

Manulife Moderate Private Segregated Portfolio

MPIP SEGREGATED POOLS

MPIP 75/75 F-Class, PSF · Performance as at January 31, 2026 · Holdings as at December 31, 2025

GROWTH OF \$10,000 ±



INVESTMENT OBJECTIVE

This Fixed Income Portfolio aims to primarily achieve long-term growth consistent with capital preservation along with a secondary focus on income. The Portfolio seeks to accomplish its objective by primarily investing in securities of Underlying Funds and/or ETFs. These Underlying Funds and/or ETFs generally invest in domestic and global fixed income securities and/or domestic and global equity securities.

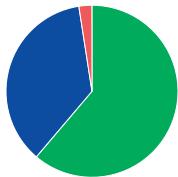
CALENDAR RETURNS ** %

2017	2018	2019	2020	2021	2022	2023	2024	2025
—	—	13.14	9.56	5.52	-9.65	9.18	10.67	7.60

COMPOUND RETURNS ** %

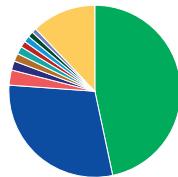
1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
1.01	0.78	4.76	1.01	6.68	7.98	4.74	—	6.05

ASSET ALLOCATION %



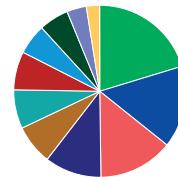
61.34 Fixed income
36.43 Equities
2.44 Cash and equivalents

GEOGRAPHIC ALLOCATION %



46.68 Canada
29.47 United States
2.84 United Kingdom
1.73 Japan
1.49 China
1.43 Mexico
1.18 India
1.17 France
1.06 Taiwan
0.87 Australia
12.07 Other

SECTOR ALLOCATION %



20.31 Financials
15.43 Information tech.
14.05 Industrials
10.70 Energy
7.49 Communication serv.
7.31 Materials
7.21 Cons. discretionary
5.72 Utilities
5.62 Health care
3.67 Consumer staples
2.50 Real Estate

OVERVIEW

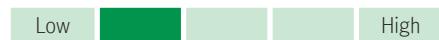
Inception Date: November 29, 2018

Asset Class:

Global Fixed Income Balanced

Net Assets: \$285.5 million

Risk: Low to Medium



Fund Status: Open *

Management Fee: 0.97%

Management Expense Ratio¹: 1.15%

AWARDS



UNDERLYING FUND INFORMATION

Name: Manulife Moderate Portfolio

Underlying Fund Manager:

Manulife Investment Management Limited

Portfolio Management Team: Manulife

Multi-Asset Solutions Team

FUND CODES

Sales option	Fund code	Fund Status
F-Class	MPS4757	Open
PSF	MPS4818	Open

FIXED INCOME ALLOCATION %

Canadian Corporate Bonds	14.86
Canadian investment grade bonds	11.76
Floating rate bank loans	11.19
Canadian provincial bonds	10.44
U.S. Corporate Bonds	8.04
International Corporate Bonds	7.98
U.S. high yield bonds	6.96
International government bonds	4.86
Canadian government bonds	4.26
U.S. government bonds	3.54

UNDERLYING FUND HOLDINGS %

Manulife Bond Fund	21.02
Manulife Strategic Income Fund	14.44
Manulife Global Unconstrained Bond Fund	5.32
MIM Emerging Markets Corporate Debt	5.24
Pooled Fund	
Manulife Corporate Bond Fund	4.97
Manulife Multifactor Canadian Large Cap	4.64
iShares 1-5 Year Laddered Corporate Bond	4.50
Index ETF	
Manulife World Investment Fund	4.46
Manulife U.S. All Cap Equity Fund	4.29
Manulife Fundamental Equity Fund	4.23

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.