

European Equity Index Account

Manulife UL - as of April 30, 2026

Account Details

Inception date: May 23, 2014

Asset class: European Equity

Index Details

Benchmark name: MSCI EMU Total Return Index (CAD)

About the Index:

The Morgan Stanley Capital International EMU Index tracks the common share price of publicly traded securities in the European Monetary Union (EMU) markets.

Managed by: Manulife Investment Division - General Account

Top 10 Holdings (%)

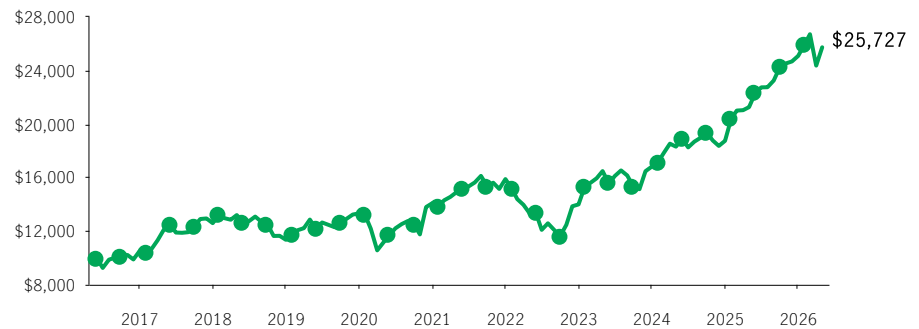
SAP	4.86
ASML HLDG	4.75
LVMH MOET HENNESSY	3.35
SIEMENS	2.95
ALLIANZ	2.27
SCHNEIDER ELECTRIC	2.24
TOTALENERGIES	2.19
DEUTSCHE TELEKOM	2.13
SANOFI	2.09
AIR LIQUIDE	1.79

How This Account Works

THIS ACCOUNT IS LINKED TO THE PERFORMANCE OF THE MORGAN STANLEY CAPITAL INTERNATIONAL EUROPEAN MONETARY UNION (EMU) 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 MSCI EMU Total Return Index (CAD) ±



Compound Returns of European Equity Index Account (%)

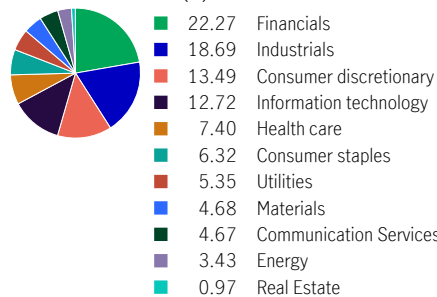
Product	1 mth	3 mth	6 mth	YTD	1 yr	3 yr	5 yr	10 yr	Inception
Manulife UL (1.55%*)	5.48	-1.12	4.11	2.05	19.13	14.19	9.82	8.59	6.90

Compound Returns of MSCI EMU Total Return Index (CAD) (%)

	1 mth	3 mth	6 mth	YTD	1 yr	3 yr	5 yr	10 yr	Inception
	5.62	-0.74	4.91	2.58	21.01	15.99	11.54	10.29	—

Portfolio Allocation as of February 28, 2026

Sector 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 April 30, 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 MSCI EMU Total Return Index (CAD) does not mean that the European Equity Index Account (MUL) 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.