

# Performax Gold Investment Fund Account

MANAGED ACCOUNTS

Manulife UL on or after November 20, 2021 and Manulife UL with *Vitality Plus* policies on or after November 14, 2022 - as of April 30, 2026

## Account Details

**Inception date:** May 24, 2014  
**Asset class:** Balanced Funds

## Designated Fund Details

**Fund name:** Performax Gold Investment Fund

**Objective:** The Performax Gold Investment Fund (PGIF) account is based on the performance of the Performax Gold Investment Fund. The PGIF is a diversified portfolio of assets, managed by Manulife's investment professionals. The fund targets an allocation of approximately 60% of fixed income assets, and 40% non-fixed assets. Manulife smooths the yield of the PGIF to reduce volatility which over time, helps reduce the volatility of the policy values.

**Inception date:** October 1, 2007

**Cash Value** \$3.75 billion

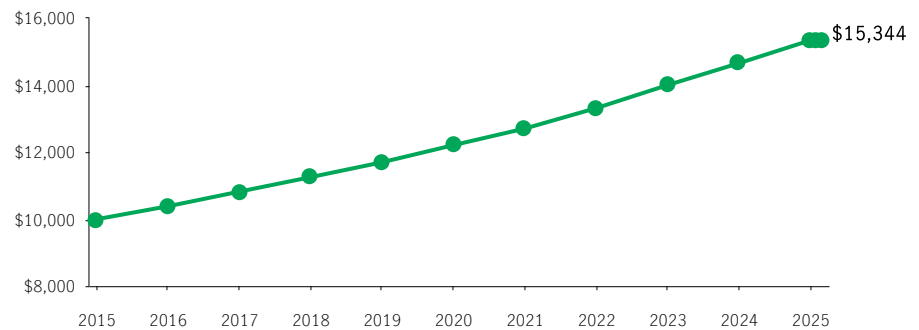
**Number of Positions:** 1

## How This Account Works

This account is linked to the performance of the Performax Gold Investment 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 since inception for Performax Gold Investment Fund ±**

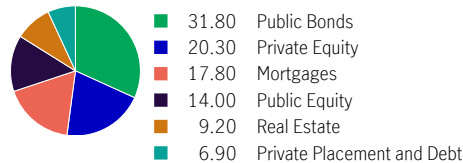


## Calendar Returns of Performax Gold Investment Fund Account (%)

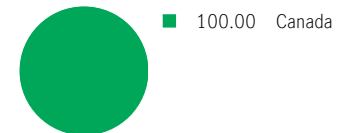
Product	2023	2024	2025	2026
Manulife UL (1.50%*)	3.66	3.17	3.17	3.99

## Portfolio Allocation as of December 31, 2025

### Asset Allocation (%)



### Geographic Allocation (%)



## Top 10 Bond Holdings (%)

Province of Newfoundland and Labrador	8.00
Province of New Brunswick	7.60
Inchcape PLC	5.20
Province of Ontario	4.70
Traton Finance Luxembourg SA	4.20
Vår Energi ASA	3.70
Province of Alberta	3.40
Province of Quebec	3.40
Royal Bank of Canada	3.30
Intact Financial Corp	2.90

## Top 10 Equity Holdings (%)

Royal Bank of Canada	19.50
Shopify Inc.	16.00
Toronto-Dominion Bank	13.00
Enbridge Inc.	8.50
Brookfield Corporation	8.10
Bank of Montreal	7.50
Bank of Nova Scotia	7.40
Agnico Eagle Mines Ltd.	6.90
Canadian Imperial Bank of Commerce	6.90
Barrick Mining Corp.	6.00

## Contract Interest Guarantees

The rate of return for this account will be 3.99% until March 30, 2027.

For more information, please contact your advisor or visit [manulife.ca/ul](https://manulife.ca/ul)

± For illustration purposes only.

\* Represents UL management fee.

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 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.