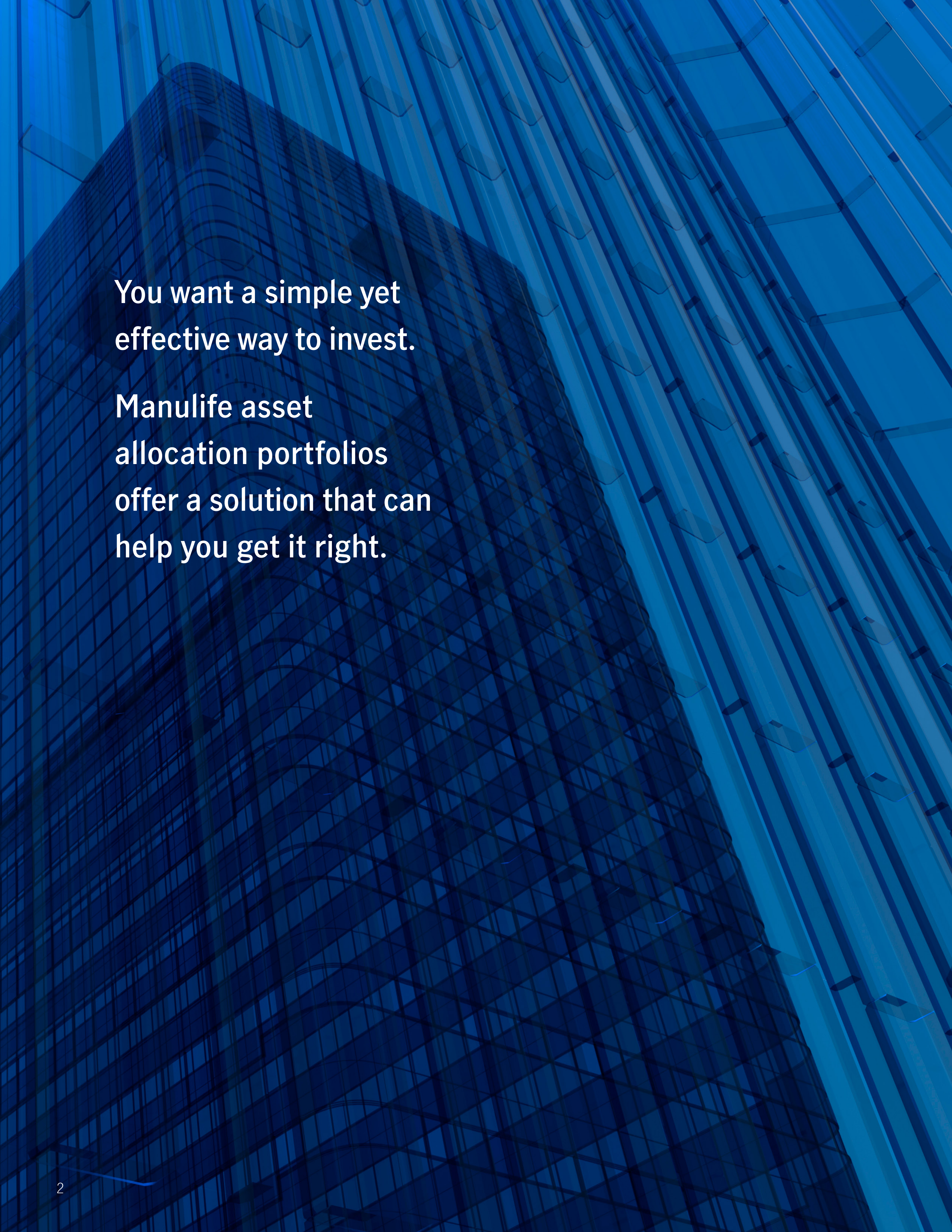
Manulife Investments

# Manulife asset allocation portfolios

Sophisticated investment solutions made simple



You want a simple yet effective way to invest.

Manulife asset allocation portfolios offer a solution that can help you get it right.

# Getting the big decisions right

Deciding how to invest is one of life's big decisions; in fact it's a series of decisions that can have a big impact on your financial future.

It can be complicated and overwhelming, leaving you feeling uncertain and anxious. The result? Many investors end up chasing fads, trends, and short-term thinking, which can interfere with their ability to achieve long-term financial goals.

As an investor, you want to make the most of your investments. You want to feel confident you're receiving value for your money with reputable, professional advice.

### Big life decisions

Am I making the right investment choices?

### Disappointing returns

Should I change my investing strategy?

### Confusion and guesswork

How can I choose the best investment for me?

### Why invest?

The goal is to offset inflation and grow your wealth while planning for important financial goals.

Manulife Asset Allocation Portfolios are managed by Manulife Investment Management Limited. Manulife Asset Allocation Portfolios are available in the InvestmentPlus Series of the Manulife GIF Select, MPIP Segregated Pools and Manulife Segregated Fund Education Saving Plan insurance contracts offered by The Manufacturers Life Insurance Company.

# Diversification and active asset allocation—not the same

Diversification refers to how an investment portfolio is divided into various asset classes, such as stocks, bonds, and cash.

Because different asset classes rarely perform in lockstep, the goal of diversification is to reduce investment risk, since positive returns from one asset class can be used to offset the returns from another that's underperforming.

Active asset allocation takes diversification a step further. By determining which combination of assets can provide the highest return potential for a certain level of risk, it attempts to forecast the performance potential of a portfolio and reduce the chance of negative returns. Ongoing monitoring helps ensure that the portfolio's asset mix can adapt quickly to take advantage of changes in the financial markets.

Active asset allocation is the same approach taken by large financial institutions and pension plans and is considered a best practice for wealth management.

## Benefits of active asset allocation

### Expertise

Access to sophisticated pension-style asset management

### Confidence

Provides the confidence to stay invested over time

### Highly efficient

A highly efficient approach to investing, which is difficult and costly to reproduce on your own


Diversification
Asset allocation
Risk based
Unchanging
Strategic
There's a difference between diversification and asset allocation
Outcome oriented
Active
Strategic and opportunistic
Risk management emphasis

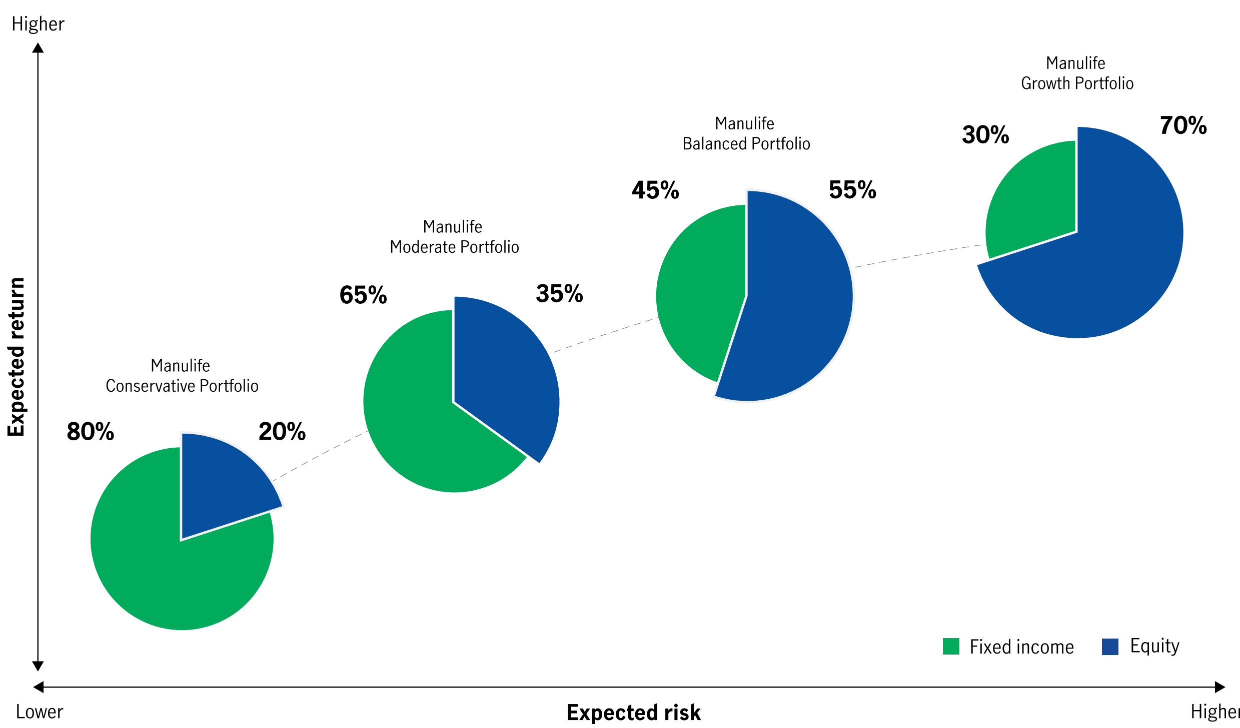
# Manulife asset allocation portfolios—maximum coverage for every dollar invested

Today's markets require investment solutions that are strategic and opportunistic. Investment success depends not only on the choice of investments but on how skilled an investor is when assessing opportunities and risks.

Manulife asset allocation portfolios comprise four actively managed fund-of-fund investment portfolios that include exchange-traded funds (ETFs).

Each portfolio is designed for a specific risk tolerance and return objective. They're simple to understand, easy to buy, and provide your clients with access to some of the most popular mutual funds and ETFs that Manulife Investments offers in a single, one-ticket solution.

They're designed for those who want a sophisticated approach to investing and the comfort of knowing professionals are working to help manage risk.




For illustrative purposes only. Breakdowns shown are based on target allocations.

## Simple yet sophisticated

Manulife asset allocation portfolios offer clear and simple solutions for your investing needs.

- Access to a sophisticated pension-style investment process
- Fully optimized portfolios of mutual funds enhanced by ETFs
- Continuous reviews with the aim of delivering for investors

## Two ways to purchase

Manulife asset allocation portfolios are available in two distinct investment options: mutual fund trusts and segregated fund solutions. Work with your advisor to help identify which option is right for you.

## ETFs for added flexibility

ETFs are funds that track indexes such as the S&P/TSX Composite Index in Canada and the S&P 500 Index in the United States, a commodity, or a portfolio of investments.

Including ETFs in an asset allocation portfolio provides the flexibility to act immediately, tactically, and cost-effectively on investment opportunities, and to further diversify your portfolio.

# The team behind Manulife asset allocation portfolios

Applying active asset allocation successfully takes a proven team. Our Multi-Asset Solutions Team (MAST) leverages extensive experience in asset allocation to provide tailored investment strategies. With over 50 investment professionals with an average of over 25 years of asset allocation experience,[1] MAST manages a wide variety of investment solutions designed to meet investor goals.

## Investment process

MAST applies a rigorous three-step process:

**1 Build expected return forecasts**

- 5-year investment returns forecast for 140 asset classes
- Reviewed quarterly

**2 Asset class and strategy selection**

- Asset allocation is the primary driver of returns
- Selection of complementary strategies with an emphasis on consistent results
- Annual reviews

**3 Portfolio construction**

- Four-pillar approach to ongoing active management
- Emphasis on managing risk
- Short-term opportunities reviewed weekly

**1** As of December 31, 2024.

## The Manulife advantage

MAST is responsible for the day-to-day management of Manulife's active asset allocation portfolios across the United States, Canada, and Asia. The team's investment process is among the most comprehensive in the industry and ensures every portfolio is optimized by asset class, investment style, and geographic region.

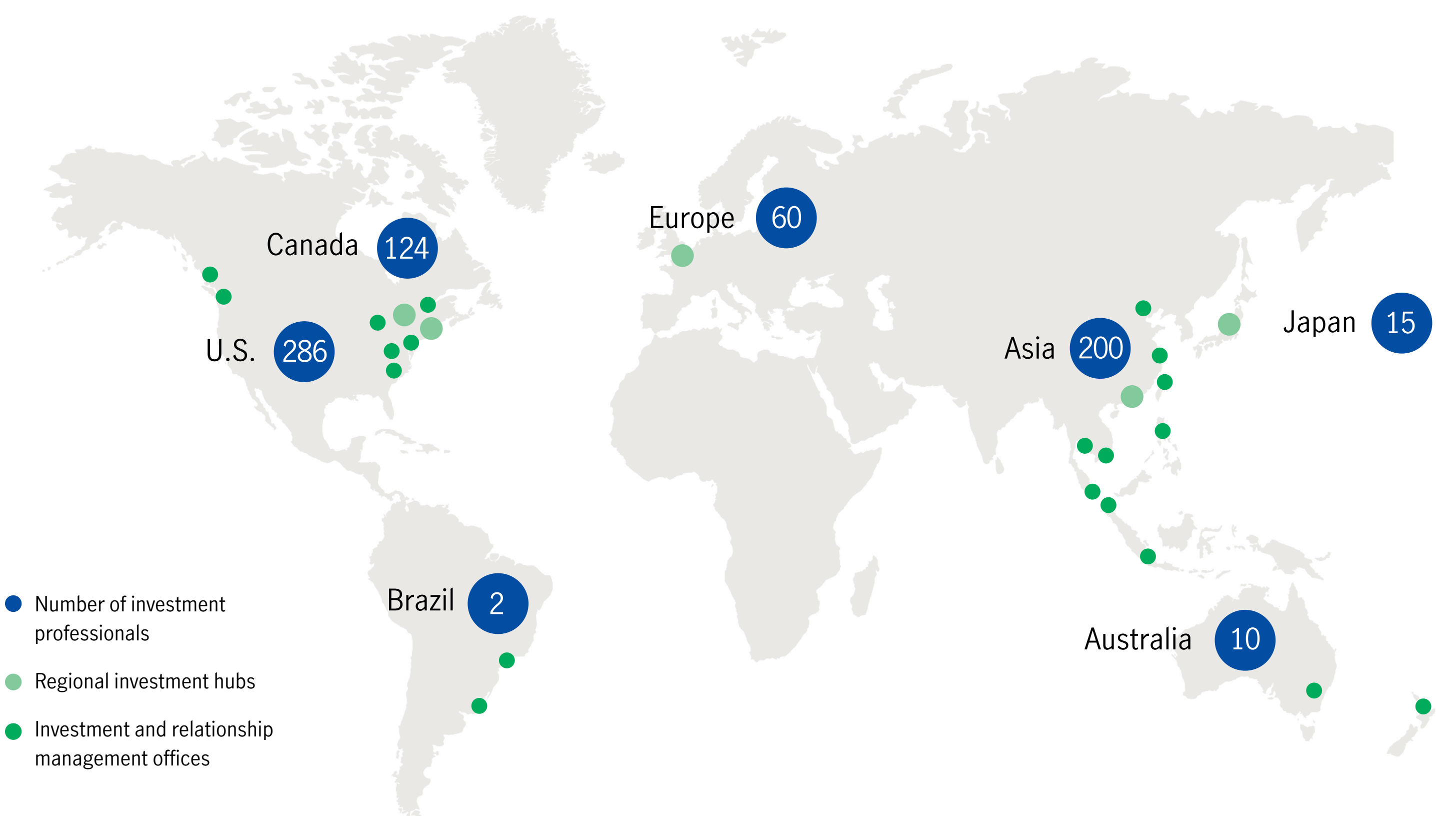
# A passion for providing solutions

We draw on more than a century of experience and offer that to advisors and investors alike.

Although rooted in history, we're driven by the idea of challenging the status quo, partnering with advisors, and delivering real value to our customers. This passion for creating solutions is guided by the belief that *our* success is measured by the success of our *clients*.

We harness the full power of our global investment organization to offer a wide range of strategies, with entrepreneurial investment teams leveraging the deep local market expertise of more than 625 investment professionals worldwide. Manulife has proven to be a trusted financial solutions partner.

## Where we operate




Source: Manulife Investment Management, as of June 30, 2025. Manulife Investment Management's global investment professional team includes expertise from several Manulife Investment Management affiliates and joint ventures; not all entities represent all asset classes.

## The strength of Manulife

- Trusted partner in financial solutions for **over a century**
- A broad range of investment solutions—No matter what your stage of life, we have investment solutions designed to help you pursue **your financial goals**
- Timely insight from our team of experts—Because we believe sound financial advice makes all the difference, we provide **expert support for advisors and their clients**

**With Manulife, you can feel confident that when it comes to investing, your trust is well placed.**

Manulife
Investments

Get Manulife asset allocation portfolios working for you. Speak with your advisor or visit us at **manulifeim.ca** and complete our investor profile questionnaire to discover which portfolio may be right for you.



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