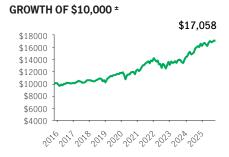
Ideal Balanced Fund IDEAL SEGREGATED FUNDS

No-load · Performance as at October 31, 2025 · Holdings as at September 30, 2025



OVERVIEW

Inception Date: October 10, 2000 Asset Class: Canadian Neutral Balanced

Net Assets: \$100.1 million

Risk: Low to Medium

Low High

Fund Status: SWO *

Management Fee: 2.55%

Management Expense Ratio¹: 2.84%

AWARDS



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 ** %

2016	2017	2018	2019	2020	2021	2022	2023	2024
0.37	4.42	-3.31	14.88	5.19	15.20	-7.80	9.72	12.92

COMPOUND RETURNS ** %

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.	
		5.23							

ASSET ALLOCATION %





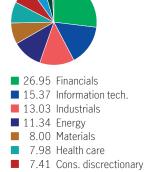
GEOGRAPHIC ALLOCATION %



0.27 France 0.11 Australia



SECTOR ALLOCATION %



5.46 Communication serv. 3.52 Consumer staples

0.94 Real Estate

TOP 10 HOLDINGS %

FIXED INCOME ALLOCATION %

Canadian provincial bonds	33.21	Microsoft Corp.	3.51
Canadian Corporate Bonds	22.43	ZEUS RECEIVABLES TRUST 010CT25 DN	3.43
Floating rate bank loans	14.26	Royal Bank of Canada	3.09
Canadian investment grade bonds	10.45	Gov. of Canada Treasury Bill, 11/19/2025	2.96
Canadian government bonds	5.82	Canadian Natural Resources Ltd.	2.68
Canadian municipal bonds	2.62	TMX Group Limited	2.52
Canadian agency bonds	2.42	Becton Dickinson & Co.	2.39
International investment grade bonds	2.00	Suncor Energy Inc.	2.30
U.S. Corporate Bonds	1.97	National Bank of Canada	2.11
U.S. government bonds	1.94	Brown & Brown Inc.	2.03

Source for all data: Transmission Media, as at October 31, 2025. ±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 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 www.Fundata.com/ProductsServices/FundGrade.aspx. 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.