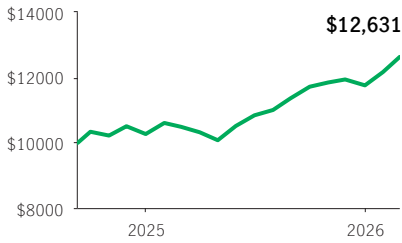


**Manulife Smart Global Dividend ETF Portfolio Seg RESP**

**MANULIFE SEGREGATED FUND RESP**

(Front-end, Back-end, Low-load, No-load with CB) · Performance as at February 28, 2026 · Holdings as at January 31, 2026

**GROWTH OF \$10,000 ±**



**INVESTMENT OBJECTIVE**

The Fund seeks to provide a steady flow of income and long-term capital appreciation by investing primarily in underlying exchange traded funds managed by Manulife Investment Management Limited that provide exposure to a diversified portfolio of global dividend paying securities.

**CALENDAR RETURNS \*\* %**

| 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025  |
|------|------|------|------|------|------|------|------|-------|
| —    | —    | —    | —    | —    | —    | —    | —    | 14.52 |

**COMPOUND RETURNS \*\* %**

| 1 mth | 3 mths | 6 mths | YTD  | 1 yr  | 3 yrs | 5 yrs | 10 yrs | Incept. |
|-------|--------|--------|------|-------|-------|-------|--------|---------|
| 3.82  | 5.80   | 11.18  | 7.42 | 20.43 | —     | —     | —      | —       |

**OVERVIEW**

**Inception Date:** September 9, 2024

**Asset Class:** Global Equity

**Net Assets:** \$15.6 million

**Risk:** Medium



**Fund Status:** Open \*

**Management Fee:** 2.29%

**Management Expense Ratio<sup>1</sup>:** 2.55%

**UNDERLYING FUND INFORMATION**

**Name:** Manulife Smart Global Dividend ETF

**Underlying Fund Manager:**

Manulife Investment Management Limited

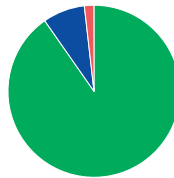
**Portfolio Management Team:** Manulife

Systematic Equity Beta Team(part of the Multi-Asset Solutions Team)

**FUND CODES**

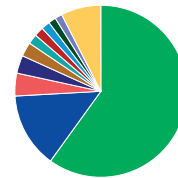
| Sales option | Fund code | Fund Status |
|--------------|-----------|-------------|
| FE           | MSE3223   | Open        |
| BE           | MSE3423   | SWO         |
| LL           | MSE3923   | SWO         |
| NLCB2        | MSE3823   | Open        |

**ASSET ALLOCATION %**



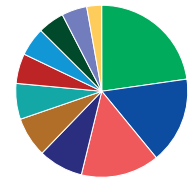
- 90.38 Equities
- 7.93 Cash and equivalents
- 1.79 Fixed income

**GEOGRAPHIC ALLOCATION %**



- 59.96 United States
- 14.16 Canada
- 4.27 Japan
- 3.38 United Kingdom
- 2.67 France
- 1.85 Italy
- 1.77 Switzerland
- 1.64 Hong Kong
- 1.43 Ireland
- 1.37 Germany
- 7.50 Other

**SECTOR ALLOCATION %**



- 22.75 Information tech.
- 16.33 Financials
- 14.75 Industrials
- 8.40 Health care
- 7.51 Cons. discretionary
- 6.74 Energy
- 5.63 Communication serv.
- 5.36 Consumer staples
- 4.96 Materials
- 4.76 Utilities
- 2.81 Real Estate

**UNDERLYING FUND HOLDINGS %**

|   |       |
|---|-------|
| Manulife Smart U.S. Dividend ETF          | 62.61 |
| Manulife Smart International Dividend ETF | 24.50 |
| Manulife Smart Dividend ETF               | 4.82  |
| Manulife Smart Short-Term Bond ETF        | 1.79  |

**TOP 10 SECURITIES OF LARGEST FUND HOLDING %**

|                                 |      |
|---------------------------------|------|
| Lam Research Corp. Com New      | 3.96 |
| Cisco Systems Inc.              | 3.62 |
| United Parcel Service Inc. Cl B | 3.61 |
| Verizon Communications Inc.     | 3.47 |
| NVIDIA Corp.                    | 3.40 |
| Broadcom Inc.                   | 3.21 |
| Ford Motor Co. Com Par \$0.01   | 2.90 |
| Exxon Mobil Corp.               | 2.90 |
| American Financial Group Inc.   | 2.84 |
| Pfizer Inc.                     | 2.82 |

Source for all data: Transmission Media, as at February 28, 2026. ±For illustration purposes only. \* Open <sup>1</sup> 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.