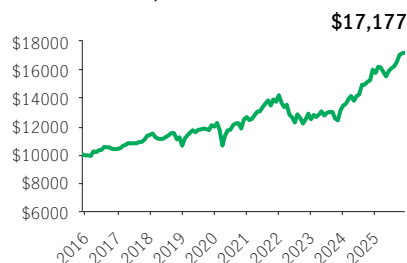


NAL-Investor Monthly High Income Seg Fund

NAL/VISTA

NAL Investor - 100% (BE) · Performance as at November 30, 2025 · Holdings as at October 31, 2025

GROWTH OF \$10,000 *



OVERVIEW

Inception Date: April 30, 2012

Asset Class: Canadian Neutral Balanced

Net Assets: \$3.5 million

Risk: Low to Medium



Fund Status: SWO *

Management Fee: 1.25%

Management Expense Ratio¹: 3.08%

UNDERLYING FUND INFORMATION

Name: Manulife Monthly High Income Fund

Underlying Fund Manager:

Manulife Investment Management Limited

Portfolio Management Team: Manulife

Essential Equity Team

INVESTMENT OBJECTIVE

The objective of this fund is to provide a steady flow of monthly income and capital growth. The Fund invests primarily in Canadian fixed income and large-cap Canadian equity securities. The Fund may also invest in securities of royalty trusts and real estate investment trusts ("REITs"). The fundamental investment objective of the Fund cannot be changed without the approval of investors who own securities in the Fund.

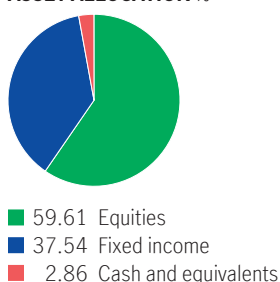
CALENDAR RETURNS ** %

2016	2017	2018	2019	2020	2021	2022	2023	2024
4.65	9.48	-6.68	12.66	5.61	12.23	-11.96	7.62	17.23

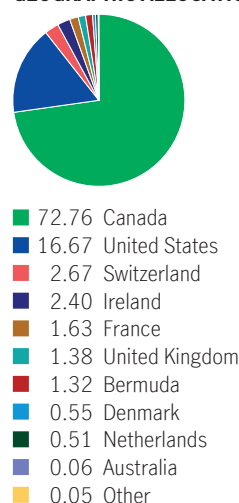
COMPOUND RETURNS ** %

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
0.17	3.93	8.06	9.03	7.43	10.07	6.61	5.56	6.52

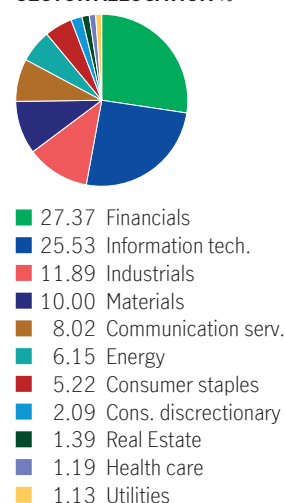
ASSET ALLOCATION %



GEOGRAPHIC ALLOCATION %



SECTOR ALLOCATION %



FUND CODES

Sales option	Fund code	Fund Status
BE	MIF038	SWO

FIXED INCOME ALLOCATION %

Canadian investment grade bonds	30.06
Canadian Corporate Bonds	29.36
Floating rate bank loans	28.38
Canadian government bonds	2.90
Canadian high yield bonds	2.14
Preferred stocks	1.90
Canadian Asset-backed Securities	1.78
U.S. Corporate Bonds	1.38
U.S. investment grade bonds	0.86
International investment grade bonds	0.61

TOP 10 HOLDINGS %

Constellation Software Inc.	3.19
Shopify Inc. Cl A Sub Vtg Shs	2.67
Royal Bank of Canada	2.44
Sika AG Namen Akt	1.70
Berkshire Hathaway Inc. Cl B New	1.69
Toronto-Dominion Bank Com New	1.69
Accenture PLC Shs Class A	1.64
NVIDIA Corp.	1.56
Publicis Groupe S.A. Publicis Groupe	1.56
Microsoft Corp.	1.51

Source for all data: Transmission Media, as at November 30, 2025. ±For illustration purposes only. * Open to switches-in only ¹ 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 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.