Manulife U.S. Balanced Private Segregated Pool

MPIP SEGREGATED POOLS

MPIP 75/75 Front-end, No-load with CB · Performance as at September 30, 2025 · Holdings as at August 31, 2025

GROWTH OF \$10,000 ±



OVERVIEW

Inception Date: October 6, 2014 Asset Class: Global Neutral Balanced

Net Assets: \$251.6 million

Risk: Low to Medium

Low High

Fund Status: Open * Management Fee: 1.47%

Management Expense Ratio¹: 2.30%

AWARDS



UNDERLYING FUND INFORMATION

Name: Manulife U.S. Balanced Private Trust

Underlying Fund Manager:

Manulife Investment Management Limited

Portfolio Sub-Advisor: Manulife Investment

Management (US) LLC

Portfolio Management Team: Manulife U.S.

Core Value Equity Team

FUND CODES

| Sales option | Fund code | Fund Status |
|--------------|-----------|-------------|
| | | |

| FE | MPS4980 | Open |
|-------|---------|------|
| NLCB4 | MPS4934 | SWO |
| NLCB2 | MPS4552 | Open |

INVESTMENT OBJECTIVE

The Pool seeks to generate income and capital appreciation primarily through exposure to a diversified portfolio primarily consisting of dividend paying equity and fixed income securities. The Pool will also invest its assets in equity, fixed income, mutual fund or exchange-traded fund securities.

CALENDAR RETURNS ** %

2017

2016

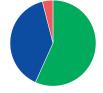
| 2016 | 2017 | 2010 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|------|------|--------|-------|------|-------|--------|-------|-------|
| 9.07 | 9.43 | -10.14 | 19.58 | 4.04 | 13.31 | -10.01 | 13.52 | 11.59 |
| | | | | | | | | |

COMPOUND RETURNS ** %

| 1 mth | 3 mths | 6 mths | YTD | 1 yr | 3 yrs | 5 yrs | 10 yrs | Incept. | |
|-------|--------|--------|------|------|-------|-------|--------|---------|--|
| 1.78 | 4.53 | 5.01 | 3.79 | 4.53 | 11.58 | 7.33 | 6.28 | 6.52 | |

GEOGRAPHIC ALLOCATION %

ASSET ALLOCATION %







1.96 Spain 1.88 France 1.46 Australia 1.36 New Zealand

1.20 Indonesia

1.11 Taiwan 7.79 Other

SECTOR ALLOCATION %



25.86 Health care ■ 20.89 Information tech.

■ 14.39 Communication serv. ■ 13.39 Cons. discrectionary

■ 11.33 Financials 5.43 Energy

5.15 Consumer staples 2.21 Industrials

0.87 Materials 0.48 Utilities

TOP 10 HOLDINGS %

FIXED INCOME ALLOCATION %

| International government bonds | 20.02 | Microsoft Corp. | 2.57 |
|---------------------------------|-------|--|------|
| U.S. Mortgage-backed Securities | 12.21 | Comcast Corp. CI A | 2.32 |
| U.S. investment grade bonds | 10.97 | Apple Inc. | 2.31 |
| U.S. high yield bonds | 10.27 | Cheniere Energy Inc. Com New | 2.25 |
| Floating rate bank loans | 10.17 | Amazon.com Inc. | 2.24 |
| U.S. Corporate Bonds | 9.58 | GSK PLC Sponsored ADR Sponsored Adr | 2.19 |
| U.S. government bonds | 4.81 | New | |
| Bank loans | 3.90 | Samsung Electronics Co. Ltd. | 2.02 |
| U.S. Asset-backed Securities | 2.73 | Samsungelectronics | |
| International Corporate Bonds | 2.56 | Elanco Animal Health Inc. | 1.98 |
| | | KKR & Co. Inc. | 1.91 |
| | | Cellnex Telecom S.A. Cellnex Telecom S A | 1.87 |

Acciones

Source for all data: Transmission Media, as at September 30, 2025. ±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.