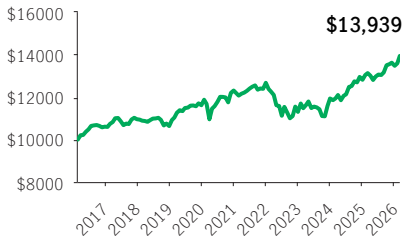


Manulife Mackenzie Income Fund

MLIA

Class B - 75% · Performance as at February 28, 2026 · Holdings as at January 31, 2026

GROWTH OF \$10,000 ±



INVESTMENT OBJECTIVE

This Fund seeks a steady flow of income with reasonable safety of capital by investing primarily in a combination of fixed-income and equity securities of issuers anywhere in the world.

CALENDAR RETURNS ** %

2017	2018	2019	2020	2021	2022	2023	2024	2025
3.31	-2.96	9.22	5.96	2.95	-10.80	5.58	7.37	5.13

COMPOUND RETURNS ** %

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
2.57	2.34	5.91	3.46	6.16	6.69	2.92	3.38	3.28

OVERVIEW

Inception Date: November 1, 2005

Asset Class:

Canadian Fixed Income Balanced

Net Assets: \$157.7 million

Risk: Low to Medium



Fund Status: SWO *

Management Fee: 2.52%

Management Expense Ratio¹: 2.74%

UNDERLYING FUND INFORMATION

Name: Manulife Mackenzie Income Fund

Underlying Fund Manager:

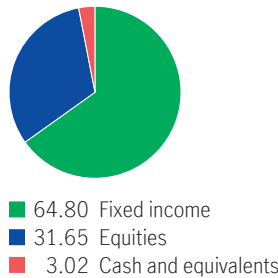
Manulife

Portfolio Sub-Advisor: Mackenzie Financial

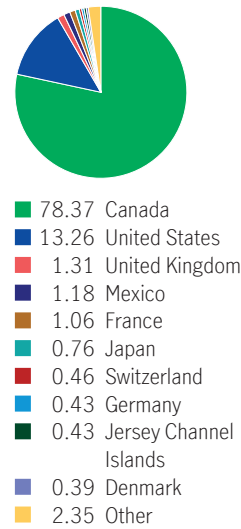
FUND CODES

Sales option	Fund code	Fund Status
NL	MLC5457	SWO

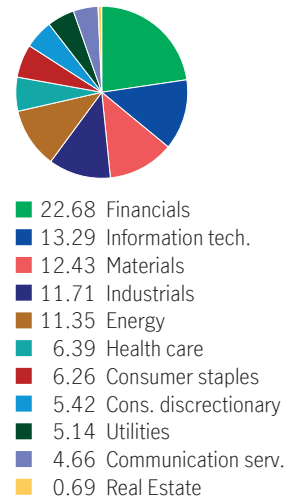
ASSET ALLOCATION %



GEOGRAPHIC ALLOCATION %



SECTOR ALLOCATION %



FIXED INCOME ALLOCATION %

Canadian provincial bonds	23.68
Canadian Corporate Bonds	19.92
Canadian government bonds	18.31
Canadian investment grade bonds	15.55
Floating rate bank loans	15.21
U.S. investment grade bonds	1.79
Canadian high yield bonds	1.75
International Corporate Bonds	0.94
International government bonds	0.67
U.S. Corporate Bonds	0.63

TOP 10 HOLDINGS %

Gov. of Canada, 3.25%, 6/1/2035	7.66
Province of Ontario, 3.95%, 12/2/2035	2.45
Gov. of Canada, 2.75%, 12/1/2055	1.93
Gov. of Canada, 2.75%, 9/1/2030	1.57
Province of Quebec, 4.4%, 12/1/2055	1.55
Province of Ontario, 3.6%, 6/2/2035	1.40
RBC 02FEB26 2.15% TD	1.32
CPPIB Capital Inc., 4.3%, 6/2/2034	1.31
Royal Bank of Canada	1.23
British Columbia Investment Management Corporation, 4%, 6/2/2035	1.22

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.