trader, focusing on fixed income structured products. Specific areas of focus are non-agency mortgages, consumer ABS, and CMBS. Before joining the Boston team, Jennifer was a vice-president at Declaration Management and Research, a fully owned subsidiary located in McLean, Virginia. Over her 19 years there, she performed a variety of functions from trading assistant to analyst, and most recently portfolio manager and trader. She is a CFA® charterholder and a member of the Boston Security Analysts Society.

Education: Vanderbilt University, B.S. in Psychology
Year Joined the Company: 2012 (Manulife Investment Management)
Year Began Career: 1993
Year of Birth: 1970

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Director in Portfolio Management and Senior Trader of Manulife Investment Management, Ms. Bowers is supervised by Mr. Christopher Coccoluto, Global Head Fixed Income Trading of Manulife Investment Management. Frequent meetings are held between Mr. Coccoluto and Ms. Bowers to review and discuss overall portfolio positioning and performance. Christopher Coccoluto can be reached by phone at 617-375-4824 or by email at CCoccoluto@Manulifeam.com.

Brochure Supplement (Part 2B of Form ADV)
David Bees, CFA

Item 1 – Cover Page

David Bees, CFA
Manulife Investment Management
197 Clarendon Street
Boston, MA 02116
Phone: 617-375-4862

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about David Bees, CFA that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

David A. Bees, CFA, is an associate portfolio manager at Manulife Investment Management, with a focus on dedicated securitized strategies, specifically, covering the residential mortgage-backed securities market in a portfolio management role. Previously, he provided research and analysis for non-agency residential mortgage backed and asset backed securities. Prior to that, David was responsible for all mortgage securities trading at the company. He began his career at FleetBoston Financial. He is a CFA® charterholder and a member of the Boston Security Analysts Society.

Education: Syracuse University, BS in Finance, 2000; Northeastern University, MS in Finance, 2012
Year Joined the Company: 2001
Year Began Career: 2000
Year of Birth: 1978

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Associate Portfolio Manager of Manulife Investment Management, Mr. Bees is supervised by Mr. Jeff Given, Senior Portfolio Manager of Manulife Investment Management. Frequent meetings are held between Mr. Bees and Mr. Given to review and discuss overall portfolio positioning and performance. Mr. Given can be reached by phone at 617-375-6267 or by email at JGiven@ManulifeAM.com.

Brochure Supplement (Part 2B of Form ADV)
John F. Addeo, CFA

Item 1 – Cover Page

John F. Addeo, CFA
Manulife Investment Management
197 Clarendon Street
Boston, MA 02116
Phone: 617-375-1793

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about John F. Addeo that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

John F. Addeo, CFA is a senior managing director, senior portfolio manager and Chief Investment Officer of US Fixed Income Strategies at Manulife Investment Management. John is a value-oriented fundamental investor with over twenty years of experience investing across the entire capital structure and credit spectrum. Prior to joining the company, he was with MFS Investment Management, where he held progressive portfolio management roles, most recently as an investment officer for the High Yield Bond Group while playing an integral role in that firm's expansion into global credit. Earlier in his career, John held high yield analyst roles at Eaton Vance and Keystone Investments, covering a wide variety of industries and gaining broad experience in public and private placement markets, restructurings, and liquidations. He is a CFA® charterholder and a member of the Boston Security Analysts Society.

Education: Siena College, BS Computer Science
Year Joined the Company: 2012
Year Began Career: 1984
Year of Birth: 1962

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Senior Managing Director, Senior Portfolio Manager and Global Chief Investment Officer of Fixed Income at Manulife Investment Management, Mr. Addeo is supervised by Mr. Colin Purdie, Global Chief Investment Officer of Manulife Investment Management. Frequent meetings are held between Mr. Purdie and Mr. Addeo to review and discuss overall portfolio positioning and performance. Mr. Purdie can be reached by phone at + 44 20 7256 3508 or by email at Colin_Purdie@ManulifeAM.com.

Brochure Supplement (Part 2B of Form ADV)
Jonathan T. White, CFA

Item 1 – Cover Page

Jonathan T. White, CFA
Manulife Investment Management
197 Clarendon Street
Boston, MA 02116
Phone: 617-375-1804

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Jonathan T. White that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Jonathan White, CFA, is a senior managing director, senior portfolio manager and Head of the US Core Value equity team for Manulife Investment Management. The team manages large cap value, large cap core and all cap core strategies. Jonathan is focused on the consumer discretionary and consumer staples sectors. He was a senior analyst with the Berkeley Street Equity team at Wells Capital Management. Prior to that, Jonathan was a senior analyst with Evergreen Investments and an assistant vice president for Standish, Ayer & Wood. Earlier in his career, he held positions with Morgan Stanley and Smith Barney. He is a CFA® charterholder and a member of the Boston Security Analysts Society.

Education: Bates College, BA in Economics, 1997; Dartmouth College, Tuck School of Business, MBA, 2003
Joined Company: 2011
Began Career: 1997
Year of Birth: 1974

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Managing Director and Senior Portfolio Manager of Manulife Investment Management, Mr. White is supervised by Ms. Susan Curry, Head of Developed Market Equities, Senior Portfolio Manager, Co-Head of Capital Appreciation at Manulife Investment Management. Mr. White and Ms. Curry meet regularly to discuss portfolio positions, market conditions, and performance. Ms. Curry can be reached by phone at 617-375-6876 or by email at SCurry@Manulifeam.com

Brochure Supplement (Part 2B of Form ADV)
Paul Boyne

Item 1 – Cover Page

Paul Boyne
Manulife Investment Management
197 Clarendon Street
Boston MA 02116
Phone: 617-375-6854

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Paul Boyne that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Paul Boyne is a senior managing director and senior portfolio manager at Manulife Investment Management, providing both portfolio management and investment analysis on the Global Equity strategies. Paul was a senior fund manager with Invesco in London from 2008 to 2012. In 2005, he joined Bank of Ireland as Managing Director and Head of the US Equities team before becoming Deputy Chief Investment Officer and Head of Global Equities. He spent six years as a chartered accountant and management consultant at Grant Thornton International. Paul started his investment career in 1993 at Morgan Stanley Investment Management and became Managing Director and senior portfolio manager of their global value equity product.

Education: Fellow of the Association of Chartered Accountants in 1990 and a Master of Business and Science from Michael Smurfit Graduate School of Business, University College, Dublin in 1993
Joined Company: 2013
Began Career: 1993
Year of Birth: 1968

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Senior Managing Director and Senior Portfolio Manager of Manulife Investment Management, Mr. Boyne is supervised by Ms. Susan Curry, Head of Developed Market Equities, Senior Portfolio Manager, Co-Head of Capital Appreciation of Manulife Investment Management. Mr. Boyne and Ms. Curry meet regularly to discuss portfolio positions, market conditions, and performance. Ms. Curry can be reached by phone at 617-375-6876 or by email at SCurry@Manulifeam.com.

Brochure Supplement (Part 2B of Form ADV)
Stephen Hermsdorf

Item 1 – Cover Page

Stephen Hermsdorf
Manulife Investment Management
197 Clarendon Street
Boston MA 02116
Phone: 617-375-1777

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Stephen Hermsdorf that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Stephen Hermsdorf is a managing director and portfolio manager at Manulife Investment Management, working on the Global Equity Strategy. Previously, Stephen was a portfolio manager at Hermes Global Equities, where he provided fundamental research and portfolio management with a focus on the global financial services sector. Before that, he worked at Fidelity Management & Research as an equity analyst covering the insurance and food & beverage industries. Prior to that, he was a private equity analyst at HabourVest Partners and a technology investment banking analyst at Robertson Stephens & Company.

Education: Harvard University, BA in Economics, 1995; University of Chicago Booth School of Business, MBA in Accounting, Strategy and Finance, 2004
Joined Company: 2015
Began Career: 1996
Year of Birth: 1972

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Managing Director and Portfolio Manager of Manulife Investment Management, Mr. Hermsdorf is supervised by Mr. Paul Boyne, Senior Managing Director and Senior Portfolio Manager of Manulife Investment Management. Mr. Hermsdorf and Mr. Boyne meet regularly to discuss portfolio positions, market conditions, and performance. Mr. Boyne can be reached by phone at 617-375-6854 or by email at PBoyne@manulifeam.com

Brochure Supplement (Part 2B of Form ADV)
Felicity Smith

Item 1 – Cover Page

Felicity Smith
Manulife Investment Management
One London Wall
London
EC2Y 5EA
Telephone: +44 207 090 1445

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Felicity Smith that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Felicity is a portfolio manager and analyst on the global equity team. Prior to joining the firm, she was a managing director at Hempshill Hall Asset Management, which she founded in 2015. Before that, she was a senior fund manager at Bedlam Asset Management, where she refocused the firm's equity income strategy from a U.K.-centric approach to a global approach, with an emphasis on undervalued companies offering long-term growth and more sustainable dividends. Earlier in her career, Felicity was an executive director and product head of a European value strategy at Morgan Stanley Investment Management and prior to that a senior portfolio manager at Investment Advisors Incorporated (IAI). She began her carrier as a sell-side analyst covering the Swiss market and later the European capital goods industry.

Education: B.A., Modern Languages (French and German), Balliol College, Oxford University
Joined the company: 2020
Began career: 1985
Year of Birth: 1962

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Managing Director and Portfolio Manager of Manulife Investment Management, Ms. Smith is supervised by Mr. Paul Boyne, Senior Managing Director and Senior Portfolio Manager of Manulife Investment Management. Ms. Smith and Mr. Boyne meet regularly to discuss portfolio positions, market conditions, and performance. Mr. Boyne can be reached by phone at 617-375-6854 or by email at PBoyne@manulifeam.com

Brochure Supplement (Part 2B of Form ADV)
Wilfred ("Bill") Talbot

Item 1 – Cover Page

Bill Talbot
Manulife Investment Management
200 South Wacker Drive, Suite 650
Chicago, IL 60606
Phone: 847-739-2076

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Bill Talbot that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Bill Talbot is a senior managing director and senior portfolio manager at Manulife Investment Management, providing both portfolio management and investment analysis on the Small Cap Core and Value equity strategies. Bill was the head of the US Small Cap equity team at UBS in Chicago from 2004 to 2013. Prior to this position at UBS, Bill held senior investment roles investing in both debt and equity and in both the public and private markets.

Education: B.S. (with honors), Trinity College (1982); M.B.A. The Tuck School at Dartmouth College (1986)
Joined Company: 2013
Began Career: 1986
Year of Birth: 1960

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Senior Managing Director and Senior Portfolio Manager of Manulife Investment Management, Mr. Talbot is supervised by Ms. Susan Curry, Head of Developed Market Equities, Senior Portfolio Manager, Co-Head of Capital Appreciation of Manulife Investment Management. Mr. Talbot and Ms. Curry regularly to discuss portfolio positions, market conditions, and performance. Ms. Curry can be reached by phone at 617-375-6876 or by email at SCurry@ManulifeAM.com

Brochure Supplement (Part 2B of Form ADV)
Joseph (Joe) Nowinski

Item 1 – Cover Page

Joe Nowinski
Manulife Investment Management
200 South Wacker Drive, Suite 650
Chicago, IL 60606
Phone: 847-739-2076

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Joe Nowinski that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Joe Nowinski is a managing director and portfolio manager at Manulife Investment Management, providing investment analysis on the Small Cap Core equity strategy and portfolio management on the Small Cap Value strategy. Joe was both a senior investment analyst and portfolio manager for the US Small Cap equity team at UBS in Chicago from 2005 to 2013. Prior to this position at UBS, Joe was a vice president and senior equity research analyst at Citigroup Asset Management in Stamford, CT from 1998 to 2005.

Education: DePaul University, B.S. Accountancy - 1992
Joined Company: 2013
Began Career: 1992
Year of Birth: 1969

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Managing Director and Portfolio Manager of Manulife Investment Management, Mr. Nowinski is supervised by Mr. Bill Talbot, Senior Managing Director and Senior Portfolio Manager at Manulife Investment Management. Mr. Nowinski and Mr. Talbot meet regularly to discuss portfolio positions, market conditions, and performance. Mr. Talbot can be reached by phone at 847-739-2076 or by email at BTalbot@ManulifeAM.com.

Brochure Supplement (Part 2B of Form ADV)
Ryan Davies

Item 1 – Cover Page

Ryan Davies
Manulife Investment Management
200 South Wacker Drive, Suite 650
Chicago, IL 60606
Phone: 847-739-2077

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Ryan Davies that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Ryan Davies is a managing director and senior portfolio manager for the U.S. small cap equity team at Manulife Investment Management. He focuses on U.S. small- and mid-cap investing and his responsibilities include both construction of portfolios and fundamental research on companies in the information technology and communication services sectors. Prior to joining the firm, Ryan spent nearly 14 years as a small-cap senior analyst at Cortina Asset Management, focused on technology stocks, and before that, he was an analyst at U.S. Bank and Montgomery Asset Management. Ryan began his career as an accountant at PricewaterhouseCoopers. He holds the Chartered Financial Analyst designation.

Education: B.S., Accounting, Indiana University

Joined the company: 2018

Began career: 1996

Year of Birth: 1974

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Managing Director and Senior Portfolio Manager of Manulife Investment Management, Mr. Davies is supervised by Mr. Bill Talbot, Senior Managing Director and Senior Portfolio Manager at Manulife Investment Management. Mr. Davies and Mr. Talbot meet regularly to discuss portfolio positions, market conditions, and performance. Mr. Talbot can be reached by phone at 847-739-2076 or by email at BTalbot@ManulifeAM.com.

Brochure Supplement (Part 2B of Form ADV)
Travis Schaftenaar, CFA, CPA

Item 1 – Cover Page

Travis Schaftenaar, CFA
Manulife Investment Management
200 South Wacker Drive, Suite 650
Chicago, IL 60606
Phone: 847-739-2076

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Travis Schaftenaar that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Travis Schaftenaar, CFA, CPA is a director and senior investment analyst at Manulife Investment Management, providing both portfolio management and investment analysis on the Small Cap Core and Value equity strategies. Travis was Executive Director and Senior Investment Analyst for the US Small Cap equity team at UBS in Chicago from 2007 to 2013 covering healthcare and consumer staples and for the UBS US Large Cap team from 2004 to 2007 covering healthcare. Prior UBS, Travis was an Investment Analyst at Lincoln Capital Management from 2000 to 2004 covering retail and consumer staples. Prior to his Business School studies, Travis was a Corporate Auditor, CPA at BDO Seidman in Grand Rapids, Michigan.

Education: B.A. Accounting Major, Michigan State University (1992); MBA University of Chicago (2000)
Joined Company: 2013
Began Career: 2000
Year of Birth: 1970

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Director and Senior Investment Analyst of Manulife Investment Management, Mr. Schaftenaar is supervised by Mr. Bill Talbot, Senior Managing Director and Senior Portfolio Manager at Manulife Investment Management. Mr. Schaftenaar and Mr. Talbot meet regularly to discuss portfolio positions, market conditions, and performance. Mr. Talbot can be reached by phone at 847-739-2076 or by email at BTalbot@ManulifeAM.com.

Brochure Supplement (Part 2B of Form ADV)
Endre Pedersen

Item 1 – Cover Page

Endre Pedersen
Manulife Investment Management (Singapore) Pte. Ltd.
1 Kim Seng Promenade #11-07/08,
Great World City, West Tower, Singapore 237994
Phone: + (852) 2510 3127

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Endre Pedersen that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Endre Pedersen is Deputy Head, Global Fixed Income and Head of Global Emerging Market Fixed Income. Endre has a broad experience in developed Asian markets, having managed single currency funds in Singapore Dollar, Japanese Yen and USD and in addition managing global funds, with active currency overlay and significant portfolio allocations to Asian sovereign debt and corporate credits. Prior to joining the Firm, Endre was working for DBS Asset Management Ltd as a Senior Fixed Income Portfolio Manager. Before moving to Asia, he worked as a Fixed Income Portfolio Manager for Hermes Investment Management Ltd. and F&C Management Ltd in London.

Education: Bachelor of Finance, Strathclyde Business School, University of Strathclyde, in Scotland.
Joined Company: 2008
Began Career: 1999
Year of Birth: 1974

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
Endre Pedersen is Deputy Head, Global Fixed Income and Head of Global Emerging Market Fixed Income of Manulife Investment Management. As such, Mr. Pedersen is supervised by Mr. John Addeo, Global Chief Investment Officer of Fixed Income of Manulife Investment Management. Mr. Pedersen and Mr. Addeo meet regularly to discuss portfolio positions, market conditions, and performance. Mr. Addeo can be reached by phone at 617-375-1793 or by email at JAddeo@ManulifeAM.com

Brochure Supplement (Part 2B of Form ADV)
Neal M. Capecci

Item 1 – Cover Page

Neal M. Capecci
Manulife Investment Management
47/F, The Lee Gardens,
33 Hysan Avenue
Causeway Bay, Hong Kong
Phone: + (852) 2202 1550

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Neal Capecci that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Neal M. Capecci is a managing director and senior portfolio manager. He supports the Pan-Asia bond strategies with an emphasis on Asian local currency debt markets. Before joining the Firm, Neal served as a dedicated analyst and trader for the Strategic Income and International Fixed Income strategies of the Boston office. Earlier in his career, Neal was an investment associate at State Street Global Advisors, USA.
Neal holds the right to use the Chartered Financial Analyst designation and is a member of the Boston Security Analysts Society.

Education: B.A. College of the Holy Cross (1999), M.B.A (Magna cum Laude) The University of Notre Dame (2004)
Joined Firm: 2005
Began Career: 1999
Year of Birth: 1977

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
Neal Capecci is Managing Director and Portfolio Manager of Manulife Investment Management (Hong Kong) Limited and is an associated person of Manulife Investment Management. Mr. Capecci is supervised by Endre Pedersen, Deputy Head, Global Fixed Income and Head of Global Emerging Market Fixed Income. Neal Capecci and Mr. Pedersen meet often to discuss portfolio positions, market conditions, and performance. Mr. Pedersen can be reached by phone at + (852) 2510 3127 or by email at Endre_Pedersen@manulifeam.com

Brochure Supplement (Part 2B of Form ADV)
Elina Theodorakopoulou

Item 1 – Cover Page

Elina Theodorakopoulou
Manulife Investment Management
One London Wall
London, EC2Y 5EA
+44 (0) 20 7090 1446

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Elina Theodorakopoulou that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Elina Theodorakopoulou is a managing director, portfolio manager at Manulife Investment Management, providing both portfolio management and investment analysis on Emerging Market Debt strategies. Previously, Elina was a managing director, portfolio manager in the Absolute Return Rates team at Manulife Investment Management, based in London. Prior to joining Manulife Investment Management, Elina worked at Fulcrum Asset Management, where she was the manager of two absolute return Fixed Income funds as well as its internal EMD mandate and a senior member of the global macro discretionary team. Prior to that she worked at Société Générale in cross-asset sales to institutional clients. She began her career at Santander Global Banking.

Education: MSc International Securities, Investment & Banking (2008), ICMA Centre, University of Reading and MSc International Banking and Financial Services (2007), University of Reading; BSc International and European Economic Studies, Athens University of Economics and Business (2006)
Joined Company: 2019
Began Career: 2008
Year of Birth: 1984

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Managing Director, Portfolio Manager of Manulife Investment Management, Ms. Theodorakopoulou is supervised by Mr. Endre Pedersen, Deputy Head, Global Fixed Income and Head of Global Emerging Market Fixed Income of Manulife Investment Management. Ms. Theodorakopoulou and Mr. Pedersen meet regularly to discuss portfolio positions, market conditions, and performance. Mr. Pedersen can be reached by phone at 65-6501-5428 or by email at Endre_Pedersen@manulifeam.com.

Brochure Supplement (Part 2B of Form ADV)
Roberto Sanchez-Dahl, CFA

Item 1 – Cover Page

Roberto Sanchez-Dahl, CFA
Manulife Investment Management
197 Clarendon Street
Boston, MA 02116
Phone: 617-375-1500

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Robert Sanchez-Dahl that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Roberto Sanchez-Dahl is a managing director, senior portfolio manager at Manulife Investment Management, providing both portfolio management and investment analysis on Emerging Markets Debt strategies. Roberto was an emerging markets fund manager and analyst with Federated Investment Management in Pittsburg, PA from 1997 to 2013. From 1994 to 1997, Roberto was an associate in the emerging markets credit department with Goldman Sachs & Co. in New York. He started his career with Moody's Investors Service in New York.

Education: BS in mechanical electric engineering from Universidad Nacional Autonoma de Mexico in 1989, an Associate degree in corporate finance from Instituto Tecnologico Autonomo de Mexico in 1991, and an MBA from Columbia University in New York in 1994
Joined Firm: 2013
Began Career: 1993
Year of Birth: 1964

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Managing Director, Senior Portfolio Manager of Manulife Investment Management, Mr. Sanchez-Dahl is supervised by Mr. John Addeo, Global Chief Investment Officer of Fixed Income of Manulife Investment Management. Mr. Sanchez-Dahl and Mr. Addeo meet regularly to discuss portfolio positions, market conditions, and performance. Mr. Addeo can be reached by phone at 617-375-1793 or by email at JAddeo@ManulifeAM.com

Brochure Supplement (Part 2B of Form ADV)
Nicolas J. Peña

Item 1 – Cover Page

Nicolas J. Peña
Manulife Investment Management
197 Clarendon Street
Boston, MA 02116
Phone: 617-375-1500

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Nicolas J. Peña that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Nicolas J. Peña is *Sector Head, Emerging-Market Fixed Income, Associate Portfolio Manager, Emerging Markets Debt, Manulife Investment Management.* Nicolas provides investment oversight of the firm's emerging-market credit exposure, focusing on fixed-income global credit portfolios and is also an associate portfolio on the firm's Emerging Markets Corporate strategy. Prior to joining the firm, he was a senior credit analyst with Sentinel Investment Management, where he invested across the capital structure, focusing on emerging markets and U.S. credit within the high-yield and investment-grade segments. His sector coverage included metals/mining, consumer/retail, and food/beverage. Other previous roles include working as a senior credit analyst with Morgan Stanley Investment Management, where he invested across the capital structure for global credit mandates, and as a senior analyst with Trimaran Capital Partners, a high-yield alternative asset manager.

Education: B.A., Columbia University; M.B.A., Massachusetts Institute of Technology
Joined the company: 2019
Began career: 2006
Year of Birth: 1983

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Associate Portfolio Manager of Manulife Investment Management, Mr. Peña is supervised by Mr. Endre Pedersen, Deputy Head, Global Fixed Income and Head of Global Emerging Market Fixed Income of Manulife Investment Management. Mr. Peña and Mr. Pedersen meet regularly to discuss portfolio positions, market conditions, and performance. Mr. Pedersen can be reached by phone at +44 (20) 725-63500 or by email at Endre_Pedersen@ManulifeAM.com

Brochure Supplement (Part 2B of Form ADV)
Nathan Thooft, CFA

Item 1 – Cover Page

Nathan Thooft, CFA
Manulife Investment Management
197 Clarendon Street
Boston, MA 02116
Phone: 617-663-3161

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Nathan Thooft that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Nathan W. Thooft, CFA

Chief Investment Officer, Multi-Asset Solutions and Global Equities, Senior Portfolio Manager

In addition to his portfolio management responsibilities, Nathan is chief investment officer of the firm's multi-asset solutions and global equities teams. In these roles, he's the lead portfolio manager on a range of multi-asset and asset allocation strategies and leads the investment decision-making process as well as the development and growth of the firm's multi-asset solutions. During his time with Manulife, Nathan has served in many senior asset allocation and research roles spanning Canada, Asia, Europe, and the United States.

Previously, Nathan was vice president and director of investments, investment management services, for John Hancock Financial, the U.S. division of Manulife Financial. In that role, he was responsible for leading manager research efforts, asset class research, and the development and daily monitoring of investment platforms in the United States and Asia. Prior to joining John Hancock, he was a senior portfolio analyst within the investment management division of Fidelity Investments and, before that, he was a senior product consultant at RBC Wealth Management. He is a CFA® charterholder and a member of the Boston Security Analysts Society.

Education: B.A., M.B.A., University of Minnesota

Joined the company: 2008

Began career: 2000

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Chief Investment Officer of the Multi-Asset Solutions and Global Equities Teams, Mr. Thooft is supervised by Mr. Colin Purdie, Global Chief Investment Officer at Manulife Investment Management. Mr. Thooft and Mr. Purdie speak and meet regularly to discuss portfolio positions, market conditions, and performance. Mr. Purdie can be reached by phone at + 44 20 7256 3508 or by email at Colin_Purdy@ManulifeAM.com.

Brochure Supplement (Part 2B of Form ADV)
James Robertson, CIM

Item 1 – Cover Page
James Robertson, CIM
Manulife Investment Management
200 Bloor Street East
Toronto, ON M4W 1E5
Phone: (416) 926-6986

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about James Robertson that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

James Robertson, CIM

Head of Asset Allocation, Canada, Head of Tactical Asset Allocation and Senior Portfolio Manager, Multi-Asset Solutions Team, Manulife Investment Management

James is responsible for overseeing all aspects of the firm's Canadian asset allocation franchise, including portfolio management, research and development, product development, business development, and trading. He leads Canadian portfolio management efforts across a wide range of multi-asset and multimanager solutions. In addition, as global head of tactical asset allocation, James takes a leading role in driving the tactical positioning and the portfolio construction process of tactically oriented solutions globally.

Previously, James was the chief investment officer for McLean and Partners in Calgary. Prior to that, he was vice president, proprietary investments (equities), at Manulife Financial, following four years as an internal hedge fund manager there. Earlier in his career, he held executive positions at CTSecurities, JP Morgan Canada, and BLC Securities. James holds the Canadian Investment Manager designation.

Education: B.B.A., University of New Brunswick; M.B.A., Concordia University

Joined the company: 2016

Began career: 1982

Year of Birth: 1959

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Head of Asset Allocation, Canada, Head of Tactical Asset Allocation and Senior Portfolio Manager, Multi-Asset Solutions Team, Manulife Investment Management, Mr. Robertson is supervised by Mr. Luke Browne, Global Head of the Multi-Asset Solutions at Manulife Investment Management. Frequent meetings are held between Mr. Browne and Mr. Robertson to review and discuss overall portfolio positioning and performance. Mr. Browne can be reached by phone at 44 (20) 7090 1450 or by email at Luke_Browne@Manulifeam.com.

Brochure Supplement (Part 2B of Form ADV)
Robert Sykes, CFA

Item 1 – Cover Page

Robert Sykes, CFA
Manulife Investment Management
197 Clarendon Street
Boston, M A 02116
Phone: 617-663-3219

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Robert Sykes that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Robert E. Sykes, CFA

Senior Portfolio Manager and Head of Asset Allocation, U.S., Multi-Asset Solutions Team, Manulife Investment Management

Based in Boston, Robert is responsible for overseeing all aspects of the firm's U.S. asset allocation franchise, including portfolio management, asset class research, and trading. He leads U.S. portfolio management efforts across a wide range of multi-asset and multimanager solutions.

Prior to joining the firm, Robert spent four years as a senior consultant and portfolio analytics specialist at FactSet Research Systems, where he focused on portfolio construction, performance attribution, and risk analysis for over 40 institutional investment managers. Previously, he served as a financial analyst at Fidelity Investments. He is a CFA® charterholder and a member of the Boston Security Analysts Society.

Education: B.S., Finance, Providence College; M.S., Finance, Boston College

Joined the company: 2008

Began career: 2001

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Senior Managing Director and Senior Portfolio Manager of Manulife Investment Management, Mr. Sykes is supervised by Mr. Luke Browne, Global Head of the Multi-Asset Solutions Team at Manulife Investment Management. Frequent meetings are held between Mr. Browne and Mr. Sykes to review and discuss overall portfolio positioning and performance. Mr. Browne can be reached by phone at 44 (20)7090-1450 or by email at Luke_Browne@Manulifeam.com.

Brochure Supplement (Part 2B of Form ADV)
Geoffrey Kelley, CFA

Item 1 – Cover Page

Geoffrey Kelley, CFA
Manulife Investment Management
197 Clarendon Street
Boston, M A 02116
Phone: 617-572-7473

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Geoffrey Kelley that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Geoffrey Kelley, CFA

Senior Portfolio Manager, Global Head of Strategic Asset Allocation, Multi-Asset Solutions, Systematic Equity Beta, Manulife Investment Management

As the global head of strategic asset allocation within the firm's multi-asset solutions team, Geoff is active in the portfolio construction process, most notably with respect to the longer-term strategic themes and targets across the global range of asset allocation products and solutions, and is responsible for portfolio management activities for target-date, target-risk, managed volatility, derivative, and multi-asset class income strategies. In his capacity as head of systematic equity beta, Geoff oversees and monitors the investment activity of systematic equity beta, as well as handling portfolio management responsibilities for the firm's factor-based equity exchanged-traded funds (ETFs). In addition, Geoff also conducts fundamental and quantitative research across various asset classes and investment strategies.

Prior to joining the firm, Geoff spent 5 years at State Street Global Advisors (SSGA) managing the research team as well as developing bespoke client solutions within SSGA's investment solutions group. In these roles, he promoted factor-based asset allocation strategies across a wide variety of multi-asset class solutions, most notably within the target-date space. Prior to joining SSGA, Geoff co-founded and was one of two portfolio managers for a quantitative long-short small-/mid-cap equity hedge fund, Vernon Square Capital, which employed a multifactor and optimized alpha investment process. In addition, Geoff spent over 14 years at Putnam Investments as a portfolio manager, initially within high-yield fixed income and later within quantitative equities, where he was responsible for developing, evolving, and implementing a factor-based optimized alpha model that was an integral part of the investment process of a balanced strategy. He is a CFA® charterholder and a member of the Boston Security Analysts Society.

Education: B.A., Finance, Washington State University; M.B.A., Duke University Fuqua School of Business

Joined the company: 2018

Began career: 1994

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Senior Managing Director and Senior Portfolio Manager of Manulife Investment Management, Mr. Kelley is supervised by Mr. Nathan Thooft, Chief Investment Officer of the Multi-Asset Solutions and Global Equities Teams at Manulife Investment Management. Frequent meetings are held between Mr. Thooft and Mr. Kelley to review and discuss overall portfolio positioning and performance. Mr. Thooft can be reached by phone at 617-663-3161 or by email at NThooft@Manulifeam.com.

Brochure Supplement (Part 2B of Form ADV)
Jeffrey Wu, CFA

Item 1 – Cover Page

Jeffrey Wu, CFA
Manulife Investment Management
197 Clarendon Street
Boston, M A 02116
Phone: 617-572-7473

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Jeffrey Wu that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Jeffrey Wu
Portfolio Manager and Senior Investment Analyst, Multi-Asset Solutions Team, Manulife Investment Management

Jeff's responsibilities include portfolio management and monitoring of derivative strategies and structured products within the asset allocation group of the firm's multi-asset solutions team. Prior to joining the firm, he was a director at UBS Investment Bank, where he traded exotic equity derivatives. Previously, Jeff was an equity derivative structurer at Deutsche Bank and later spent several years on the buy side trading derivatives, mainly in the equity space. He is a CFA® charterholder and a member of the Boston Security Analysts Society.

Education: B.A., Economics, Harvard University
Joined the company: 2017
Began career: 2005

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Managing Director and Portfolio Manager of Manulife Investment Management, Mr. Wu is supervised by Mr. Geoffrey Kelley, Senior Managing Director and Senior Portfolio Manager at Manulife Investment Management. Frequent meetings are held between Mr. Kelley and Mr. Wu to review and discuss overall portfolio positioning and performance. Mr. Kelley can be reached by phone at 617-572-7473 or by email at Geoffrey_Kelley@Manulife.com

Brochure Supplement (Part 2B of Form ADV)
David Kobuszewski, CFA

Item 1 – Cover Page

David Kobuszewski, CFA
Manulife Investment Management
197 Clarendon Street
Boston, M A 02116
Phone: 617-572-6448

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about David Kobuszewski that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

David Kobuszewski, CFA

Portfolio Manager, Senior Investment Analyst, Multi-Asset Solutions Team, Manulife Investment Management

David assists in the day-to-day monitoring and portfolio management of the firm's target-risk and target-date portfolios and conducts fundamental research across various asset classes and investment strategies. He's active in the portfolio construction process, including asset allocation and manager selection, within the asset allocation group of the firm's multi-asset solutions team.

Prior to joining the firm, David was a senior portfolio manager and strategist at State Street Global Advisors (SSGA) in the investment solutions group, the firm's multi-asset solutions team. In this role, he was responsible for developing and managing customized asset allocation solutions for institutional investors across defined contribution, defined benefit, official institutions, and endowment and foundation clients. Prior to that, he was a senior portfolio manager in active fixed income at SSGA and, before that, he worked in economic research at the Board of Governors of the U.S. Federal Reserve. He is a CFA® charterholder and a member of the Boston Security Analysts Society.

Education: B.A., Economics, B.S., Finance, Boston University; M.B.A., Finance, Yale University

Joined the company: 2018

Began career: 2000

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Managing Director and Portfolio Manager of Manulife Investment Management, Mr. Kobuszewski is supervised by Mr. Robert Sykes, Senior Managing Director and Senior Portfolio Manager at Manulife Investment Management. Frequent meetings are held between Mr. Kobuszewski and Mr. Sykes to review and discuss overall portfolio positioning and performance. Mr. Sykes can be reached by phone at 617-663-3219 or by email at RSykes@ManulifeAM.com.

Brochure Supplement (Part 2B of Form ADV)
Eric Menzer, CFA, CAIA, AIF®

Item 1 – Cover Page

Eric Menzer, CFA, CAIA, AIF®
Manulife Investment Management
197 Clarendon Street
Boston, M A 02116
Phone: 617-663-3481

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Eric Menzer that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Eric Menzer, CFA, CAIA, AIF

Senior Portfolio Manager, Global Head of OCIO and Fiduciary Solutions, Multi-Asset Solutions Team, Manulife Investment Management

Eric's responsibilities include portfolio management and oversight of pension, outsourced chief investment officer (OCIO), model, and real asset solutions. He's also a member of the investment committees for Manulife's U.S. and Canadian employee defined benefit and defined contribution plans.

Previously, Eric was director of trading for John Hancock Financial Network, a retail broker-dealer for Manulife Financial. In that role, he was responsible for managing a team of traders and brokerage representatives trading equity, fixed-income, options, and mutual fund transactions for John Hancock's U.S. registered representative sales force.

Eric holds the Chartered Alternative Investment Analyst, and Accredited Investment Fiduciary designations, and is a CFA® charterholder and a member of the Boston Security Analysts Society.

Education: B.Sc., Finance, Northeastern University; M.B.A., Bentley University

Joined the company: 2006

Began career: 1997

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Managing Director and Senior Portfolio Manager of Manulife Investment Management, Mr. Menzer is supervised by Mr. Luke Browne Global Head of the Multi-Asset Solutions Team at Manulife Investment Management. Frequent meetings are held between Mr. Browne and Mr. Menzer to review and discuss overall portfolio positioning and performance. Mr. Browne can be reached by phone at 44 (20) 7090-1450 or by email at Luke_Browne@Manulifeam.com.

Brochure Supplement (Part 2B of Form ADV)
Bruce Picard, Jr. CFA

Item 1 – Cover Page

Bruce Picard, Jr. CFA
Manulife Investment Management
197 Clarendon Street
Boston, M A 02116
Phone: 617-572-4345

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Bruce Picard that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Bruce Picard, CFA

Portfolio Manager and Head of Model Portfolios, Multi-Asset Solutions Team, Manulife Investment Management

Bruce is responsible for the development of the multi-asset solution team's (MAST) model portfolio business, which provides discretionary and nondiscretionary investment models to investment professionals and broker/dealers around the globe and represents many of the key capabilities of MAST. His responsibilities include portfolio management, monitoring and implementation of asset class decisions, optimizing asset class models using MAST's proprietary research, and the development of new model portfolios.

Prior to joining the firm, Bruce was an investment director specializing in portfolio management at MML Advisers, the advisor for the MassMutual Funds. During his tenure, he was responsible for a variety of asset allocation services across the retirement services division, including lead decision-making responsibility for the MassMutual RetireSMART funds and various in-plan solutions, as well as oversight of various asset allocation offerings. Earlier in his career, he worked at Loomis, Sayles & Co., where he held roles in specialty growth management and funds distribution. He is a CFA® charterholder and a member of the Boston Security Analysts Society.

Education: B.A., M.B.A., M.S.F., Boston College
Joined the company: 2018
Began career: 1993

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Managing Director and Portfolio Manager of Manulife Investment Management, Mr. Picard is supervised by Mr. Eric Menzer, Managing Director and Senior Portfolio Manager at Manulife Investment Management. Frequent meetings are held between Mr. Picard and Mr. Menzer to review and discuss overall portfolio positioning and performance. Mr. Menzer can be reached by phone at 617-663-3481 or by email at EMenzer@Manulifeam.com.

Brochure Supplement (Part 2B of Form ADV)
Michael Comer, CFA

Item 1 – Cover Page

Michael Comer, CFA
Manulife Investment Management
197 Clarendon Street
Boston, M A 02116
Phone: 617-572-1936

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Michael Comer that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Michael J. Comer, CFA

Portfolio Manager, Multi-Asset Solutions Team, Manulife Investment Management

Michael's responsibilities include the day-to-day monitoring and portfolio management of the multi-asset solutions team's dynamically oriented strategies and asset class research. He's also responsible for the development and analysis of quantitative, technical, and fundamental factors and models to help drive investment decisions. Additionally, he plays an active role in the implementation of the asset class and manager optimization process. Previously, Michael served at John Hancock as a senior audit manager within the leadership development program and, before that, he was a senior systems engineer, a missile defense flight test lead, and a cost account manager for Raytheon. He is a CFA® charterholder and a member of the Boston Security Analysts Society.

Education: B.S., Electrical Engineering, Rensselaer Polytechnic Institute; M.B.A., M.S.F., Finance, Boston College – Carroll School of Management

Joined the company: 2010

Began career: 2005

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Managing Director and Portfolio Manager of Manulife Investment Management, Mr. Comer is supervised by Mr. James Robertson, Senior Managing Director and Senior Portfolio Manager at Manulife Investment Management. Frequent meetings are held between Mr. Robertson and Mr. Comer to review and discuss overall portfolio positioning and performance. Mr. Robertson can be reached by phone at 416-926-6986 or by email at james_robertson@manulife.com.

Brochure Supplement (Part 2B of Form ADV)
Christopher Walsh, CFA

Item 1 – Cover Page

Christopher Walsh, CFA
Manulife Investment Management
197 Clarendon Street
Boston, M A 02116
Phone: 617-663-3251

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Christopher Walsh that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Christopher Walsh, CFA

Senior Portfolio Manager, Multi-Asset Solutions Team, Manulife Investment Management

Chris's responsibilities include the day-to-day monitoring and portfolio management of many of the multi-asset solutions team's alternative, multi-asset income, opportunistic, and absolute return-oriented strategies. In addition, he has been responsible for developing many of the multifactor models the team uses to augment its opportunistic investment process, as well as providing asset class research and recommendations.

Prior to joining the firm, Chris was a quantitative investment associate for Putnam Investments, where he conducted quantitative factor research, portfolio backtests, risk and performance reporting, and quantitative model maintenance. He is a CFA® charterholder and a member of the Boston Security Analysts Society.

Education: B.S., Finance and Information Systems, M.B.A., Boston College

Joined the company: 2009

Began career: 2002

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Managing Director and Senior Portfolio Manager of Manulife Investment Management, Mr. Walsh is supervised by Mr. Luke Browne Global Head of the Multi-Asset Solutions Team at Manulife Investment Management. Frequent meetings are held between Mr. Browne and Mr. Walsh to review and discuss overall portfolio positioning and performance. Mr. Browne can be reached by phone at 44 (20) 7090-1450 or by email at Luke_Browne@Manulifeam.com.

Brochure Supplement (Part 2B of Form ADV)
Charlie Dutton, CFA

Item 1 – Cover Page

Charlie Dutton, CFA
Manulife Investment Management
One London Wall
London EC2Y 5EA
Phone: 20-7256-3500

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Charlie Dutton that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Charlie Dutton, CFA
Head of Emerging Market Equities, Senior Portfolio Manager

Charlie is head of emerging market equities, and senior portfolio manager on the emerging markets equity team. Prior to joining the firm, he was a portfolio manager within the global quality capability team at Ninety-One, a South Africa-based global asset manager. Previously, Charlie was a founding partner of Coupland Cardiff Asset Management, where he structured and designed the firm's investment philosophy and was the lead manager of an Asian equity strategy. Prior to that, he served as director of Asia-Pacific research at JP Morgan and as a Hong Kong/China consumer analyst at JF Securities. Charlie began his career at HSBC Securities and holds the Chartered Financial Analyst designation.

Education: B.Sc., Geography, Durham University
Join the company: 2024
Began Career: 1997

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Head of Emerging Market Equities, and Senior Portfolio Manager, Co-Head of Manulife Investment Management, Mr. Dutton is supervised by Mr. Nathan Thooft Chief Investment Officer of Multi-Asset Solutions and Global Equities of Manulife Investment Management. Frequent meetings are held between Mr. Thooft and Mr. Dutton to review and discuss overall portfolio positioning and performance. Mr. Thooft can be reached by phone at 617-663-3161 or by email at NThooft@ManulifeAM.com.

Brochure Supplement (Part 2B of Form ADV)
David Dugdale, Ph.D., CFA

Item 1 – Cover Page

David Dugdale, Ph.D., CFA
Manulife Investment Management
One London Wall
London EC2Y 5EA
Phone: 20-7256-3500

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about David Dugdale that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

David Dugdale, Ph.D., CFA
Portfolio Manager, Emerging Markets Equity, Manulife Investment Management
David is a portfolio manager and sector research analyst for the Emerging Markets Equity Strategy. After joining Manulife Investment Management in 2002, he became a member of the firm's European and Europe, Australasia, and Far East equities team. He worked on semiconductor modeling while earning a Ph.D. in Physics and holds the Chartered Financial Analyst designation.

Education: Ph.D., Physics, University of Durham
Joined the company: 2002
Began career: 2002
Year of Birth: 1974

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Portfolio Manager of Manulife Investment Management, Mr. Dugdale is supervised by Mr. Charlie Dutton, Head of Emerging Markets Equity and Senior Portfolio Manager at Manulife Investment Management. Mr. Dugdale and Mr. Dutton meet regularly to discuss portfolio positions, market conditions, and performance. Mr. Dutton can be reached by phone at 20-7256-3500 or by email at Charlie_Dutton@ManulifeAM.com.

Brochure Supplement (Part 2B of Form ADV)
Bryony Deuchars, FCA, CFA

Item 1 – Cover Page

Bryony Deuchars, FCA, CFA
Manulife Investment Management
One London Wall
London EC2Y 5EA
Phone: 20-7256-3500

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Bryony Deuchars that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Bryony Deuchars, FCA, CFA
Portfolio Manager, Emerging Markets Equity, Manulife Investment Management
Bryony is a portfolio manager and sector research analyst for the Emerging Markets Equity Strategy. Prior to joining the firm, she was an emerging-markets equity fund manager at Mirabaud and, before that, at Aviva Investors. She has particular interest and expertise in environmental, social, and governance (ESG) principles and implementation. Previously, she worked at Schroders as a senior equity analyst for Europe, the Middle East, and Africa. Her early career includes roles at WestAm and at Deloitte & Touche. Bryony holds the Chartered Financial Analyst designation and is a Fellow of the Institute of Chartered Accountants in England and Wales.

Education: B.Sc., Economics, University of Wales, Cardiff
Joined the company: 2021
Began career: 2000
Year of Birth: 1977

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Portfolio Manager of Manulife Investment Management, Ms. Deuchars is supervised by Mr. Charlie Dutton, Head of Emerging Markets Equity and Senior Portfolio Manager at Manulife Investment Management. Ms. Deuchars and Mr. Dutton meet regularly to discuss portfolio positions, market conditions, and performance. Mr. Dutton can be reached by phone at 20-7256-3500 or by email at Charlie_Dutton@ManulifeAM.com.

Brochure Supplement (Part 2B of Form ADV)
Bhupinder Sachdev, CFA

Item 1 – Cover Page

Bhupinder Sachdev, CFA
Manulife Investment Management
One London Wall
London EC2Y 5EA
Phone: 20-7256-3500

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Bhupinder Sachdev that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Bhupinder Sachdev, CFA
Portfolio Manager, Emerging Markets Equity, Manulife Investment Management
Bhupinder is a portfolio manager and sector research analyst for the Emerging Markets Equity Strategy. He began his career as a generalist analyst on the emerging-markets team at Aberdeen Standard Investments covering Eastern Europe, the Middle East, Africa, and Latin America. He also helped to co-manage the team's Russian, Eastern European, and frontier market funds. Bhupinder holds the Chartered Financial Analyst designation.

Education: M.A., Economics, Cambridge University
Joined the company: 2019
Began career: 2014
Year of Birth: 1990

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Portfolio Manager of Manulife Investment Management, Mr. Sachdev is supervised by Mr. Charlie Dutton, Head of Emerging Markets Equity and Senior Portfolio Manager at Manulife Investment Management. Mr. Sachdev and Mr. Dutton meet regularly to discuss portfolio positions, market conditions, and performance. Mr. Dutton can be reached by phone at 20-7256-3500 or by email at Charlie_Dutton@ManulifeAM.com.

Brochure Supplement (Part 2B of Form ADV)
Talib Saifee

Item 1 – Cover Page

Talib Saifee
Manulife Investment Management
One London Wall
London EC2Y 5EA
Phone: 20-7256-3500

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Talib Saifee that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Talib Saifee
Portfolio Manager, Emerging Markets Equity, Manulife Investment Management
Talib is a portfolio manager and sector research analyst for the Emerging Markets Equity Strategy. Prior to joining the firm, he was with HSBC Global Asset Management, where he was a portfolio manager and, prior to that, he worked as an investment analyst covering emerging Asian and Latin American markets. Previously, Talib worked at Goldman Sachs Asset Management as an analyst covering banks and telecommunications firms in emerging markets across Europe, the Middle East, and Africa. Additional prior experience includes roles at Citigroup, where he focused on strategy and corporate mergers and acquisitions, and at Salomon Smith Barney, where he was a financial analyst in the investment banking division.

Education: B.S., Finance, B.A., History, The Wharton School & College of Arts & Sciences, University of Pennsylvania; M.B.A., Columbia Business School
Joined the company: 2019
Began career: 2000
Year of Birth: 1978

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Portfolio Manager of Manulife Investment Management, Mr. Saifee is supervised by Mr. Charlie Dutton, Head of Emerging Markets Equity and Senior Portfolio Manager at Manulife Investment Management. Mr. Saifee and Mr. Dutton meet regularly to discuss portfolio positions, market conditions, and performance. Mr. Dutton can be reached by phone at 20-7256-3500 or by email at Charlie_Dutton@ManulifeAM.com.

Brochure Supplement (Part 2B of Form ADV)
Bridget Bruce

Item 1 – Cover Page

Bridget Bruce
Manulife Investment Management
197 Clarendon Street
Boston, MA 02108
Phone: 617-375-4931

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Bridget Bruce that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Bridget Bruce is a Money Market Trader at Manulife Investment Management. She is responsible for the day-to-day management of our money market offerings as well as the daily cash management of the fixed income and equity accounts managed in Boston. Prior to this role, Ms. Bruce held positions within the company as a team leader/analyst in the Investment Operations group and as a senior business analyst within the Asset Management Systems department.

Education: Fairfield University, BS in Mathematics, 2007
Joined Company: 2008
Began Career: 2007
Year of Birth: 1985

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As a Money Market Trader of Manulife Investment Management, Ms. Bruce is supervised by Christopher Coccoluto, Global Head of Fixed Income Trading of Manulife Investment Management. Frequent meetings are held between Ms. Bruce and Mr. Coccoluto to review and discuss overall portfolio positioning and performance. Christopher Coccoluto can be reached by phone at 617-375-4824 or by email at CCoccoluto@Manulifeam.com.

Brochure Supplement (Part 2B of Form ADV)
Pearl Natalie Andrada

Item 1 – Cover Page

Pearl Natalie Andrada
Manulife Investment Management
197 Clarendon Street
Boston, MA 02108
Phone: 617-560-5774

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Pearl Natalie Andrada that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Pearl Natalie Andrada is a Fixed Income/Money Market Trader at Manulife Investment Management. She is responsible for the day-to-day management of our money market offerings as well as the daily cash management of the fixed income and equity accounts managed in Boston. Prior to this role, Ms. Pearl Andrada held positions within the company as an Operations Manager for Trade and Cash Management teams. Prior to joining Manulife, Pearl held previous positions in Citco Fund Services, ANZ Bank and Thomson Reuters.

Education: *University of Santo Tomas, A.B. Economics, 2010*
Joined Company: *2017*
Began Career: *2010*
Year of Birth: *1989*

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As a Fixed Income/Money Market Trader of Manulife Investment Management, Ms. Pearl Andrada is supervised by Christopher Coccoluto, Global Head of Fixed Income Trading at Manulife Investment Management. Frequent meetings are held between Ms. Natalie Andrada and Mr. Coccoluto to review and discuss overall portfolio positioning and performance. Christopher Coccoluto can be reached by phone at 617-375-4824 or by email at CCoccoluto@Manulifeam.com.

Brochure Supplement (Part 2B of Form ADV)
Michael Mattioli, CFA

Item 1 – Cover Page

Michael Mattioli, CFA
Manulife Investment Management
197 Clarendon Street
Boston, MA 02116
Phone: 617-375-1879

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Michael Mattioli that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Michael Mattioli, CFA, is a portfolio manager for Manulife Investment Management. He is a member of the US Core Value Equity team, which manages large cap value, large cap core and all cap core strategies. Michael is focused on the financials and payments sectors. Prior to joining Manulife, Michael was an associate at Blackrock. Earlier in his career, he held positions with Merrill Lynch. He is a CFA® charterholder and a member of the Boston Security Analysts Society.

Education: BA from Rutgers University in 2005 and an MBA from the University of Notre Dame in 2011
Joined Company: 2011
Began Career: 2005
Year of Birth: 1982

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Portfolio Manager of Manulife Investment Management, Mr. Mattioli is supervised by Mr. Jonathan White, Senior Managing Director and Senior Portfolio Manager at Manulife Investment Management. Mr. Mattioli and Mr. White meet regularly to discuss portfolio positions, market conditions, and performance. Mr. White can be reached by phone at 617-375-1804 or by email at JWhite@ManulifeAM.com

Brochure Supplement (Part 2B of Form ADV)
Nicholas Renart

Item 1 – Cover Page

Nicholas Renart
Manulife Investment Management
197 Clarendon Street
Boston, MA 02116
Phone: 617-375-1644

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Nicholas Renart that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Nicholas Renart is a portfolio manager for Manulife Investment Management. He is a member of the US Core Value Equity team, which manages large cap value, large cap core and all cap core strategies. Nicholas is focused on the industrials and software sectors. Prior to joining Manulife, Nicholas was an associate with Citi Venture Capital International. Earlier in his career, he was an investment banking associate with Hill Street Capital in New York where he executed M&A restructuring, and other corporate advisory assignments.

Education: BA in Economics from Columbia University in 2005 and an MBA from Harvard Business School in 2011
Joined Company: 2011
Began Career: 2005
Year of Birth: 1982

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Portfolio Manager of Manulife Investment Management, Mr. Renart is supervised by Mr. Jonathan White, Senior Managing Director and Senior Portfolio Manager at Manulife Investment Management. Mr. Renart and Mr. White meet regularly to discuss portfolio positions, market conditions, and performance. Mr. White can be reached by phone at 617-375-1804 or by email at JWhite@ManulifeAM.com

Brochure Supplement (Part 2B of Form ADV)
Michael Daley, CFA

Item 1 – Cover Page

Michael Daley, CFA
Manulife Investment Management
197 Clarendon Street
Boston, MA 02116
Phone: 617-375-1500

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Michael Daley that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Michael Daley, CFA
Portfolio Manager, Senior Investment Analyst, Core Value Equity, Manulife Investment Management

Michael is a member of the firm's Core Value Equity team, which manages the U.S. Large-Cap Core, U.S. All-Cap Core, U.S. Large-Cap Value, U.S. Equity Income, Strategic Balanced Yield, and Global Focus Strategies. He focuses on technology, media, and consumer staples. He's also a co-portfolio manager on the company's Global Focus Strategy. Prior to joining the firm, Michael was an equity research associate at Credit Suisse. He began his career at Cambridge Associates, where he served as a senior research associate covering U.S. equity value investment managers for the firm's institutional clients. Michael holds the Chartered Financial Analyst designation and is a member of the CFA Society Boston.

Education: M.B.A., Cornell University; B.S., Economics, The Wharton School of the University of Pennsylvania
Joined the company: 2012
Began career: 2006

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Portfolio Manager of Manulife Investment Management, Mr. Daley is supervised by Mr. Jonathan White, Senior Managing Director and Senior Portfolio Manager at Manulife Investment Management. Mr. Daley and Mr. White meet regularly to discuss portfolio positions, market conditions, and performance. Mr. White can be reached by phone at 617-375-1804 or by email at JWhite@ManulifeAM.com

Brochure Supplement (Part 2B of Form ADV)
Michael Bokoff, CFA

Item 1 – Cover Page

Michael Bokoff, CFA
Manulife Investment Management
197 Clarendon Street
Boston, MA 02116
Phone: 617-375-1500

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Michael Bokoff that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Michael Bokoff, CFA
Portfolio Manager, Senior Investment Analyst, Core Value Equity, Manulife Investment Management

Michael is a member of the firm's Core Value Equity team, which manages the U.S. Large-Cap Core, U.S. All-Cap Core, U.S. Large-Cap Value, U.S. Equity Income, Strategic Balanced Yield, and Global Focus Strategies. He focuses on the energy, materials, and healthcare sectors. Michael's also a co-portfolio manager on the Large-Cap Value Strategy. Prior to joining the firm, he was an equity research analyst at Dowling & Partners Securities. Michael began his career at Keefe, Bruyette & Woods, where he served as an equity research associate. He holds the Chartered Financial Analyst designation and is a member of the CFA Society Boston.

Education: B.S., Finance, B.A., Economics, University of Connecticut
Joined the company: 2015
Began career: 2010

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Portfolio Manager of Manulife Investment Management, Mr. Bokoff is supervised by Mr. Jonathan White, Senior Managing Director and Senior Portfolio Manager at Manulife Investment Management. Mr. Bokoff and Mr. White meet regularly to discuss portfolio positions, market conditions, and performance. Mr. White can be reached by phone at 617-375-1804 or by email at JWhite@ManulifeAM.com

Brochure Supplement (Part 2B of Form ADV)
Kieth Kirkland, CFA

Item 1 – Cover Page

Keith Kirkland, CFA
Manulife Investment Management
197 Clarendon Street
Boston, MA 02116
Phone: 617-375-1500

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Kieth Kirkland that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Keith Kirkland, CFA
Portfolio Manager, Senior Investment Analyst, Core Value Equity, Manulife Investment Management

Keith is a member of the firm's Core Value Equity team, which manages the U.S. Large-Cap Core, U.S. All-Cap Core, U.S. Large-Cap Value, U.S. Equity Income, Strategic Balanced Yield, and Global Focus Strategies. He focuses on the healthcare and information technology sectors and is a co-portfolio manager on the Strategic Balanced Yield. Keith returned to Manulife Investment Management following a stint as an associate at Bain Capital, where he primarily covered specialty chemical and building-products companies for the firm's credit division. Before that, he was an investment analyst on the Core Value Equity team. Keith holds the Chartered Financial Analyst designation.

Education: B.S., Business Administration, Northeastern University
Joined the company: 2016
Began career: 2010

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Portfolio Manager of Manulife Investment Management, Mr. Kirkland is supervised by Mr. Jonathan White, Senior Managing Director and Senior Portfolio Manager at Manulife Investment Management. Mr. Kirkland and Mr. White meet regularly to discuss portfolio positions, market conditions, and performance. Mr. White can be reached by phone at 617-375-1804 or by email at JWhite@ManulifeAM.com

Brochure Supplement (Part 2B of Form ADV)
Michael J. Scanlon, Jr., CFA

Item 1 – Cover Page

Michael J. Scanlon, Jr., CFA
Manulife Investment Management
197 Clarendon Street
Boston, MA 02116
Phone: 617-375-1892

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Michael J. Scanlon that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Michael J. Scanlon, Jr., CFA, is a managing director and portfolio manager at Manulife Investment Management. Most recently, Michael was a managing director and senior investment analyst for Manulife Investment Management. Based in our Boston office, he is a member of the Capital Appreciation Team and provides dedicated fundamental equity analysis in support of the John Hancock Balanced Fund (USA), Manulife US Opportunities Fund (Canada) and our Large Cap Equity institutional equity strategy. In addition to his primary coverage of the financial and technology sectors, Michael also works on names in both the consumer staples and consumer discretionary sectors. Michael joined the firm in 2004 as a member of the firm's Portfolio Solutions Group before joining the Capital Appreciation Team in January of 2007. Prior to joining the firm, Michael spent four years at State Street Corporation, ultimately serving as a Credit Analyst. He is a CFA® charterholder and is a member of both the Boston Security Analysts Society and the CFA Institute.

Education: Nichols College, BS, Finance, 2000; Boston University, MBA, 2003
Joined Company: 2004
Began Career: 2000
Year of Birth: 1978

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Managing Director and Portfolio Manager of Manulife Investment Management, Mr. Scanlon is supervised by Ms. Susan Curry, Head of Developed Market Equities, Senior Portfolio Manager, Co-Head of Capital Appreciation of Manulife Investment Management. Frequent meetings are held between Ms. Curry and Mr. Scanlon to review and discuss overall portfolio positioning and performance. Ms. Curry can be reached by phone at 617-375-6876 or by email at Scurry@ManulifeAM.com.

Brochure Supplement (Part 2B of Form ADV)
Joseph H. Bozoyan, CFA

Item 1 – Cover Page

Joseph H. Bozoyan, CFA
Manulife Investment Management
197 Clarendon Street
Boston, MA 02116
Phone: 617-375-1893

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Joseph H. Bozoyan that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Joseph H. Bozoyan, CFA, is a managing director and portfolio manager on the Global Credit Team at Manulife Investment Management. Most recently, Joseph was a managing director and senior investment analyst at Manulife Investment Management. In this position, Joseph provided dedicated research for all strategies managed by the Capital Appreciation Team. Prior to joining the company, Joseph was a senior equity analyst on small, SMID and all cap portfolios at Ironwood Investment Management. Earlier in his career, he held analyst roles at companies such as Evergreen Investments and RCM. Joe started his investment career as a fixed income analyst at Sun Life Financial. He is a CFA® charterholder and a member of the Boston Security Analysts Society.

Education: Providence College, BS in Finance, 1989; Boston College, Carroll School of Management, MBA, 1994
Joined Company: 2011
Began Career: 1993
Year of Birth: 1967

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Managing Director and Portfolio Manager of Manulife Investment Management, Mr. Bozoyan is supervised by Ms. Susan Curry and Mr. Michael Scanlon, Co-Heads of the Capital Appreciation team of Manulife Investment Management. Frequent meetings are held between Ms. Curry, Mr. Scanlon, and Mr. Bozoyan to review and discuss overall portfolio positioning and performance. Ms. Curry can be reached by phone at 617-375-6876 or by email at SCurry@ManulifeAM.com. Mr. Scanlon can be reached by phone at 617-375-1892 or by email at MScanlon@ManulifeAM.com.

Brochure Supplement (Part 2B of Form ADV)
Ryan P. Lentell, CFA

Item 1 – Cover Page

Ryan P. Lentell, CFA
Manulife Investment Management
197 Clarendon Street
Boston, MA 02116
Phone: 617-375-1754

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Ryan P. Lentell that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Ryan P. Lentell, CFA, is a managing director and portfolio manager at Manulife Investment Management, on the company's Capital Appreciation Team. Prior to joining the company, he was a senior equity analyst at Morningstar, Inc. Previously, he was a vice president at The Lentell Group, an investment advisory practice managing approximately $75 million in assets. Ryan began his career at PricewaterhouseCoopers, where he served as a consultant. He is a CFA® charterholder and a member of the Boston Security Analysts Society.

Education: University of Virginia, BS in Systems Engineering, 1999; University of Notre Dame, Mendoza College of Business, MBA, 2004

Joined Company: 2008
Began Career: 1999
Year of Birth: 1976

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Managing Director and Portfolio Manager of Manulife Investment Management, Mr. Lentell is supervised by Ms. Susan Curry, Head of Developed Market Equities, Senior Portfolio Manager, Co-Head of Capital Appreciation of Manulife Investment Management. Frequent meetings are held between Ms. Curry and Mr. Lentell to review and discuss overall portfolio positioning and performance. Ms. Curry can be reached by phone at 617-375-6876 or by email at Scurry@ManulifeAM.com.

Brochure Supplement (Part 2B of Form ADV)
Edward Ritchie

Item 1 – Cover Page

Edward Ritchie
Tokyo, Japan
Phone: 81-3-62671943

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Edward Ritchie that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Edward Ritchie is a Senior Investment Analyst for Manulife Investment Management (Europe) Limited, London. He is lead advisor for the MPF & MGF Japan funds and is also responsible for analysis of Consumer sectors European & EAFE equities. Previously Ed worked at Schroders and Lazard. He is a member of the CFA Society of the U.K. and of the CFA Institute, and holds the ASIP designation, a recognized qualification of the CFA Institute.

Education: Oxford University, Master of Arts in Philosophy, Politics and Economics in 1993
Joined Company: 2010
Began Career: 1995
Year of Birth: 1971

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not Applicable

Item 5 - Additional Compensation
Not Applicable

Item 6 - Supervision:
As Managing Director and Senior Portfolio Manager of Manulife Investment Management, Mr. Ritchie is supervised by Mr. Paul Boyne, Senior Managing Director and Senior Portfolio Manager of Manulife Investment Management. Meetings are held between Mr. Boyne and Mr. Ritchie to review and discuss overall portfolio positioning and performance. Mr. Boyne can be reached by phone at 617-375-6854 or by email at PBoyne@manulifeam.com

Brochure Supplement (Part 2B of Form ADV)
Boncana Maiga, CIM

Item 1 – Cover Page

Boncana Maiga, CIM
Manulife Investment Management
200 Bloor Street East
Toronto ON, M4W-1E5
Phone: 416-852-9062

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Boncana Maiga that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Boncana Maiga, CFA, CIM

Portfolio Manager, Senior Investment Analyst, Systematic Equity Beta, Manulife Investment Management

Boncana is a member of systematic equity beta, which oversees index fund portfolios that track equity indexes in Canada, the United States, Japan, and Hong Kong, as well as international indexes. He's also part of the systematic equity beta management team responsible for the development and management of a suite of factor-based exchange-traded funds (ETFs). Boncana's responsibilities include the day-to-day monitoring and portfolio management of the passive and systematic strategies. Previously, he was an associate product manager for the firm and, before that, he was a senior performance analyst. Prior to joining Manulife, he was a business analyst with Goldman Sachs in the investment banking division, where he assisted bankers in the execution of mergers and acquisitions and in corporate finance deals; in addition, he worked as a product control analyst for HSBC Bank. Boncana holds the Chartered Financial Analyst and Canadian Investment Manager designations.

Education: B.B.A., Finance and Investments, Baruch College; M.B.A., Finance, University of Toronto Rotman School of Management

Joined the company: 2010

Began career: 2004

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Managing Director and Portfolio Manager for Manulife Investment Management, Mr. Maiga is supervised by Mr. Geoffrey Kelley, Senior Managing Director and Senior Portfolio Manager at Manulife Investment Management. Frequent meetings are held between Mr. Maiga and Mr. Kelley to review and discuss overall portfolio positioning and performance. Mr. Kelley can be reached by phone at 617-572-7473 or by email at Geoffrey_Kelley@Manulife.com.

Brochure Supplement (Part 2B of Form ADV)
Srinivas Maloor, Ph.D.

Item 1 – Cover Page

Srinivas Maloor, Ph.D.
Manulife Investment Management
200 Bloor Street East
Toronto ON, M4W-1E5
Phone: 416-852-9062

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Srinivas Maloor that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Srinivas Maloor, Ph.D.
Portfolio Manager, Senior Investment Analyst, Systematic Equity, Manulife Investment Management

Srini is a member of the firm's Systematic Equity team, which oversees index fund portfolios that track equity indexes in Canada and the United States as well as international indexes. The team is also responsible for the development and management of a suite of factor-based exchange-traded funds. Prior to joining Manulife Investment Management, he worked as a multi-asset portfolio manager at Putnam Investments with an emphasis on developing and managing factor-based systematic equity underlying building blocks. Srini previously held similar responsibilities as a senior quantitative researcher in multi-asset strategies at Fidelity Investments and has additional experience in factor-based equity research from his time at MSCI Barra.

Education: Ph.D. and M.S., Electrical and Computer Engineering; M.S., Applied and Mathematical Statistics, Rutgers University
Joined the company: 2025
Began career: 2009

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Portfolio Manager for Manulife Investment Management, Mr. Maloor is supervised by Mr. Geoffrey Kelley, Senior Managing Director and Senior Portfolio Manager at Manulife Investment Management. Frequent meetings are held between Mr. Maloor and Mr. Kelley to review and discuss overall portfolio positioning and performance. Mr. Kelley can be reached by phone at 617-572-7473 or by email at Geoffrey_Kelley@Manulife.com.

Brochure Supplement (Part 2B of Form ADV)
Marco Leung, CFA

Item 1 – Cover Page

Marco Leung, CFA
Manulife Investment Management
200 Bloor Street East
Toronto ON, M4W-1E5
Phone: 416-852-9062

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Marco Leung that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Marco Leung, CFA
Portfolio Manager, Senior Investment Analyst, Systematic Equity, Manulife Investment Management

Marco is a member of the firm's Systematic Equity team, which oversees index fund portfolios that track equity indexes in Canada and the United States as well as international indexes. In his role, Marco is responsible for fund performance reporting and portfolio risk reporting. He also provides analytical and operational support to the team's portfolio rebalancing and trading activities. Marco's also part of the team responsible for the development and management of a suite of exchange-traded funds. Previously, Marco worked as a Bloomberg reconciliation specialist within Manulife Financial's securities operations group. He holds the Chartered Financial Analyst designation.

Education: B. Math., Mathematics and Business Administration, Finance, University of Waterloo
Joined the company: 2013
Began career: 2011

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As Portfolio Manager for Manulife Investment Management, Mr. Leung is supervised by Mr. Boncana Maiga, Managing Director and Portfolio Manager at Manulife Investment Management. Frequent meetings are held between Mr. Leung and Mr. Maiga to review and discuss overall portfolio positioning and performance. Mr. Maiga can be reached by phone at 416-347-2197 or by email at Boncana_Maiga@Manulifeam.com.

Brochure Supplement (Part 2B of Form ADV)
Craig Bethune

Item 1 – Cover Page

Craig Bethune
Manulife Investment Management
200 Bloor Street East
Toronto, ON, M4W-1E5
Phone: 416-926-6926

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Craig Bethune that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Craig Bethune, CFA, is a managing director and senior portfolio manager at Manulife Investment Management, responsible for co-leading the Global Natural Resources equity team. He is lead portfolio manager for the Manulife Investment Management Global Energy Pooled fund and co-manager of the Manulife Investment Management Global Natural Resources Pooled fund and Manulife Investment Management Global Precious Metals Pooled fund. Prior to joining Manulife, Craig was a vice president, director and portfolio manager with TD Asset Management and a portfolio manager at Ontario Municipal Employees Retirement System, as well as research and analyst positions in various sell-side firms.

Education: University of Toronto, MBA, 1997; McGill University, B. Comm. Finance and International Business, 1989
Joined Company: 2014
Began Career: 1989
Year of Birth: 1966

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As managing director and senior portfolio manager of Manulife Investment Management, Mr. Bethune is supervised by Ms. Susan Curry, Head of Developed Market Equities, Senior Portfolio Manager, Co-Head of Capital Appreciation of Manulife Investment Management. Frequent meetings are held between Ms. Curry and Mr. Bethune to review and discuss overall portfolio positioning and performance. Ms. Curry can be reached by phone at 617-375-6876 or by email at Scurry@ManulifeAM.com.

Brochure Supplement (Part 2B of Form ADV)
Diana Racanelli, CFA

Item 1 – Cover Page
Diana Racanelli, CFA

Manulife Investment Management
200 Bloor Street East
Toronto ON, M4W 1E5
Phone: 416-926-6948

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Diana Racanelli that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Diana Racanelli is a managing director and senior portfolio Manager for Manulife Investment Management. Diana is the lead portfolio manager for the John Hancock Asset Management Global Precious Metals Pooled Fund and co-manager of both the John Hancock Asset Management Global Energy Pooled Fund. She has 28 years of experience in the investment industry on both the buy – and sell-side. Previously, she was a vice president and director with TD Asset Management where she served as lead manager of a precious metals fund and was co-manager of a resource and energy fund. From 2003 to 2007, she was a vice president with CIBC Global Asset Management. She began her career in the industry on the sell-side working for both Burns Fry Limited and Scotia Capital Markets and was base metals mining analyst before her move to AIC Limited on the buy-side. Diana was awarded the CFA charter in 1992.

Education: University of Toronto, Honours BA in Economics / English, 1987)
Joined Company: 2014
Began Career: 1987
Year of Birth: 1964

Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As managing director and senior portfolio manager of Manulife Investment Management, Ms. Racanelli is supervised by Ms. Susan Curry, Head of Developed Market Equities, Senior Portfolio Manager, Co-Head of Capital Appreciation of Manulife Investment Management. Frequent meetings are held between Ms. Curry and Ms. Racanelli to review and discuss overall portfolio positioning and performance. Ms. Curry can be reached by phone at 617-375-6876 or by email at Scurry@ManulifeAM.com.

Brochure Supplement (Part 2B of Form ADV)
Darren Toner

Item 1 – Cover Page

Darren Toner
Manulife / CQS Investment Management
One Strand, 4th Floor
London, England
Phone: 44 20 7201 6900

The date of this brochure supplement is January 29, 2026. This brochure supplement provides information about Darren Toner that supplements the Manulife Investment Management (US) LLC ("Manulife IM") brochure. You should have received a copy of that brochure. Please contact USRelationshipManagement@manulifeam.com if you did not receive Manulife IM's brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background and Business Experience

Darren Toner
Senior Portfolio Manager, Manulife | CQS Investment Management
Darren is responsible for managing high-yield, investment-grade, and financial strategies within Manulife | CQS Investment Management's multi-asset credit business. He is Co-Portfolio Manager of the CQS Dynamic Credit Multi Asset Fund and Assistant Portfolio Manager of the CQS Credit Multi Asset Fund and bespoke Multi Asset Credit mandates. He's a member of the firm's multi-asset credit advisory committee and leads the global high-yield team. Prior to joining the company, Darren worked at GE Capital in London within the leveraged finance business. INTERNAL

Education: B.Sc. (Hons), Economics and Finance, University College Dublin
Joined the company: 2010
Began career: 2005

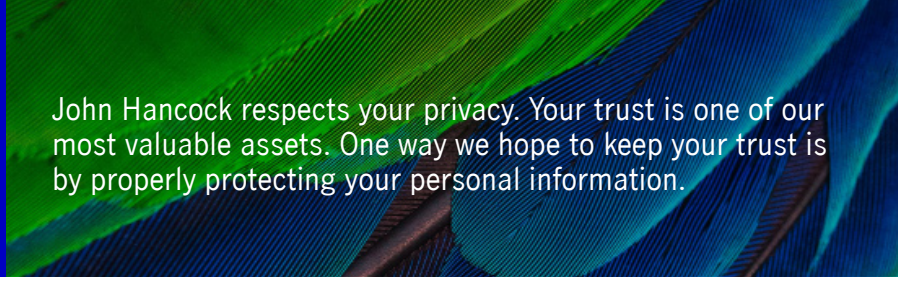
Item 3 - Disciplinary Information
Not applicable

Item 4 - Other Business Activities
Not applicable

Item 5 - Additional Compensation
Not applicable

Item 6 - Supervision:
As senior portfolio manager of Manulife Investment Management, Mr. Toner is supervised by Mr. John Addeo, Global CIO of Fixed Income of Manulife Investment Management. Frequent meetings are held between Mr. Addeo and Mr. Toner to review and discuss overall portfolio positioning and performance. Mr. Addeo can be reached by phone at 617-375-1793 or by email at JAddeo@ManulifeAM.com

Privacy *Notice*



What Does This Notice Cover?

This Notice is required by law. It describes our privacy policy and how we handle our customers' and former customers' personal information.

For information on how we use data collected from visitors of John Hancock websites, social media sites and mobile applications, please refer to the John Hancock Online Privacy Policy.

If you have a policy that is covered by the Health Insurance Portability and Accountability Act, please refer to our HIPAA Notice of Protected Health Information Privacy Practices.

These notices, and information about the rights of consumers under California law such as the California Consumer Privacy Act, can be found at www.johnhancock.com/privacy.

Why Do We Collect Your Personal Information?

Collecting personal information about you helps us provide you with financial products and services. It also helps us to confirm your identity, detect and prevent fraud, manage our business, and fulfill legal and regulatory requirements. The type of information we collect depends on the products or services you applied for or have with us.
We obtain personal information from you when you submit an application or other similar forms, from transactions and other interactions with you, as well as from third parties and other publicly available sources.
This information may include:

- Personal data, such as name, address, email address, telephone number, date of birth, Social Security number, sex, citizenship status, race/ethnicity, occupation and employment details;
- Financial data, such as income, assets, banking information, credit card information, and investment preferences;
- Health data, such as medical, biometric, and health-related information and habits;
- Profile data reflecting a person's preferences, interests, hobbies, characteristics, tendencies, behaviors, or attitudes;
- Interaction data collected when you visit or use our websites, mobile applications, and social media sites, or when you call or chat online with our customer service teams.

Our sources include your insurance agent, broker, registered representative, or financial advisor and their respective firms, your employer or Plan Sponsor, consumer reporting agencies, government agencies, medical providers, data service providers, social media services, business partners, and insurance support agencies such as the MIB, Inc.

How Do We Protect the Personal Information We Have Collected About You?

Our employees respect your personal information. They are trained to keep it safe. We have administrative, physical, and technical safeguards in place that are designed to protect your information.

How Do We Use and Share the Personal Information We Have Collected About You?

All financial services companies need to use and share customers' personal information in order to provide services to them. We use your personal information mainly to communicate with you, complete transactions that you have requested or authorized, evaluate your application, administer your policy or account, and to make you aware of additional products and services that we offer.

As permitted or required by applicable law, your personal information may be shared with:

- employees and associates when their jobs require it to process and service your contracts, benefits, or accounts;
- your financial advisor, broker, representative, or firm in order for them to process and service your application, policy or account;
- consultants and third parties performing administrative, marketing, and technology services on our behalf. They are contractually bound to use your information only to perform those services. They are required to have safeguards in place to protect it, and are not permitted to sell, use or disclose your information for their own marketing purposes;
- reinsurance companies;
- auditors and government agencies to conduct routine or required activities such as audits and tax reporting;

- attorneys and other legal professionals in response to subpoenas and court orders, or to comply with legal requests made by law enforcement and regulatory authorities;
- other financial institutions with whom we may jointly market products or services that may be of interest to you, if permitted in your state;
- other third parties at your request, with your consent, or your written authorization.

We do not sell your personal information

We do not share it with any unaffiliated company for the purpose of that company marketing its own products or services to you.

Except as noted below, we may share your information within the John Hancock affiliated companies listed at the end of this notice to provide you with offers for other products or services. You have the right to opt out of that information sharing.

If you have coverage under an employer-sponsored retirement plan, group pension contract, group annuity contract or group insurance policy, or if you are a client of John Hancock Investment Management LLC, we do not share your personal information, other than as necessary to provide services or administer your coverage.

How Can You Opt Out?

If you do not want us to share your personal information with our affiliated companies for their own marketing purposes, you may opt out of that information sharing at www.johnhancock.com/contactpreferences. You may also opt out by calling or writing to the contact information provided in the "Contacting Us" section below.

Your request will take effect within 30 days of the date it was received. If you have more than one John Hancock product you only need to opt out once. Once you opt out, we will honor your choice until you ask us to change it. If you are the joint owner of a product and you tell us not to share information, you may elect to have your choice applied to all owners of that product. If you have already exercised your right to opt out, there is no need to contact us again.

We will continue to send you information about your contracts, benefits, and accounts. We may also include information about other John Hancock products or services. Opting out will not affect the ability of your financial advisor, representative, or firm to recommend products or services to you.

How Can You Review Your Personal Information?

Generally, you have the right to review the personal information we have collected about you. Requests to obtain a copy of your personal information must be made in writing and signed by you or your legal representative.

The request must include your:
- full name;
- address;
- product type (e.g., life insurance, long-term care insurance, annuity, mutual fund, etc.);
- policy, contract or account number.

If you believe that information we have about you is outdated or incorrect, you may write us and request it be amended. If we agree with your request, we will correct your information. If we do not agree, we will let you know. Then, you may write us to dispute our decision. We will keep all of your correspondence in our files.

Contacting Us

If you have a question about this Privacy Notice, please contact the John Hancock Privacy Office.

Mailing Address: 197 Clarendon Street, C-5
Boston, Massachusetts 02116

Email: privacy@jhancock.com

The John Hancock Affiliated Companies

John Hancock is a subsidiary of Manulife Financial Corporation. The following affiliated companies provide this notice and/or may provide you with information about John Hancock's products and services:

- John Hancock Life Insurance Company (U.S.A.)
- John Hancock Life & Health Insurance Company
- John Hancock Life Insurance Company of New York
- John Hancock Signature Services, Inc.
- John Hancock Personal Financial Services, LLC
- John Hancock Retirement Plan Services LLC
- John Hancock Trust Company LLC
- John Hancock Investment Management LLC
- John Hancock Investment Management Distributors LLC
- John Hancock Variable Trust Advisers LLC
- John Hancock Distributors, LLC
- Manulife John Hancock Brokerage Services LLC

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