Manulife Investment Management

# Manulife Conservative 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 Fixed Income Balanced

**Net Assets:** $525.2 million

**Risk:** Low

| Low | | | | High |
|---|---|---|---|---|

**Fund Status:** Open *

**Management Fee:** 2.00%

**Fund Expense Ratio** 2.28%

**Management Expense Ratio** 2.25%

## UNDERLYING FUND INFORMATION

**Name:** Manulife Conservative 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 | MSE3269 | Open |
| BE | MSE3369 | SWO |
| LL | MSE3969 | SWO |
| NLCB2 | MSE3869 | Open |

## INVESTMENT OBJECTIVE

This Fixed Income Portfolio seeks to primarily preserve capital with a secondary focus on income. The Portfolio seeks to accomplish its objective by primarily investing in securities of Underlying Funds and/or ETFs which invest in domestic and global fixed income securities and/or domestic and global equity securities.

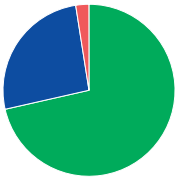
## CALENDAR RETURNS ** %

| 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|---|---|---|
| — | — | — | — | 2.11 | -9.86 | 7.16 | 7.71 | 4.53 |

## COMPOUND RETURNS ** %

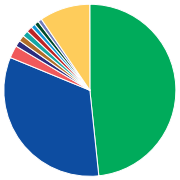
| 1 mth | 3 mths | 6 mths | YTD | 1 yr | 3 yrs | 5 yrs | 10 yrs | Incept. |
|---|---|---|---|---|---|---|---|---|
| 0.49 | -0.84 | 0.13 | 1.63 | 1.47 | 7.01 | 2.30 | — | 3.04 |

## ASSET ALLOCATION %



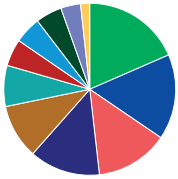
- 71.45 Fixed Income
- 26.07 Equities
- 2.47 Cash and Equivalents

## GEOGRAPHIC ALLOCATION %



- 48.34 Canada
- 32.87 United States
- 2.37 United Kingdom
- 1.18 Australia
- 1.16 Japan
- 1.10 Mexico
- 1.08 France
- 0.82 Brazil
- 0.82 Luxembourg
- 0.74 South Korea
- 9.52 Other

## SECTOR ALLOCATION %



- 18.48 Financials
- 16.04 Information Technology
- 13.68 Energy
- 13.32 Industrials
- 10.25 Materials
- 7.71 Utilities
- 5.09 Health Care
- 5.05 Consumer Discretionary
- 4.95 Communication Services
- 3.71 Consumer Staples
- 1.72 Real Estate

## FIXED INCOME ALLOCATION %

| | |
|---|---|
| Canadian Investment Grade Corporate Bonds | 33.46 |
| U.S. High Yield Corporate Bonds | 13.39 |
| Canadian Provincial Bonds | 11.20 |
| U.S. Investment Grade Corporate Bonds | 8.25 |
| International Corporate Bonds | 5.17 |
| International Government Bonds | 4.63 |
| Canadian Government Bonds | 3.77 |
| International Investment Grade Corporate Bonds | 3.64 |
| U.S. Mortgage-Backed Securities | 3.57 |
| U.S. Corporate Bonds | 2.47 |

## UNDERLYING FUND HOLDINGS %

| | |
|---|---|
| Manulife Bond Fund | 22.65 |
| Manulife Strategic Income Fund | 19.89 |
| iShares 1-5 Year Laddered Corporate Bond Index ETF | 7.83 |
| Manulife Global Unconstrained Bond Fund | 5.62 |
| Manulife Multifactor Canadian Large Cap Index ETF | 4.66 |
| Manulife Core Plus Bond Fund | 4.52 |
| MIM Emerging Markets Corporate Debt Pooled Fund | 4.41 |
| Manulife Smart Short-Term Bond ETF | 4.29 |
| Manulife Global Dividend Fund | 4.01 |
| Manulife Global Equity Class | 3.57 |

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.