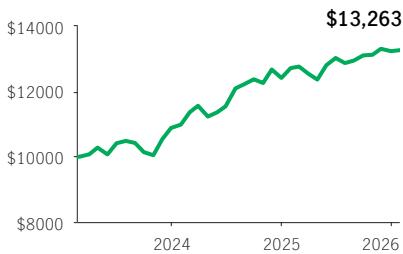


Manulife Fundamental Balanced Class Private Segregated Pool

MPIP SEGREGATED POOLS

MPIP 75/75 Front-end, No-load with CB · Performance as at January 31, 2026 · Holdings as at December 31, 2025

GROWTH OF \$10,000 ±



INVESTMENT OBJECTIVE

The Manulife Fundamental Balanced Class fund seeks to provide long-term total return by investing primarily in a diversified portfolio of Canadian equity, fixed income and money market securities.

CALENDAR RETURNS ** %

| 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 |
|------|------|------|------|------|------|------|-------|------|
| — | — | — | — | — | — | — | 14.07 | 6.61 |

COMPOUND RETURNS ** %

| 1 mth | 3 mths | 6 mths | YTD | 1 yr | 3 yrs | 5 yrs | 10 yrs | Incept. |
|-------|--------|--------|------|------|-------|-------|--------|---------|
| 0.22 | 1.07 | 3.06 | 0.22 | 4.31 | — | — | — | 10.13 |

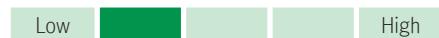
OVERVIEW

Inception Date: February 21, 2023

Asset Class: Canadian Equity Balanced

Net Assets: \$702.1 million

Risk: Low to Medium



Fund Status: Open *

Management Fee: 2.06%

Management Expense Ratio¹: 2.34%

AWARDS



UNDERLYING FUND INFORMATION

Name: Manulife Fundamental Balanced Class

Underlying Fund Manager:

Manulife Investment Management Limited

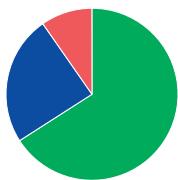
Portfolio Management Team: Manulife

Fundamental Equity Team

FUND CODES

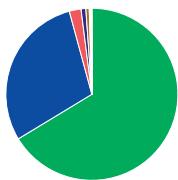
| Sales option | Fund code | Fund Status |
|--------------|-----------|-------------|
| FE | MPS4578 | Open |
| NLCB4 | MPS4579 | SWO |
| NLCB2 | MPS4581 | Open |

ASSET ALLOCATION %



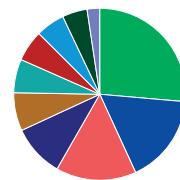
■ 65.95 Equities
■ 24.40 Fixed income
■ 9.68 Cash and equivalents

GEOGRAPHIC ALLOCATION %



■ 66.34 Canada
■ 29.43 United States
■ 2.22 United Kingdom
■ 0.88 Ireland
■ 0.64 Germany
■ 0.21 France
■ 0.14 Japan
■ 0.06 Australia
■ 0.03 Netherlands
■ 0.01 Jersey Channel Islands
■ 0.03 Other

SECTOR ALLOCATION %



■ 26.39 Financials
■ 16.77 Industrials
■ 15.13 Information tech.
■ 9.83 Energy
■ 7.18 Health care
■ 6.32 Cons. discretionary
■ 5.87 Communication serv.
■ 5.47 Materials
■ 4.68 Consumer staples
■ 2.37 Real Estate

FIXED INCOME ALLOCATION %

Canadian provincial bonds 22.62
Canadian Corporate Bonds 20.48
Floating rate bank loans 16.64
Canadian government bonds 12.02
Canadian investment grade bonds 7.43
U.S. government bonds 4.06
U.S. Corporate Bonds 3.02
Canadian municipal bonds 2.12
International government bonds 2.09
Canadian agency bonds 1.37

TOP 10 HOLDINGS %

| | |
|--------------------------------------|------|
| Gov. of Canada, 3/11/2026 | 4.10 |
| Microsoft Corp. | 3.67 |
| Canadian Natural Resources Ltd. | 2.62 |
| Royal Bank of Canada | 2.61 |
| Toronto-Dominion Bank Com New | 2.34 |
| Intact Financial Corporation | 2.22 |
| Loblaw Cos. Ltd. | 2.09 |
| Becton Dickinson & Co. | 2.01 |
| Canadian Pacific Kansas City Limited | 1.99 |
| TMX Group Limited | 1.99 |

Source for all data: Transmission Media, as at January 31, 2026. ±For illustration purposes only. * Open 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 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 www.Fundata.com/ProductsServices/FundGrade.aspx. 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.