

Long-Term Portfolio Average Account

FIXED INTEREST ACCOUNTS

Valued Client (prior to June 23, 2001) · as of February 28, 2026

How This Account Works

The Long-Term Portfolio Average Account earns daily interest based on the average yield of Government of Canada bonds with terms to maturity of 10 or more years.

Volatility and Risk

These Portfolio Average Accounts can offer good returns and investment security. These accounts combine the advantage of a long-term rate and come with a minimum interest rate guarantee. There is no minimum deposit for these accounts, making them ideal for regular monthly deposits.

Contract Interest Guarantees

The effective annual interest rate for this account is set at least weekly and is guaranteed to be at least:

- 90% of the weighted average yield over the past 15 years on current coupon Government of Canada Bonds with terms to maturity of 10 years or more minus the guaranteed management fee, or
- 3%, whichever is greater

Contract Interest Rates Available as of February 28, 2026

<u>Product</u>	<u>Interest rate</u>
InnoVision Valued Client (Between June 23, 2001 and April 1, 2011)	3.00%
InnoVision Valued Client (Prior to June 23, 2001)	3.00%
InnoVision Investment Accelerator (Prior to April 2, 2011)	3.00%

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

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 Manufacturers Life Insurance Company is the issuer of all Manulife universal life contracts and the guarantor of any guarantee provisions therein. 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.