

Fidelity Europe Account

Manulife UL - as of August 31, 2025

MANAGED ACCOUNTS

Account Details

Inception date: May 23, 2014

Asset class: European Equity

Designated Fund Details

Fund name: Fidelity Europe Fund

Objective: The Fund aims to achieve long-term capital growth. It invests primarily in equity securities of companies in the United Kingdom and continental Europe, including the European Union and the European Free Trade Association. We can't change the Fund's investment objectives unless we get approval from a majority of unitholders who vote at a special meeting we call.

Inception date: June 1, 1992

AUM \$242.90 million

MER (audited): 2.52%

Number of Positions: 117

Managed by: Fidelity Investments Canada ULC

Sub-advisor: FIAM LLC

Top 10 Holdings (%)

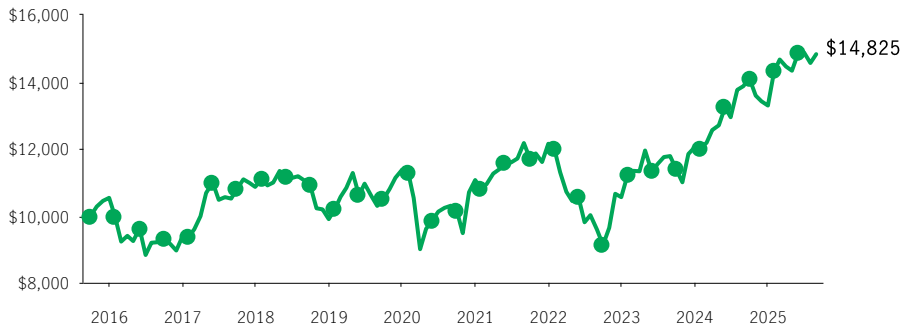
Roche Holding AG Genusssch	3.73
ASML Holding N.V. Asml Holding N V	3.64
SAP SE SAP Seinhaver Aktien O N	3.50
AstraZeneca PLC Shs	2.98
TotalEnergies SE Totalenergies Se	2.86
L'Oreal S.A. Oreal	2.69
RELX PLC Shs	2.55
AXA Axa	2.39
Legrand S.A. Ord	2.38
3i Group PLC Ord Gbp0.738636	2.31

How This Account Works

THIS ACCOUNT IS LINKED TO THE PERFORMANCE OF THE FIDELITY EUROPE 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 Fidelity Europe Fund ±



Compound Returns of Fidelity Europe Account (%)

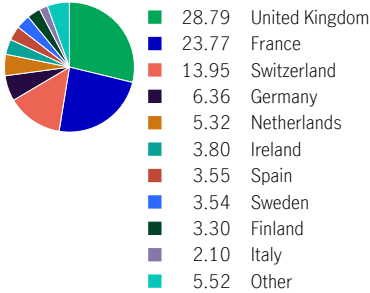
Product	1 mth	3 mth	6 mth	YTD	1 yr	3 yr	5 yr	10 yr	Inception
Manulife UL (0.00%*)	1.89	0.15	1.61	12.29	7.98	16.81	8.64	4.84	5.17

Compound Returns of Fidelity Europe Fund (%)

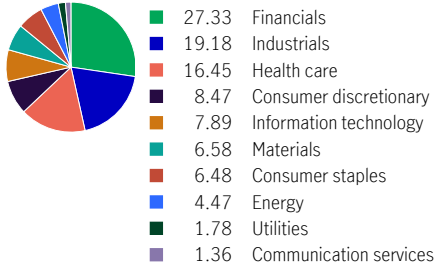
	1 mth	3 mth	6 mth	YTD	1 yr	3 yr	5 yr	10 yr	Inception
	1.81	-0.10	1.09	11.54	6.90	15.64	7.55	3.80	6.03

Portfolio Allocation as of July 31, 2025

Geographic Allocation (%)



Sector Allocation (%)



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

± For illustration purposes only.

* Represents UL management fee.

The returns shown and 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, plus an enhancement of 0.004% per business day (approximately 1.00% per year).

Source for all data: Transmission Media, as at August 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 Fidelity Europe Fund does not mean that the Fidelity Europe 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. 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.