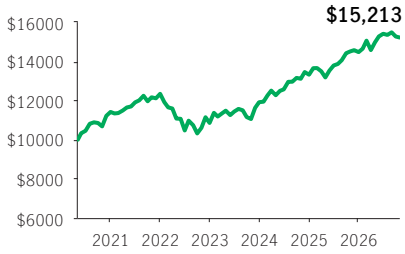
Manulife Investment Management

Manulife Balanced Portfolio Seg RESP

MANULIFE SEGREGATED FUND RESP

(Front-end, Back-end, Low-load, No-load with CB) · Performance as at October 31, 2026 · Holdings as at September 30, 2026

GROWTH OF $10,000 ±



OVERVIEW

Inception Date: May 4, 2020

Asset Class: Global Neutral Balanced

Net Assets: $948.6 million

Risk: Low to Medium

Low				High

Fund Status: Open *

Management Fee: 2.42%

Fund Expense Ratio 2.76%

Management Expense Ratio 2.71%

UNDERLYING FUND INFORMATION

Name: Manulife Balanced Portfolio

Underlying Fund Manager:

Manulife Investment Management Limited

Portfolio Management Team: Manulife Multi-Asset Solutions Team

FUND CODES

Sales option	Fund code	Fund Status
FE	MSE3268	Open
BE	MSE3368	SWO
LL	MSE3968	SWO
NLCB2	MSE3868	Open

INVESTMENT OBJECTIVE

This Global Balanced Portfolio aims to provide a combination of long-term capital appreciation with a secondary focus on income generation. 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 equity securities and/or domestic and global fixed income securities.

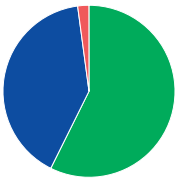
CALENDAR RETURNS ** %

2017	2018	2019	2020	2021	2022	2023	2024	2025
—	—	—	—	8.10	-12.05	9.75	11.78	8.65

COMPOUND RETURNS ** %

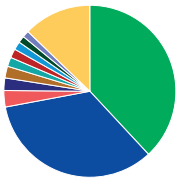
1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
-0.35	-0.87	1.65	5.13	4.87	11.23	4.57	—	6.76

ASSET ALLOCATION %



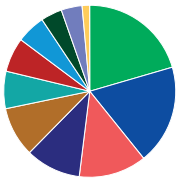
- 57.35 Equities
- 40.55 Fixed Income
- 2.10 Cash and Equivalents

GEOGRAPHIC ALLOCATION %



- 38.08 Canada
- 33.98 United States
- 3.09 United Kingdom
- 2.35 Japan
- 2.19 Taiwan
- 1.73 China
- 1.69 Mexico
- 1.55 South Korea
- 1.28 France
- 1.26 Australia
- 12.79 Other

SECTOR ALLOCATION %



- 20.49 Information Technology
- 18.74 Financials
- 12.73 Industrials
- 10.41 Energy
- 9.37 Materials
- 7.03 Health Care
- 6.46 Consumer Discretionary
- 5.44 Communication Services
- 3.99 Utilities
- 3.94 Consumer Staples
- 1.41 Real Estate

FIXED INCOME ALLOCATION %

Canadian Investment Grade Corporate Bonds	30.34
U.S. High Yield Corporate Bonds	13.24
Canadian Provincial Bonds	10.91
U.S. Investment Grade Corporate Bonds	8.45
International Corporate Bonds	6.91
International Government Bonds	5.28
U.S. Mortgage-Backed Securities	4.08
International Investment Grade Corporate Bonds	4.04
Canadian Government Bonds	3.62
U.S. Corporate Bonds	2.73

UNDERLYING FUND HOLDINGS %

Manulife Strategic Income Fund	13.00
Manulife Bond Fund	12.16
Manulife Multifactor Canadian Large Cap Index ETF	6.69
Manulife Fundamental Equity Fund	6.25
Manulife U.S. All Cap Equity Fund	5.43
Manulife Dividend Income Fund	4.93
iShares 1-5 Year Laddered Corporate Bond Index ETF	4.77
Manulife Global Dividend Fund	4.51
Manulife World Investment Fund	4.06
MIM Emerging Markets Corporate Debt Pooled Fund	3.53

Source for all data: Transmission Media, as at October 31, 2026. ±For illustration purposes only. * Open ** 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.