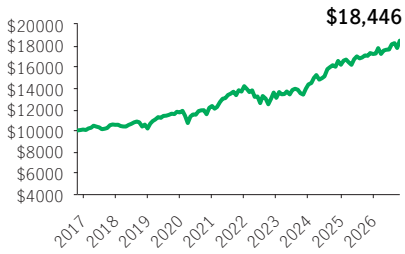
Manulife Investment Management

Ideal Balanced Fund

IDEAL SEGREGATED FUNDS

No-load · Performance as at October 31, 2026 · Holdings as at September 30, 2026

GROWTH OF $10,000 ±



OVERVIEW

Inception Date: October 10, 2000

Asset Class: Canadian Neutral Balanced

Net Assets: $89.5 million

Risk: Low to Medium

Low | | | | High

Fund Status: SWO *

Management Fee: 2.55%

Fund Expense Ratio 2.90%

Management Expense Ratio 2.85%

AWARDS

FUNDGRADE A+®
ACHIEVED FOR THE YEAR 2025

Fund Manager: Manulife

Portfolio Management Team: Manulife Multi-Asset Solutions Team

FUND CODES

Sales option	Fund code	Fund Status
NL	SLI10096	SWO

INVESTMENT 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.

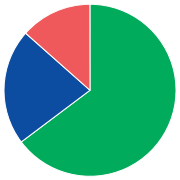
CALENDAR RETURNS ** %

2017	2018	2019	2020	2021	2022	2023	2024	2025
4.42	-3.31	14.88	5.19	15.20	-7.80	9.72	12.92	6.26

COMPOUND RETURNS ** %

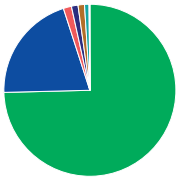
1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
3.90	1.88	5.32	7.31	8.41	11.34	6.01	6.31	3.69

ASSET ALLOCATION %



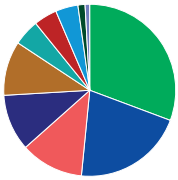
- 64.74 Equities
- 21.82 Fixed Income
- 13.45 Cash and Equivalents

GEOGRAPHIC ALLOCATION %



- 74.61 Canada
- 20.41 United States
- 1.53 Germany
- 1.24 United Kingdom
- 1.22 Ireland
- 0.84 France
- 0.12 Australia
- 0.02 Cayman Islands

SECTOR ALLOCATION %



- 30.70 Financials
- 20.86 Industrials
- 11.88 Information Technology
- 10.63 Materials
- 10.21 Energy
- 4.91 Health Care
- 4.37 Consumer Discretionary
- 4.24 Consumer Staples
- 1.34 Real Estate
- 0.86 Communication Services

FIXED INCOME ALLOCATION %

Canadian Investment Grade Corporate Bonds	40.59
Canadian Provincial Bonds	34.14
U.S. Investment Grade Corporate Bonds	6.29
Canadian Government Bonds	6.01
Canadian Municipal Bonds	4.24
Canadian Corporate Bonds	4.22
Canadian Mortgage-Backed Securities	2.24
International Investment Grade Corporate Bonds	1.19
International Corporate Bonds	0.98
International Mortgage-Backed Securities	0.10

TOP 10 HOLDINGS %

Canadian Treasury Bill Tbill 10/21/2026	4.60
Canadian Treasury Bill Tbill 11/18/2026	4.59
Banner Trust DN 10/01/2026	4.04
Microsoft Corporation	3.66
Canadian Natural Resources Limited	3.10
TMX Group Limited	2.70
The Toronto-Dominion Bank	2.68
Royal Bank of Canada	2.49
Suncor Energy Inc.	2.39
Intact Financial Corporation	2.23

Source for all data: Transmission Media, as at October 31, 2026. ±For illustration purposes only. * Open to switches-in only ** 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 https://www.fundata.com/fundgrade. 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.