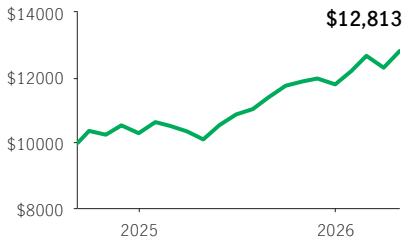


Manulife Smart Global Dividend ETF Portfolio Seg RESP

MANULIFE SEGREGATED FUND RESP

(Front-end, Back-end, Low-load, No-load with CB) · Performance as at April 30, 2026 · Holdings as at February 28, 2026

GROWTH OF \$10,000 ±



OVERVIEW

Inception Date: September 9, 2024

Asset Class: Global Equity

Net Assets: \$39.5 million

Risk: Medium



Fund Status: Open *

Management Fee: 2.29%

Management Expense Ratio¹: 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

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.

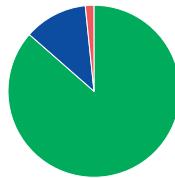
CALENDAR RETURNS ** %

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

COMPOUND RETURNS ** %

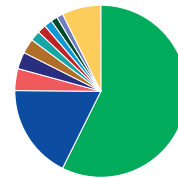
1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
4.18	5.06	7.89	8.70	26.82	—	—	—	16.35

ASSET ALLOCATION %



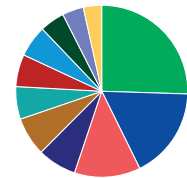
- 86.55 Equities
- 11.94 Cash and equivalents
- 1.61 Fixed income

GEOGRAPHIC ALLOCATION %



- 57.35 United States
- 17.78 Canada
- 4.13 Japan
- 3.16 United Kingdom
- 2.77 France
- 1.92 Italy
- 1.61 Switzerland
- 1.54 Hong Kong
- 1.22 Sweden
- 1.21 Germany
- 7.31 Other

SECTOR ALLOCATION %



- 25.51 Information tech.
- 17.20 Financials
- 12.43 Industrials
- 7.33 Cons. discretionary
- 7.28 Health care
- 6.12 Energy
- 6.07 Consumer staples
- 5.94 Communication serv.
- 4.66 Utilities
- 4.01 Real Estate
- 3.44 Materials

UNDERLYING FUND HOLDINGS %

Manulife Smart U.S. Dividend ETF	59.87
Manulife Smart International Dividend ETF	22.86
Manulife Smart Dividend ETF	4.61
Manulife Smart Short-Term Bond ETF	1.63

TOP 10 SECURITIES OF LARGEST FUND HOLDING %

NVIDIA Corp.	4.22
United Parcel Service Inc. Cl B	3.50
Lam Research Corp. Com New	3.47
Verizon Communications Inc.	3.46
Broadcom Inc.	3.25
Cisco Systems Inc.	3.15
Ford Motor Co. Com Par \$0.01	2.94
Pfizer Inc.	2.86
Exxon Mobil Corp.	2.86
American Financial Group Inc.	2.80

Source for all data: Transmission Media, as at April 30, 2026. ±For illustration purposes only. * Open ¹ 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.