

**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](https://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](https://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.

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**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.

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### **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](http://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?*