Manulife
Investments

Manulife All-in-One ETFs

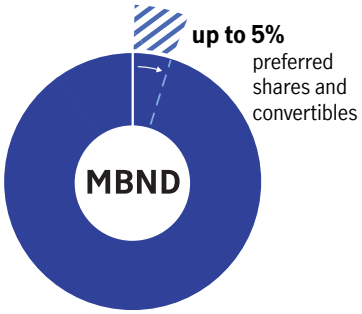
MBND | MCAP | MBAP | MGAP | MEQP

Active at the core. Built to adapt. TCR-ready by design.

A suite of turnkey solutions designed to support a range of investor goals

Manulife All-Fixed Income ETF Portfolio (MBND)

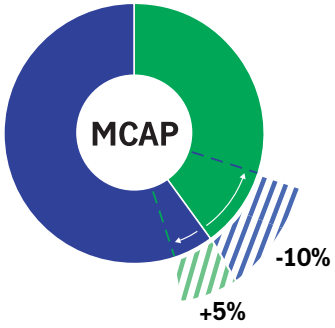
- Fixed income: **100%**



Management fee: 0.35%
Risk rating: Low

Manulife Conservative ETF Portfolio (MCAP)

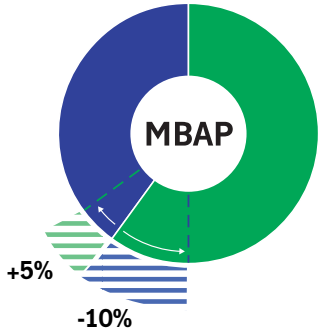
- Equity: **40%**
- Fixed income: **60%**



Management fee: 0.35%
Risk rating: Low

Manulife Balanced ETF Portfolio (MBAP)

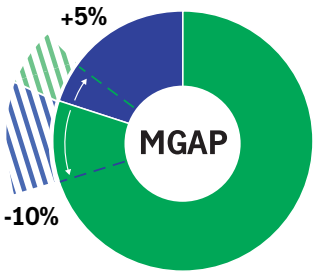
- Equity: **60%**
- Fixed income: **40%**



Management fee: 0.35%
Risk rating: Low-to-medium

Manulife Growth ETF Portfolio (MGAP)

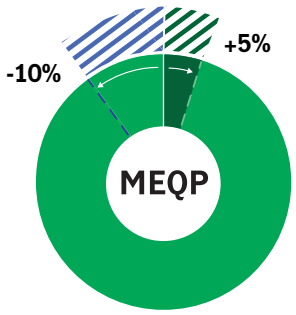
- Equity: **80%**
- Fixed income: **20%**



Management fee: 0.35%
Risk rating: Low-to-medium

Manulife All-Equity ETF Portfolio (MEQP)

- Equity: **100%**
- Equity leverage: **+5%**



Management fee: 0.35%
Risk rating: Medium

Available in both ETF and mutual fund formats

For illustrative purposes only.

Solutions that adapt as markets change

Active at the core

Built with **Manulife's actively managed ETFs** as "best-ideas" building blocks

Flexible, actively managed allocation

Active top-down oversight including select third-party passive ETFs and equity index futures

Low-cost, single-ticket

Five risk-based solutions at a **0.35% management fee** with TCR in mind

Built on our proven active ETF expertise

We've combined some of our best active ETFs with select third-party passive strategies to create diversified portfolios with exposure to up to **15 asset classes**. The result is simpler implementation, active management where it matters, and a robust, adaptable solution that's designed for attractive risk-adjusted outcomes over time, all at a competitive price.

LSEG | Lipper Fund Awards Winner 2025 Canada

[Best ETF Group Award—Bond Class Over Three Years]

For the second straight year, the ETF group award was based on risk-adjusted performance over three years for:

BSKT | TERM | CBND

FUNDGRADE A+® ACHIEVED FOR THE YEAR 2025

[Awarded Fundata's FundGrade A+® Ratings in 2025]

Fundata Canada has recognized four ETFs for earning FundGrade A+® Ratings:

IDIV.B | CDIV | BSKT | TERM

MORNINGSTAR

Morningstar Overall Rating™

Seven underlying ETFs with overall 4- and 5-Star Morningstar Ratings™:

IDIV.B | CDIV | MCSM | MUSC.B
BSKT | TERM | CBND

Source: Manulife Investments, as of June 30, 2026. Awards/ratings shown relate to underlying Manulife ETFs that may be held by the Manulife All in One ETFs, and do not apply to the Manulife All in One ETFs themselves. Holdings are subject to change. Past performance is not indicative of future results. Please see disclaimers for more information regarding the awards and star ratings.

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The LSEG Lipper Fund Awards, granted annually, highlight funds and fund companies that have excelled in delivering consistently strong risk-adjusted performance relative to their peers.

The LSEG Lipper Fund Awards are based on the Lipper Leader for Consistent Return rating, which is a risk-adjusted performance measure calculated over 36, 60 and 120 months. The fund with the highest Lipper Leader for Consistent Return (Effective Return) value in each eligible classification wins the LSEG Lipper Fund Award. For more information, see lipperfundawards.com. Although LSEG makes reasonable efforts to ensure the accuracy and reliability of the data contained herein, their accuracy is not guaranteed by LSEG Lipper.

Please refer to disclosures for other two rating/award at the end of page 5.

Solutions backed by the credibility and expertise of our MAST team

Manulife Investment Management's Multi-Asset Solutions Team (MAST) brings an institutional, repeatable approach to asset allocation, backed by deep resources, broad multi-asset experience, and a clear investment framework. Their mandate is simple: use diversification intelligently and apply an opportunistic asset allocation approach to seek better outcomes throughout the market cycle.

MAST publishes its asset allocation views quarterly, providing transparency into key global themes, its outlook across major asset classes, and projected five-year asset class return forecasts. This outlook can be directly tied to portfolio positioning, helping investors understand the rationale for allocations and changes over time.



Alexandre M. Richard, CFA
Portfolio Manager



James (Jamie) Robertson, CIM
Senior Portfolio Manager,
Head of Multi-Asset Solutions, Canada,
Head of Tactical Asset Allocation



Misbah N. Lalani, CFA
Senior Investment Analyst

Trusted

Managing over **$200B**[1] in client solutions worldwide

Global

50+ investment professionals across the globe, managed locally in Canada

Heritage

A pioneer in delivering solutions **since 1995**

Name	Ticker/code	Management fee (%)
Manulife All-Fixed Income ETF Portfolio	MBND	0.35
Manulife All-Fixed Income ETF Portfolio Fund – Series F	MMF2446	0.00[2]
Manulife All-Fixed Income ETF Portfolio Fund – Advisor Series	MMF2046	0.50[2]
Manulife Conservative ETF Portfolio	MCAP	0.35
Manulife Conservative ETF Portfolio Fund – Series F	MMF2438	0.00[3]
Manulife Conservative ETF Portfolio Fund – Advisor Series	MMF2038	0.75[3]
Manulife Balanced ETF Portfolio	MBAP	0.35
Manulife Balanced ETF Portfolio Fund – Series F	MMF2440	0.00[4]
Manulife Balanced ETF Portfolio Fund – Advisor Series	MMF2040	1.00[4]

Name	Ticker/code	Management fee (%)
Manulife Growth ETF Portfolio	MGAP	0.35
Manulife Growth ETF Portfolio Fund – Series F	MMF2442	0.00[4]
Manulife Growth ETF Portfolio Fund – Advisor Series	MMF2042	1.00[4]
Manulife All-Equity ETF Portfolio	MEQP	0.35
Manulife All-Equity ETF Portfolio Fund – Series F	MMF2444	0.00[2]
Manulife All-Equity ETF Portfolio Fund – Advisor Series	MMF2044	1.00[2]

To learn how Manulife All-in-One ETFs can help your client portfolios adapt as markets change, contact your sales representative or visit manulifeim.ca/all-in-one-etfs.

TSX: MBND | MCAP | MBAP | MGAP | MEQP

1 September 30, 2026.

2 It is expected that the effective indirect fee from the Underlying Fund will be approximately 0.35% in addition to the stated management fee in this table. This fee is only an estimate based on the weightings of the portfolio of the Underlying Fund. As a result, the total estimated management fees, including the indirect fees, for Manulife All-Equity ETF Portfolio Fund will be 1.35% for Advisor Series and Series T securities and 0.35% for Series F and Series FT securities. The total estimated management fees, including the indirect fees, for Manulife All-Fixed Income ETF Portfolio Fund will be 0.85% for Advisor Series and Series T securities and 0.35% for Series F and Series FT securities.

3 It is expected that the effective indirect fee from the Underlying Fund will be approximately 0.35% in addition to the stated management fee in this table. This fee is only an estimate based on the weightings of the portfolio of the Underlying Fund. As a result, the total estimated management fees, including the indirect fees, will be 1.35% for Advisor Series and Series T securities and 0.35% for Series F and Series FT securities. The actual effective, indirect fees may be higher or lower than the estimated rates shown above based on the performance of the underlying ETFs, rebalancing events initiated by the portfolio management team and changes to the strategic allocation, which may include the removal or addition of underlying ETFs. Actual indirect fees will be reflected in the MER (in addition to sales tax, fixed admin fees, commissions, portfolio transaction costs and other expenses, as applicable). See the Simplified Prospectus of the Fund for more information.

4 It is expected that the effective indirect fee from the Underlying Fund will be approximately 0.35% in addition to the stated management fee in this table. This fee is only an estimate based on the weightings of the portfolio of the Underlying Fund. As a result, the total estimated management fees, including the indirect fees, will be 1.35% for Advisor Series and Series T securities and 0.35% for Series F and Series FT securities. The actual effective, indirect fees may be higher or lower than the estimated rates shown above based on the performance of the underlying ETFs, rebalancing events initiated by the portfolio management team and changes to the strategic allocation, which may include the removal or addition of underlying ETFs. Actual indirect fees will be reflected in the MER (in addition to sales tax, fixed admin fees, commissions, portfolio transaction costs and other expenses, as applicable). See the Simplified Prospectus of the Fund for more information—linked found under Key documents.

Manulife Investments

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund and exchange-traded fund (ETF) investments. Please read the prospectus before investing. The indicated rates of return are the historical annual compound total returns net of fees and expenses payable by the fund (except for figures of one year or less, which are simple total returns) including changes in security 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. Mutual funds and ETFs are not guaranteed, their values change frequently, and past performance may not be repeated. You will usually pay brokerage fees to your dealer if you purchase or sell units of an ETF on recognized Canadian exchanges. If the units are purchased or sold on these Canadian exchanges, investors may pay more than the current net asset value when buying units of the ETF and may receive less than the current net asset value when selling them.

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Morningstar Ratings are subject to change monthly. The ratings are calculated from a fund's 3, 5 and 10-year returns measured against 91-day Treasury bill and peer group returns. For each time period the top 10% of the funds in a category get five stars. The Overall Rating is a weighted combination of the 3, 5 and 10-year ratings. For greater detail see www.morningstar.ca.

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