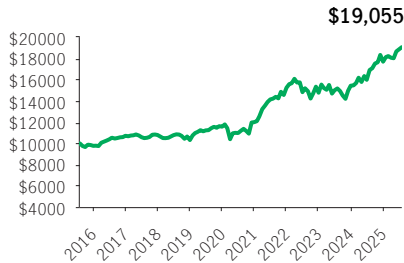


Ideal Fidelity Dividend Fund

IDEAL SEGREGATED FUNDS SIGNATURE 2.0

Ideal 75/100 Series - Performance as at July 31, 2025 · Holdings as at June 30, 2025

GROWTH OF \$10,000 *



OVERVIEW

Inception Date: December 12, 2012

Asset Class:

Canadian Dividend and Income Equity

Net Assets: \$31.1 million

Risk: Medium



Fund Status: SWO *

Management Fee: 2.40%

Management Expense Ratio¹: 3.50%

Insurance Fee: 0.75%

UNDERLYING FUND INFORMATION

Name: Fidelity Dividend Fund

Underlying Fund Manager:

Fidelity Investments Canada ULC

FUND CODES

| Sales option | Fund code | Fund Status |
|--------------|-----------|-------------|
| BE | SLI40060 | SWO |
| NL | SLI40061 | SWO |
| LL | SLI40062 | SWO |

INVESTMENT OBJECTIVE

The Fund aims to achieve high total investment return. It invests primarily in equity securities of companies that pay dividends or that are expected to pay dividends, income trusts, fixed income securities and other securities that are expected to distribute income. The Fund can invest in these securities either directly or indirectly through investments in underlying funds.

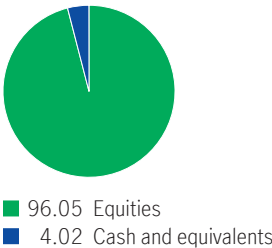
CALENDAR RETURNS ** %

| 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|------|------|-------|-------|------|-------|-------|------|-------|
| 9.69 | 0.71 | -4.43 | 12.23 | 3.72 | 26.97 | -3.11 | 4.47 | 14.66 |

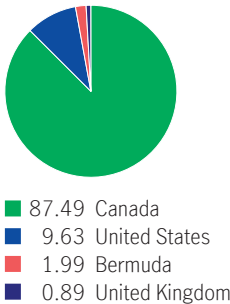
COMPOUND RETURNS ** %

| 1 mth | 3 mths | 6 mths | YTD | 1 yr | 3 yrs | 5 yrs | 10 yrs | Incept. |
|-------|--------|--------|------|-------|-------|-------|--------|---------|
| 1.06 | 5.79 | 5.15 | 7.72 | 12.71 | 7.86 | 11.25 | 6.66 | 7.09 |

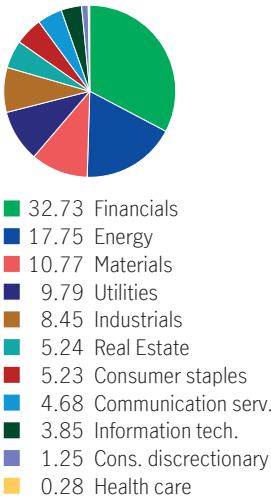
ASSET ALLOCATION %



GEOGRAPHIC ALLOCATION %



SECTOR ALLOCATION %



TOP 10 HOLDINGS %

| | |
|---|------|
| Royal Bank of Canada | 5.71 |
| Toronto-Dominion Bank Com New | 5.55 |
| TC Energy Corp. | 4.18 |
| Enbridge Inc. | 3.83 |
| Fairfax Financial Holdings Ltd. Sub Vtg | 2.91 |
| Canadian Pacific Kansas City Limited | 2.73 |
| Bank of Montreal | 2.67 |
| Constellation Software Inc. | 2.59 |
| Agnico-Eagle Mines Ltd. | 2.57 |
| Brookfield Corporation Vtg Shs Cl A | 2.44 |

Source for all data: Transmission Media, as at July 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 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.