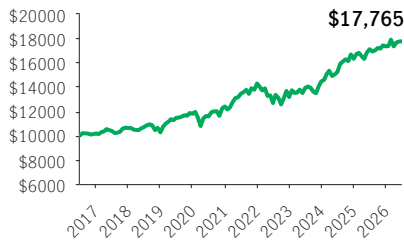


**Ideal Balanced Fund**

**IDEAL SEGREGATED FUNDS**

No-load · Performance as at June 30, 2026 · Holdings as at April 30, 2026

**GROWTH OF \$10,000 ±**



**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 \*\* %**

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

**COMPOUND RETURNS \*\* %**

| Period | 1 mth | 3 mths | 6 mths | YTD  | 1 yr | 3 yrs | 5 yrs | 10 yrs | Incept. |
|--------|-------|--------|--------|------|------|-------|-------|--------|---------|
| Return | 0.13  | 2.43   | 2.45   | 2.45 | 3.81 | 8.46  | 5.73  | 5.91   | 3.55    |

**OVERVIEW**

**Inception Date:** October 10, 2000

**Asset Class:** Canadian Neutral Balanced

**Net Assets:** \$89.1 million

**Risk:** Low to Medium



**Fund Status:** SWO \*

**Management Fee:** 2.55%

**Management Expense Ratio<sup>1</sup>:** 2.84%

**AWARDS**



**Fund Manager:** Manulife

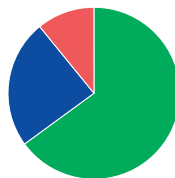
**Portfolio Management Team:** Manulife

Multi-Asset Solutions Team

**FUND CODES**

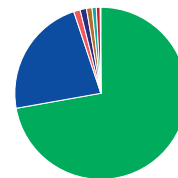
| Sales option | Fund code | Fund Status |
|--------------|-----------|-------------|
| NL           | SLI10096  | SWO         |

**ASSET ALLOCATION %**



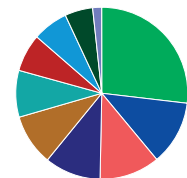
- 65.04 Equities
- 24.19 Fixed income
- 10.88 Cash and equivalents

**GEOGRAPHIC ALLOCATION %**



- 72.21 Canada
- 22.69 United States
- 1.21 United Kingdom
- 1.21 Switzerland
- 1.03 Ireland
- 0.80 France
- 0.73 Germany
- 0.12 Australia

**SECTOR ALLOCATION %**



- 26.87 Financials
- 12.10 Industrials
- 11.35 Materials
- 10.57 Information tech.
- 9.64 Energy
- 8.77 Health care
- 7.08 Cons. discretionary
- 6.68 Communication serv.
- 5.25 Consumer staples
- 1.69 Real Estate

**FIXED INCOME ALLOCATION %**

|                                      |       |
|--------------------------------------|-------|
| Canadian provincial bonds            | 27.91 |
| Canadian Corporate Bonds             | 26.03 |
| Floating rate bank loans             | 15.17 |
| Canadian investment grade bonds      | 10.08 |
| Canadian government bonds            | 4.19  |
| Canadian agency bonds                | 3.84  |
| U.S. Corporate Bonds                 | 3.56  |
| Canadian municipal bonds             | 3.38  |
| Canadian Asset-backed Securities     | 2.17  |
| International investment grade bonds | 2.03  |

**TOP 10 HOLDINGS %**

|                                      |      |
|--------------------------------------|------|
| CANADIAN TREASURY BILL 02JUL26 TBILL | 6.28 |
| PRIME TRUST 01MAY26 DN               | 3.89 |
| Toronto-Dominion Bank Com New        | 3.31 |
| Royal Bank of Canada                 | 3.18 |
| Canadian Natural Resources Ltd.      | 2.92 |
| Microsoft Corp.                      | 2.71 |
| TMX Group Limited                    | 2.58 |
| Suncor Energy Inc.                   | 2.30 |
| Intact Financial Corporation         | 2.28 |
| Loblaws Cos. Ltd.                    | 2.19 |

Source for all data: Transmission Media, as at June 30, 2026. ±For illustration purposes only. \* Open to switches-in only <sup>1</sup> 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 <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.