

Conservative Balanced Index Account

Navi-vision (on or after June 9, 1999) · as of February 28, 2026

Account Details

Inception date: June 23, 2001
Asset class: Canadian Balanced

Index Details

Benchmark name: Conservative Balanced Total Return Index (CAD)

About the Index:

ABOUT THE FTSE CANADA UNIVERSE BOND INDEX The FTSE Canada Universe Bond Index tracks the bond price of all investment grade (BBB or better) government and corporate bonds in Canada.

ABOUT THE S&P/TSX 60 INDEX The S&P/TSX 60 index tracks the common share price of 60 leading companies in leading industries represented on the TSX 300. The companies selected represent important industry segments within Canada. The S&P/TSX 60 provides economic diversity over eleven market sectors that cover everything from Technology to Communication Services and Health Care.

Managed by: Manulife Investment Division - General Account

Top 5 Bond Holdings (%)

Government of Canada 91-Day Treasury Bills Rate	40.00
Gov. of Canada, 3%, 6/1/2034	0.76
Gov. of Canada, 1%, 6/1/2027	0.64
Gov. of Canada, 2.75%, 5/1/2027	0.55
Gov. of Canada, 1.25%, 6/1/2030	0.49

Top 5 Equity Holdings (%)

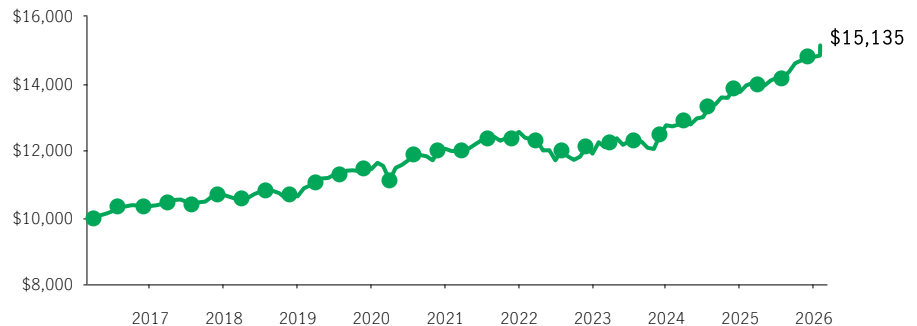
Royal Bank of Canada Com	1.36
Shopify Inc. Cl A Sub Vtg Shs	0.93
Toronto-Dominion Bank Com New	0.92
Enbridge Inc. Com	0.62
Brookfield Corporation Vtg Shs Cl A	0.57

How This Account Works

THIS ACCOUNT IS BASED ON A BLENDED PERFORMANCE OF GOVERNMENT OF CANADA 91-DAY TREASURY BILLS (40%), THE FTSE UNIVERSE BOND TOTAL RETURN INDEX (40%) AND THE S&P/TSX 60 TOTAL RETURN INDEX(20%). 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 Conservative Balanced Total Return Index (CAD) ±



Compound Returns of Conservative Balanced Index Account (%)

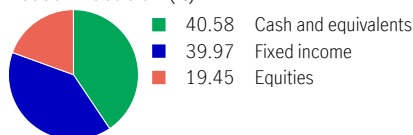
Product	1 mth	3 mth	6 mth	YTD	1 yr	3 yr	5 yr	10 yr	Inception
Navi-vision (Prior to June 9, 1999) (2.50%*)	1.84	1.51	4.13	1.91	5.41	5.02	2.19	1.83	1.95
Navi-vision (On or after June 9, 1999) (2.50%*)	1.84	1.51	4.13	1.91	5.41	5.02	2.19	1.83	1.95

Compound Returns of Conservative Balanced Total Return Index (CAD) (%)

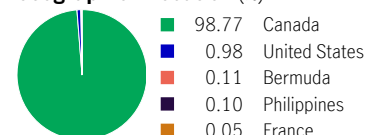
	1 mth	3 mth	6 mth	YTD	1 yr	3 yr	5 yr	10 yr	Inception
	2.05	2.14	5.48	2.32	8.07	7.75	4.79	4.37	—

Portfolio Allocation as of January 31, 2026

Asset Allocation (%)



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 February 28, 2026. 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 Conservative Balanced Total Return Index (CAD) does not mean that the Conservative Balanced Index Account (navivision) 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.