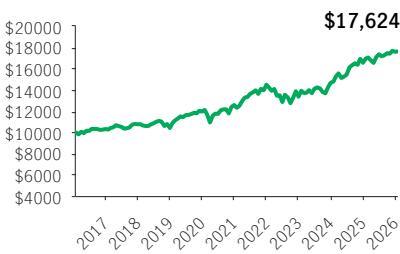


## Ideal Balanced Fund

No-load · Performance as at January 31, 2026 · Holdings as at December 31, 2025

## IDEAL SEGREGATED FUNDS

### GROWTH OF \$10,000 ±



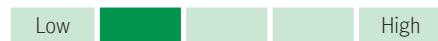
### OVERVIEW

**Inception Date:** October 10, 2000

**Asset Class:** Canadian Neutral Balanced

**Net Assets:** \$93.4 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

### 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.

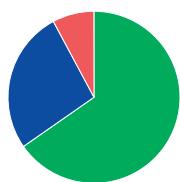
### CALENDAR RETURNS \*\* %

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 \*\* %

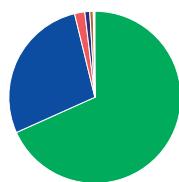
1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
0.22	1.25	2.69	0.22	4.01	8.17	7.43	5.83	3.52

### ASSET ALLOCATION %



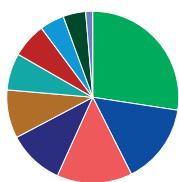
■ 65.12 Equities  
■ 26.79 Fixed income  
■ 7.80 Cash and equivalents

### GEOGRAPHIC ALLOCATION %



■ 68.29 Canada  
■ 27.93 United States  
■ 1.92 United Kingdom  
■ 0.93 Ireland  
■ 0.65 Germany  
■ 0.17 France  
■ 0.11 Australia

### SECTOR ALLOCATION %



■ 27.43 Financials  
■ 15.15 Industrials  
■ 14.18 Information tech.  
■ 10.52 Energy  
■ 9.09 Materials  
■ 6.95 Cons. discretionary  
■ 6.53 Health care  
■ 4.59 Consumer staples  
■ 4.25 Communication serv.  
■ 1.31 Real Estate

### FIXED INCOME ALLOCATION %

Canadian provincial bonds	33.27
Canadian Corporate Bonds	23.70
Floating rate bank loans	14.56
Canadian investment grade bonds	9.27
U.S. government bonds	5.12
Canadian agency bonds	2.88
Canadian municipal bonds	2.63
Canadian government bonds	2.43
U.S. Corporate Bonds	1.85
International investment grade bonds	1.72

### TOP 10 HOLDINGS %

Rideau Trail Funding Trust Discounted Nt	4.10
Commercial Paper, 1/2/2026	
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

Source for all data: Transmission Media, as at January 31, 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 [www.Fundata.com/ProductsServices/FundGrade.aspx](http://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.