Fund Facts — Ideal Segregated Funds

Ideal Balanced Fund

Quick Facts

Date Fund Available: December 1986 **Fund Manager:** Manulife **Total Fund Value:** $97,031,192

Date Fund Created: December 1986 **Total Units Outstanding:** 2,567,554 **Portfolio Turnover Rate:** 145.68%

Guarantee option	Minimum investment ($)	FER (%)	Management fee (%)	Net asset value per unit ($)	Units outstanding
Back-end load	1,000	2.74	2.40	98.6143	408,483
No-load	1,000	2.90	2.55	94.5589	46,067
No-load with Reset	1,000	2.97	2.55	94.8781	31,115
Platinum No-load	250,000	2.24	1.95	108.5205	11,819

The Ideal Segregated Funds Contract is no longer available to new sales effective May 16, 2016.

What does the fund invest in?

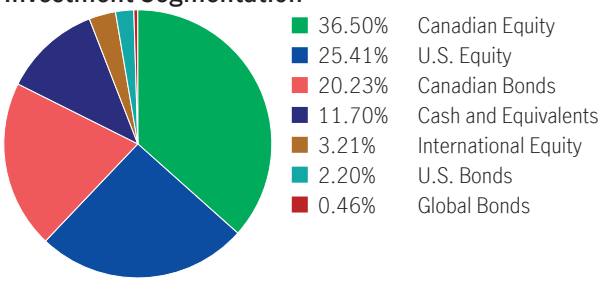
This segregated fund invests directly into a basket of securities holding primarily Canadian equities and Canadian fixed income investments.

Top 10 investments

Rideau Trail Funding Trust Disccounted Nt Commercial Paper, 1/2/2026	4.10%
Microsoft Corp.	3.44%
Gov. of Canada, 2/11/2026	3.03%
Canadian Natural Resources Ltd.	2.95%
Royal Bank of Canada	2.80%
Toronto-Dominion Bank Com New	2.38%
TMX Group Limited	2.34%
Intact Financial Corporation	2.29%
Canadian Pacific Kansas City Limited	2.03%
Loblaw Cos. Ltd.	1.96%
Total	**27.33%**

Total investments: 330

Investment Segmentation



How has the fund performed?

This section tells you how the fund has performed for a contractholder who has chosen Back-end load. Returns are after the FER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

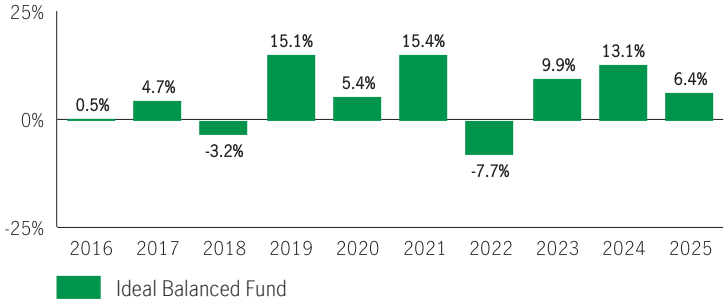
Average return

A person who invested $1,000 in the fund and chose Back-end load 10 years ago has $1,740.94 on December 31, 2025. This works out to an average of 5.70% per year.

Year-by-year returns

Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the Back-end load. In the last 10 years the fund was up in value 8 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



Who is this fund for?

This Fund may be right for people seeking potential long term capital growth and income. They are comfortable with the risks of investing in equities.

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay		How it works
Deferred Sales Charge (DSC) *	**If you sell within:**	**%**	• The sales charge is deducted from the amount you sell • You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge • You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund • Any sales charge you pay goes to Manulife
	1 year of buying	6.00	
	2 years of buying	5.00	
	3 years of buying	4.00	
	4 years of buying	3.00	
	5 years of buying	2.00	
	6 years of buying	0.00	
	7 years of buying	0.00	
	After 7 years	0.00	

* **Deferred** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The fund expense ratio (FER) is made up of the management expense ratio (MER) and the trading expense ratio (TER). It includes costs such as management fees,insurance costs, trading expenses and operating expenses for the fund, and if applicable, any underlying fund(s). You don't pay these expenses directly. FERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	FER *	TER *	MER *	Management fee (%)	Fund fee rate (%)
Back-end load	2.74	0.06	2.68	2.40	—
No-load	2.90	0.06	2.85	2.55	—
No-load with Reset	2.97	0.06	2.91	2.55	—
Platinum No-load	2.24	0.06	2.18	1.95	—

* Annual rate as a % of the fund value

Trailing commission

Manulife pays a trailing commission of up to 0.50% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Short Term Trading Fee	2% of the value of the transaction amount if you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Objective: The investment objective of the Ideal Balanced Fund is to provide superior long-term capital appreciation and steady income while limiting risk through asset diversification with an emphasis on quality and liquidity. To achieve its objective, the Fund invests in a diversified portfolio of Canadian and foreign equities and fixed income securities.

Strategy: For the equity portion of the Fund, the Portfolio Managers utilize a fundamental, bottom-up investment approach to select securities. Proprietary analysis is used to construct and analyze the historical economic earnings of a company in order to gain an understanding of the business being studied. Factors such as the magnitude and volatility of a company's earnings, competitive advantages, products and other performance drivers are also considered in selecting securities for the Fund. For the fixed income portion of the Fund, the Portfolio Managers emphasize sector allocation, credit quality and security selection, combined with active yield curve management and risk containment. The strategy for this fund is available through the Investment Policy Statement (IPS).

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

Manulife

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