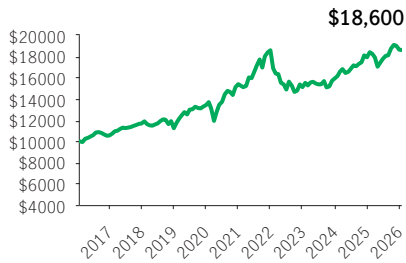


## Manulife U.S. Monthly High Income GIF Select

GIF SELECT

InvestmentPlus 75/75 (Front-end, Back-end, Low-load, No-load with CB) · Performance as at January 31, 2026 · Holdings as at December 31, 2025

### GROWTH OF \$10,000 \*



### OVERVIEW

**Inception Date:** April 7, 2014

**Asset Class:** Global Neutral Balanced

**Net Assets:** \$1.3 billion

**Risk:** Low to Medium



**Fund Status:** Open \*

**Management Fee:** 1.73%

**Management Expense Ratio<sup>1</sup>:** 2.66%

### UNDERLYING FUND INFORMATION

**Name:** Manulife U.S. Monthly High Income Fund

**Underlying Fund Manager:**

Manulife Investment Management Limited

**Portfolio Management Team:** Manulife Essential Equity Team

### FUND CODES

| Sales option | Fund code | Fund Status |
|--------------|-----------|-------------|
| FE           | MGF1122   | Open        |
| BE           | MGF3322   | SWO         |
| LL           | MGF3422   | SWO         |
| NLCB4        | MGF5531   | SWO         |
| NLCB2        | MGF4222   | Open        |

### INVESTMENT OBJECTIVE

This Balanced Fund seeks to provide a combination of income and capital appreciation by investing primarily in a diversified portfolio of U.S. dividend paying and other equity securities as well as fixed income securities.

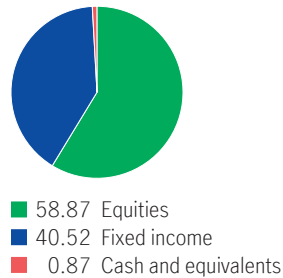
### CALENDAR RETURNS \*\* %

| 2017  | 2018  | 2019  | 2020  | 2021  | 2022   | 2023 | 2024  | 2025 |
|-------|-------|-------|-------|-------|--------|------|-------|------|
| 10.63 | -3.78 | 19.34 | 14.73 | 20.72 | -18.67 | 5.35 | 12.56 | 4.00 |

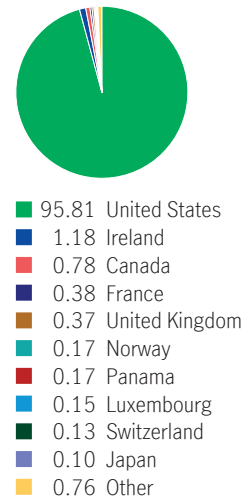
### COMPOUND RETURNS \*\* %

| 1 mth | 3 mths | 6 mths | YTD   | 1 yr | 3 yrs | 5 yrs | 10 yrs | Incept. |
|-------|--------|--------|-------|------|-------|-------|--------|---------|
| -0.16 | -2.53  | 3.06   | -0.16 | 1.15 | 6.25  | 4.06  | 6.40   | 5.84    |

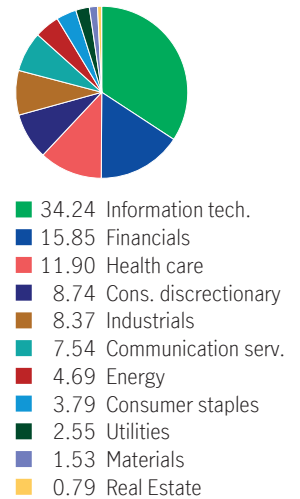
### ASSET ALLOCATION %



### GEOGRAPHIC ALLOCATION %



### SECTOR ALLOCATION %



### FIXED INCOME ALLOCATION %

|                                      |       |
|--------------------------------------|-------|
| U.S. Mortgage-backed Securities      | 41.45 |
| U.S. government bonds                | 14.61 |
| Floating rate bank loans             | 10.26 |
| U.S. Corporate Bonds                 | 9.03  |
| U.S. Asset-backed Securities         | 7.24  |
| U.S. investment grade bonds          | 7.18  |
| U.S. high yield bonds                | 4.36  |
| International Corporate Bonds        | 2.24  |
| International investment grade bonds | 1.11  |
| Preferred stocks                     | 0.57  |

### TOP 10 HOLDINGS %

|                                  |      |
|----------------------------------|------|
| NVIDIA Corp.                     | 4.81 |
| Apple Inc.                       | 4.13 |
| Microsoft Corp.                  | 3.70 |
| Alphabet Inc. Cl A               | 3.33 |
| Amazon.com Inc.                  | 2.92 |
| JPMorgan Chase & Co.             | 1.87 |
| Broadcom Inc.                    | 1.68 |
| Berkshire Hathaway Inc. Cl B New | 1.54 |
| Eli Lilly & Co.                  | 1.31 |
| Exxon Mobil Corp.                | 1.17 |

Source for all data: Transmission Media, as at January 31, 2026. ±For illustration purposes only. \* Open <sup>1</sup> 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.