

American Equity Index Account

Future Protection - as of July 31, 2025

INDEX ACCOUNTS

Account Details

Inception date: February 2, 1999

Asset class: U.S. Equity

Index Details

Benchmark name: S&P 500 Total Return Index (CAD)

About the Index:

The S&P 500 Composite Index tracks the common share price of 500 leading American companies. These are generally large companies that dominate their industries in the United States. The S&P 500 represents approximately 90 different industries from the industrial, transportation, finance and utility sectors.

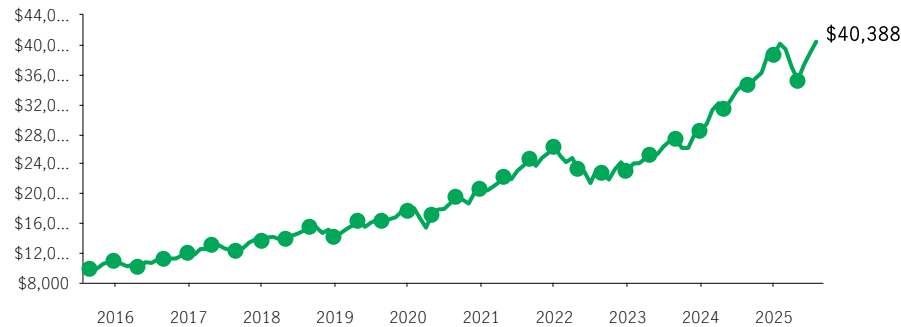
Managed by: Manulife Investment Division - General Account

How This Account Works

THIS ACCOUNT IS LINKED TO THE PERFORMANCE OF THE S&P 500 TOTAL RETURN INDEX (CAD). When you invest in this account, you do not acquire an interest in this underlying index or purchase any units or legal interest in any security.

Performance

Growth of \$10,000 over 10 years for S&P 500 Total Return Index (CAD) ±



Top 10 Holdings (%)

S&P 500 Composite Total Return Index (\$Cdn) 100.00

Compound Returns of American Equity Index Account (%)

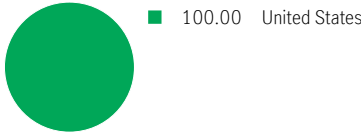
Product	1 mth	3 mth	6 mth	YTD	1 yr	3 yr	5 yr	10 yr	Inception
Future Protection (0.00%*)	3.86	14.30	0.00	3.83	15.20	18.46	14.89	12.57	6.37

Compound Returns of S&P 500 Total Return Index (CAD) (%)

1 mth	3 mth	6 mth	YTD	1 yr	3 yr	5 yr	10 yr	Inception
3.93	14.68	0.67	4.60	16.74	20.26	16.64	14.31	—

Portfolio Allocation as of June 30, 2025

Geographic Allocation (%)



For more information, please contact your advisor or visit **manulife.ca/ul**

± For illustration purposes only.

\* Represents UL management fee.

The rate of return credited to your account will be one business day later than the return of the underlying index.

Source for all data: Transmission Media, as at July 31, 2025. Performance histories are not indicative of future performance.

Returns shown are after the MER/UL fee has been deducted. 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. The performance of the S&P 500 Total Return Index (CAD) does not mean that the American Equity Index Account (fp) will provide the same returns. The Manufacturers Life Insurance Company is the issuer of all Manulife universal life contracts and the guarantor of any guarantee provisions therein. The index is unmanaged and cannot be purchased directly by investors. Manulife, Manulife & Stylized M Design, and Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license. The information in this document is subject to change without notice.