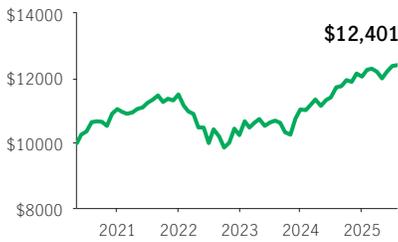


**Manulife Moderate Portfolio Seg RESP**

**MANULIFE SEGREGATED FUND RESP**

Front-end, Back-end, Low-load, No-load with CB · Performance as at July 31, 2025 · Holdings as at June 30, 2025

**GROWTH OF \$10,000 \***



**INVESTMENT OBJECTIVE**

This Fixed Income Portfolio aims to primarily achieve long-term growth consistent with capital preservation along with a secondary focus on income. 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 fixed income securities and/or domestic and global equity securities.

**CALENDAR RETURNS \*\* %**

2016	2017	2018	2019	2020	2021	2022	2023	2024
—	—	—	—	—	4.09	-10.90	7.70	9.17

**COMPOUND RETURNS \*\* %**

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
0.21	3.40	1.15	2.93	5.81	5.96	3.10	—	4.27

**OVERVIEW**

**Inception Date:** May 4, 2020

**Asset Class:**

Global Fixed Income Balanced

**Net Assets:** \$267.2 million

**Risk:** Low to Medium



**Fund Status:** Open †

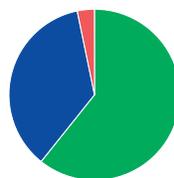
**Management Fee:** 2.24%

**Management Expense Ratio<sup>1</sup>:** 2.52%

**AWARDS**

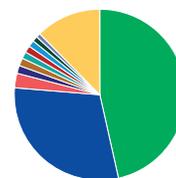


**ASSET ALLOCATION %**



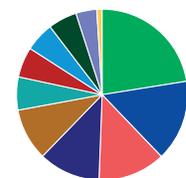
- 60.84 Fixed income
- 36.11 Equities
- 3.24 Cash and equivalents

**GEOGRAPHIC ALLOCATION %**



- 46.51 Canada
- 29.80 United States
- 2.74 United Kingdom
- 1.50 Japan
- 1.48 China
- 1.28 Mexico
- 1.27 India
- 1.24 France
- 0.99 Netherlands
- 0.81 Taiwan
- 12.37 Other

**SECTOR ALLOCATION %**



- 22.48 Financials
- 15.36 Information tech.
- 12.74 Industrials
- 11.66 Energy
- 9.86 Communication serv.
- 6.25 Cons. discretionary
- 5.74 Health care
- 5.52 Materials
- 5.44 Utilities
- 3.95 Consumer staples
- 0.99 Real Estate

**UNDERLYING FUND INFORMATION**

**Name:** Manulife Moderate Portfolio

**Underlying Fund Manager:**

Manulife Investment Management Limited

**Portfolio Managers:** Nathan Thooft, James Robertson

**FIXED INCOME ALLOCATION %**

Canadian Corporate Bonds	12.06
Canadian investment grade bonds	11.52
Floating rate bank loans	11.16
Canadian provincial bonds	8.38
U.S. high yield bonds	7.80
International Corporate Bonds	6.63
U.S. Corporate Bonds	5.75
Canadian government bonds	5.34
Canadian bond funds	4.52
International government bonds	4.47

**UNDERLYING FUND HOLDINGS %**

Manulife Bond Fund	20.96
Manulife Strategic Income Fund	14.37
MIM Emerging Markets Corporate Debt Pooled Fund	5.32
Manulife Global Unconstrained Bond Fund	5.30
Manulife Corporate Bond Fund	4.93
Manulife World Investment Fund	4.52
Manulife U.S. All Cap Equity Fund	4.44
Manulife Multifactor Canadian Large Cap	4.35
Manulife Fundamental Equity Fund	4.31
Manulife Global Listed Infrastructure Fund	3.52

**FUND CODES**

Sales option	Fund code	Fund Status
FE	MSE3271	Open
BE	MSE3371	SWO
LL	MSE3971	SWO
NLCB2	MSE3871	Open

Source for all data: Transmission Media, as at July 31, 2025. \*For illustration purposes only. † Open † 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 FundGrade A+® rating is used with permission from Fundata Canada Inc., all rights reserved. Fundata is a leading provider of market and investment funds data to the Canadian financial services industry and business media. The Fund-Grade A+® rating identifies funds that have consistently demonstrated the best risk-adjusted returns throughout an entire calendar year. For more information on the rating system, please visit [www.Fundata.com/ProductsServices/FundGrade.aspx](http://www.Fundata.com/ProductsServices/FundGrade.aspx). 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.