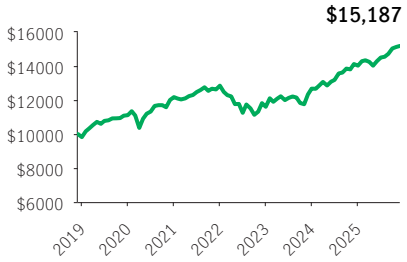
Manulife Investment Management

Manulife Moderate Private Segregated Portfolio

MPIP SEGREGATED POOLS

MPIP 75/75 F-Class, PSF · Performance as at November 30, 2025 · Holdings as at October 31, 2025

GROWTH OF $10,000 ±



OVERVIEW

Inception Date: November 29, 2018

Asset Class:

Global Fixed Income Balanced

Net Assets: $282.8 million

Risk: Low to Medium

Low				High

Fund Status: Open *

Management Fee: 0.97%

Management Expense Ratio[1]: 1.15%

AWARDS

FUNDGRADE A+®
ACHIEVED FOR THE YEAR 2024

UNDERLYING FUND INFORMATION

Name: Manulife Moderate Portfolio

Underlying Fund Manager:

Manulife Investment Management Limited

Portfolio Management Team: Manulife Multi-Asset Solutions Team

FUND CODES

Sales option	Fund code	Fund Status
F-Class	MPS4757	Open
PSF	MPS4818	Open

INVESTMENT OBJECTIVE

This Fixed Income Portfolio aims to primarily achieve long-term growth consistent with capital preservation along with a secondary focus on income. The Portfolio seeks to accomplish its objective by primarily investing in securities of Underlying Funds and/or ETFs. These Underlying Funds and/or ETFs generally invest in domestic and global fixed income securities and/or domestic and global equity securities.

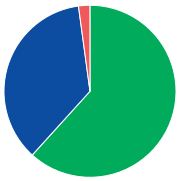
CALENDAR RETURNS ** %

2016	2017	2018	2019	2020	2021	2022	2023	2024
—	—	—	13.14	9.56	5.52	-9.65	9.18	10.67

COMPOUND RETURNS ** %

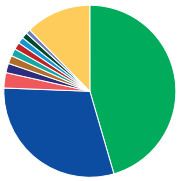
1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
0.39	3.15	6.30	8.26	7.53	8.71	4.81	—	6.15

ASSET ALLOCATION %



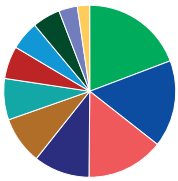
- 61.84 Fixed income
- 36.21 Equities
- 2.15 Cash and equivalents

GEOGRAPHIC ALLOCATION %



- 45.50 Canada
- 30.12 United States
- 2.87 United Kingdom
- 1.78 Japan
- 1.53 China
- 1.39 Mexico
- 1.33 France
- 1.19 India
- 1.09 Taiwan
- 0.86 Australia
- 12.34 Other

SECTOR ALLOCATION %



- 19.25 Financials
- 16.35 Information tech.
- 14.56 Industrials
- 10.53 Energy
- 8.95 Communication serv.
- 7.76 Cons. discretionary
- 6.15 Materials
- 5.40 Utilities
- 5.24 Health care
- 3.50 Consumer staples
- 2.32 Real Estate

FIXED INCOME ALLOCATION %

Canadian Corporate Bonds	14.51
Canadian investment grade bonds	11.83
Floating rate bank loans	11.06
Canadian provincial bonds	9.92
U.S. Corporate Bonds	8.40
International Corporate Bonds	7.80
U.S. high yield bonds	7.38
International government bonds	4.71
Canadian government bonds	4.47
U.S. government bonds	3.18

UNDERLYING FUND HOLDINGS %

Manulife Bond Fund	20.94
Manulife Strategic Income Fund	14.32
MIM Emerging Markets Corporate Debt Pooled Fund	5.42
Manulife Global Unconstrained Bond Fund	5.28
Manulife Corporate Bond Fund	4.94
iShares 1-5 Year Laddered Corporate Bond Index ETF	4.51
Manulife World Investment Fund	4.46
Manulife Multifactor Canadian Large Cap	4.42
Manulife U.S. All Cap Equity Fund	4.41
Manulife Fundamental Equity Fund	4.26

Source for all data: Transmission Media, as at November 30, 2025. ±For illustration purposes only. * Open [1] Estimated MER for the current year. ** Additional fees apply to the IncomePlus and EstatePlus guarantee options and are paid annually out of the Contract. These fees are not reflected in the performance.

Any amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value. Returns shown are after the MER has been deducted. Performance histories are not indicative of future performance. 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 of the segregated fund. For information on guarantees, fees and expenses that may apply to segregated funds, please read the Information Folder, Contract and Fund Facts of the segregated funds. The FundGrade A+® rating is used with permission from Fundata Canada Inc., all rights reserved. Fundata is a leading provider of market and investment funds data to the Canadian financial services industry and business media. The Fund-Grade A+® rating identifies funds that have consistently demonstrated the best risk-adjusted returns throughout an entire calendar year. For more information on the rating system, please visit www.Fundata.com/ProductsServices/FundGrade.aspx. The Manufacturers Life Insurance Company (Manulife) is the issuer of Manulife segregated fund contracts and the guarantor of any guarantee provisions therein. Manulife Investment Management is a trade name of Manulife. Manulife, Stylized M Design, and Manulife Investment Management & Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and its affiliates under license.