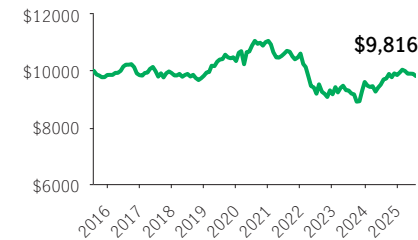


Manulife Fidelity Canadian Bond GIF

GIF ENCORE

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

GROWTH OF \$10,000 *



OVERVIEW

Inception Date: January 4, 1999

Asset Class: Canadian Fixed Income

Net Assets: \$56.9 million

Risk: Low



Fund Status: SWO *

Management Fee: 1.90%

Management Expense Ratio¹: 2.43%

UNDERLYING FUND INFORMATION

Name: Fidelity Canadian Bond Fund

Underlying Fund Manager:

Fidelity Investments Canada ULC

FUND CODES

Sales option	Fund code	Fund Status
FE	MGE407	SWO
BE	MGE507	SWO

INVESTMENT OBJECTIVE

The Fund aims to provide a steady flow of income. It invests primarily in Canadian fixed income securities.

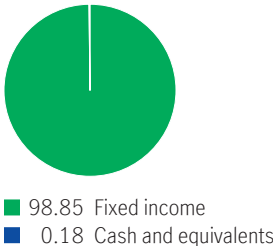
CALENDAR RETURNS ** %

2016	2017	2018	2019	2020	2021	2022	2023	2024
-0.06	0.78	-0.98	5.28	6.88	-4.05	-13.55	4.74	2.55

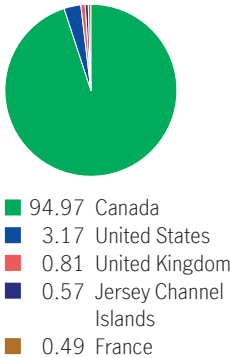
COMPOUND RETURNS ** %

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
-0.78	-0.82	-1.28	-0.35	1.22	1.02	-2.35	-0.19	2.29

ASSET ALLOCATION %



GEOGRAPHIC ALLOCATION %



FIXED INCOME ALLOCATION %

Canadian provincial bonds	26.16
Canadian government bonds	26.07
Canadian investment grade bonds	20.24
Canadian Corporate Bonds	13.34
Canadian Mortgage-backed Securities	2.65
Canadian municipal bonds	1.92
U.S. investment grade bonds	1.69
Securitized	1.68
International investment grade bonds	1.54
Canadian Asset-backed Securities	1.45

TOP 10 HOLDINGS %

Gov. of Canada, 3.25%, 9/1/2028	2.57
Gov. of Canada, 1.5%, 12/1/2031	2.39
Gov. of Canada, 3.5%, 9/1/2029	2.27
Gov. of Canada, 1.5%, 6/1/2031	2.03
Canada Housing Trust No.1, 3.95%, 6/15/2028	1.94
Gov. of Canada, 2.75%, 9/1/2030	1.78
Canada Housing Trust No.1, 3.55%, 9/15/2032	1.51
Gov. of Canada, 3.25%, 6/1/2035	1.51
Province of Ontario, 3.75%, 6/2/2032	1.49
Gov. of Canada, 2.75%, 12/1/2055	1.28

Source for all data: Transmission Media, as at July 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.