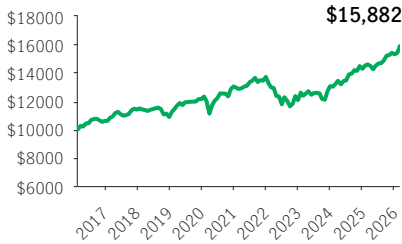


Ideal Moderate Portfolio

IDEAL SEGREGATED FUNDS

Back-end · Performance as at February 28, 2026 · Holdings as at January 31, 2026

GROWTH OF \$10,000 ±



INVESTMENT OBJECTIVE

The investment objective is to provide income while leaving room for some capital appreciation.

CALENDAR RETURNS ** %

2017	2018	2019	2020	2021	2022	2023	2024	2025
7.51	-4.56	11.67	7.32	5.17	-11.97	8.13	9.41	7.19

COMPOUND RETURNS ** %

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
3.12	3.11	6.85	3.76	8.83	8.65	4.32	4.73	4.16

OVERVIEW

Inception Date: January 6, 2003

Asset Class: Canadian Neutral Balanced

Net Assets: \$270.6 million

Risk: Low to Medium



Fund Status: SWO *

Management Fee: 2.35%

Management Expense Ratio¹: 2.66%

Fund Manager: Manulife

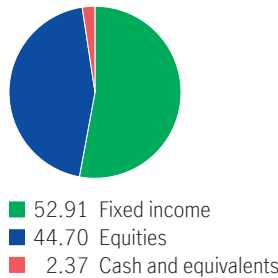
Portfolio Management Team: Manulife

Multi-Asset Solutions Team

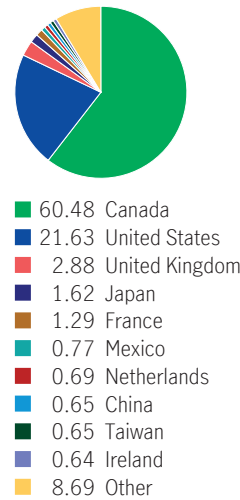
FUND CODES

Sales option	Fund code	Fund Status
BE	SLI10055	SWO

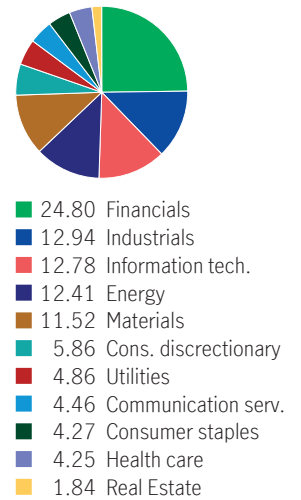
ASSET ALLOCATION %



GEOGRAPHIC ALLOCATION %



SECTOR ALLOCATION %



FIXED INCOME ALLOCATION %

Canadian provincial bonds	17.51
Canadian Corporate Bonds	16.32
Floating rate bank loans	15.07
Canadian government bonds	8.01
International Corporate Bonds	7.10
U.S. Corporate Bonds	6.78
Canadian investment grade bonds	5.64
U.S. government bonds	4.29
U.S. high yield bonds	3.64
International government bonds	3.32

UNDERLYING FUND HOLDINGS %

Manulife Bond Fund	23.41
Manulife Core Plus Bond Fund	19.06
Manulife Multifactor Canadian Large Cap	14.89
Manulife Fundamental Equity Fund	6.31
Manulife Dividend Income Fund	4.94
Manulife Covered Call U.S. Equity Fund	4.59
Manulife Strategic Income Fund	4.14
MIM Emerging Markets Corporate Debt Pooled Fund	4.13
Manulife Global Listed Infrastructure Fund	3.04
Manulife World Investment Fund	2.95

Source for all data: Transmission Media, as at February 28, 2026. ±For illustration purposes only. * Open to switches-in only 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.