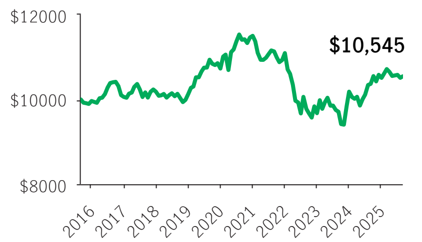
Manulife Investment Management

Manulife Bond Fund

MLIP

Class B - 75% · Performance as at August 31, 2025 · Holdings as at July 31, 2025

GROWTH OF $10,000 ±



OVERVIEW

Inception Date: December 12, 2005

Asset Class: High Yield Fixed Income

Net Assets: $15.5 million

Risk: Low to Medium

Low High

Fund Status: SWO *

Management Fee: 2.15%

Management Expense Ratio[1]: 2.44%

Fund Manager: Manulife

Portfolio Managers: Roshan Thiru, Sivan Nair, Altaf Nanji

FUND CODES

Sales option	Fund code	Fund Status
FE	MLP4350	SWO
BE	MLP4450	SWO

INVESTMENT OBJECTIVE

The Fund invests primarily in high quality corporate bonds and bonds issued or guaranteed by the federal, provincial or municipal governments in order to maximize long-term total return with minimum capital risk. The assets of the portfolio will be fully invested in fixed income securities. Temporary cash balances are to be invested in securities issued or guaranteed by the federal or provincial governments and non-government securities rated R-1 or equivalent by the Canadian Bond Rating Service or the Dominion Bond Rating Service. Options, futures and synthetic securities will not be used.

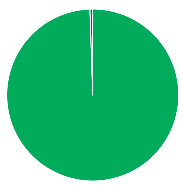
CALENDAR RETURNS ** %

2016	2017	2018	2019	2020	2021	2022	2023	2024
0.96	1.24	-0.58	5.95	7.20	-3.54	-12.78	5.25	3.19

COMPOUND RETURNS ** %

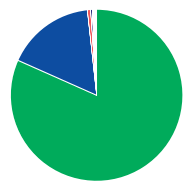
1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
0.35	-0.19	-1.59	0.36	1.72	2.55	-1.56	0.53	2.08

ASSET ALLOCATION %



99.71	Fixed income
0.52	Cash and equivalents

GEOGRAPHIC ALLOCATION %



81.68	Canada
16.59	United States
0.61	United Kingdom
0.31	France
0.21	Australia
0.17	Luxembourg
0.13	Japan
0.10	Ireland
0.07	Cayman Islands
0.04	Netherlands
0.09	Other

FIXED INCOME ALLOCATION %

Canadian Corporate Bonds	23.93
Canadian provincial bonds	22.94
Canadian investment grade bonds	18.34
Canadian government bonds	11.23
U.S. Corporate Bonds	5.02
U.S. high yield bonds	4.81
U.S. government bonds	3.18
Canadian municipal bonds	2.28
U.S. investment grade bonds	2.06
Canadian agency bonds	1.35

UNDERLYING FUND HOLDINGS %

MIM Canadian Core Fixed Income	90.10
Manulife U.S. Unconstrained Bond Fund	10.09

TOP 10 SECURITIES OF LARGEST FUND HOLDING %

Gov. of Canada, 2%, 6/1/2032	5.20
United States Treasury Note, 2.13%, 1/15/2035	2.05
Province of Ontario, 4.15%, 6/2/2034	2.02
Province of Quebec, 5%, 12/1/2038	1.79
Province of Quebec, 2.3%, 9/1/2029	1.58
Province of Ontario, 3.75%, 6/2/2032	1.24
Province of Ontario, 3.65%, 6/2/2033	1.19
Gov. of Canada, 2.25%, 6/1/2029	1.12
Canada Housing Trust No.1, 3.1%, 6/15/2028	1.06
Province of Ontario, 2.9%, 6/2/2049	1.04

Source for all data: Transmission Media, as at August 31, 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.