

Fund Facts

Manulife Segregated Fund Education Savings Plan (ESP)

Segregated Fund Solutions**Effective April 15, 2026****Performance as at December 31, 2024**

Manulife is the issuer of the Manulife Segregated Fund Education Savings Plan Individual Variable Insurance Contract and the guarantor of any guarantee provisions therein.

What's new in Manulife Segregated Fund Education Savings Plan (ESP)

Fund additions

On April 15, 2026, the following new funds were added to the **Manulife Segregated Fund Education Savings Plan (ESP)**:

- **Manulife Yorkville Aegon Conservative Income Portfolio Seg RESP**
- **Manulife Yorkville Aegon Balanced Portfolio Seg RESP**
- **Manulife Yorkville Aegon Growth Portfolio Seg RESP**

On November 26, 2025, the following new funds were added to the **Manulife Segregated Fund Education Savings Plan (ESP)**:

- **Manulife BlackRock Canada Universe Bond Index Seg RESP**
- **Manulife BlackRock Canadian Equity Index Seg RESP**
- **Manulife BlackRock U.S. Equity Index Seg RESP**
- **Manulife BlackRock International Equity Index Seg RESP**
- **Manulife Fidelity Global Balanced Seg RESP**
- **Manulife Fidelity Global Growth Seg RESP**
- **Manulife Fidelity Global Innovators® Seg RESP**

Effective on or about September 9, 2024, the following funds will be available in the **Manulife Segregated Fund Registered Education Savings Plan (RESP)**:

- **Manulife Smart Global Dividend ETF Portfolio Seg RESP**
- **Manulife International Large Cap Seg RESP**

New sales charge option

Effective on or about September 9, 2024, a no-load (without commission chargeback) sales charge option will be added to the following fund:

Manulife High Interest Savings Seg RESP

As a result, the front-end and no-load (with commission chargeback) sales charge options will no longer allow new deposits, subsequent deposits, new or existing PACs. However, they will remain available for switches within the same sales charge option. Existing PACs will automatically be switched to the new sales charge which will also be available for new deposits, subsequent deposits, and new PACs.

For complete fund information, including fund codes and Management Expense Ratios (MERs) of the fund additions, visit [**Price & Performance**](#).

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How to read the Fund Facts: Manulife Segregated Funds

1. **Fund name:** This is the full name of the segregated fund within your contract.
2. **Date fund available:** This is the date on which the fund was first made available in your contract. It is also the date from which we measure performance.
3. **Date fund created:** This is the date on which the fund became available for sale in other Manulife segregated fund products. This date may be older than the Date Fund Available as the fund may have been previously offered under another Manulife segregated fund contract.
4. **Fund manager/Underlying fund manager:** This is the name of the fund management company that manages the fund or the underlying fund.
5. **Total units outstanding:** This is the total number of units outstanding for all classes of the fund.
6. **Total fund value:** This is the total market value for all classes of the fund's assets.
7. **Portfolio turnover rate:** This is a measure of how frequently assets within the fund are bought and sold. A portfolio turnover rate of 100% is equivalent to the fund buying and selling all of the holdings in its portfolio once in the course of the year.
8. **Guarantee option:** This section lists the guarantee options available within the contract.
9. **Minimum investment:** This is the minimum initial deposit amount required.
10. **Management Expense Ratio (MER):** MERs include all expenses of the segregated fund such as the management fee, insurance costs, operating costs and applicable sales tax. There is no duplication of fees from the underlying pooled funds, unit trust, mutual funds or other investment funds. If the fund was launched after the Performance Date, the MER is an estimate for the current year and is subject to change.
11. **Management Fee:** The management fee of a fund is calculated and accrued on a daily basis and paid to Manulife for the management of the fund and guarantee costs. You do not directly pay for the management fees as they are paid by the fund.
12. **Net asset value per unit:** The value of each unit in the fund as at the date shown. The total market value of the fund's assets, minus their liabilities, divided by the number of units outstanding.
13. **Units outstanding:** This is the total number of units outstanding for the Sales Charge Option.
14. **What does this fund Invest in?**
 - **Underlying Fund:** The underlying investments of the fund may be units of pooled funds, unit trust, mutual funds or other investment funds. When a transaction (e.g. deposit or withdrawal) is made in a fund, the transaction will purchase or redeem units of the underlying fund that corresponds to the fund. For example, if you purchase units of the Manulife Bond segregated fund, the fund invests in units of the Manulife Bond mutual fund. Each fund may also contain a small cash component in addition to the underlying investment. The goal of the fund-on-fund strategy is to produce returns consistent with, and based on, the underlying fund.
 - **Top 10 Investments:** This lists the top 10 investments of the fund or the underlying fund. It is listed beginning with the highest weighting to the lowest. The holdings may change due to ongoing portfolio transactions. The total number of investments of the (underlying) fund will be listed at the bottom of this section. If you would like more current information, please refer to our website at www.manulifeim.ca.
 - **Investment Segmentation:** This pie chart represents the breakdown of the fund's investment portfolio by investment type.
15. **Are there any guarantees?** This states that guarantees are provided under this contract.
16. **Who is this fund for?** This states a general description of the type of investor the fund would be suitable for.

How to read the Fund Facts: Manulife Segregated Funds

17. How has the fund performed?

- **Average Return:** This states how much a \$1,000 investment in the fund would be worth when the most basic guarantee option was chosen and the average annual return as a percentage for the years shown. For any fund with less than one-year history, the information is not provided due to insufficient segregated fund history.
- **Year by Year Returns:** This chart shows you the fund's annual performance. Each bar shows in percentage terms how much an investment made on January 1 would have changed by December 31 in that same year. For any fund with less than one-year history, the graph is not provided due to insufficient segregated fund history.

18. How risky is it? The risk rating measures a fund's fluctuation in monthly returns. A fund with high risk has experienced larger fluctuations of monthly returns than a fund with low risk. While higher risk funds may be more volatile in the short term, over the long term (10 years or more) a higher risk fund will generally earn more than a lower risk investment. Generally, the greater the return you want to earn on your investments, the greater risk you have to assume. This increased gain is what investors expect in exchange for assuming the higher risk of these volatile investments. You can use the overall risk rating for each investment option to choose the investments that fit with your investment strategy.

19. How much does it cost? This describes the fees and expenses to buy, own and sell units of the fund.

- **Sales Charges:** This shows the percentage amount of any sales charge options and a description for each of how they work.
- **Ongoing fund expenses:** This describes the MER for the fund and any additional charges for different guarantee options.
- **Fund Fee Rate (will only be displayed if applicable):** This is a separate guarantee fee applicable to specific products and/or Series.
- **Trailing commission:** This describes the ongoing commission paid to your advisor while you hold the fund.

20. What if I change my mind? This section outlines details on when you can change your mind and what to do if you change your mind.

21. Objective and Strategy: This section describes the investment objective and strategy of the segregated fund. For segregated funds that invest directly in an underlying fund, please see the underlying fund Prospectus (available on request) for the complete objective and strategy of the underlying fund.

22. Information specific to Elite/F-Class/Professional Service Fee/Platinum sales charge options: Some products may have alternative sales charge options that offer reduced fees. These sales charge options will be included in this section, which will outline any of the fund related information that differs from the standard sales charge options of the fund (listed on pages 1 and 2 on each Fund Facts).

How to read the Fund Facts: Manulife Segregated Funds



Performance as at December 31, 2023

Fund Facts — GIF Select

Manulife Bond GIF Select

Quick Facts

1 **2** **3** **4** **5** **6** **7**
Date Fund Available: October 2010 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$94,715,604
Date Fund Created: October 2010 **Total Units Outstanding:** 8,955,652 **Portfolio Turnover Rate:** 8.96%

8 Guarantee option	9 Minimum investment (\$)	10 MER (%)	11 Management fee (%)	12 Net asset value per unit (\$)	13 Units outstanding
InvestmentPlus 75/75	1,000	2.11	1.62	11.2128	1,394,910
InvestmentPlus 75/100	1,000	2.31	2.07	10.0000	10
IncomePlus	25,000	2.11	1.62	10.5515	56,413
EstatePlus	10,000	2.11	1.62	11.2128	135,125

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

14 What does the fund invest in?

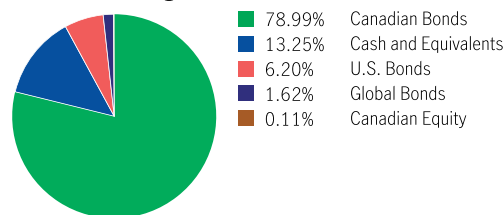
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Bond Fund. The underlying mutual fund trust holds primarily Canadian fixed income investments.

Top 10 investments (of the underlying fund)

Gov. of Canada, 2.75%, 6/1/2033	2.17%
Gov. of Canada, 4/25/2024	1.85%
Province of Ontario, 3.75%, 12/2/2053	1.67%
Gov. of Canada, 2%, 6/1/2028	1.67%
Gov. of Canada, 4%, 6/1/2041	1.64%
CANADIAN TREASURY BILL 11APR24 TBILL	1.62%
CANADA HOUSING TRUST NO 1 4.25% 15MAR34	1.17%
Province of Ontario, 3.75%, 6/2/2032	1.07%
Canada Housing Trust No.1, 3.65%, 6/15/2033	1.05%
Province of Ontario, 2.55%, 12/2/2052	1.04%
Total	14.94%

Total investments: 428

Investment Segmentation



15 Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

16 Who is this fund for?

This fund may be right for a person seeking interest income with an emphasis on capital preservation.

17 How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus 75/75. Returns are after the MER has been deducted.

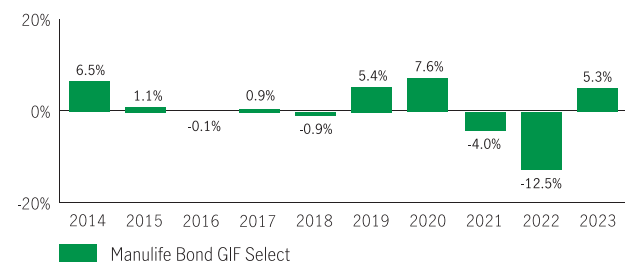
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,078.17 on December 31, 2023. This works out to an average of 0.76% per year.

Year-by-year returns

Any values close to zero may not be visible. This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus 75/75. In the last 10 years the fund was up in value 6 years and down in value 4 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

18 How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How to read the Fund Facts: Manulife Segregated Funds

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How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charge

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 1. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.11	1.62	—
InvestmentPlus 75/100	2.31	2.07	—
IncomePlus	2.11	1.62	0.55
EstatePlus	2.11	1.62	0.25

Trailing commission

Manulife pays a trailing commission of up to 0.50% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

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What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

How to read the Fund Facts: Manulife Segregated Funds

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Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Fund seeks to earn the highest level of income consistent with the preservation of capital with some capital appreciation by investing primarily in bonds and debentures of various terms issued or guaranteed by Canadian federal, provincial or municipal governments or corporations.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

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Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	1.52	1.24	12.0549	10
InvestmentPlus 75/100	1,000,000	1.85	1.65	10.0000	10
IncomePlus	1,000,000	1.62	1.24	11.6723	10
EstatePlus	1,000,000	1.52	1.24	12.0549	24,575

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	1.27	0.95	12.2098	5,120
InvestmentPlus 75/100	1,000	1.76	1.57	10.0000	10
IncomePlus	25,000	1.29	0.95	11.8339	10
EstatePlus	10,000	1.27	0.95	12.2098	—

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

Manulife

500 King Street North, Waterloo ON N2J4C6
www.manulifeim.ca
Canada, Outside of Quebec 1-888-790-4387
Quebec & French Business 1-800-355-6776



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Fund Facts — RESP

Manulife Balanced Portfolio Seg RESP

Quick Facts

Date Fund Available: May 2020

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$730,222,629

Date Fund Created: May 2017

Total Units Outstanding: 51,399,265

Portfolio Turnover Rate: 9.18%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100	2.71	2.42	13.3823	544,410

What does the fund invest in?

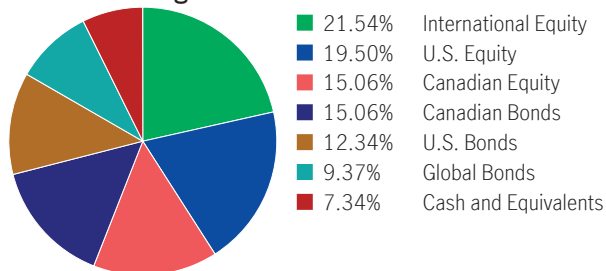
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Balanced Portfolio. The underlying mutual fund trust holds primarily securities of funds and/or ETFs which in turn invest in domestic and global equity securities and/or domestic and global fixed income securities.

Top 10 investments (of the underlying fund)

Manulife Bond Fund	12.67%
Manulife Strategic Income Fund	11.76%
Manulife U.S. All Cap Equity Fund	5.72%
Manulife Multifactor Canadian Large Cap	5.53%
Manulife World Investment Fund	5.49%
MIM Emerging Markets Corporate Debt Pooled Fund	5.35%
Manulife Fundamental Equity Fund	5.27%
Manulife Global Dividend Fund	5.13%
Manulife Dividend Income Fund	4.81%
Manulife Multifactor US Large Cap Index	3.73%
Total	65.47%

Total investments: 30

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for people seeking a combination of growth and some income through a diversified portfolio of Canadian and global equity and fixed income securities. They prefer a low to medium level of investment risk.

How has the fund performed?

This section tells you how the fund has performed. Returns are after the MER has been deducted.

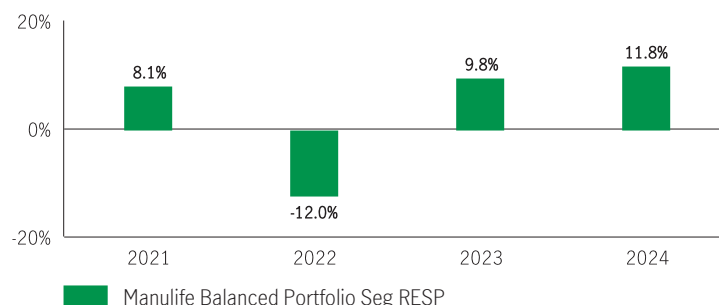
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on May 4, 2020 has \$1,338.57 on December 31, 2024. This works out to an average of 6.46% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 4 years for a contractholder. In the last 4 years the fund was up in value 3 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission 																		
Deferred Sales Charge (DSC) *	<p>If you sell within:</p> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	5.50	2 years of buying	5.00	3 years of buying	5.00	4 years of buying	4.00	5 years of buying	4.00	6 years of buying	3.00	7 years of buying	2.00	After 7 years	0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund Any sales charge you pay goes to Manulife
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7 years of buying	2.00																			
After 7 years	0.00																			
Low Load Sales Charge *	<p>If you sell within:</p> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	2.50	2 years of buying	2.00	3 years of buying	1.50	After 3 years	0.00									
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No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 years from deposit.																		

* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective, strategy and risks of the underlying fund.

Objective: This Global Balanced Portfolio aims to provide a combination of long-term capital appreciation with a secondary focus on income generation. 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 equity securities and/or domestic and global fixed income securities.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

Manulife

500 King Street North, Waterloo ON N2J4C6

www.manulifeim.ca

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

Fund Facts — RESP

Manulife BlackRock Canada Universe Bond Index Fund RESP

Quick Facts

Date Fund Available: November 2025 **Underlying Fund Manager:** BlackRock Asset Management Canada Limited **Total Fund Value:** \$700
Date Fund Created: November 2025 **Total Units Outstanding:** 70 **Portfolio Turnover Rate:** --

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100	1.89	1.69	10.0000	10

What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the BlackRock Canada Universe Bond Index Fund, which aims to replicate the performance of the FTSE Canada Universe Bond Index by investing in a diversified portfolio of Canadian investment-grade government and corporate bonds.

This fund did not exist prior to July 31, 2025, so no information is available for the Top 10 Holdings.

This fund did not exist prior to July 31, 2025, so no information is available for the Investment Segmentation.

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for investors who are seeking to invest in a broadly diversified portfolio of Canadian and corporate bonds.

How has the fund performed?

This section tells you how the fund has performed. Returns are after the MER has been deducted.

It’s important to note that this doesn’t tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

The fund is not old enough to show performance history.

Year-by-year returns

Any values close to zero may not be visible. The fund is not old enough to show performance history.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay	How it works																		
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2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Trailing commission

Manulife pays a trailing commission of up to 0.50% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

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Fee	What you pay
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Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective, strategy and risks of the underlying fund.

Objective: The Fund aims to track returns of the FTSE Canada Universe Bond Index and to outperform the average Canadian bond fund over the longer term after fees.

Strategy: This Fund will invest in units of the underlying pooled fund or a substantially similar fund.

For more information

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www.manulifeim.ca

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

Fund Facts — RESP

Manulife BlackRock Canadian Equity Index Fund RESP

Quick Facts

Date Fund Available: November 2025 **Underlying Fund Manager:** BlackRock Asset Management Canada Limited **Total Fund Value:** \$700
Date Fund Created: November 2025 **Total Units Outstanding:** 70 **Portfolio Turnover Rate:** --

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100	2.15	1.93	10.0000	10

What does the fund invest in?

This segregated fund has a "fund-of-fund" structure and invests into the BlackRock Canadian Equity Index Fund, which aims to replicate the performance of the S&P/TSX Capped Composite Total Return Index by investing in a diversified portfolio of Canadian equities.

This fund did not exist prior to July 31, 2025, so no information is available for the Top 10 Holdings.

This fund did not exist prior to July 31, 2025, so no information is available for the Investment Segmentation.

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for investors seeking higher capital growth over the long term and diversified exposure to the broad Canadian stock market.

How has the fund performed?

This section tells you how the fund has performed. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

The fund is not old enough to show performance history.

Year-by-year returns

Any values close to zero may not be visible.

The fund is not old enough to show performance history.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

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Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective, strategy and risks of the underlying fund.

Objective: The Fund aims to track the returns and risk profile of the S&P/TSX Capped Composite Total Return Index.

Strategy: This Fund will invest in units of the underlying pooled fund or a substantially similar fund.

For more information

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Quebec & French Business 1-800-355-6776

Fund Facts — RESP

Manulife BlackRock International Equity Index Fund RESP

Quick Facts

Date Fund Available: November 2025 **Underlying Fund Manager:** BlackRock Asset Management Canada Limited **Total Fund Value:** \$700
Date Fund Created: November 2025 **Total Units Outstanding:** 70 **Portfolio Turnover Rate:** --

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100	2.48	2.22	10.0000	10

What does the fund invest in?

This segregated fund has a "fund-of-fund" structure and invests into the BlackRock CDN MSCI EAFE Equity Index Fund, which aims to replicate the performance of the MSCI EAFE Total Return Index which measures the investment return of large and mid-cap companies in Europe, Australasia, and the Far East.

This fund did not exist prior to July 31, 2025, so no information is available for the Top 10 Holdings.

This fund did not exist prior to July 31, 2025, so no information is available for the Investment Segmentation.

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for investors seeking long-term capital growth through a broadly diversified portfolio of international stocks and are comfortable with medium investment risk.

How has the fund performed?

This section tells you how the fund has performed. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

The fund is not old enough to show performance history.

Year-by-year returns

Any values close to zero may not be visible. The fund is not old enough to show performance history.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

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No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 years from deposit.

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Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective, strategy and risks of the underlying fund.

Objective: The Fund aims to track the return and risk profile of the MSCI EAFE Total Return Index.

Strategy: This Fund will invest in units of the underlying pooled fund or a substantially similar fund.

For more information

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Quebec & French Business 1-800-355-6776

Fund Facts — RESP

Manulife BlackRock U.S. Equity Index Fund RESP

Quick Facts

Date Fund Available: November 2025
 Underlying Fund Manager: BlackRock Asset Management Canada Limited
 Total Fund Value: \$700
Date Fund Created: November 2025
 Total Units Outstanding: 70
 Portfolio Turnover Rate: --

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100	2.19	1.96	10.0000	10

What does the fund invest in?

This segregated fund has a 'fund-of-fund' structure and invests into the BlackRock CDN U.S. Equity Index Fund, which aims to replicate the performance of the S&P 500 Total Return Index.

This fund did not exist prior to July 31, 2025, so no information is available for the Top 10 Holdings.

This fund did not exist prior to July 31, 2025, so no information is available for the Investment Segmentation.

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for investors seeking higher capital growth over the longer term and diversification outside Canada with exposure to the broad U.S. stock market.

How has the fund performed?

This section tells you how the fund has performed. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

The fund is not old enough to show performance history.

Year-by-year returns

Any values close to zero may not be visible.

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How risky is it?

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Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective, strategy and risks of the underlying fund.

Objective: The Fund aims to track the return and risk profile of the S&P 500 Total Return Index.

Strategy: This Fund will invest in units of the underlying pooled fund or a substantially similar fund.

For more information

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Fund Facts — RESP

Manulife Bond Seg RESP

Quick Facts

Date Fund Available: May 2018

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$86,755,872

Date Fund Created: October 2010

Total Units Outstanding: 7,913,715

Portfolio Turnover Rate: 8.38%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100	2.10	1.62	10.4553	84,969

What does the fund invest in?

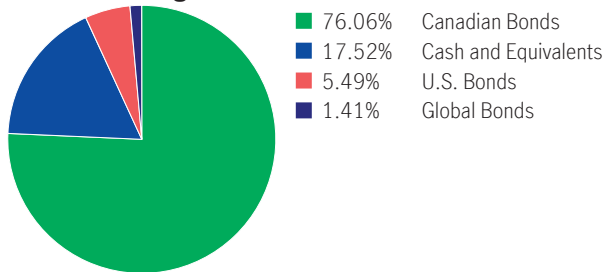
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Bond Fund. The underlying mutual fund trust holds primarily Canadian fixed income investments.

Top 10 investments (of the underlying fund)

Gov. of Canada, 2.5%, 12/1/2032	2.59%
Gov. of Canada, 2.75%, 12/1/2055	2.56%
United States Treasury Note, 2.13%, 4/15/2029	2.08%
Gov. of Canada, 5%, 6/1/2037	1.69%
Gov. of Canada, 3%, 6/1/2034	1.52%
Gov. of Canada, 2.75%, 6/1/2033	1.49%
Gov. of Canada, 1.5%, 6/1/2031	1.47%
Gov. of Canada, 4%, 6/1/2041	1.45%
Province of Ontario, 3.75%, 6/2/2032	1.25%
Province of Ontario, 4.15%, 6/2/2034	1.20%
Total	17.31%

Total investments: 407

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking interest income with an emphasis on capital preservation.

How has the fund performed?

This section tells you how the fund has performed. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

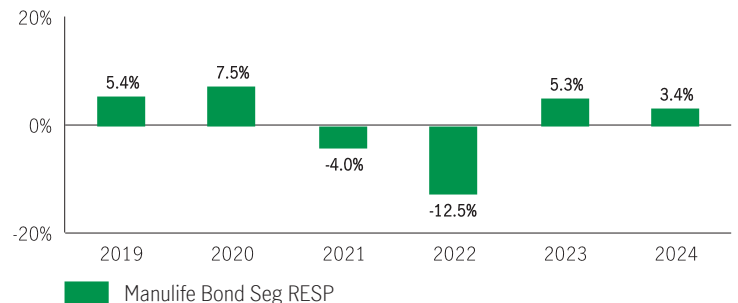
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on May 14, 2018 has \$1,045.54 on December 31, 2024. This works out to an average of 0.67% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 6 years for a contractholder. In the last 6 years the fund was up in value 4 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 years from deposit.

* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Trailing commission

Manulife pays a trailing commission of up to 0.50% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

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Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective, strategy and risks of the underlying fund.

Objective: The Fund seeks to earn the highest level of income consistent with the preservation of capital with some capital appreciation by investing primarily in bonds and debentures of various terms issued or guaranteed by Canadian federal, provincial or municipal governments or corporations.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

For more information

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Manulife

500 King Street North, Waterloo ON N2J4C6

www.manulifeim.ca

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

Fund Facts — RESP

Manulife Canadian Equity Class Seg RESP

Quick Facts

Date Fund Available: September 2022 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$73,953,297
Date Fund Created: May 2020 **Total Units Outstanding:** 4,167,075 **Portfolio Turnover Rate:** 10.70%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100	2.78	2.46	12.7564	83,589

What does the fund invest in?

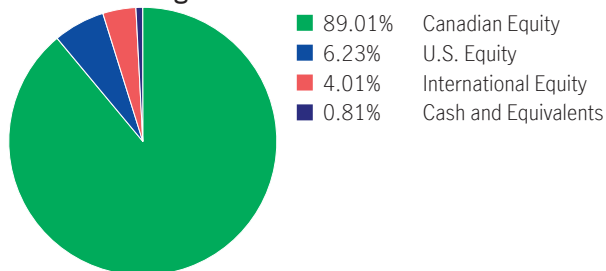
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Canadian Equity Class. The underlying corporate class mutual fund holds primarily Canadian equities.

Top 10 investments (of the underlying fund)

Canadian Pacific Kansas City Limited	6.22%
Royal Bank of Canada	5.89%
Sun Life Financial Inc.	5.87%
Canadian Natural Resources Ltd.	5.05%
Bank of Montreal	4.61%
Toronto-Dominion Bank Com New	4.57%
Suncor Energy Inc.	4.25%
Constellation Software Inc.	3.97%
CGI Inc. Cl A Sub Vtg	3.79%
Intact Financial Corporation	3.46%
Total	47.67%

Total investments: 45

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

How has the fund performed?

This section tells you how the fund has performed. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

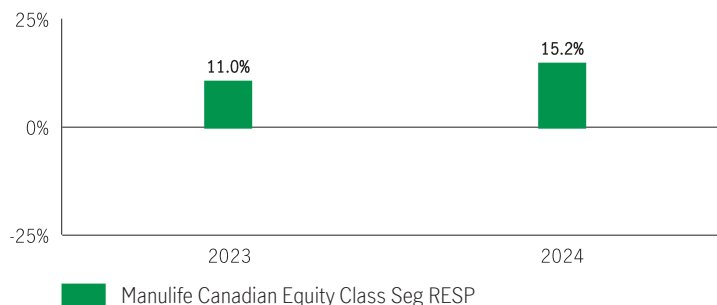
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on September 14, 2022 has \$1,276.17 on December 31, 2024. This works out to an average of 11.20% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 2 years for a contractholder. In the past 2 years the Fund was up in value.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
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Low Load Sales Charge *	If you sell within: 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 years from deposit.

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2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Trailing commission

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3. Other Fees

Trading Fees are paid to Manulife.

Fee	What you pay
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Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective, strategy and risks of the underlying fund.

Objective: The objective of the Manulife Canadian Equity Class fund is to seek long-term capital appreciation by investing primarily in Canadian equity securities. The fund may seek to accomplish its objective by investing in securities of other mutual funds.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

For more information

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Quebec & French Business 1-800-355-6776

Fund Facts — RESP

Manulife Climate Action Balanced Seg RESP

Quick Facts

Date Fund Available: September 2022 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$14,788,551
Date Fund Created: September 2022 **Total Units Outstanding:** 1,514,068 **Portfolio Turnover Rate:** 8.48%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100	2.71	2.38	9.7051	21,504

What does the fund invest in?

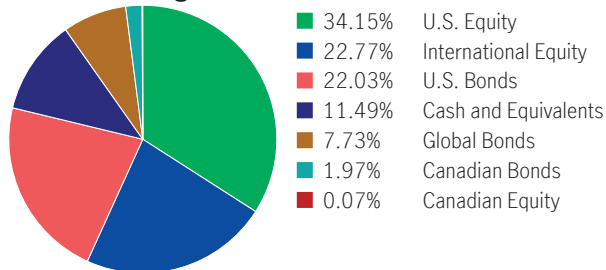
This segregated fund has a “fund-of-fund” structure that invests into the Manulife Climate Action Balanced Fund. The underlying mutual fund trust holds primarily a diversified portfolio of global equity and fixed income securities of issuers that are making positive contributions to climate change.

Top 10 investments (of the underlying fund)

Manulife Climate Action Fund	59.40%
Manulife Climate Action Bond Fund	40.17%
Total	99.57%

Total investments: 2

Investment Segmentation



How has the fund performed?

This section tells you how the fund has performed. Returns are after the MER has been deducted.

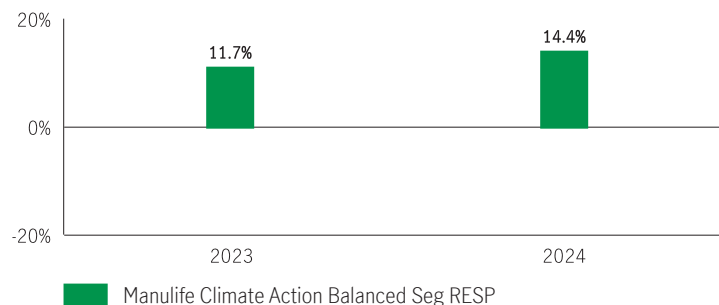
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on September 14, 2022 has \$970.46 on December 31, 2024. This works out to an average of -1.30% per year.

Year-by-year returns

Any values close to zero may not be visible. This chart shows how the fund has performed in each of the past 2 years for a contractholder. In the past 2 years the Fund was up in value.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



Who is this fund for?

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the global equity market.

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 years from deposit.

* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Trailing commission

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3. Other Fees

Trading Fees are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

What if I change my mind?

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Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective, strategy and risks of the underlying fund.

Objective: The Fund seeks to provide long-term capital growth and income by investing in a diversified portfolio of global equity and fixed income securities of issuers that are making positive contributions to climate change.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

For more information

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Quebec & French Business 1-800-355-6776

Fund Facts — RESP

Manulife Climate Action Seg RESP

Quick Facts

Date Fund Available: September 2022 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$84,488,312
Date Fund Created: May 2021 **Total Units Outstanding:** 5,789,393 **Portfolio Turnover Rate:** 4.89%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100	2.81	2.49	14.9352	30,372

What does the fund invest in?

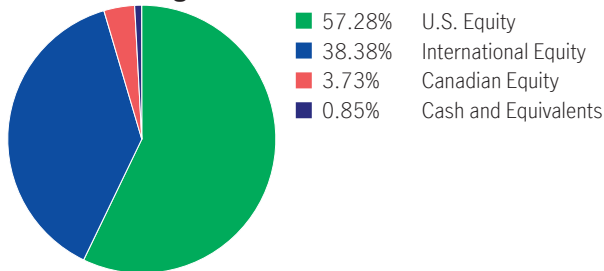
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Climate Action Fund. The underlying mutual fund trust holds primarily a diversified portfolio of global equity issuers who are leaders in making positive contributions to climate change mitigation.

Top 10 investments (of the underlying fund)

Microsoft Corp.	7.44%
Visa Inc. Com Cl A	4.73%
London Stock Exchange Group PLC Ord Gbp0.06918604	3.81%
Canadian Pacific Kansas City Limited	3.73%
Elevance Health Inc.	3.61%
NVIDIA Corp.	3.49%
Salesforce.com Inc.	3.22%
Accenture PLC Shs Class A	3.21%
Intertek Group PLC Ord Gbp0.01	3.19%
Lowe's Cos. Inc.	2.99%
Total	39.42%

Total investments: 44

Investment Segmentation



Are there any guarantees?

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Who is this fund for?

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

How has the fund performed?

This section tells you how the fund has performed. Returns are after the MER has been deducted.

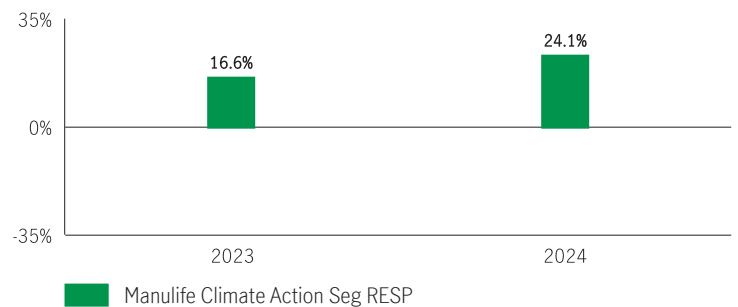
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on September 14, 2022 has \$1,494.54 on December 31, 2024. This works out to an average of 19.12% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 2 years for a contractholder. In the past 2 years the Fund was up in value.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

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Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
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Trailing commission

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Objective and Strategy

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Objective: The Fund seeks to provide long-term capital growth by investing primarily in a diversified portfolio of global equity securities of issuers who are also leaders in making positive contributions to climate change mitigation.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

For more information

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Quebec & French Business 1-800-355-6776

Fund Facts — RESP

Manulife Conservative Portfolio Seg RESP

Quick Facts

Date Fund Available: May 2020 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$420,985,356
Date Fund Created: May 2017 **Total Units Outstanding:** 34,291,266 **Portfolio Turnover Rate:** 16.10%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100	2.25	2.00	11.4349	212,661

What does the fund invest in?

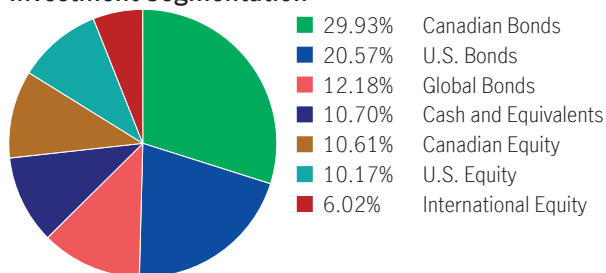
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Conservative Portfolio. The underlying mutual fund trust holds primarily domestic and global equity securities and/or domestic and global fixed income securities.

Top 10 investments (of the underlying fund)

Manulife Bond Fund	24.78%
Manulife Strategic Income Fund	16.28%
Manulife Global Unconstrained Bond Fund	9.04%
MIM Emerging Markets Corporate Debt Pooled Fund	5.37%
Manulife Corporate Bond Fund	4.98%
iShares 1-5 Year Laddered Corporate Bond Index ETF	4.28%
Manulife Global Dividend Fund	4.03%
Manulife Global Equity Class	4.03%
Manulife Global Listed Infrastructure Fund	3.64%
Manulife Fundamental Equity Fund	3.14%
Total	79.58%

Total investments: 24

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for people seeking capital preservation with a secondary emphasis on generating income and who prefer a low level of investment risk.

How has the fund performed?

This section tells you how the fund has performed. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

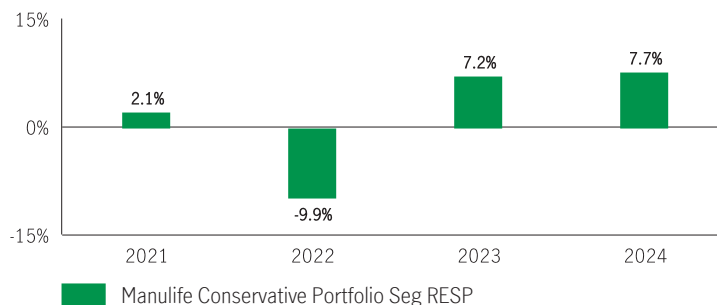
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on May 4, 2020 has \$1,143.62 on December 31, 2024. This works out to an average of 2.92% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 4 years for a contractholder. In the last 4 years the fund was up in value 3 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission 																		
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* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

What if I change my mind?

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You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective, strategy and risks of the underlying fund.

Objective: This Fixed Income Portfolio seeks to primarily preserve capital with a secondary focus on income. The Portfolio seeks to accomplish its objective by primarily investing in securities of Underlying Funds and/or ETFs which invest in domestic and global fixed income securities and/or domestic and global equity securities.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

Manulife

500 King Street North, Waterloo ON N2J4C6

www.manulifeim.ca

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

Fund Facts — RESP

Manulife Corporate Bond Seg RESP

Quick Facts

Date Fund Available: May 2013

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$76,855,019

Date Fund Created: January 2005

Total Units Outstanding: 4,357,502

Portfolio Turnover Rate: 11.21%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100	2.19	1.59	12.9338	155,035

What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Manulife Corporate Bond Fund. The underlying mutual fund trust holds primarily Canadian and U.S. fixed income investments.

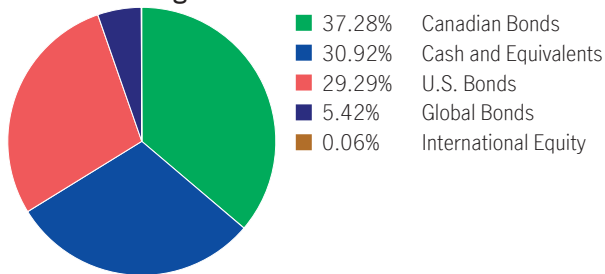
Top 10 investments (of the underlying fund)

Cenovus Energy Inc., 3.5%, 2/7/2028	2.21%
Rogers Communications Inc. (FRN), 5.25%, 3/15/2082	2.17%
Enbridge Inc. (FRN), 8.25%, 1/15/2084	1.87%
Bank of Nova Scotia (The), 4.5%, 12/16/2025	1.32%
ATCO Ltd. (FRN), 0.06%, 11/1/2078	1.08%
Videotron Ltee, 3.63%, 6/15/2028	0.92%
Rogers Communications Inc., 6.75%, 11/9/2039	0.90%
Inter Pipeline Ltd., 3.98%, 11/25/2031	0.90%
United States Treasury Note, 4.13%, 8/15/2044	0.88%
Brookfield Infrastructure Finance ULC, 5.44%, 4/25/2034	0.85%

Total 13.10%

Total investments: 358

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking interest income with an emphasis on capital preservation.

How has the fund performed?

This section tells you how the fund has performed. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

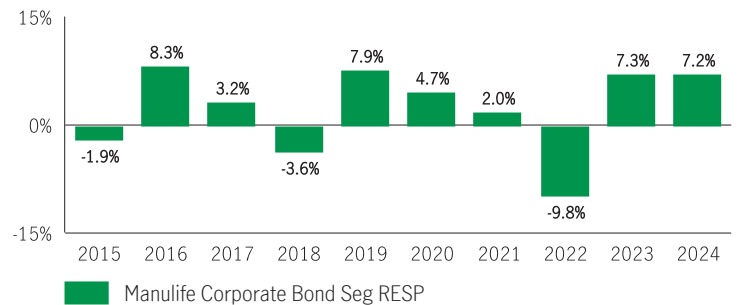
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago has \$1,262.50 on December 31, 2024. This works out to an average of 2.36% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder. In the last 10 years the fund was up in value 7 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
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Low Load Sales Charge *	If you sell within: 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	
No Load Sales Charge	There are no charges to you.	

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2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Trailing commission

Manulife pays a trailing commission of up to 0.50% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

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Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
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Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective, strategy and risks of the underlying fund.

Objective: The Fund seeks to obtain long-term returns and a steady flow of income. The Fund invests primarily in a diversified portfolio of Canadian and U.S. investment grade corporate and high yield bonds.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

For more information

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Manulife

500 King Street North, Waterloo ON N2J4C6

www.manulifeim.ca

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

Fund Facts — RESP

Manulife Dividend Income Seg RESP

Quick Facts

Date Fund Available: May 2013

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$1,118,275,043

Date Fund Created: April 2013

Total Units Outstanding: 40,465,805

Portfolio Turnover Rate: 12.44%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100	2.86	2.09	28.7277	3,157,820

What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Manulife Dividend Income Fund. The underlying mutual fund trust holds primarily Canadian equities.

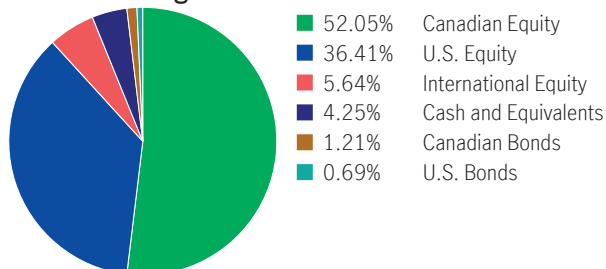
Top 10 investments (of the underlying fund)

Constellation Software Inc.	4.03%
Fidelity National Information Services Inc.	3.98%
Alphabet Inc. Cl A	3.97%
Waste Connections Inc.	3.69%
Thermo Fisher Scientific Inc.	3.67%
Royal Bank of Canada	3.57%
Alimentation Couche-Tard Inc.	3.52%
W.R. Berkley Corp.	3.40%
Intact Financial Corporation	3.16%
Canadian Natural Resources Ltd.	3.13%
Total	36.11%

Total

Total investments: 70

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

How has the fund performed?

This section tells you how the fund has performed. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

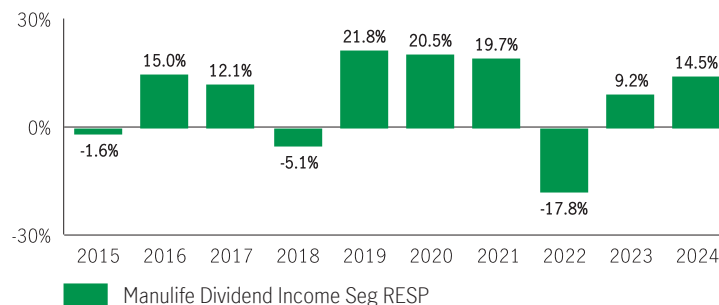
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago has \$2,171.41 on December 31, 2024. This works out to an average of 8.06% per year.

Year-by-year returns

Any values close to zero may not be visible. This chart shows how the fund has performed in each of the past 10 years for a contractholder. In the last 10 years the fund was up in value 7 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay	How it works																		
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Trailing commission

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3. Other Fees

Trading Fees are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

What if I change my mind?

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Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective, strategy and risks of the underlying fund.

Objective: This Canadian Equity Fund seeks to provide a combination of income and long-term capital appreciation. The Fund will invest in a diversified portfolio, of which the equity portion will be comprised of mainly Canadian dividend paying common and preferred equity securities. The Fund may also invest in real estate investment trusts (“REITs”) and royalty trusts. A portion of the Fund’s assets may also be held in foreign securities.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

For more information

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Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

Fund Facts — RESP

Manulife Dollar-Cost Averaging Program Seg RESP

Quick Facts

Date Fund Available: October 2019

Fund Manager: Manulife

Total Fund Value: \$129,684,283

Date Fund Created: May 2019

Total Units Outstanding: 11,956,689

Portfolio Turnover Rate: --

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100	0.00	0.00	10.8510	34,205

What does the fund invest in?

This Segregated Fund invests directly into a Manulife Bank demand deposit account.

Top 10 investments

Canadian Dollar

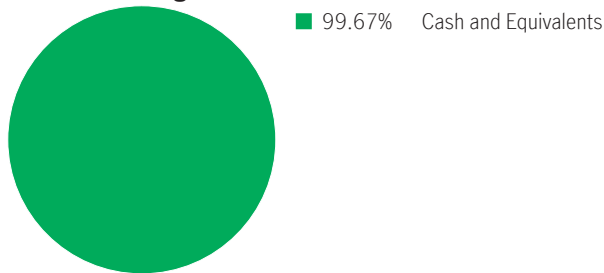
99.67%

Total

99.67%

Total investments: 1

Investment Segmentation



How has the fund performed?

This section tells you how the fund has performed. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

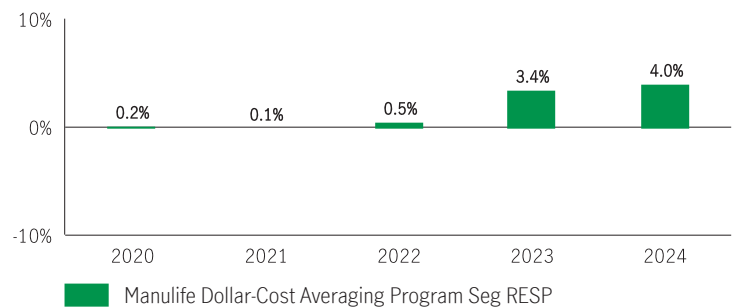
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on October 7, 2019 has \$1,085.18 on December 31, 2024. This works out to an average of 1.57% per year.

Year-by-year returns

Any values close to zero may not be visible. This chart shows how the fund has performed in each of the past 5 years for a contractholder. In the past 5 years the Fund was up in value.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



Who is this fund for?

This fund may be right for a person seeking interest income with an emphasis on capital preservation.

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
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No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 years from deposit.

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2. Ongoing Fund Expenses

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Manulife is currently waiving the management fee of this fund, at its discretion. Rather, Manulife is receiving a negotiated fee from Manulife Bank at a level that allows the fund to provide an interest rate comparable to the returns of Canadian money market segregated funds with similar features. This fee arrangement may change or be terminated at any time. **In the event the fee arrangement is terminated, a management fee not exceeding 1.0% may be charged to the fund.** For details about how the guarantees work, see your Information Folder and Contract.

Trailing commission

Manulife pays a trailing commission of up to 0.50% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

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Fee	What you pay
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Objective and Strategy

Objective: The fund seeks to provide investors with interest income by generally holding all of its portfolio assets on deposit in a demand deposit (cashable) account with an administered interest rate at its affiliate, Manulife Bank of Canada.

Strategy: The fund seeks to provide investors with interest income by generally holding all of its portfolio assets on deposit in a demand deposit (cashable) account where Manulife is receiving a negotiated fee from Manulife Bank at a level that allows the fund to provide an interest rate comparable to the returns of Canadian money market segregated funds with similar features. The strategy for this fund is available through the Investment Policy Statement (IPS).

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

Manulife

500 King Street North, Waterloo ON N2J4C6

www.manulifeim.ca

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

Fund Facts — RESP

Manulife Fidelity Global Balanced Fund RESP

Quick Facts

Date Fund Available: November 2025

Underlying Fund Manager: Fidelity Investments Canada ULC

Total Fund Value: \$700

Date Fund Created: November 2025

Total Units Outstanding: 70

Portfolio Turnover Rate: --

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100	2.75	2.47	10.0000	10

What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Fidelity Global Balanced Portfolio. The underlying mutual fund invests primarily in other underlying funds, including Fidelity Funds and ETFs, and has a neutral mix of 60% equity securities and 40% fixed income securities, which may vary by up to +/- 15%.

This fund did not exist prior to July 31, 2025, so no information is available for the Top 10 Holdings.

This fund did not exist prior to July 31, 2025, so no information is available for the Investment Segmentation.

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for investors seeking to gain exposure to both global equities and fixed income securities, want the convenience of a diversified portfolio in a single fund and can handle the volatility of returns generally associated with equity investments.

How has the fund performed?

This section tells you how the fund has performed. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

The fund is not old enough to show performance history.

Year-by-year returns

Any values close to zero may not be visible. The fund is not old enough to show performance history.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission 																		
Deferred Sales Charge (DSC) *	<p>If you sell within:</p> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	5.50	2 years of buying	5.00	3 years of buying	5.00	4 years of buying	4.00	5 years of buying	4.00	6 years of buying	3.00	7 years of buying	2.00	After 7 years	0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund Any sales charge you pay goes to Manulife
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* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective, strategy and risks of the underlying fund.

Objective: The Fund uses a balanced approach by investing primarily in underlying funds that generally invest in global equity securities and fixed income securities.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

For more information

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Quebec & French Business 1-800-355-6776

Fund Facts — RESP

Manulife Fidelity Global Growth Fund RESP

Quick Facts

Date Fund Available: November 2025 **Underlying Fund Manager:** Fidelity Investments Canada ULC **Total Fund Value:** \$700
Date Fund Created: November 2025 **Total Units Outstanding:** 70 **Portfolio Turnover Rate:** --

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100	2.79	2.50	10.0000	10

What does the fund invest in?

This segregated fund has a 'fund-of-fund' structure and invests into the Fidelity Global Growth Portfolio. The underlying mutual fund invests primarily in other underlying funds, including Fidelity Funds and ETFs, and has a neutral mix of 85% equity securities and 15% fixed income securities, which may vary by up to +/- 15%.

This fund did not exist prior to July 31, 2025, so no information is available for the Top 10 Holdings.

This fund did not exist prior to July 31, 2025, so no information is available for the Investment Segmentation.

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for investors seeking to gain exposure to both global equities and fixed income securities, want the convenience of a diversified portfolio in a single fund and can handle the volatility of returns generally associated with equity investments.

How has the fund performed?

This section tells you how the fund has performed. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

The fund is not old enough to show performance history.

Year-by-year returns

Any values close to zero may not be visible. The fund is not old enough to show performance history.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission 																		
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No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 years from deposit.																		

* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective, strategy and risks of the underlying fund.

Objective: The Fund aims to achieve a high total Investment return. The Fund is geared towards capital growth. It invests primarily in underlying funds that generally invest in global equity securities and fixed income securities.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

For more information

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Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

Fund Facts — RESP

Manulife Fidelity Global Innovators® Fund RESP

Quick Facts

Date Fund Available: November 2025

Underlying Fund Manager: Fidelity Investments Canada ULC

Total Fund Value: \$700

Date Fund Created: November 2025

Total Units Outstanding: 70

Portfolio Turnover Rate: --

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100	3.08	2.77	10.0000	10

What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Fidelity Global Innovators Investment Trust. The underlying mutual fund invests primarily in equity securities of companies anywhere in the world that have the potential to be disruptive innovators.

This fund did not exist prior to July 31, 2025, so no information is available for the Top 10 Holdings.

This fund did not exist prior to July 31, 2025, so no information is available for the Investment Segmentation.

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for investors with an above average risk tolerance seeking to gain exposure to companies anywhere in the world that have the potential to be disruptive innovators and can handle the volatility of returns generally associated with equity investments.

How has the fund performed?

This section tells you how the fund has performed. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

The fund is not old enough to show performance history.

Year-by-year returns

Any values close to zero may not be visible. The fund is not old enough to show performance history.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	
No Load Sales Charge	There are no charges to you.	

* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

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Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective, strategy and risks of the underlying fund.

Objective: The Fund aims to achieve long term capital appreciation. It invests primarily in equity securities of companies located anywhere in the world that have the potential to be disruptive innovators. It seeks to identify companies that are positioned to benefit from the application of innovative and emerging technology or that employ innovative business models.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

Manulife

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www.manulifeim.ca

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

Fund Facts — RESP

Manulife Fundamental Income Seg RESP

Quick Facts

Date Fund Available: August 2015

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$792,529,475

Date Fund Created: August 2015

Total Units Outstanding: 50,981,614

Portfolio Turnover Rate: 8.00%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100	2.69	1.76	15.6168	657,859

What does the fund invest in?

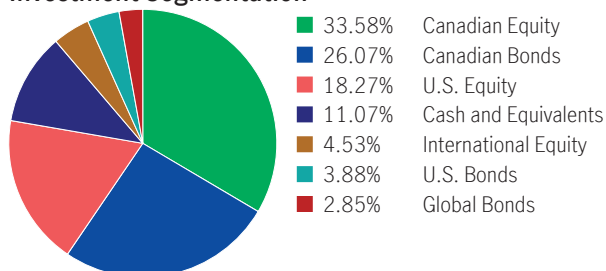
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Fundamental Income Fund. The underlying mutual fund trust holds primarily Canadian equities and fixed income investments.

Top 10 investments (of the underlying fund)

Gov. of Canada, 3%, 6/1/2034	2.93%
Canadian Pacific Kansas City Limited	2.63%
TMX Group Limited	2.38%
Microsoft Corp.	2.37%
Toronto-Dominion Bank Com New	2.27%
Bank of Montreal	2.23%
Sun Life Financial Inc.	2.19%
Royal Bank of Canada	2.18%
Intact Financial Corporation	2.16%
Constellation Software Inc.	2.11%
Total	23.45%

Total investments: 345

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity market.

How has the fund performed?

This section tells you how the fund has performed. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

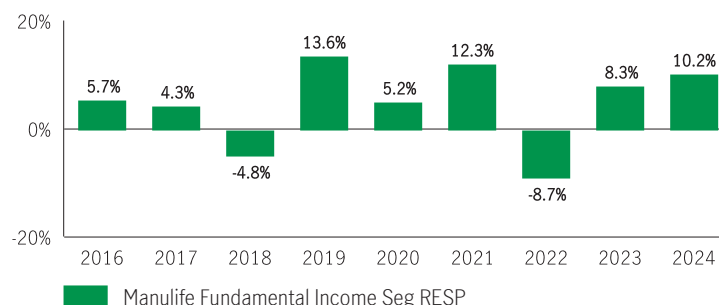
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on August 24, 2015 has \$1,561.81 on December 31, 2024. This works out to an average of 4.88% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 9 years for a contractholder. In the last 9 years the fund was up in value 7 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay	How it works																		
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2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective, strategy and risks of the underlying fund.

Objective: This Balanced Fund aims to provide a regular flow of monthly revenue. The Fund invests primarily in equities and fixed income investments. These securities can be Canadian or foreign.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

Manulife

500 King Street North, Waterloo ON N2J4C6

www.manulifeim.ca

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

Fund Facts — RESP

Manulife Global Balanced Seg RESP

Quick Facts

Date Fund Available: May 2020 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$1,288,938,558
Date Fund Created: October 2013 **Total Units Outstanding:** 64,657,112 **Portfolio Turnover Rate:** 5.69%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100	2.63	2.36	12.9690	1,317,693

What does the fund invest in?

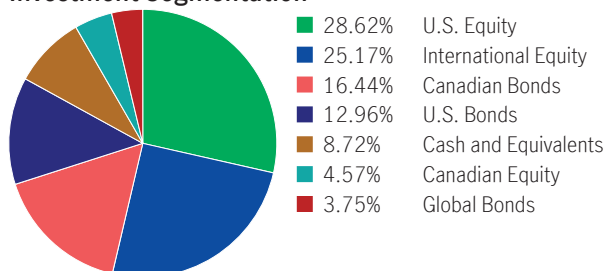
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global Balanced Fund. The underlying mutual fund trust holds primarily foreign equities and foreign fixed income investments.

Top 10 investments (of the underlying fund)

Publicis Groupe S.A. Publicis Groupe	3.19%
Marsh & McLennan Cos.	2.68%
Microsoft Corp.	2.58%
Alimentation Couche-Tard Inc.	2.36%
Alphabet Inc. Cap Stk Cl C	2.36%
Gov. of Canada, 3/12/2025	2.28%
UnitedHealth Group Inc.	2.25%
Booking Holdings Inc.	2.20%
CGI Inc. Cl A Sub Vtg	1.94%
Aon PLC Shs Cl A	1.88%
Total	23.72%

Total investments: 710

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

How has the fund performed?

This section tells you how the fund has performed. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

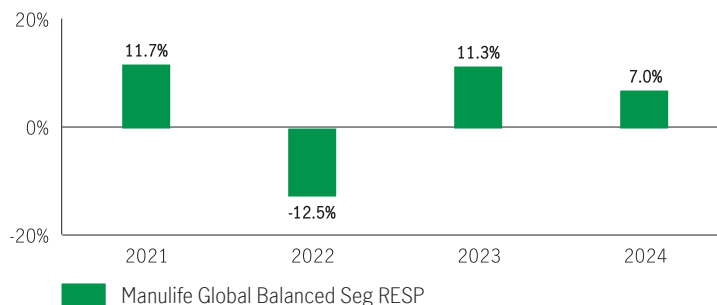
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on May 4, 2020 has \$1,297.20 on December 31, 2024. This works out to an average of 5.74% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 4 years for a contractholder. In the last 4 years the fund was up in value 3 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission 																		
Deferred Sales Charge (DSC) *	<p>If you sell within:</p> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	5.50	2 years of buying	5.00	3 years of buying	5.00	4 years of buying	4.00	5 years of buying	4.00	6 years of buying	3.00	7 years of buying	2.00	After 7 years	0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund Any sales charge you pay goes to Manulife
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No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 years from deposit.																		

* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

What if I change my mind?

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Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective, strategy and risks of the underlying fund.

Objective: The Fund seeks to provide a combination of income and capital appreciation by investing primarily in a global diversified portfolio of equity and fixed income securities.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

For more information

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Manulife

500 King Street North, Waterloo ON N2J4C6

www.manulifeim.ca

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

Fund Facts — RESP

Manulife Global Core Equity Seg RESP

Quick Facts

Date Fund Available: July 2025

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value:
Date Fund Created: June 2025

Total Units Outstanding: 130

Portfolio Turnover Rate: --

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100	2.99	2.69	10.0000	10

What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global Core Equity Fund. The underlying mutual fund trust invests primarily in securities of other investment funds to gain exposure to global equities.

This fund did not exist prior to December 31, 2024, so no information is available for the Top 10 Holdings.

This fund did not exist prior to December 31, 2024, so no information is available for the Investment Segmentation.

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

How has the fund performed?

This section tells you how the fund has performed. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

The fund is not old enough to show performance history.

Year-by-year returns

Any values close to zero may not be visible.

The fund is not old enough to show performance history.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

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Trailing commission

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3. Other Fees

Trading Fees are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you trade for switches exceeding 5 per year.

What if I change my mind?

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Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective, strategy and risks of the underlying fund.

Objective: The fund seeks to provide capital appreciation by investing primarily in securities of other investment funds to gain exposure to global equities.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

For more information

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Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

Fund Facts — RESP

Manulife Global Equity Class Seg RESP

Quick Facts

Date Fund Available: September 2022 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$572,616,741
Date Fund Created: October 2013 **Total Units Outstanding:** 20,337,664 **Portfolio Turnover Rate:** 1.55%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100	3.04	2.35	13.0862	260,694

What does the fund invest in?

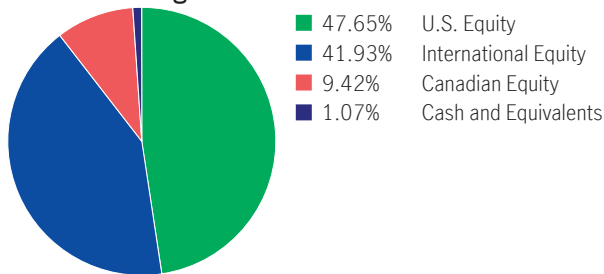
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global Equity Class. The underlying corporate class mutual fund holds primarily foreign equities.

Top 10 investments (of the underlying fund)

Publicis Groupe S.A. Publicis Groupe	5.36%
Marsh & McLennan Cos.	4.47%
Microsoft Corp.	4.33%
Alimentation Couche-Tard Inc.	3.95%
Alphabet Inc. Cap Stk Cl C	3.95%
UnitedHealth Group Inc.	3.78%
Booking Holdings Inc.	3.67%
CGI Inc. Cl A Sub Vtg	3.24%
Aon PLC Shs Cl A	3.18%
Wolters Kluwer N.V. Shs	3.09%
Total	39.03%

Total investments: 57

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

How has the fund performed?

This section tells you how the fund has performed. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

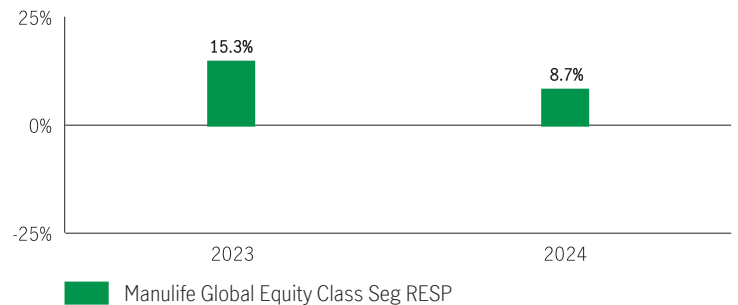
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on September 14, 2022 has \$1,309.22 on December 31, 2024. This works out to an average of 12.44% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 2 years for a contractholder. In the past 2 years the Fund was up in value.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 years from deposit.

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Fee	What you pay
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Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

What if I change my mind?

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Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective, strategy and risks of the underlying fund.

Objective: The Fund aims to obtain long-term capital growth. The Fund seeks to provide above average long-term returns by investing in securities of companies around the world.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

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Quebec & French Business 1-800-355-6776

Fund Facts — RESP

Manulife Global Monthly High Income Seg RESP

Quick Facts

Date Fund Available: September 2022 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$357,885,961
Date Fund Created: October 2013 **Total Units Outstanding:** 22,827,960 **Portfolio Turnover Rate:** 7.09%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100	2.59	1.77	13.8036	103,496

What does the fund invest in?

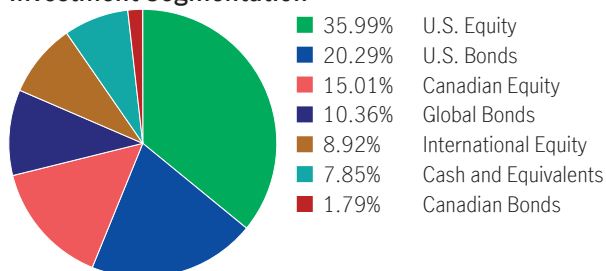
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global Monthly High Income Class. The underlying corporate class mutual fund holds primarily foreign equities and foreign fixed income investments.

Top 10 investments (of the underlying fund)

Microsoft Corp.	3.88%
Alphabet Inc. Cl A	3.02%
Constellation Software Inc.	3.01%
Alimentation Couche-Tard Inc.	2.85%
Berkshire Hathaway Inc. Cl B New	2.67%
UnitedHealth Group Inc.	2.53%
Arthur J. Gallagher & Co.	2.37%
AutoZone Inc.	2.29%
NVIDIA Corp.	2.23%
Bunzl PLC Shs	2.20%
Total	27.05%

Total investments: 534

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

How has the fund performed?

This section tells you how the fund has performed. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

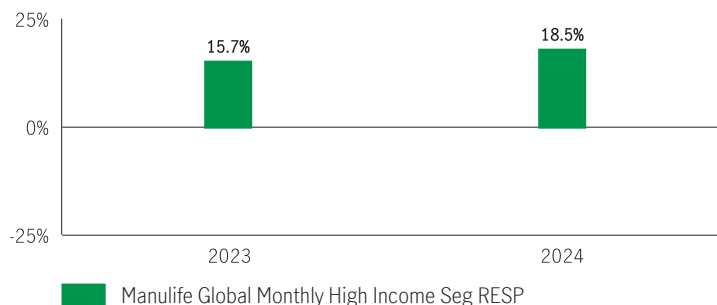
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on September 14, 2022 has \$1,381.12 on December 31, 2024. This works out to an average of 15.09% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 2 years for a contractholder. In the past 2 years the Fund was up in value.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay	How it works																		
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No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 years from deposit.																		

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2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Trailing commission

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3. Other Fees

Trading Fees are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

What if I change my mind?

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Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective, strategy and risks of the underlying fund.

Objective: The Fund seeks to provide long-term total return by investing primarily in a diversified portfolio of Canadian and foreign equity, fixed income and money market securities.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

For more information

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Manulife

500 King Street North, Waterloo ON N2J4C6

www.manulifeim.ca

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

Fund Facts — RESP

Manulife Growth Portfolio Seg RESP

Quick Facts

Date Fund Available: May 2020 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$302,941,453
Date Fund Created: May 2017 **Total Units Outstanding:** 19,861,520 **Portfolio Turnover Rate:** 12.48%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100	2.74	2.47	14.4955	586,822

What does the fund invest in?

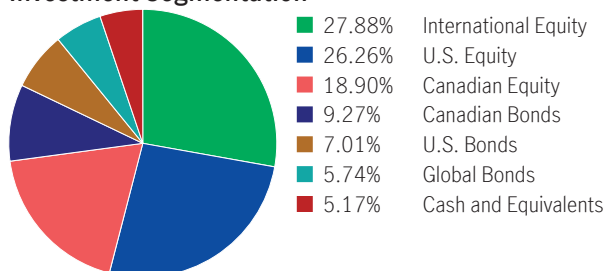
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Growth Portfolio. The underlying mutual fund trust holds primarily Canadian and foreign equities as well as fixed income investments.

Top 10 investments (of the underlying fund)

Manulife Bond Fund	6.91%
Manulife Multifactor Canadian Large Cap	6.26%
Manulife U.S. All Cap Equity Fund	6.20%
Manulife Global Dividend Fund	6.03%
Manulife Fundamental Equity Fund	5.99%
Manulife World Investment Fund	5.75%
Manulife Dividend Income Fund	5.25%
Manulife Growth Opportunities Fund	4.89%
Manulife Multifactor US Large Cap Index	4.81%
Manulife Strategic Income Fund	4.10%
Total	56.18%

Total investments: 31

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for people seeking long-term growth potential with a greater emphasis on the equity portion of their portfolio through a diversified portfolio of Canadian and global equity and fixed income securities.

How has the fund performed?

This section tells you how the fund has performed. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

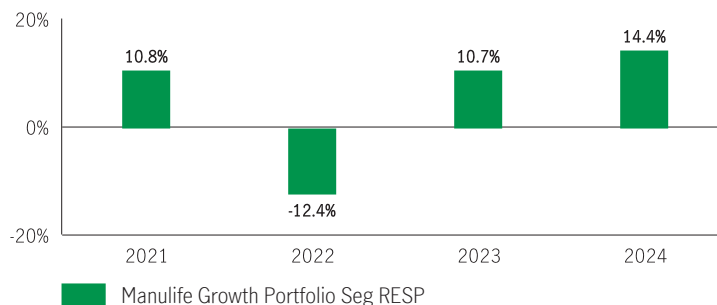
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on May 4, 2020 has \$1,450.02 on December 31, 2024. This works out to an average of 8.30% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 4 years for a contractholder. In the last 4 years the fund was up in value 3 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
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What if I change my mind?

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Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective, strategy and risks of the underlying fund.

Objective: This Global Equity Portfolio aims to achieve long-term capital appreciation. 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 equity securities and/or domestic and global fixed income securities.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

For more information

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Fund Facts — RESP

Manulife High Interest Savings Seg RESP

Quick Facts

Date Fund Available: May 2013 **Fund Manager:** Manulife **Total Fund Value:** \$492,894,000
Date Fund Created: October 2006 **Total Units Outstanding:** 42,380,274 **Portfolio Turnover Rate:** -

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100	0.00	0.00	11.3451	722,169

What does the fund invest in?

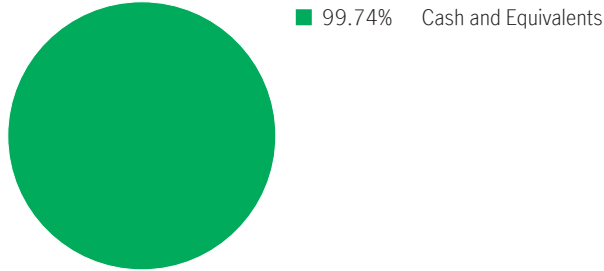
This Segregated Fund invests directly into a Manulife Bank demand deposit account.

Top 10 investments

Canadian Dollar 99.74%
Total **99.74%**

Total investments: 1

Investment Segmentation



How has the fund performed?

This section tells you how the fund has performed. Returns are after the MER has been deducted.

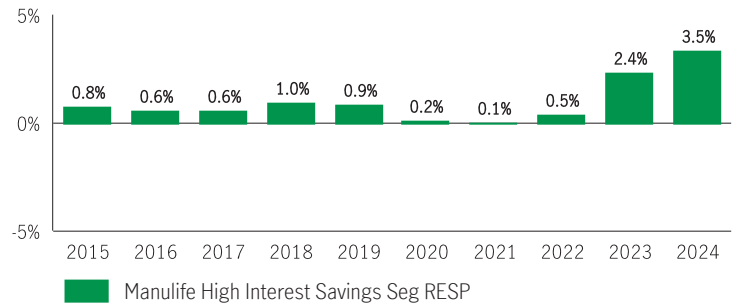
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago has \$1,111.04 on December 31, 2024. This works out to an average of 1.06% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder. In the past 10 years the Fund was up in value.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



Who is this fund for?

This fund may be right for a person seeking interest income with an emphasis on capital preservation.

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay	How it works																		
No Load Sales Charge *	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 years from deposit.																		
Front End Sales Charge *	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission 																		
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* Effective on or about September 9th, 2024, **Front-end** and **No-load with commission chargeback** sales charges will no longer allow new deposits, subsequent deposits, new or existing PACs. However, they will remain available for switches within the same sales charge option. Existing PACs will automatically be switched to No-load without commission chargeback which will also be available for new deposits, subsequent deposits, and new PACs.

** **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

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Trailing commission

Manulife pays a trailing commission of up to 0.25% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees are paid to Manulife.

Fee	What you pay
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Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

What if I change my mind?

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Objective and Strategy

Objective: The fund seeks to provide investors with interest income by generally holding all of its portfolio assets on deposit in a demand deposit (cashable) account with an administered interest rate at its affiliate, Manulife Bank of Canada.

Strategy: The fund seeks to provide investors with interest income by generally holding all of its portfolio assets on deposit in a demand deposit (cashable) account where Manulife is receiving a negotiated fee from Manulife Bank at a level that allows the fund to provide an interest rate comparable to the returns of Canadian money market segregated funds with similar features. The strategy for this fund is available through the Investment Policy Statement (IPS).

For more information

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Fund Facts — RESP

Manulife International Large Cap Seg RESP

Quick Facts

Date Fund Available: September 2024 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$1,005,772
Date Fund Created: September 2024 **Total Units Outstanding:** 101,630 **Portfolio Turnover Rate:** --

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100	2.89	2.60	9.8941	4,255

What does the fund invest in?

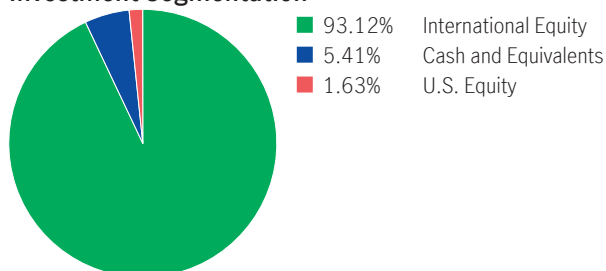
This segregated fund has a “fund-of-fund” structure and invests into the Manulife International Large Cap Fund. The underlying mutual fund trust hold primarily foreign equities.

Top 10 investments (of the underlying fund)

Gov. of Canada, 3/12/2025	4.24%
DBS Group Holdings Ltd Dbs Group Holdings Ltd	3.45%
Wolters Kluwer N.V. Shs	3.21%
Compass Group PLC Ord Gbp0.1105	2.83%
BAE SYSTEMS PLC	2.77%
RELX PLC Shs	2.29%
Bunzl PLC Shs	2.28%
InterContinental Hotels Group PLC Ord Gbp0.208521303	2.27%
Rheinmetall AG Rheinmetall Aginhaber Aktien O N	2.12%
Iberdrola S.A. Iberdrola S A Acciones Por Desdoblamiento	2.11%
Total	27.58%

Total investments: 66

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking capital appreciation, investing for the medium to long term and who is willing to accept a medium level of investment risk.

How has the fund performed?

This section tells you how the fund has performed. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

The fund is not old enough to show performance history.

Year-by-year returns

Any values close to zero may not be visible. The fund is not old enough to show performance history.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

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Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective, strategy and risks of the underlying fund.

Objective: The investment objective of the Fund is to aim to achieve above-average long-term risk-adjusted returns and to provide diversification of risk by investing primarily in equity and equity related securities of larger companies located in developed countries outside of Canada and the United States, primarily in Europe, Australasia and the Far East (EAFE).

Strategy: This fund will invest in units of the underlying mutual fund or a substantially similar fund.

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

Manulife

500 King Street North, Waterloo ON N2J4C6

www.manulifeim.ca

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

Fund Facts — RESP

Manulife Moderate Portfolio Seg RESP

Quick Facts

Date Fund Available: May 2020 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$255,362,700
Date Fund Created: May 2017 **Total Units Outstanding:** 19,804,955 **Portfolio Turnover Rate:** 15.16%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100	2.50	2.24	12.0934	140,112

What does the fund invest in?

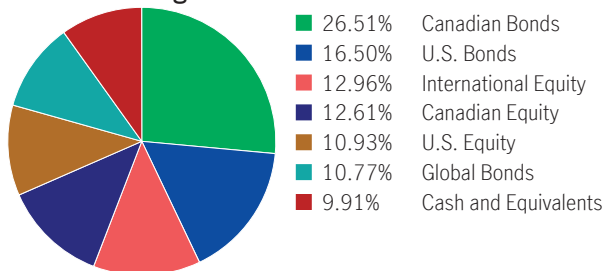
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Moderate Portfolio. The underlying mutual fund trust holds primarily Canadian and foreign equities and fixed income investments.

Top 10 investments (of the underlying fund)

Manulife Bond Fund	21.16%
Manulife Strategic Income Fund	14.45%
Manulife Global Unconstrained Bond Fund	5.32%
MIM Emerging Markets Corporate Debt Pooled Fund	5.31%
Manulife Corporate Bond Fund	4.97%
Manulife Multifactor Canadian Large Cap	4.50%
Manulife World Investment Fund	4.37%
Manulife U.S. All Cap Equity Fund	4.29%
Manulife Fundamental Equity Fund	4.19%
iShares 1-5 Year Laddered Corporate Bond Index ETF	3.51%
Total	72.07%

Total investments: 26

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for people seeking long-term growth consistent with capital preservation and are looking for a greater emphasis on the fixed income portion of their portfolio.

How has the fund performed?

This section tells you how the fund has performed. Returns are after the MER has been deducted.

It’s important to note that this doesn’t tell you how the fund will perform in the future.

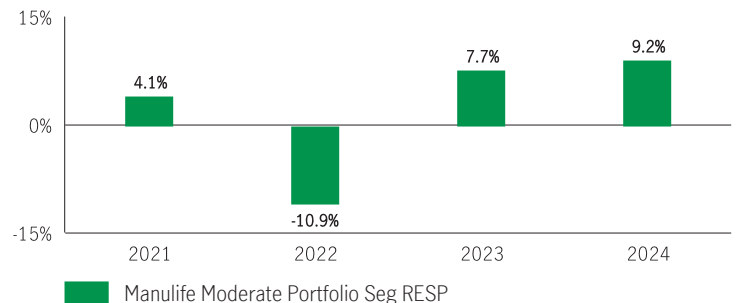
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on May 4, 2020 has \$1,209.54 on December 31, 2024. This works out to an average of 4.17% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 4 years for a contractholder. In the last 4 years the fund was up in value 3 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 years from deposit.

* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

What if I change my mind?

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Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective, strategy and risks of the underlying fund.

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.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

For more information

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www.manulifeim.ca

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

Fund Facts — RESP

Manulife Monthly High Income Seg RESP

Quick Facts

Date Fund Available: May 2013

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$3,784,358,495

Date Fund Created: December 2000

Total Units Outstanding: 137,146,079

Portfolio Turnover Rate: 9.81%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100	2.65	1.91	20.3653	2,629,770

What does the fund invest in?

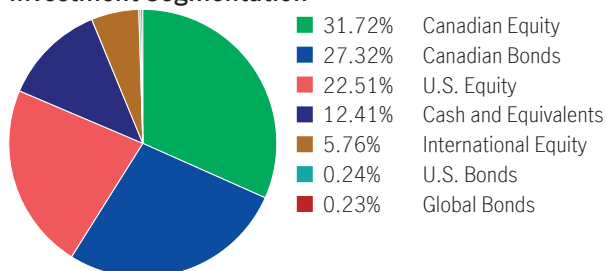
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Monthly High Income Fund. The underlying mutual fund trust holds primarily Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

Constellation Software Inc.	3.08%
Berkshire Hathaway Inc. Cl B New	3.03%
Brookfield Corporation Vtg Shs Cl A	2.68%
Alimentation Couche-Tard Inc.	2.55%
Microsoft Corp.	2.49%
UnitedHealth Group Inc.	2.33%
Royal Bank of Canada	2.24%
Arthur J. Gallagher & Co.	2.15%
Shopify Inc. Cl A	2.04%
Alphabet Inc. Cl A	1.98%
Total	24.57%

Total investments: 386

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

How has the fund performed?

This section tells you how the fund has performed. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

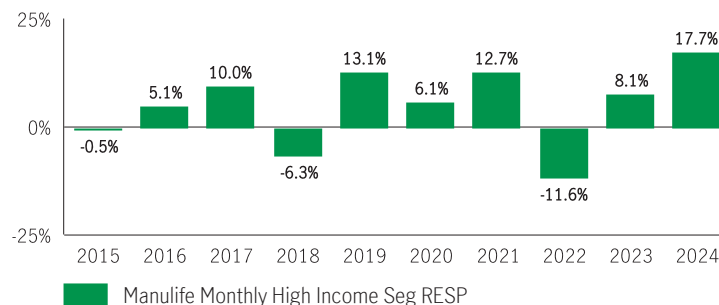
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago has \$1,640.03 on December 31, 2024. This works out to an average of 5.07% per year.

Year-by-year returns

Any values close to zero may not be visible. This chart shows how the fund has performed in each of the past 10 years for a contractholder. In the last 10 years the fund was up in value 7 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay	How it works																		
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2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Trailing commission

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3. Other Fees

Trading Fees are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

What if I change my mind?

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Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective, strategy and risks of the underlying fund.

Objective: This Balanced Fund aims to provide steady flow of monthly income and capital growth. The Fund invests primarily in Canadian fixed income and large-cap Canadian equity securities. The Fund may also invest in securities of royalty trusts and real estate investment trusts (“REITs”).

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

For more information

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Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

Fund Facts — RESP

Manulife Smart Dividend ETF Seg RESP

Quick Facts

Date Fund Available: September 2022 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$40,375,460
Date Fund Created: September 2021 **Total Units Outstanding:** 3,388,224 **Portfolio Turnover Rate:** --

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100	2.49	2.24	12.2604	73,719

What does the fund invest in?

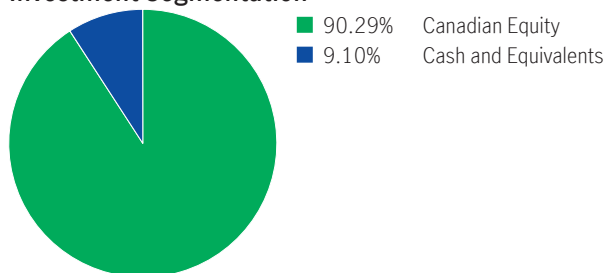
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Smart Dividend ETF. The underlying exchange-traded fund holds primarily a diversified portfolio of Canadian dividend paying securities.

Top 10 investments (of the underlying fund)

Canadian Natural Resources Ltd.	3.85%
Open Text Corp.	3.84%
Manulife Financial Corporation	3.78%
Toronto-Dominion Bank Com New	3.78%
ATCO Ltd. CI I Non Vtg	3.76%
Great-West Lifeco Inc.	3.75%
Nutrien Ltd.	3.72%
Bank of Nova Scotia (The)	3.72%
Canadian National Railwaypany	3.71%
Fortis Inc.	3.71%
Total	37.61%

Total investments: 51

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for a person who is seeking capital growth primarily coming through investment in dividend paying Canadian securities.

How has the fund performed?

This section tells you how the fund has performed. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

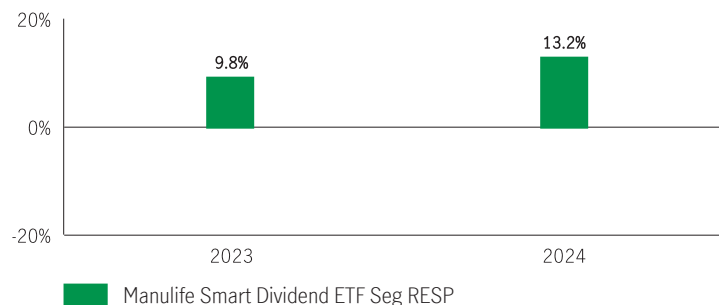
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on September 14, 2022 has \$1,226.46 on December 31, 2024. This works out to an average of 9.29% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 2 years for a contractholder. In the past 2 years the Fund was up in value.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay	How it works																		
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Fee	What you pay
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Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective, strategy and risks of the underlying fund.

Objective: The Fund seeks to provide a steady flow of income and long-term capital appreciation by investing primarily in a diversified portfolio of Canadian dividend paying securities.

Strategy: This Fund will invest in units of the underlying ETF or a substantially similar fund.

For more information

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Quebec & French Business 1-800-355-6776

Fund Facts — RESP

Manulife Smart Balanced Dividend ETF Bundle Seg RESP

Quick Facts

Date Fund Available: September 2022 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$83,022,755
Date Fund Created: November 2021 **Total Units Outstanding:** 7,234,270 **Portfolio Turnover Rate:** 12.66%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100	2.36	2.08	11.9862	66,391

What does the fund invest in?

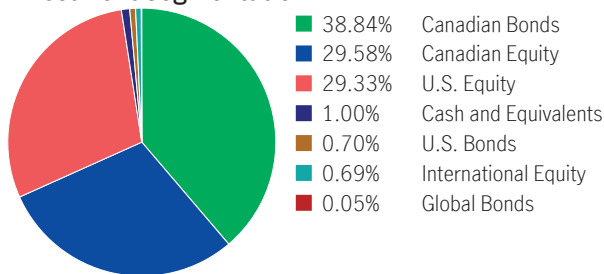
This segregated fund has a “fund-of-fund” structure that invests into the Manulife Smart Balanced Dividend ETF Bundle. The underlying mutual fund trust invests primarily in securities of exchanged-traded funds to gain exposure to Canadian and U.S. equity and fixed income securities.

Top 10 investments (of the underlying fund)

Manulife Smart Corporate Bond ETF	39.80%
Manulife Smart Dividend ETF	29.71%
Manulife Smart U.S. Dividend ETF	29.63%
Total	99.15%

Total investments: 3

Investment Segmentation



How has the fund performed?

This section tells you how the fund has performed. Returns are after the MER has been deducted.

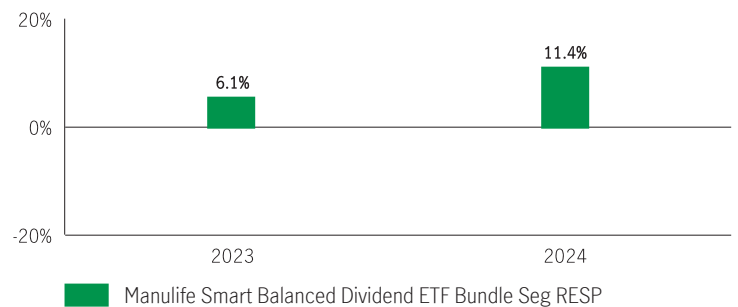
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on September 14, 2022 has \$1,198.99 on December 31, 2024. This works out to an average of 8.22% per year.

Year-by-year returns

Any values close to zero may not be visible. This chart shows how the fund has performed in each of the past 2 years for a contractholder. In the past 2 years the Fund was up in value.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



Who is this fund for?

This Fund may be right for a person who is seeking a combination of income and capital growth.

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	
No Load Sales Charge	There are no charges to you.	

* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

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Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective, strategy and risks of the underlying fund.

Objective: The Fund seeks to provide a combination of income and capital appreciation by investing in the Manulife Smart Balanced Dividend ETF Bundle, or a substantially similar fund, which primarily invests in securities of exchanged-traded funds to gain exposure to Canadian and U.S. equity and fixed income securities.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

For more information

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Manulife

500 King Street North, Waterloo ON N2J4C6

www.manulifeim.ca

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

Fund Facts — RESP

Manulife Smart Global Dividend ETF Portfolio Seg RESP

Quick Facts

Date Fund Available: September 2024 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$61,519
Date Fund Created: September 2024 **Total Units Outstanding:** 5,973 **Portfolio Turnover Rate:** --

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100	2.55	2.29	10.2937	344

What does the fund invest in?

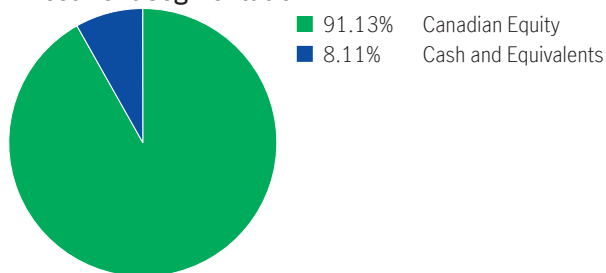
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Smart Global Dividend ETF. The underlying exchange-traded fund holds primarily a diversified portfolio of global dividend paying securities.

Top 10 investments

Manulife Smart Global Dividend ETF Portfolio Com Unit 91.13%
Total **91.13%**

Total investments: 1

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

How has the fund performed?

This section tells you how the fund has performed. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

The fund is not old enough to show performance history.

Year-by-year returns

Any values close to zero may not be visible. The fund is not old enough to show performance history.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

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Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
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Low Load Sales Charge *	If you sell within: 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 years from deposit.

* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

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Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective, strategy and risks of the underlying fund.

Objective: The Fund seeks to provide a steady flow of income and long-term capital appreciation by investing primarily in underlying exchange traded funds managed by Manulife Investment Management Limited that provide exposure to a diversified portfolio of global dividend paying securities.

Strategy: This Fund will invest in units of the underlying ETF or a substantially similar fund.

For more information

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Quebec & French Business 1-800-355-6776

Fund Facts — RESP

Manulife Smart U.S. Dividend ETF Seg RESP

Quick Facts

Date Fund Available: September 2022 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$37,512,999
Date Fund Created: September 2021 **Total Units Outstanding:** 3,020,534 **Portfolio Turnover Rate:** 1.66%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100	2.55	2.26	12.4554	53,497

What does the fund invest in?

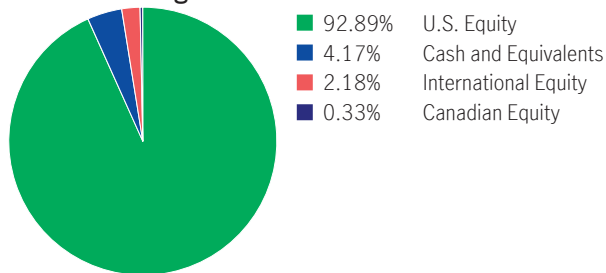
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Smart U.S. Dividend ETF - Unhedged Units. The underlying exchange-traded fund holds primarily a diversified portfolio of U.S. dividend paying securities.

Top 10 investments (of the underlying fund)

Broadcom Inc.	4.90%
Verizoncommunications Inc.	3.51%
NetApp Inc.	3.44%
Ford Motor Co. Com Par \$0.01	3.42%
Cisco Systems Inc.	3.29%
HP Inc.	3.21%
VICI Properties Inc.	2.88%
LyondellBasell Industries N.V. Lyondellbasell Industries Nv Ordinary A Shares	2.79%
Conagra Brands Inc.	2.77%
Skyworks Solutions Inc.	2.54%
Total	32.75%

Total investments: 130

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for a person who is seeking capital growth primarily coming through investment in U.S. dividend paying securities.

How has the fund performed?

This section tells you how the fund has performed. Returns are after the MER has been deducted.

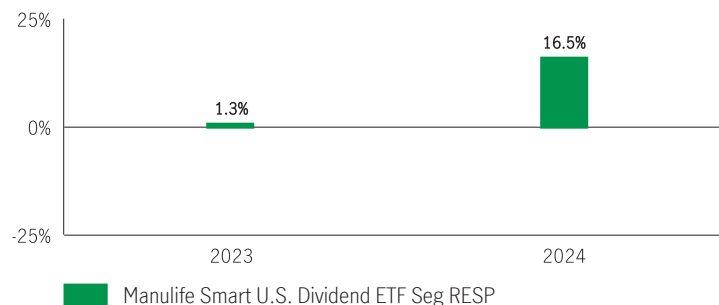
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on September 14, 2022 has \$1,246.01 on December 31, 2024. This works out to an average of 10.05% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 2 years for a contractholder. In the past 2 years the Fund was up in value.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

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Sales charge option	What you pay	How it works																		
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2. Ongoing Fund Expenses

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Trailing commission

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3. Other Fees

Trading Fees are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

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Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective, strategy and risks of the underlying fund.

Objective: The Fund (unhedged for currency) seeks to provide a steady flow of income and long-term capital appreciation by investing primarily in a diversified portfolio of U.S. dividend paying securities.

Strategy: This Fund will invest in units of the underlying ETF or a substantially similar fund.

For more information

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Quebec & French Business 1-800-355-6776

Fund Facts — RESP

Manulife Strategic Balanced Yield Seg RESP

Quick Facts

Date Fund Available: May 2013 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$463,197,356
Date Fund Created: October 2012 **Total Units Outstanding:** 19,289,947 **Portfolio Turnover Rate:** 11.42%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100	2.76	2.00	21.9933	2,137,626

What does the fund invest in?

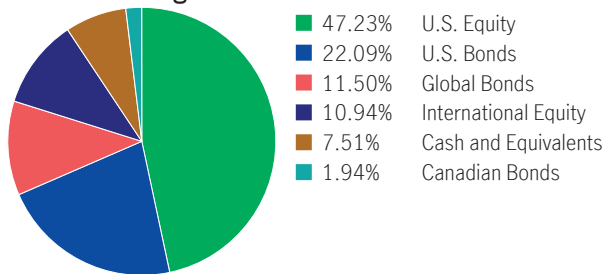
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Strategic Balanced Yield Fund. The underlying mutual fund trust holds primarily foreign equities and foreign fixed income investments.

Top 10 investments (of the underlying fund)

Apple Inc.	3.53%
Elevance Health Inc.	2.88%
Amazon.com Inc.	2.87%
Avantor Inc.	2.55%
GSK PLC Sponsored ADR Sponsored Adr New	2.33%
Crown Castle Inc.	2.18%
Microsoft Corp.	2.10%
Cheniere Energy Inc. Com New	2.10%
Comcast Corp. Cl A	2.07%
Samsung Electronics Co. Ltd. Samsungelectronics	1.79%
Total	24.39%

Total investments: 489

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

How has the fund performed?

This section tells you how the fund has performed. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

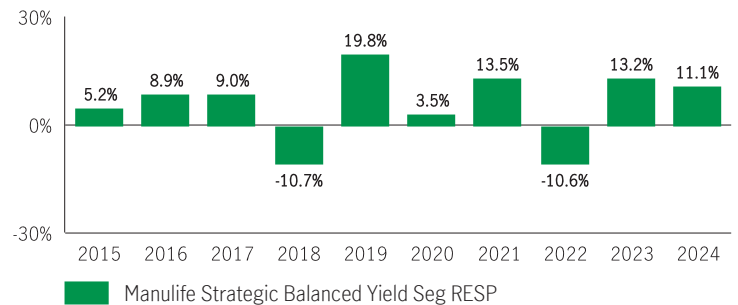
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago has \$1,764.37 on December 31, 2024. This works out to an average of 5.84% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder. In the last 10 years the fund was up in value 8 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

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Objective: The Fund seeks to provide a combination of income and capital appreciation by investing primarily in a diversified portfolio of dividend paying equity securities and fixed income securities.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

For more information

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Quebec & French Business 1-800-355-6776

Fund Facts — RESP

Manulife Strategic Income Seg RESP

Quick Facts

Date Fund Available: May 2013

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$485,526,927

Date Fund Created: April 2006

Total Units Outstanding: 29,345,245

Portfolio Turnover Rate: 6.13%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100	2.31	1.68	12.5136	1,024,225

What does the fund invest in?

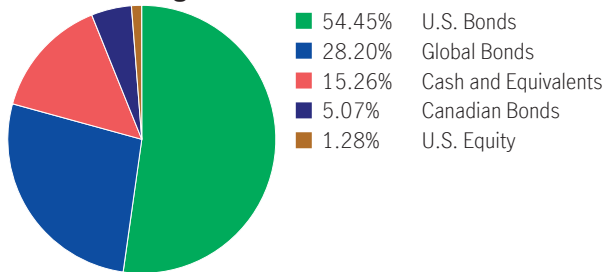
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Strategic Income Fund. The underlying mutual fund trust holds primarily foreign fixed income investments.

Top 10 investments (of the underlying fund)

United States Treasury Note, 2.75%, 8/15/2032	1.69%
Secretaria do Tesouro Nacional, 10%, 1/1/2027	1.16%
United States Treasury Note, 3.5%, 2/15/2033	1.08%
New Zealand, 3.5%, 4/14/2033	0.94%
United States Treasury Note, 3%, 2/15/2049	0.85%
LIFE 2022-BMR2 Mortgage Trust, 5/15/2039	0.83%
Korea (the Republic of), 2.38%, 3/10/2027	0.82%
Ford Motor Co., 3.25%, 2/12/2032	0.78%
HCA Inc., 3.5%, 9/1/2030	0.77%
Ministry of Finance Japan, 0.01%, 12/1/2025	0.76%
Total	9.69%

Total investments: 457

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking interest income with an emphasis on capital preservation.

How has the fund performed?

This section tells you how the fund has performed. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

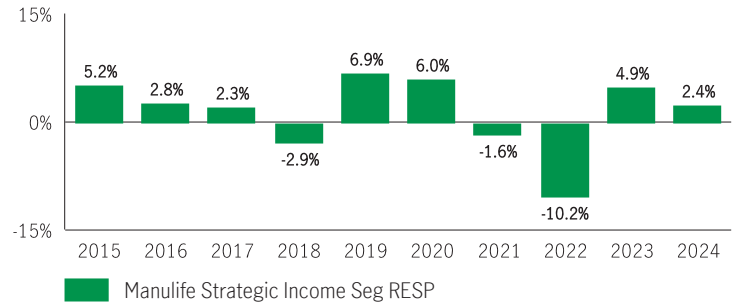
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago has \$1,155.95 on December 31, 2024. This works out to an average of 1.46% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder. In the last 10 years the fund was up in value 7 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 years from deposit.

* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Trailing commission

Manulife pays a trailing commission of up to 0.50% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective, strategy and risks of the underlying fund.

Objective: This Fixed Income Fund aims to generate income with an emphasis on capital preservation. This Fund invests primarily in government and corporate debt securities from developed and emerging markets. It also invests in U.S. government and agency securities and high yield bonds. The Fund may also invest in preferred shares and other types of debt securities.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

Manulife

500 King Street North, Waterloo ON N2J4C6

www.manulifeim.ca

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

Fund Facts — RESP

Manulife U.S. All Cap Equity Seg RESP

Quick Facts

Date Fund Available: September 2022 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$766,396,963
Date Fund Created: October 2013 **Total Units Outstanding:** 19,029,152 **Portfolio Turnover Rate:** 8.92%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100	2.82	2.09	16.3888	425,751

What does the fund invest in?

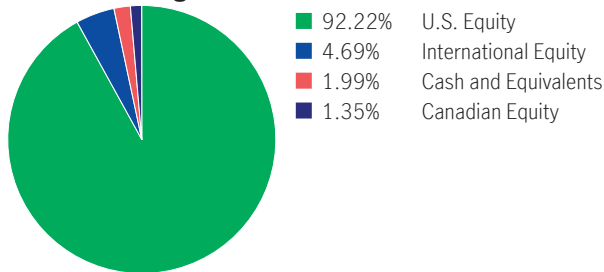
This segregated fund has a “fund-of-fund” structure and invests into the Manulife U.S. All Cap Equity Fund. The underlying mutual fund trust holds primarily U.S. equities.

Top 10 investments (of the underlying fund)

Amazon.com Inc.	9.23%
NVIDIA Corp.	7.75%
Alphabet Inc. Cl A	5.53%
Apple Inc.	4.97%
Workday Inc. Cl A	4.12%
Cheniere Energy Inc. Com New	3.64%
KKR & Co. Inc.	3.64%
BancWest Corp.	3.64%
Lennar Corp. Cl A	3.23%
Salesforce.com Inc.	3.01%
Total	48.77%

Total
Total investments: 49

Investment Segmentation



How has the fund performed?

This section tells you how the fund has performed. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

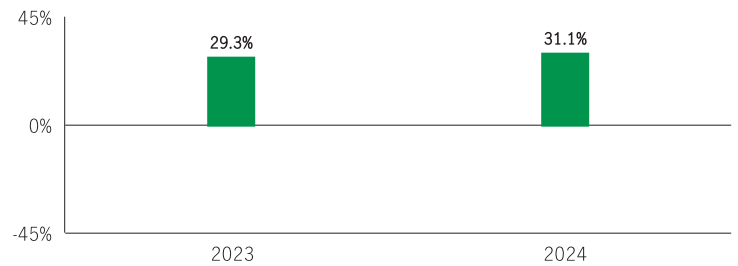
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on September 14, 2022 has \$1,640.26 on December 31, 2024. This works out to an average of 24.04% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 2 years for a contractholder. In the past 2 years the Fund was up in value.



Manulife U.S. All Cap Equity Seg RESP

For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



Who is this fund for?

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	
No Load Sales Charge	There are no charges to you.	

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Trailing commission

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3. Other Fees

Trading Fees are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

What if I change my mind?

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Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective, strategy and risks of the underlying fund.

Objective: The Fund seeks to provide long-term capital appreciation by investing primarily in equity securities of U.S. companies of all sizes.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

For more information

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Manulife

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www.manulifeim.ca

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

Fund Facts — RESP

Manulife U.S. Monthly High Income Seg RESP

Quick Facts

Date Fund Available: September 2014 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$1,485,286,144
Date Fund Created: April 2014 **Total Units Outstanding:** 79,780,672 **Portfolio Turnover Rate:** 6.09%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100	2.63	1.76	18.5743	1,930,646

What does the fund invest in?

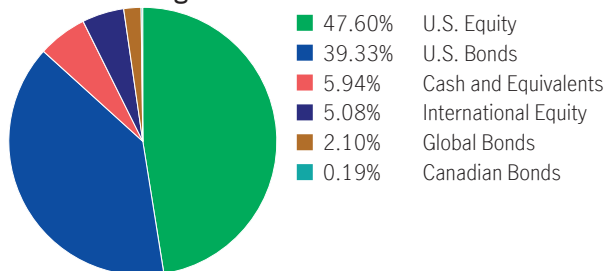
This segregated fund has a “fund-of-fund” structure and invests into the Manulife U.S. Monthly High Income Fund. The underlying mutual fund trust holds primarily U.S. equities and U.S. fixed income investments.

Top 10 investments (of the underlying fund)

NVIDIA Corp.	2.25%
Apple Inc.	2.18%
Fidelity National Information Services Inc.	2.18%
Microsoft Corp.	2.18%
Bank of America Corp.	2.17%
Alphabet Inc. Cl A	2.17%
Linde PLC Shs	2.14%
Amazon.com Inc.	2.10%
Thermo Fisher Scientific Inc.	2.00%
Trane Technologies PLC Shs	1.97%
Total	21.35%

Total investments: 957

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

How has the fund performed?

This section tells you how the fund has performed. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

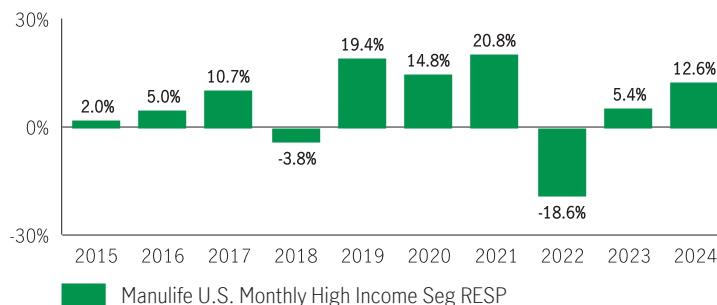
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago has \$1,821.70 on December 31, 2024. This works out to an average of 6.18% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder. In the last 10 years the fund was up in value 8 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission 																		
Deferred Sales Charge (DSC) *	<p>If you sell within:</p> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	5.50	2 years of buying	5.00	3 years of buying	5.00	4 years of buying	4.00	5 years of buying	4.00	6 years of buying	3.00	7 years of buying	2.00	After 7 years	0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund Any sales charge you pay goes to Manulife
	%																			
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6 years of buying	3.00																			
7 years of buying	2.00																			
After 7 years	0.00																			
Low Load Sales Charge *	<p>If you sell within:</p> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	2.50	2 years of buying	2.00	3 years of buying	1.50	After 3 years	0.00									
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No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 years from deposit.																		

* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Trailing commission

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3. Other Fees

Trading Fees are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

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Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective, strategy and risks of the underlying fund.

Objective: This Balanced Fund seeks to provide a combination of income and capital appreciation by investing primarily in a diversified portfolio of U.S. dividend paying and other equity securities as well as fixed income securities.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

For more information

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Quebec & French Business 1-800-355-6776

Fund Facts — RESP

Manulife U.S.Mid-Cap Equity Seg RESP

Quick Facts

Date Fund Available: September 2022 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$122,146,100
Date Fund Created: May 2022 **Total Units Outstanding:** 8,702,374 **Portfolio Turnover Rate:** 3.73%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100	2.94	2.69	13.5146	83,007

What does the fund invest in?

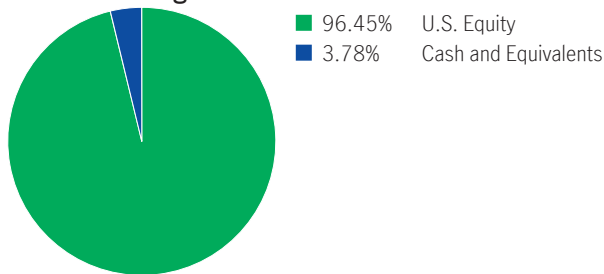
This segregated fund has a “fund-of-fund” structure that invests into the Manulife U.S. Mid-Cap Equity Fund. The underlying mutual fund trust holds primarily U.S. mid-cap equities.

Top 10 investments (of the underlying fund)

Corpay, Inc.	5.53%
SharkNinja, Inc. Shs	5.09%
CACI International Inc. Cl A	4.75%
Interactive Brokers Group, Inc. Cl A	4.03%
FTI Consulting Inc.	3.96%
First Citizens BancShares Inc. Cl A	3.73%
Barrett Business Services, Inc.	3.66%
ResMed Inc.	3.61%
Pathward Financial, Inc.	3.42%
LPL Financial Holdings Inc.	3.40%
Total	41.17%

Total investments: 37

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the U.S. equity market.

How has the fund performed?

This section tells you how the fund has performed. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

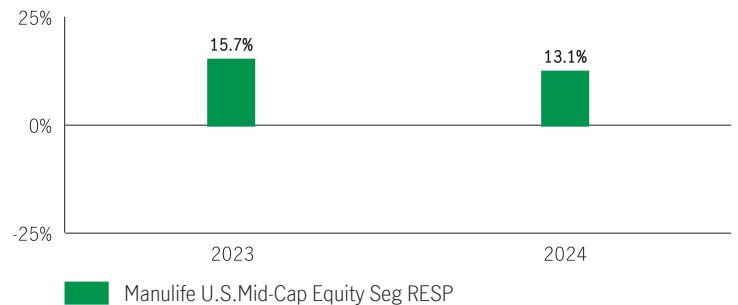
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on September 14, 2022 has \$1,352.15 on December 31, 2024. This works out to an average of 14.04% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 2 years for a contractholder. In the past 2 years the Fund was up in value.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	
No Load Sales Charge	There are no charges to you.	

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Trailing commission

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3. Other Fees

Trading Fees are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective, strategy and risks of the underlying fund.

Objective: The Fund aims to provide above-average long-term, risk-adjusted returns by investing primarily in equities and equity-related securities of U.S. mid-capitalization entities. Treasury bills or short-term investments, not exceeding three years to maturity, may also be used from time to time.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

For more information

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Manulife

500 King Street North, Waterloo ON N2J4C6

www.manulifeim.ca

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

Fund Facts — RESP

Manulife Yield Opportunities Seg RESP

Quick Facts

Date Fund Available: May 2020 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$359,101,081
Date Fund Created: October 2010 **Total Units Outstanding:** 21,445,648 **Portfolio Turnover Rate:** 7.95%

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100	2.47	2.18	11.9008	267,177

What does the fund invest in?

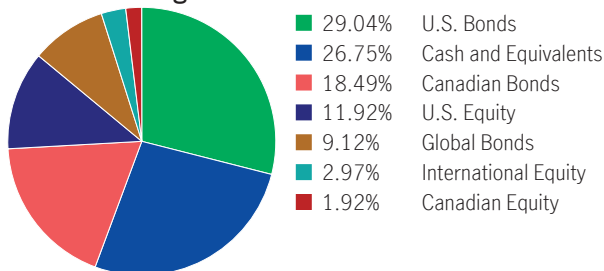
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Yield Opportunities Fund. The underlying mutual fund trust holds primarily Canadian and foreign equities and fixed income investments.

Top 10 investments (of the underlying fund)

United States Treasury Note, 4.25%, 11/15/2034	2.30%
HM Treasury, 0.5%, 1/31/2029	2.18%
Enbridge Inc. (FRN), 8.25%, 1/15/2084	1.92%
United States Treasury Bill, 2/18/2025	1.56%
Rogers Communications Inc. (FRN), 5.25%, 3/15/2082	1.48%
United States Treasury Note, 0.13%, 1/15/2032	1.32%
Microsoft Corp.	1.29%
HM Treasury, 4.63%, 1/31/2034	1.28%
United States Treasury Note, 1.13%, 1/15/2033	1.21%
HM Treasury, 4.25%, 7/31/2034	1.12%
Total	15.65%

Total investments: 368

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

How has the fund performed?

This section tells you how the fund has performed. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

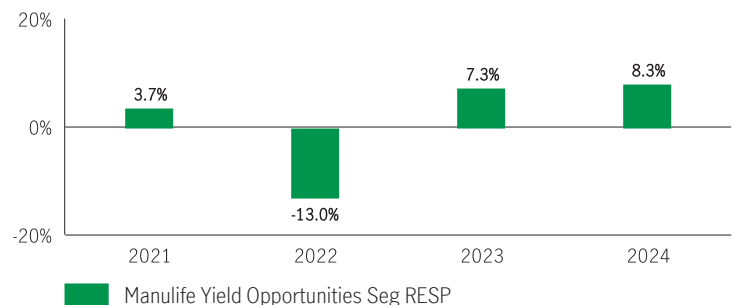
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on May 4, 2020 has \$1,190.26 on December 31, 2024. This works out to an average of 3.81% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 4 years for a contractholder. In the last 4 years the fund was up in value 3 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission 																		
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No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 years from deposit.																		

* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective, strategy and risks of the underlying fund.

Objective: This Balanced Fund's primary objective is to generate income and its secondary objective is long term capital appreciation. The Fund will seek to achieve its objective by investing directly in a diversified portfolio primarily consisting of Canadian and/or global fixed income and/or equity securities. The Fund may also indirectly invest in such securities through investments in other investment funds.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

For more information

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Quebec & French Business 1-800-355-6776

Fund Facts — RESP

Manulife Yorkville Aegon Balanced Portfolio Seg RESP

Quick Facts

Date Fund Available: April 2026

Underlying Fund Manager: Yorkville Asset Management Inc.

Total Fund Value:
Date Fund Created: April 2026

Total Units Outstanding: 70

Portfolio Turnover Rate: --

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100	2.77	2.49	10.0000	10

What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Yorkville Aegon Balanced Portfolio. The underlying mutual fund invests primarily in global fixed income securities and equity securities, either directly or indirectly through investments in underlying funds, including other funds managed by the Underlying Fund Manager and/or Aegon Asset Management UK plc and its affiliates.

This fund did not exist prior to February 28, 2026, so no information is available for the Top 10 Holdings.

This fund did not exist prior to February 28, 2026, so no information is available for the Investment Segmentation.

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for investors seeking long-term capital appreciation and preservation of capital and who are looking for a low to medium investment risk.

How has the fund performed?

This section tells you how the fund has performed. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

The fund is not old enough to show performance history.

Year-by-year returns

Any values close to zero may not be visible.

The fund is not old enough to show performance history.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund Any sales charge you pay goes to Manulife
Low Load Sales Charge *	If you sell within: 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	
No Load Sales Charge	There are no charges to you.	

* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Trailing commission

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3. Other Fees

Trading Fees are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

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Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective, strategy and risks of the underlying fund.

Objective: This Fund seeks to provide investors with income and long-term capital appreciation by investing primarily in global fixed income securities and equity securities.

Strategy: This Fund will invest in units of the underlying fund or a substantially similar fund.

For more information

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Fund Facts — RESP

Manulife Yorkville Aegon Conservative Income Portfolio Seg RESP

Quick Facts

Date Fund Available: April 2026

Underlying Fund Manager: Yorkville Asset Management Inc.

Total Fund Value:
Date Fund Created: April 2026

Total Units Outstanding: 70

Portfolio Turnover Rate: --

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100	2.52	2.26	10.0000	10

What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Yorkville Aegon Conservative Income Portfolio. The underlying mutual fund invests primarily in global fixed income securities and equity securities, either directly or indirectly through investments in underlying funds, including other funds managed by the Underlying Fund Manager and/or Aegon Asset Management UK plc and its affiliates.

This fund did not exist prior to February 28, 2026, so no information is available for the Top 10 Holdings.

This fund did not exist prior to February 28, 2026, so no information is available for the Investment Segmentation.

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for investors seeking income with the potential for long-term capital appreciation while preserving capital and who are looking for low to medium investment risk.

How has the fund performed?

This section tells you how the fund has performed. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

The fund is not old enough to show performance history.

Year-by-year returns

Any values close to zero may not be visible.

The fund is not old enough to show performance history.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay	How it works																		
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2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days, in addition to any applicable charges.

What if I change my mind?

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Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective, strategy and risks of the underlying fund.

Objective: This Fund seeks to provide investors with income with the potential for long-term appreciation while preserving capital by investing primarily in global fixed income securities and equity securities, with generally more emphasis on fixed income securities.

Strategy: This Fund will invest in units of the underlying fund or a substantially similar fund.

For more information

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Quebec & French Business 1-800-355-6776

Fund Facts — RESP

Manulife Yorkville Aegon Growth Portfolio Seg RESP

Quick Facts

Date Fund Available: April 2026

Underlying Fund Manager: Yorkville Asset Management Inc.

Total Fund Value:
Date Fund Created: April 2026

Total Units Outstanding: 70

Portfolio Turnover Rate: --

Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
100	2.85	2.56	10.0000	10

What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Yorkville Aegon Growth Portfolio. The underlying mutual fund invests primarily in global equity securities and fixed income securities, either directly or indirectly through investments in underlying funds, including other funds managed by the Underlying Fund Manager and/or Aegon Asset Management UK plc and its affiliates.

This fund did not exist prior to February 28, 2026, so no information is available for the Top 10 Holdings.

This fund did not exist prior to February 28, 2026, so no information is available for the Investment Segmentation.

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for investors seeking long term capital appreciation, who are looking to diversify their equity investments globally and are comfortable with a medium investment risk.

How has the fund performed?

This section tells you how the fund has performed. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

The fund is not old enough to show performance history.

Year-by-year returns

Any values close to zero may not be visible.

The fund is not old enough to show performance history.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose.

1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
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No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 years from deposit.

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Trailing commission

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3. Other Fees

Trading Fees are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days, in addition to any applicable charges.

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Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective, strategy and risks of the underlying fund.

Objective: This Fund seeks to provide investors with long term capital appreciation by investing primarily in global equity securities and fixed income securities, with generally more emphasis on equity securities

Strategy: This Fund will invest in units of the underlying fund or a substantially similar fund.

For more information

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Potential risks of investing

The underlying investments of the segregated funds may be units of mutual funds, pooled funds or other selected investments. The risk factors of the underlying investments directly affect those investments and will also affect the segregated funds. For a comprehensive disclosure of the risks of these underlying funds, refer to the simplified prospectus or other disclosure documents of the underlying funds, copies of which are available upon request.

Asset-backed and mortgage-backed risk: If there are changes in the market's perception of the issuers of asset backed or mortgage backed securities, or in the credit worthiness of the parties involved, then the value of the securities may be affected. In addition, for asset-backed securities, there is a risk that there may be a mismatch in timing between the cash flow of the underlying assets backing the security and the repayment obligation of the security upon maturity. In the use of mortgage-backed securities, there are also risks that there may be a drop in the interest rates charged on mortgages, a mortgagor may default in its obligations under a mortgage or there may be a drop in the value of the property secured by the mortgage.

Concentration Risk occurs when a Fund, including an underlying Fund, invests in a portfolio of relatively few securities. As a result, the securities invested in may not be diversified across all sectors or they may be concentrated in specific regions or countries. By concentrating its investment, a significant portion of the Fund or the underlying Fund may be invested in a single security. This may result in higher volatility, as changes in the market value of an individual security will have a greater impact on the value of the Fund's portfolio. It may also result in a decrease in the liquidity of the Fund's portfolio.

Credit risk is the risk of default by the issuer of debt instruments, such as bond or money market instruments. Default will negatively impact the value of assets within the underlying fund, thus lowering the overall return of the Fund.

Corporate class risk: Certain underlying funds are structured as classes of shares of a single corporation which may contain multiple funds. Each corporate class fund has its own assets and liabilities, and each fund will be charged separately for any expenses that are specifically attributable to that fund. However, each fund's assets are the property of the corporation. Therefore, if a fund cannot meet its obligations, the assets of the other funds of the corporation may be used to pay those obligations.

Cybersecurity Risk is the risk of cyber-attacks or data breaches of technological systems that may result in the disclosure of confidential information, unauthorized access to sensitive information, the destruction or corruption of data, and financial loss to the Fund. Manulife and its service providers use technology in virtually all aspects of business and operations including that of the Fund. As a result, Manulife has and requires its service providers to have a robust and evolving information security program that features policies, processes, technologies, and dedicated professionals that protect information, systems, and networks. Despite this, there can be no assurances that these measures will be successful in protecting our networks and information assets against attacks in every instance. This is because cyber-attack techniques are changing frequently, increasing in sophistication, are often not recognizable until launched, and can originate from a wide variety of sources. As a result, Manulife and its service providers may not be able to anticipate or implement effective preventive measures against all disruptions or privacy and security breaches. Cyber-attacks could result in violation of privacy laws or information security regulations, or could materially disrupt network access or business operations.

Derivative risk occurs when derivatives are used as a risk management tool to mitigate risks or diversify risks that are not desired. Some Funds and underlying mutual funds may invest in derivatives for hedging purposes, for achieving the duration target or for replicating the approximate return of a direct investment in the underlying mutual funds(s). A Fund's ability to dispose of the derivatives depends on the liquidity of such positions in the market, if the market direction goes against the manager's forecast, and the ability of the other party to fulfill its obligations. Therefore, there is no guarantee that transactions involving derivatives will always be beneficial to the Fund. The use of derivative instruments is prohibited in acquiring investment exposures not otherwise permitted in the Fund's investment description.

Sustainability (Environmental, Social, and Governance (ESG)) Policy Risk: An ESG Fund's ESG investment policy could cause it to perform differently compared to similar funds that do not have such a policy. Any criteria related to this ESG investment policy may result in the ESG Fund's forgoing opportunities to buy certain securities when it might otherwise be advantageous to do so, or selling securities for ESG reasons when it might be otherwise disadvantageous for it to do so. Furthermore, information and third party data used to evaluate certain ESG characteristics of a company or asset may be incomplete, inaccurate or unavailable, which may impact the portfolio advisor's investment assessment or its ability to determine accurately the ESG characteristics or practices of some company or assets or the evolution over time of those ESG characteristics or practices. In addition, investors may differ in their views on what constitutes positive or negative ESG characteristics. As a result, the companies in which an ESG Fund invests, directly or indirectly, may not reflect the beliefs and values of any particular investor. An ESG Fund will vote proxies in accordance with the Manager's Proxy Voting Policy.

Exchange-traded fund risk: Certain Funds may invest in securities of exchange-traded funds (ETFs). These ETFs seek to provide returns similar to the performance of a particular market index or industry sector index. ETFs may not achieve the same return as their benchmark market or industry sector indices due to, among other things, differences in the actual weights of securities held in the ETF versus the weights in the relevant index (any such differences are usually small) and due to the operating and management expenses of the ETFs. An ETF may, for a variety of reasons, also fail to accurately track the market segment or index that underlies its investment objective. The price of an ETF can also fluctuate and the value of Funds that invest in securities offered by ETFs will change with these fluctuations.

Foreign currency risk occurs when an underlying fund invests in countries other than Canada or holds assets valued in another currency, which may decline in value relative to the Canadian currency. This situation will adversely affect the returns of those foreign assets held in the underlying fund and the total return of the Fund.

Inflation risk is the risk that inflation will affect interest rates and, in turn, make assets within an underlying fund less attractive from a price perspective, thus hurting the overall performance of the Fund.

Interest rate risk is the chance that interest rates may fluctuate, and thereby may negatively impact the value of the assets within an underlying fund, thus lowering the overall return of the Fund.

Liquidity risk is the risk that an investment cannot be easily converted into cash. An investment may be less liquid if it is not widely traded, if there are restrictions on the exchange where the trading takes place or due to legal restrictions, the nature of the investment itself, settlement terms, or for other reasons such as a shortage of buyers interested in a particular investment or an entire market. Investments with low liquidity can have dramatic changes in value and can result in loss.

Manager risk is the chance that a fund manager may purchase a poor asset or may dispose of an asset which continues to grow in value; the fund manager may fail to recognize increasing or decreasing market conditions. Any or all of these can directly affect the performance of the Fund.

Real estate risk: Real estate by nature is not a liquid asset. There is no formal market for trading in real property and very few records are available to the public, which give terms and conditions of real property transactions. It may take time to sell real estate investments at a reasonable price, limiting the funds ability to respond quickly to changes in economic or investment conditions.

Securities lending, repurchase, and reverse Repurchase transaction risk:

Funds may engage in securities lending, repurchase and reverse repurchase transactions directly, or may be exposed to these transactions indirectly because of the underlying funds in which they invest. While securities lending, repurchase and reverse repurchase transactions are different, all three arrangements involve the temporary exchange of securities for cash with a simultaneous obligation to redeliver a like quantity of the same securities at a future date. Securities lending is an agreement whereby a fund lends securities through an authorized agent in exchange for a fee and a form of acceptable collateral. Under a repurchase transaction, a fund agrees to sell securities for cash, while at the same time assuming an obligation to repurchase the same securities for cash, usually at a lower price and at a later date. A reverse repurchase transaction is a transaction in which a fund buys securities for cash and simultaneously agrees to resell the same securities for cash, usually at a higher price and at a later date.

The risks associated with securities lending, repurchase and reverse repurchase transactions arise when a counterparty, whether it be the borrower, seller or buyer, defaults under the agreement evidencing the transaction. The fund is then forced to make a claim in order to recover its investment. In securities lending or repurchase transactions, the fund could incur a loss if the value of the securities loaned or sold has increased relative to the value of the collateral held by the fund. In the case of a reverse repurchase transaction, the fund could incur a loss if the value of the securities purchased by the fund decreases in value relative to the value of the collateral held by the fund. To limit the risks associated with these transactions, a fund would adhere to controls and limits that are intended to offset these risks and by limiting the amount of exposure to these transactions. A fund would also typically deposit collateral only with lenders that meet certain criteria for creditworthiness and only up to certain limits. Small company risk is the result of smaller companies having valuations that tend to be more volatile than those of large established companies. As such, the value of Funds that buy investments in smaller companies may rise and fall significantly.

Sovereign risk applies when investing abroad as there may be additional risk of the Fund's capital to companies outside of the laws of Canada. Information flow, liquidity, political stability, and social policy may all affect the prices of foreign investments and in return the value of the assets within the Fund, thus hurting the overall performance of the Fund.

Specialization risk: Some Funds specialize in investing in a particular industry or part of the world. Specialization allows the portfolio advisor to focus on specific areas of the economy, which can boost profits if both the sector and the companies selected prosper. However, if the industry or geographic area experience challenges, the Fund will suffer because there are relatively few other exposures to offset and because securities in the same industry tend to be affected by challenges in a similar manner. The Fund must follow its investment objective and may be required to continue to invest primarily in securities in the industry or geographic area, whether or not it is prosperous.

Substantial securityholder risk: A Fund may have one or more substantial investors who hold a significant amount of securities of the Fund, such as a financial institution or a Top Fund. If a substantial investor decides to redeem its investment in a Fund, the Fund may be forced to sell its investments at an unfavourable market price in order to accommodate such request. The Fund may also be forced to change the composition of its portfolio. Such actions may result in considerable price fluctuations to the Fund's net asset value and negatively impact on its returns. The Funds do, however, have policies and procedures designed to monitor, detect and deter inappropriate short-term or excessive trading. See "Short-Term Trading".

Underlying fund risk applies where a segregated fund that invests in units of an underlying fund may be exposed to the risks associated with the underlying fund.



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