

Manulife Monthly High Income Account

MANAGED ACCOUNTS

Valued Client (between June 23, 2001 and April 1, 2011) - as of February 28, 2026

Account Details

Inception date: October 22, 2002
Asset class: Canadian High Income Balanced

Designated Fund Details

Fund name: Manulife Monthly High Income Fund
Objective: The Fund's investment objective is a steady flow of monthly income and capital, growth. The Fund invests primarily in Canadian fixed income and large-cap Canadian equity securities. The Fund may also invest in securities of royalty trusts and real estate investment trusts ("REITs"). The Fund may also invest up to 49% of its assets in foreign securities.

Inception date: September 30, 1997
AUM \$9.19 billion
MER (audited): 2.01%
Number of Positions: 413
Number of Bond Positions: 322
Number of Equity Positions: 87
Managed by: Manulife Asset Management Limited
Sub-advisor: Manulife Asset Management Limited

Top 5 Bond Holdings (%)

| | |
|--|------|
| CANADIAN TREASURY BILL 06MAY26 TBILL | 1.49 |
| Manulife Financial Corporation (FRN), 0.04%, 12/6/2034 | 0.63 |
| Gov. of Canada Treasury Bill, 5/20/2026 | 0.58 |
| Rogers Communications Inc., 6.75%, 11/9/2039 | 0.55 |
| Rogers Communications Inc., 4.25%, 4/15/2032 | 0.53 |

Top 5 Equity Holdings (%)

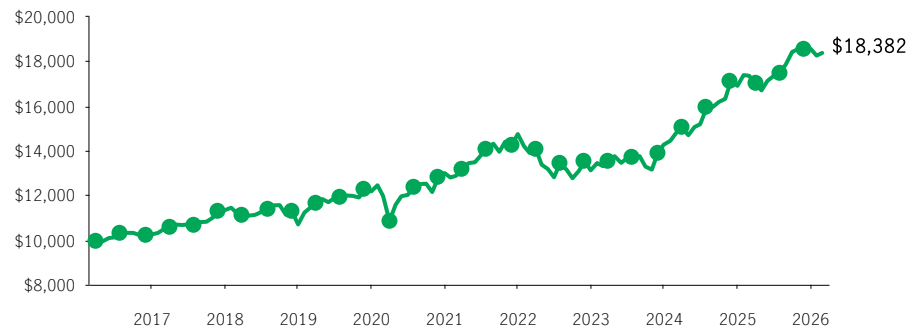
| | |
|---------------------------------|------|
| Constellation Software Inc. Com | 2.86 |
| Microsoft Corp. Com | 2.82 |
| Royal Bank of Canada Com | 2.56 |
| Open Text Corp. Com | 1.92 |
| Shopify Inc. CIA Sub Vtg Shs | 1.81 |

How This Account Works

THIS ACCOUNT IS LINKED TO THE PERFORMANCE OF THE MANULIFE MONTHLY HIGH INCOME FUND. When you invest in this account, you do not acquire an interest in this designated fund or purchase any units or legal interest in any security.

Performance

Growth of \$10,000 over 10 years for Manulife Monthly High Income Fund ±



Compound Returns of Manulife Monthly High Income Account (%)

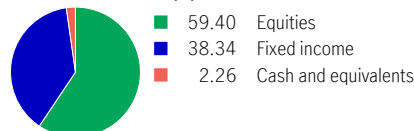
| Product | 1 mth | 3 mth | 6 mth | YTD | 1 yr | 3 yr | 5 yr | 10 yr | Inception |
|--|-------|-------|-------|-------|------|-------|------|-------|-----------|
| InnoVision Valued Client (2.00%*) | 0.50 | -1.71 | 1.90 | -1.31 | 3.79 | 9.13 | 5.23 | 4.51 | 5.20 |
| InnoVision Investment Accelerator (0.00%*) | 0.65 | -1.23 | 2.92 | -0.99 | 5.90 | 11.35 | 7.37 | 6.63 | 7.33 |

Compound Returns of Manulife Monthly High Income Fund (%)

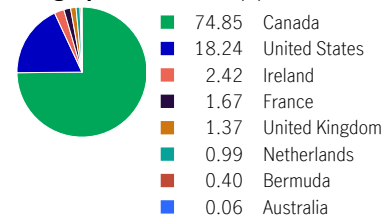
| | 1 mth | 3 mth | 6 mth | YTD | 1 yr | 3 yr | 5 yr | 10 yr | Inception |
|--|-------|-------|-------|-------|------|-------|------|-------|-----------|
| | 0.65 | -1.23 | 2.92 | -0.99 | 5.90 | 11.35 | 7.37 | 6.63 | 7.69 |

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 return credited to your account on business days will be the daily change in the unit value of this Mutual Fund, deferred by one business day.

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 Manulife Monthly High Income Fund does not mean that the Manulife Monthly High Income Account (innovation) 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. For the designated fund, commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. The indicated rates of return are the historical annual compounded total returns including changes in unit value and reinvestment of all distributions and do not take into account sales, redemption, distribution or optional charges or income taxes payable by any securityholder that would have reduced returns. Please read the fund facts as well as the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.