

Manulife Strategic Income GIF

GIF ENCORE

Series 1 - 100% · Performance as at August 31, 2025 · Holdings as at June 30, 2025

GROWTH OF \$10,000 *



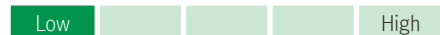
OVERVIEW

Inception Date: April 28, 2006

Asset Class: Multi-Sector Fixed Income

Net Assets: \$439.9 million

Risk: Low



Fund Status: SWO *

Management Fee: 1.68%

Management Expense Ratio¹: 2.83%

UNDERLYING FUND INFORMATION

Name: Manulife Strategic Income Fund

Underlying Fund Manager:

Manulife Investment Management Limited

Portfolio Sub-Advisor: Manulife Investment Management (US) LLC

Portfolio Managers: Thomas Goggins, Kisoo Park, Christopher Chapman

FUND CODES

Sales option	Fund code	Fund Status
FE	MGE1405	SWO
BE	MGE1505	SWO

INVESTMENT 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.

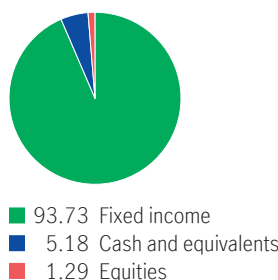
CALENDAR RETURNS ** %

2016	2017	2018	2019	2020	2021	2022	2023	2024
2.25	1.76	-3.34	6.42	5.44	-2.06	-10.68	4.32	1.90

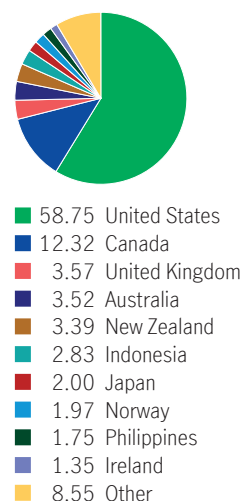
COMPOUND RETURNS ** %

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
0.78	1.86	1.45	2.63	2.33	2.71	-0.55	0.67	3.66

ASSET ALLOCATION %



GEOGRAPHIC ALLOCATION %



FIXED INCOME ALLOCATION %

International government bonds	19.22
U.S. Mortgage-backed Securities	13.96
U.S. investment grade bonds	11.58
U.S. high yield bonds	10.64
Floating rate bank loans	9.72
U.S. Corporate Bonds	7.79
U.S. government bonds	4.90
Bank loans	4.63
International Corporate Bonds	2.81
International investment grade bonds	2.79

TOP 10 HOLDINGS %

United States Treasury Note, 2.75%, 8/15/2032	1.67
United States Treasury Note, 3.5%, 2/15/2033	1.17
Secretaria do Tesouro Nacional, 10%, 1/1/2027	1.09
New Zealand, 3.5%, 4/14/2033	0.94
LIFE 2022-BMR2 Mortgage Trust, 5/15/2039	0.82
Ford Motor Co., 3.25%, 2/12/2032	0.80
Indonesia, 6.38%, 4/15/2032	0.76
Ministry of Finance Japan, 0.01%, 12/1/2025	0.74
HCA Inc., 3.5%, 9/1/2030	0.70
NORWAY GOVERNMENT BOND 2.125% 18MAY32	0.69

Source for all data: Transmission Media, as at August 31, 2025. ±For illustration purposes only. * Open to switches-in only ¹ Estimated MER for the current year. ** Additional fees apply to the IncomePlus and EstatePlus guarantee options and are paid annually out of the Contract. These fees are not reflected in the performance.

Any amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value. Returns shown are after the MER has been deducted. Performance histories are not indicative of future performance. The Growth of \$10,000 chart shown is used only to illustrate the effects of the compound growth rate and is not intended to reflect future values of the segregated fund. For information on guarantees, fees and expenses that may apply to segregated funds, please read the Information Folder, Contract and Fund Facts of the segregated funds. The Manufacturers Life Insurance Company (Manulife) is the issuer of Manulife segregated fund contracts and the guarantor of any guarantee provisions therein. Manulife Investment Management is a trade name of Manulife. Manulife, Stylized M Design, and Manulife Investment Management & Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and its affiliates under license.