

Performax Gold Investment Fund Account

MANAGED ACCOUNTS

Manulife UL prior to November 20, 2021 · as of August 31, 2025

Account Details

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

Designated Fund Details

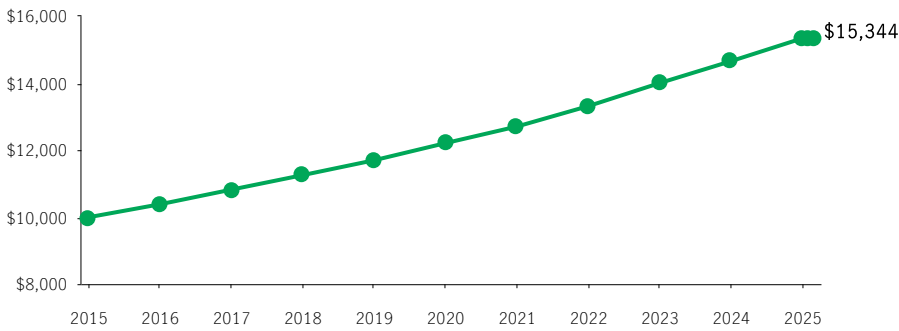
Fund name: Performax Gold Investment Fund
Objective: The Performax Gold Investment Fund (PGIF) account is based on the performance of the Performax Gold Investment Fund. The PGIF is a diversified portfolio of assets, managed by Manulife's investment professionals. The fund targets an allocation of approximately 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 \$3.35 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 ±



Top 10 Bond Holdings (%)

Province of Newfoundland and Labrador	8.30
Province of New Brunswick	8.00
Province of Ontario	5.90
Province of Alberta	5.30
INCHCAPE PLC	5.20
Province of Quebec	5.10
Traton Finance Luxembourg SA	4.20
VAR ENERGI ASA	3.60
Telus Corp	3.40
Intact Financial Corp	2.90

Top 10 Equity Holdings (%)

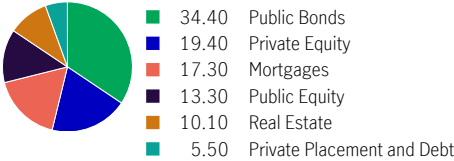
Royal Bank of Canada	19.00
Shopify Inc.	14.30
Toronto-Dominion Bank	10.30
Enbridge Inc.	10.30
Brookfield Corporation	9.20
Bank of Montreal	7.90
Canadian Pacific Kansas City Ltd.	7.50
Bank of Nova Scotia	7.40
Canadian Natural Resources Ltd	7.30
Constellation Software Inc	6.80

Calendar Returns of Performax Gold Investment Fund Account (%)

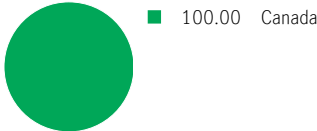
Product	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Manulife UL (0.5%*)	4.08	3.87	4.21	3.50	3.44	3.87	3.57	4.29	4.66	4.17	4.17

Portfolio Allocation as of December 31, 2024

Asset Allocation (%)



Geographic Allocation (%)



Contract Interest Guarantees

The rate of return for this account will be 4.17% until March 30, 2026.

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

± For illustration purposes only.

* Represents UL management fee.

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 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.