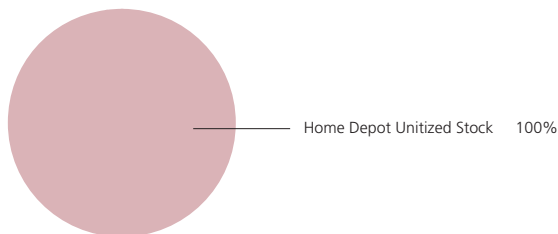


Home Depot Unitized Stock Fund

The Home Depot Unitized Stock Fund (9043) – How it works

The Home Depot Unitized Stock Fund is a segregated fund managed by MFC Global Investment Management. When the segregated fund manager receives contributions, 100% of those contributions are used to buy Home Depot stock.

Fund Composition (sample)



Unit value vs. share price

Since this is a segregated fund, your statement will show unit values rather than share prices. When you see the share price of Home Depot stock (NYSE) in the newspaper or on the Internet, it is unlikely to match the unit value of the Home Depot Unitized Stock Fund.

Share price and unit value do not match for two reasons:

1. When contributions are received and Manulife's segregated fund manager buys Home Depot stock, it is unlikely that they can "spend" the exact amount of money received. The remaining money creates a cash component within the Home Depot Unitized Stock Fund.
2. The units of a segregated fund are valued differently than shares held directly. Shares of Home Depot stock that are held directly have a share price determined by trading on the stock exchange. A segregated fund takes the total value of the fund and divides that total by the number of units held in the fund to determine a unit price.

Any fluctuation of the Home Depot Stock in the open market will be reflected in the unit value of the Home Depot Unitized Stock Fund.

BY INVESTING IN THE HOME DEPOT UNITIZED STOCK FUND (9043), YOU WILL BE PART OF HOME DEPOT BOTH AS AN ASSOCIATE AND AN INVESTOR.

TRADING PERFORMANCE

Trading performance of Home Depot stock using NYSE weekly closing prices.



The unitized stock plan allows associates to participate in the growth potential of a company as this stock fund purchases shares of the company. By using a dollar-cost-averaging strategy, plan members can contribute a fixed amount on a regular basis. If the price declines, the member's contribution purchases more shares; if the price rises, the member's contribution purchases fewer shares. Over the long term, the average cost of purchasing shares will generally be lower than the final market value of those shares, resulting in a gain for the member. Generally, plan members benefit from a reduced average purchase price over the long term as a result of dollar cost averaging. This disciplined approach proves an effective strategy for most investors.

Questions?

If you have any questions about the Home Depot Unitized Stock Fund (9043), contact Manulife at 1-866-212-4321. A licensed Financial Education Specialist will be happy to help you. Financial Education Specialists are available from 9am – 5pm ET, Monday to Friday.