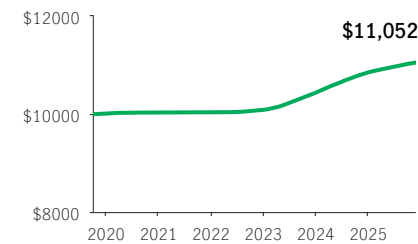


Manulife Dollar-Cost Averaging Program Seg RESP

MANULIFE SEGREGATED FUND RESP

(Front-end, Back-end, Low-load, No-load with CB) · Performance as at November 30, 2025 · Holdings as at October 31, 2025

GROWTH OF \$10,000 *



OVERVIEW

Inception Date: October 7, 2019

Asset Class: Dollar-Cost Averaging

Net Assets: \$180.6 million

Risk: Low



Fund Status: Open *

Management Fee: —

Management Expense Ratio¹: —

Fund Manager: Manulife

FUND CODES

| Sales option | Fund code | Fund Status |
|--------------|-----------|-------------|
| FE | MSE3259 | Open |
| BE | MSE3359 | SWO |
| LL | MSE3959 | SWO |
| NLCB2 | MSE3859 | Open |

INVESTMENT 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.

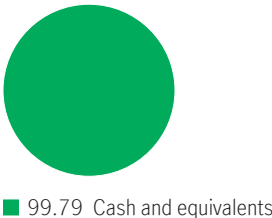
CALENDAR RETURNS ** %

| 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|------|------|------|------|------|------|------|------|------|
| — | — | — | — | 0.22 | 0.05 | 0.49 | 3.44 | 3.99 |

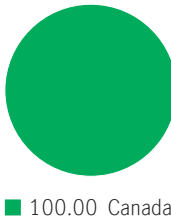
COMPOUND RETURNS ** %

| 1 mth | 3 mths | 6 mths | YTD | 1 yr | 3 yrs | 5 yrs | 10 yrs | Incept. |
|-------|--------|--------|------|------|-------|-------|--------|---------|
| 0.12 | 0.44 | 0.94 | 1.85 | 2.12 | 3.12 | 1.95 | — | 1.64 |

ASSET ALLOCATION %



GEOGRAPHIC ALLOCATION %



TOP 10 HOLDINGS %

| | |
|-----------------|-------|
| Canadian Dollar | 99.79 |
|-----------------|-------|

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