Manulife

Performance as at July 31, 2026

Fund Facts — RESP

Manulife High Interest Savings Seg RESP

Quick Facts

Date Fund Available: May 2013 **Fund Manager:** Manulife **Total Fund Value:** $538,922,904

Date Fund Created: October 2006 **Total Units Outstanding:** 45,849,360 **Portfolio Turnover Rate:** --

Minimum investment ($)	FER (%)	Management fee (%)	Net asset value per unit ($)	Units outstanding
100	0.00	0.00	11.6696	857,183

What does the fund invest in?

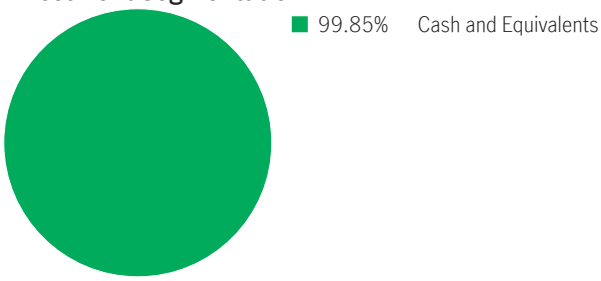
This Segregated Fund invests directly into a Manulife Bank demand deposit account.

Top 10 investments

Canadian Dollar	99.85%
Total	**99.85%**

Total investments: 1

Investment Segmentation



How has the fund performed?

This section tells you how the fund has performed. Returns are after the FER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

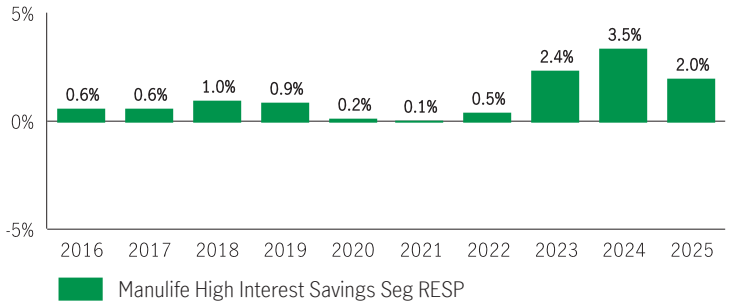
Average return

A person who invested $1,000 in the fund 10 years ago has $1,129.05 on July 31, 2026. This works out to an average of 1.22% per year.

Year-by-year returns

Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder. In the past 10 years the Fund was up in value.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



Who is this fund for?

This Fund may be right for a person seeking interest income with an emphasis on capital preservation.

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay		How it works
No Load Sales Charge *	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 years from deposit.
Front End Sales Charge *	Up to 5.0% of the amount you invest		• You and your advisor decide on the rate • The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) **	**If you sell within:**	**%**	• The sales charge is deducted from the amount you sell • You can sell up to 10% of your units each year without paying a sales charge • You can switch to units of other funds within the same guarantee option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund • Any sales charge you pay goes to Manulife
	1 year of buying	1.50	
	2 years of buying	1.50	
	3 years of buying	1.50	
	4 years of buying	1.00	
	5 years of buying	1.00	
	6 years of buying	1.00	
	7 years of buying	0.50	
	After 7 years	0.00	
Low Load Sales Charge **	**If you sell within:**	**%**	
	1 year of buying	1.00	
	2 years of buying	0.50	
	3 years of buying	0.50	
	After 3 years	0.00	

* Effective on or about September 9th, 2024, **Front-end** and **No-load with commission chargeback** sales charges will no longer allow new deposits, subsequent deposits, new or existing PACs. However, they will remain available for switches within the same sales charge option. Existing PACs will automatically be switched to No-load without commission chargeback which will also be available for new deposits, subsequent deposits, and new PACs.

** **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The fund expense ratio (FER) is made up of the management expense ratio (MER) and the trading expense ratio (TER). It includes costs such as management fees,insurance costs, trading expenses and operating expenses for the fund, and if applicable, any underlying fund(s). You don't pay these expenses directly. FERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract. **Manulife is currently waiving the management fee of this fund, at its discretion.** Rather, Manulife is receiving a negotiated fee from Manulife Bank at a level that allows the fund to provide an interest rate comparable to the returns of Canadian money market segregated funds with similar features. This fee arrangement may change or be terminated at any time. **In the event the fee arrangement is terminated, a management fee not exceeding 1.0% may be charged to the fund.** For details about how the guarantees work, see your Information Folder and Contract.

FER *	TER *	MER *	Management fee (%)
0.00	0.00	0.00	0.00

* Annual rate as a % of the fund value

Trailing commission

Manulife pays a trailing commission of up to 0.25% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Objective: The fund seeks to provide investors with interest income by generally holding all of its portfolio assets on deposit in a demand deposit (cashable) account with an administered interest rate at its affiliate, Manulife Bank of Canada.

Strategy: The fund seeks to provide investors with interest income by generally holding all of its portfolio assets on deposit in a demand deposit (cashable) account where Manulife is receiving a negotiated fee from Manulife Bank at a level that allows the fund to provide an interest rate comparable to the returns of Canadian money market segregated funds with similar features. The strategy for this fund is available through the Investment Policy Statement (IPS).

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

Manulife

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