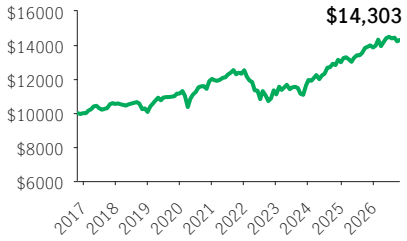
Manulife Investment Management

Manulife Simplicity Moderate Portfolio GIF

GIF

Series 2 - 75% · Performance as at October 31, 2026 · Holdings as at September 30, 2026

GROWTH OF $10,000 ±



OVERVIEW

Inception Date: December 26, 2000

Asset Class:

Canadian Fixed Income Balanced

Net Assets: $23.9 million

Risk: Low to Medium

Low				High

Fund Status: SWO *

Management Fee: 1.90%

Fund Expense Ratio 2.67%

Management Expense Ratio 2.63%

AWARDS

FUNDGRADE A+®
ACHIEVED FOR THE YEAR 2025

Fund Manager: Manulife

Portfolio Management Team: Manulife Multi-Asset Solutions Team

FUND CODES

Sales option	Fund code	Fund Status
FE	MIF628	SWO
BE	MIF728	SWO

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.

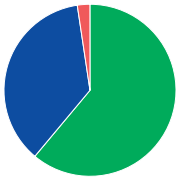
CALENDAR RETURNS ** %

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 ** %

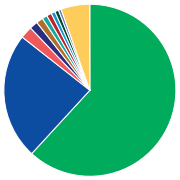
1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
0.56	-0.62	0.83	3.19	2.85	8.90	2.93	3.64	3.43

ASSET ALLOCATION %



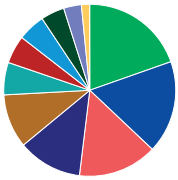
- 61.09 Fixed Income
- 36.56 Equities
- 2.35 Cash and Equivalents

GEOGRAPHIC ALLOCATION %



- 61.84 Canada
- 23.76 United States
- 2.29 United Kingdom
- 1.55 Japan
- 1.27 Taiwan
- 0.95 France
- 0.92 Australia
- 0.76 South Korea
- 0.71 Germany
- 0.52 China
- 5.42 Other

SECTOR ALLOCATION %



- 19.62 Financials
- 17.42 Information Technology
- 14.89 Industrials
- 12.10 Energy
- 10.12 Materials
- 6.10 Consumer Discretionary
- 5.26 Utilities
- 5.15 Health Care
- 4.44 Communication Services
- 3.35 Consumer Staples
- 1.55 Real Estate

FIXED INCOME ALLOCATION %

Canadian Investment Grade Corporate Bonds	35.82
Canadian Provincial Bonds	18.75
Canadian Government Bonds	10.94
U.S. High Yield Corporate Bonds	7.68
U.S. Investment Grade Corporate Bonds	7.31
Canadian High Yield Corporate Bonds	3.10
Canadian Corporate Bonds	3.03
International Government Bonds	2.48
International Investment Grade Corporate Bonds	1.90
U.S. Mortgage-Backed Securities	1.71

UNDERLYING FUND HOLDINGS %

Manulife Canadian Bond Fund	32.46
Manulife Core Plus Bond Fund	9.46
Manulife Strategic Income Fund	8.41
Manulife Multifactor Canadian Large Cap Index ETF	7.00
Manulife Corporate Bond Fund	5.95
Manulife Fundamental Equity Fund	5.90
Manulife Smart Short-Term Bond ETF	4.57
Manulife Covered Call U.S. Equity	4.03
Manulife Dividend Income Fund	3.95
Manulife World Investment Fund	3.75

Source for all data: Transmission Media, as at October 31, 2026. ±For illustration purposes only. * Open to switches-in only ** 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 https://www.fundata.com/fundgrade. 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.