

Volatility meter



Based on 3 year standard deviation of the Fund

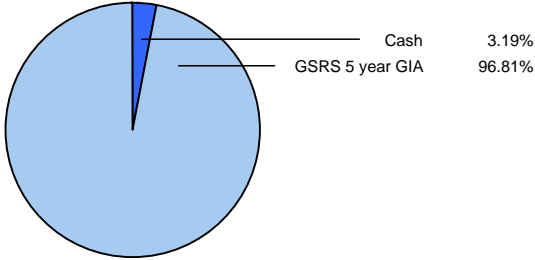
GUARANTEED INTEREST ACCOUNT FUND

Code UGIA

Manulife Pooled UGIA Fund

Administered by: Manulife Financial

How the Fund is invested



Fund commentary

The Manulife Pooled GIA was created exclusively for the Canadian Blood Services retirement program. The fund invests in a blend of various Guaranteed Investment Accounts (GIA). If you are an investor looking for a fund with minimal risk, you should consider this fund as an investment selection.

Fund objective:

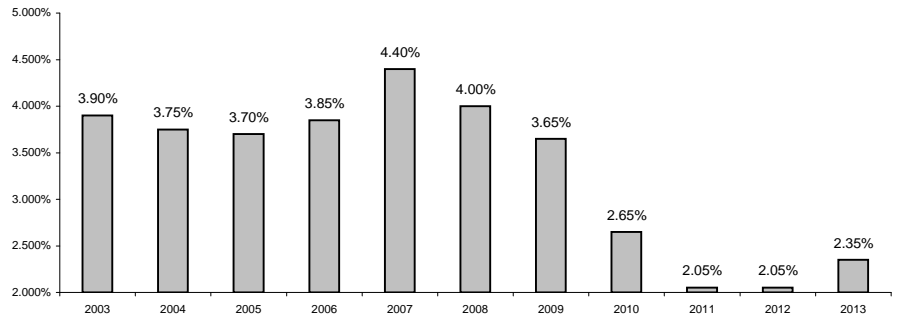
The general objective of this fund is to provide an investment vehicle that is guaranteed by a financial institution subject to its ability to meet its financial obligations and its ability to show individual participant's holdings in the pool as per Assuris' requirements.

Inception date: July 1, 2003

Total Assets: \$7.56 million

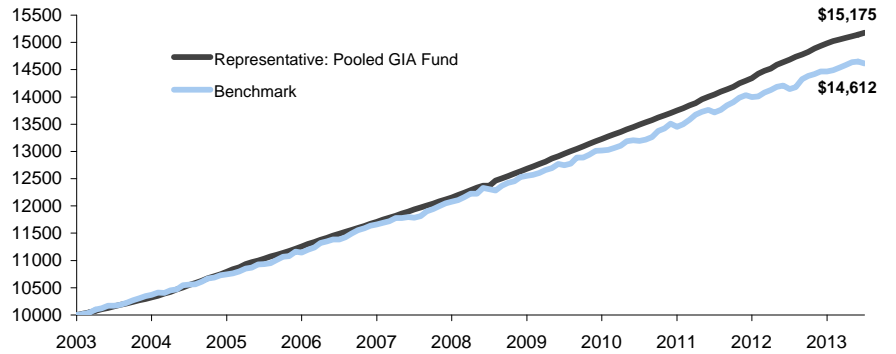
Historical gross returns

To provide historical GIA information, the shaded area represents the Manulife 5-year GIA, plus plan level enhancement (of 35 bps) as at December.



Overall past performance

This graph shows how a \$10,000 investment on July 2003 would have changed in value over time.



* For illustration purposes only.

Annual compound returns (as at December 31, 2013)

This table shows the historical annual compound total return of the segregated fund compared with the Consumer Price Index, CPI Core Index.

	1-year	2-year	3-year	5-year	Since Inception	Manulife Inception Date
MLI Pooled UGIA	3.33%	3.94%	3.99%	4.17%	4.05%	July 2003
Benchmark: CPI + 2%	3.25%	3.17%	3.41%	3.45%		

Rate of return expectation:

The investment objective of the fund is to achieve, over the long term (e.g. 10 years), an average annual rate of return that exceeds the increase in the Consumer Price Core Index by 2%.