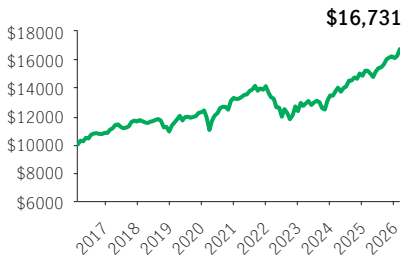


Manulife Simplicity Balanced Portfolio GIF

GIF

Series 1 - 100% · Performance as at February 28, 2026 · Holdings as at January 31, 2026

GROWTH OF \$10,000 ±



INVESTMENT OBJECTIVE

The Portfolio aims to achieve long term growth consistent with safety of capital. It is a strategic asset allocation portfolio. It invests its assets in other mutual funds managed by us (the "Underlying Funds") focusing on Canadian equity and fixed income funds. The Portfolio may also invest in foreign equity and money market 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
7.32	-6.03	12.49	8.23	6.24	-12.47	8.90	10.35	8.40

COMPOUND RETURNS ** %

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
2.88	3.14	6.97	3.95	10.04	9.55	4.81	5.28	3.97

OVERVIEW

Inception Date: December 6, 1999

Asset Class: Global Neutral Balanced

Net Assets: \$121.5 million

Risk: Low to Medium



Fund Status: SWO *

Management Fee: 2.15%

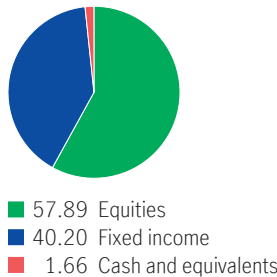
Management Expense Ratio¹: 3.19%

Fund Manager: Manulife

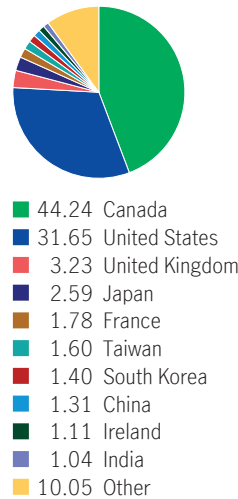
Portfolio Management Team: Manulife

Multi-Asset Solutions Team

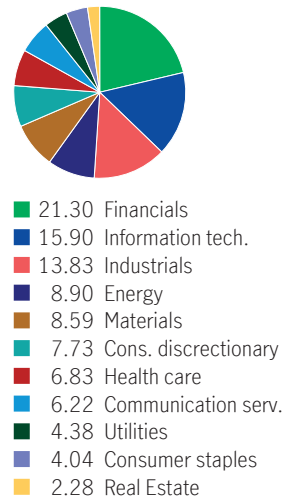
ASSET ALLOCATION %



GEOGRAPHIC ALLOCATION %



SECTOR ALLOCATION %



FUND CODES

Sales option	Fund code	Fund Status
FE	MIF229	SWO
BE	MIF029	SWO

FIXED INCOME ALLOCATION %

Canadian Corporate Bonds	15.68
Canadian provincial bonds	15.04
Floating rate bank loans	12.57
Canadian government bonds	8.43
Canadian investment grade bonds	8.18
U.S. Corporate Bonds	6.83
International government bonds	6.56
U.S. government bonds	6.09
U.S. high yield bonds	4.05
U.S. investment grade bonds	2.78

UNDERLYING FUND HOLDINGS %

Manulife Canadian Bond Fund	20.18
Manulife Strategic Income Fund	12.53
Manulife Multifactor Canadian Large Cap	7.35
Manulife Fundamental Equity Fund	6.99
Manulife U.S. All Cap Equity Fund	5.86
Manulife Dividend Income Fund	5.38
Manulife Global Dividend Fund	5.00
Manulife World Investment Fund	4.49
Manulife Core Plus Bond Fund	4.02
Manulife Multifactor US Large Cap Index	3.74

Source for all data: Transmission Media, as at February 28, 2026. ±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.