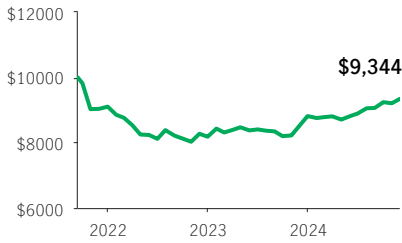


Manulife Smart Corporate Bond ETF Private Segregated Pool

MPIP SEGREGATED POOLS

MPIP 75/75 F-Class, PSF · Performance as at November 30, 2024 · Holdings as at October 31, 2024

GROWTH OF \$10,000 ±



INVESTMENT OBJECTIVE

The Fund seeks to earn the highest level of income consistent with the preservation of capital, by investing primarily in a diversified portfolio of fixed income securities issued by Canadian corporations.

CALENDAR RETURNS ** %

| 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 |
|------|------|------|------|------|------|------|--------|------|
| — | — | — | — | — | — | — | -10.09 | 7.71 |

COMPOUND RETURNS ** %

| 1 mth | 3 mths | 6 mths | YTD | 1 yr | 3 yrs | 5 yrs | 10 yrs | Incept. |
|-------|--------|--------|------|------|-------|-------|--------|---------|
| 1.44 | 3.04 | 6.02 | 5.96 | 9.56 | 1.11 | — | — | -2.09 |

OVERVIEW

Inception Date: September 13, 2021

Asset Class: Canadian Fixed Income

Net Assets: \$16.4 million

Risk: Low

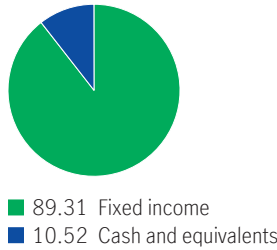


Fund Status: Open *

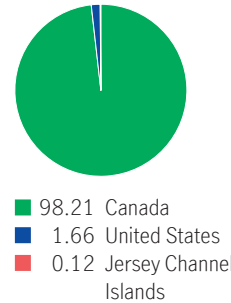
Management Fee: 0.90%

Management Expense Ratio¹: 1.04%

ASSET ALLOCATION %



GEOGRAPHIC ALLOCATION %



UNDERLYING FUND INFORMATION

Name: Manulife Smart Corporate Bond ETF

Underlying Fund Manager:

Manulife Investment Management Limited

Portfolio Managers: Jean-Francois Giroux, Sonia Chatigny, Nadia Live, Nicholas Scipio del Campo, Christina Somers

FIXED INCOME ALLOCATION %

| | |
|--------------------------------------|-------|
| Canadian investment grade bonds | 60.41 |
| Canadian Corporate Bonds | 32.87 |
| Securitized | 3.17 |
| U.S. investment grade bonds | 1.86 |
| Canadian Asset-backed Securities | 1.56 |
| International investment grade bonds | 0.14 |

TOP 10 HOLDINGS %

| | |
|---|------|
| Glacier Credit Card Trust, 4.74%, 9/20/2026 | 2.50 |
| Royal Bank of Canada, 0.05%, 8/8/2034 | 2.22 |
| Toronto-Dominion Bank, 4.68%, 1/8/2029 | 1.94 |
| Dream Industrial, 1.66%, 12/22/2025 | 1.61 |
| Choice Properties, 4.17%, 3/8/2028 | 1.60 |
| Bank of Nova Scotia (The), 2.95%, 3/8/2027 | 1.55 |
| Toronto-Dominion Bank, 4.48%, 1/18/2028 | 1.48 |
| Glacier Credit Card Trust, 4.96%, 9/20/2027 | 1.43 |
| North West Redwater Partnership, 2.8%, 6/1/2031 | 1.30 |
| Telus Corp., 4.85%, 4/5/2044 | 1.26 |

FUND CODES

| Sales option | Fund code | Fund Status |
|--------------|-----------|-------------|
| F-Class | MPS4635 | Open |
| PSF | MPS4636 | Open |

Source for all data: Transmission Media, as at November 30, 2024. ±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 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.