

Manulife Fundamental Income 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 ±

INVESTMENT OBJECTIVE

This Balanced Fund aims to provide a regular flow of monthly revenue. The Fund invests primarily in equities and fixed income investments. These securities can be Canadian or foreign.

CALENDAR RETURNS ** %

2017	2018	2019	2020	2021	2022	2023	2024	2025
4.30	-4.73	13.59	5.27	12.34	-8.71	8.30	10.27	5.99

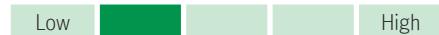
COMPOUND RETURNS ** %

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
0.17	0.49	2.35	0.17	3.82	6.68	5.70	5.21	4.99

OVERVIEW
Inception Date: August 24, 2015

Asset Class: Canadian Neutral Balanced

Net Assets: \$737.4 million

Risk: Low to Medium

Fund Status: Open *

Management Fee: 1.72%

Management Expense Ratio¹: 2.66%

UNDERLYING FUND INFORMATION
Name: Manulife Fundamental Income Fund

Underlying Fund Manager:

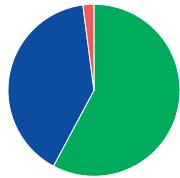
Manulife Investment Management Limited

Portfolio Management Team: Manulife

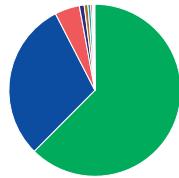
Fundamental Equity Team

FUND CODES

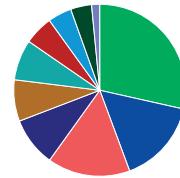
Sales option	Fund code	Fund Status
FE	MGF1149	Open
BE	MGF1150	SWO
LL	MGF1151	SWO
NLCB4	MGF5529	SWO
NLCB2	MGF7529	Open

ASSET ALLOCATION %


- 57.97 Equities
- 40.22 Fixed income
- 2.06 Cash and equivalents

GEOGRAPHIC ALLOCATION %


- 62.44 Canada
- 29.99 United States
- 4.66 United Kingdom
- 0.91 Ireland
- 0.70 Japan
- 0.55 Germany
- 0.29 France
- 0.20 Switzerland
- 0.12 Netherlands
- 0.05 Bermuda
- 0.08 Other

SECTOR ALLOCATION %


- 28.52 Financials
- 15.84 Industrials
- 15.56 Information tech.
- 9.27 Energy
- 7.77 Cons. discretionary
- 7.65 Health care
- 5.46 Communication serv.
- 4.48 Consumer staples
- 3.94 Materials
- 1.52 Real Estate

FIXED INCOME ALLOCATION %

- Floating rate bank loans
- Canadian provincial bonds
- Canadian Corporate Bonds
- Canadian government bonds
- International government bonds
- U.S. Corporate Bonds
- Canadian investment grade bonds
- Canadian municipal bonds
- International Corporate Bonds
- Canadian high yield bonds

TOP 10 HOLDINGS %

21.11	Microsoft Corp.	3.27
17.76	Royal Bank of Canada	2.61
16.87	TMX Group Limited	2.54
10.35	Canadian Natural Resources Ltd.	2.07
7.36	Toronto-Dominion Bank Com New	2.04
4.97	Canadian Pacific Kansas City Limited	2.03
4.32	Visa Inc. Com Cl A	1.92
3.21	Becton Dickinson & Co.	1.85
2.65	Intact Financial Corporation	1.84
2.40	Gov. of Canada, 5%, 6/1/2037	1.65

Source for all data: Transmission Media, as at January 31, 2026. ±For illustration purposes only. * Open 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.