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.

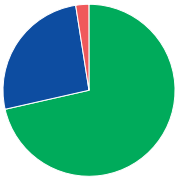
CALENDAR RETURNS ** %

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

COMPOUND RETURNS ** %

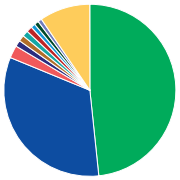
1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
0.49	-0.84	0.13	1.63	1.47	7.01	2.30	—	3.04

ASSET ALLOCATION %



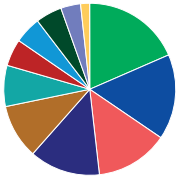
- 71.45 Fixed Income
- 26.07 Equities
- 2.47 Cash and Equivalents

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.