

Report on your policy investments

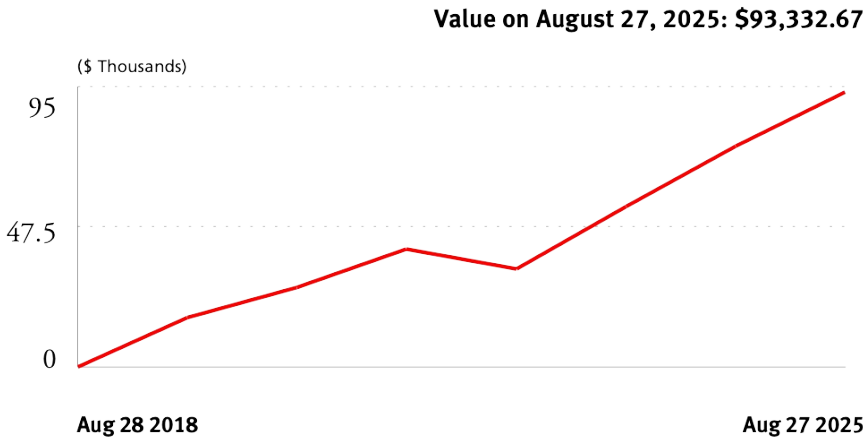
Details of your investment accounts

The rate of return reported in this section is the return earned during the period from your last policy anniversary to the date of this statement. It's important to remember that an account's performance in the past doesn't necessarily indicate how it will perform in the future. The variability of returns can affect your account value, which may affect the money available to pay monthly costs.

	Value on Aug 27, 2025 (\$)	Percentage of your investments	Rate of return Aug 28, 2024 to Aug 27, 2025	Current deposit allocation
Managed accounts				
Fidelity US Focused Stock	21,764.82	23.3%	16.7%	20.0%
US All Cap Equity	20,663.31	22.1%	11.4%	20.0%
Fidelity Emerging Markets	8,964.85	9.6%	28.7%	10.0%
Fidelity Canadian Bond	6,286.26	6.7%	1.0%	10.0%
Fidelity Europe	8,456.02	9.1%	9.8%	10.0%
ML Strategic Inv Gr Glb Bond	6,492.10	7.0%	3.0%	10.0%
CI Sentry US Gro & Inc	20,705.31	22.2%	21.6%	20.0%
Total	\$93,332.67	100.0%	14.7%	100.0%

How your policy has performed since it took effect

Changes in your account value



Your annualized rate of return

For the past:	
1 year	14.7%
3 years	17.0%
5 years	12.0%
10 years	N/A
Since effective date	12.7%

How we calculate rates of return

We've calculated the rates of return in this statement using the internal rate of return method. This method measures the timing and amount of every transaction that affects your policy, including the deduction of monthly costs. If you would like a general picture of the monthly performance of this product's investment accounts - one that doesn't consider individual transactions - visit our website at manulife.ca/ul. The rate of return shown for each managed account includes Manulife UL's rate enhancement. Bond managed accounts benefit from a daily rate enhancement of 0.0010%. Equity and balanced managed accounts benefit from a daily rate enhancement of 0.0040%.