Manulife Conservative Portfolio GIF Select

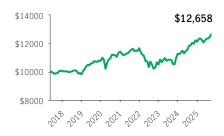
GIF SELECT

2024

2.86

InvestmentPlus 75/75 Front-end, Back-end, Low-load, No-load with CB · Performance as at September 30, 2025 · Holdings as at August 31, 2025

GROWTH OF \$10,000 ±



OVERVIEW

Inception Date: May 19, 2017

Asset Class:

Global Fixed Income Balanced **Net Assets:** \$486.5 million

Risk: Low

Low High

Fund Status: Open *

Management Fee: 1.94%

Management Expense Ratio¹: 2.27%

UNDERLYING FUND INFORMATION

Name: Manulife Conservative Portfolio

Underlying Fund Manager:

Manulife Investment Management Limited

Portfolio Management Team: Manulife

Multi Assat Calutions Toom

Multi-Asset Solutions Team

FUND CODES

Sales option	Fund code	Fund Status
FE	MGF2744	Open
BE	MGF2745	SWO
LL	MGF2746	SWO
NLCB4	MGF5526	SWO
NLCB2	MGF7526	Open

INVESTMENT OBJECTIVE

This Fixed Income Portfolio seeks to primarily preserve capital with a secondary focus on income. The Portfolio seeks to accomplish its objective by primarily investing in securities of Underlying Funds and/or ETFs which invest in domestic and global fixed income securities and/or domestic and global equity securities.

2020

5.16

2021

7.42

TOP 10 HOLDINGS %

CALENDAR RETURNS ** %

2017

2.64

2018

3.22

2016

1.64

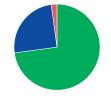
_	_	-2.32	9.73	6.01	2.09	-9.88	7.12	7.69
COMPOUND RETURNS ** %								
1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.

GEOGRAPHIC ALLOCATION %

2019

4.45

ASSET ALLOCATION %



72.97 Fixed income 25.03 Equities

2.14 Cash and equivalents

47.93 Canada33.22 United States

2.22 United Kingdom1.50 France

1.23 Japan0.97 Luxembourg0.95 Mexico

0.88 Ireland0.78 Netherlands0.74 Australia

9.58 Other

SECTOR ALLOCATION %

2023

2022

2.54



20.33 Financials15.30 Industrials12.97 Energy

12.06 Information tech.8.62 Communication serv.7.36 Cons. discrectionary

7.28 Utilities6.29 Materials

4.65 Consumer staples4.39 Health care0.74 Real Estate

FIXED INCOME ALLOCATION %

Canadian Corporate Bond	ds 13.75	Gov. of Canada, 2.75%, 6/1/2033	0.98
Canadian investment gra	de bonds 12.78	Gov. of Canada, 3.25%, 6/1/2035	0.73
Floating rate bank loans	10.11	Microsoft Corp.	0.62
U.S. high yield bonds	8.83	UNITED STATES TREASURY N 3.875%	0.55
Canadian provincial bond	s 8.48	31JUL30	
U.S. Corporate Bonds	8.06	Gov. of Canada, 2.5%, 12/1/2032	0.49
International Corporate B	onds 6.75	UNITED STATES TREASURY NOTE/4%	0.45
Canadian government bo	nds 5.81	31JUL32	
International government	bonds 4.49	Gov. of Canada, 2.75%, 9/1/2030	0.45
U.S. government bonds	3.40	Suncor Energy Inc.	0.39
		Canadian Natural Resources Ltd.	0.39
		Royal Bank of Canada	0.38

Source for all data: Transmission Media, as at September 30, 2025. ±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, 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.