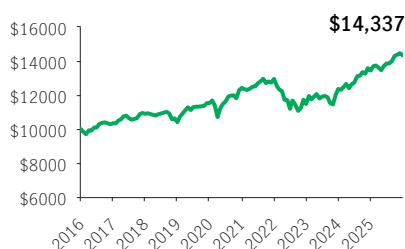


## Manulife Simplicity Moderate Portfolio GIF

GIF ENCORE

Series 2 - 75% · Performance as at December 31, 2025 · Holdings as at November 30, 2025

### GROWTH OF \$10,000 \*



### INVESTMENT OBJECTIVE

The Portfolio aims to generate income and to provide long-term growth consistent with preservation of capital. It is a strategic asset allocation portfolio. It invests its assets in other mutual funds (the "Underlying Funds"), focusing on Canadian fixed income and money market funds, with a portion in Canadian equity funds. The Portfolio may also invest in foreign equity funds within permitted ranges. The portfolio advisor may move up to 25% of the net assets of the Portfolio into cash if it feels that market conditions warrant it.

### CALENDAR RETURNS \*\* %

2017	2018	2019	2020	2021	2022	2023	2024	2025
5.40	-4.47	10.78	7.73	4.24	-11.37	7.67	8.75	6.65

### COMPOUND RETURNS \*\* %

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
-0.89	0.21	3.42	6.65	6.65	7.69	2.90	3.67	3.42

### OVERVIEW

**Inception Date:** December 26, 2000

#### Asset Class:

Canadian Fixed Income Balanced

**Net Assets:** \$26.5 million

**Risk:** Low to Medium



**Fund Status:** SWO \*

**Management Fee:** 1.90%

**Management Expense Ratio<sup>1</sup>:** 2.65%

### AWARDS

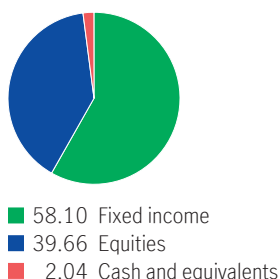


**Fund Manager:** Manulife

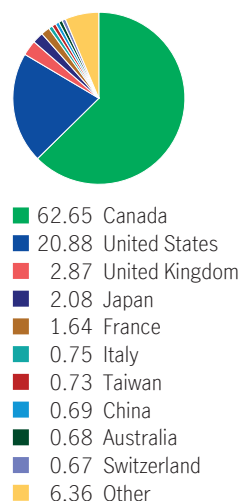
**Portfolio Management Team:** Manulife

Multi-Asset Solutions Team

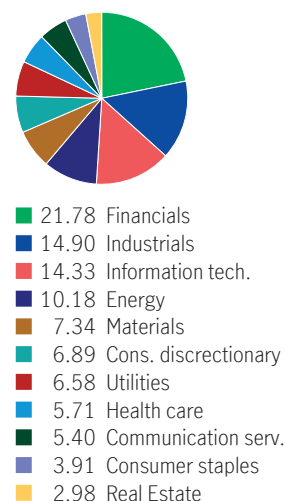
### ASSET ALLOCATION %



### GEOGRAPHIC ALLOCATION %



### SECTOR ALLOCATION %



### FUND CODES

Sales option	Fund code	Fund Status
FE	MGE828	SWO
BE	MGE928	SWO

### FIXED INCOME ALLOCATION %

Canadian Corporate Bonds	19.64
Canadian provincial bonds	19.41
Canadian government bonds	13.09
Canadian investment grade bonds	12.45
Floating rate bank loans	11.40
U.S. Corporate Bonds	4.76
U.S. government bonds	3.57
U.S. high yield bonds	3.05
International government bonds	2.06
Canadian municipal bonds	1.51

### UNDERLYING FUND HOLDINGS %

Manulife Canadian Bond Fund	28.22
Manulife Canadian Universe Bond Fund	8.91
Manulife Core Plus Bond Fund	5.43
Manulife Smart Short-Term Bond ETF	5.06
Manulife Strategic Income Fund	4.92
Manulife Corporate Bond Fund	4.91
Manulife Multifactor Canadian Large Cap	4.29
Manulife Canadian Investment Fund	3.94
Manulife Global Listed Infrastructure Fund	3.93
Manulife U.S. All Cap Equity Fund	3.93

Source for all data: Transmission Media, as at December 31, 2025. \* For illustration purposes only. \* Open to switches-in only. <sup>1</sup> Estimated MER for the current year. \*\* Additional fees apply to the IncomePlus and EstatePlus guarantee options and are paid annually out of the Contract. These fees are not reflected in the performance.

Any amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value. Returns shown are after the MER has been deducted. Performance histories are not indicative of future performance. The Growth of \$10,000 chart shown is used only to illustrate the effects of the compound growth rate and is not intended to reflect future values of the segregated fund. For information on guarantees, fees and expenses that may apply to segregated funds, please read the Information Folder, Contract and Fund Facts of the segregated funds. The FundGrade A+® rating is used with permission from Fundata Canada Inc., all rights reserved. Fundata is a leading provider of market and investment funds data to the Canadian financial services industry and business media. The Fund-Grade A+® rating identifies funds that have consistently demonstrated the best risk-adjusted returns throughout an entire calendar year. For more information on the rating system, please visit [www.Fundata.com/ProductsServices/FundGrade.aspx](http://www.Fundata.com/ProductsServices/FundGrade.aspx). The Manufacturers Life Insurance Company (Manulife) is the issuer of Manulife segregated fund contracts and the guarantor of any guarantee provisions therein. Manulife Investment Management is a trade name of Manulife. Manulife, Stylized M Design, and Manulife Investment Management & Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and its affiliates under license.