

Meritage International Equity Portfolio

F Series

Category: International Equity



Investment Objective

To achieve long-term capital appreciation by investing primarily in a diverse mix of international and emerging markets equity mutual funds. The Portfolio may from time to time make direct investments in Canadian and foreign equity and fixed-income securities.

Fund Details

Investment horizon

| | | | |
|------------------|-----------------|------------------|-------------------------|
| Less than 1 year | At least 1 year | At least 3 years | At least 5 years |
|------------------|-----------------|------------------|-------------------------|

Fund volatility

| | | | | |
|-----|---------------|---------------|----------------|------|
| Low | Low to medium | Medium | Medium to high | High |
|-----|---------------|---------------|----------------|------|

| | |
|----------------------------------|--------------------|
| Minimum Initial Investment: | \$500 |
| Subsequent Investment: | \$50 |
| Systematic Investment: | \$25 |
| Distribution Frequency: | Annually |
| Assets Under Management (\$M): | \$24.2 |
| Price per Unit: | \$20.74 |
| Inception Date: | September 25, 2007 |
| Value of \$10,000 over 10 years: | \$18,510 |
| Management Fee: | 0.90% |
| MER: | 1.24% |

Management Fee Reduction Plan¹

For High Net Worth investors
Amount Applicable

| Level | to the level* | Reduction |
|-------|------------------------|-----------|
| 1 | First \$250,000 | 0.025% |
| 2 | Next \$250,000 | 0.050% |
| 3 | In excess of \$500,000 | 0.075% |

¹ Subject to satisfying one of the Plan admissibility criteria.

* The levels apply according to the market value of the assets.

Available Fund Code:

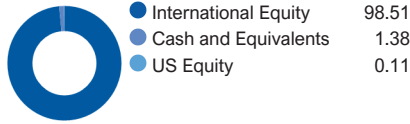
Trust Portfolios

| | |
|-----------------------|---------|
| Advisor Series | |
| Initial Sales Charge | NBC7403 |
| Deferred Sales Charge | NBC7503 |
| Low Sales Charge | NBC7603 |
| F Series | NBC7703 |
| F5 Series | NBC8703 |
| T5 Series | |
| Initial Sales Charge | NBC8403 |
| Deferred Sales Charge | NBC8503 |
| Low Sales Charge | NBC8603 |

Portfolio Statistics

| | |
|--------------------|-------|
| Alpha | -0.02 |
| Beta | 0.94 |
| R-squared | 0.95 |
| Standard Deviation | 12.69 |
| Sharpe | 0.26 |

Portfolio Asset Mix* (% of Net Assets)



Third-Party funds(%)

| | |
|---|-------|
| Manulife World Investment Fund Advisor Series | 35.19 |
| PH&N Overseas Equity Fund | 34.79 |
| Brandes International Equity Fund | 30.02 |

Geographic Allocation*

| | |
|----------------|--------|
| Other | 30.80% |
| United Kingdom | 21.56% |
| Japan | 11.53% |
| France | 10.47% |
| Germany | 5.17% |
| Switzerland | 4.74% |
| Netherlands | 4.47% |
| China | 4.42% |
| India | 3.53% |
| Ireland | 3.31% |

Sector Allocation*

| | |
|---------------------|--------|
| Financial Services | 19.82% |
| Technology | 15.61% |
| Industrial Goods | 12.39% |
| Consumer Goods | 10.81% |
| Healthcare | 10.06% |
| Consumer Services | 9.16% |
| Other | 7.18% |
| Industrial Services | 6.79% |
| Basic Materials | 5.01% |
| Energy | 3.17% |

Calendar Returns (%)

| | YTD | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 |
|-----------|------|-------|-------|--------|------|------|-------|
| Portfolio | 4.78 | 13.18 | 10.30 | -11.81 | 6.70 | 9.57 | 18.67 |

Annualized Returns (%)

| Underlying Funds | 1 month | 3 months | 6 months | 1 year | 3 years | 5 years | 10 years | Since Inception | Inception Date |
|---|-------------|-------------|-------------|--------------|-------------|-------------|-------------|-----------------|----------------|
| Global Equities | | | | | | | | | |
| Brandes International Equity Fund | 5.48 | 4.21 | 6.64 | 21.97 | 14.75 | 12.29 | 8.68 | 7.45 | 07-02-2002 |
| Manulife World Investment Fund Advisor Series | 6.40 | 6.85 | 6.20 | 20.36 | 6.28 | 5.26 | 5.64 | 7.31 | 08-02-2013 |
| PH&N Overseas Equity Fund | 3.28 | 4.26 | 7.03 | 18.30 | 3.70 | 6.30 | 7.38 | 6.62 | 10-02-2002 |
| Portfolio | 4.78 | 5.44 | 5.80 | 18.52 | 6.38 | 6.23 | 6.35 | 5.08 | |

*Underlying fund data are as of October 31, 2024.

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Disclosure

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