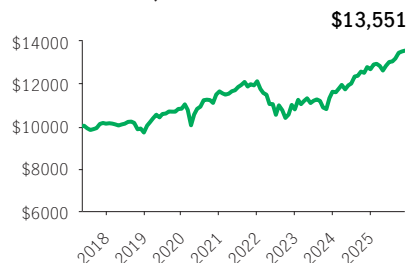


Manulife Moderate Portfolio GIF Select

GIF SELECT

InvestmentPlus 75/75 (Front-end, Back-end, Low-load, No-load with CB) · Performance as at November 30, 2025 · Holdings as at October 31, 2025

GROWTH OF \$10,000 *



OVERVIEW

Inception Date: May 19, 2017

Asset Class:

Global Fixed Income Balanced

Net Assets: \$282.8 million

Risk: Low to Medium



Fund Status: Open *

Management Fee: 2.18%

Management Expense Ratio¹: 2.54%

AWARDS



UNDERLYING FUND INFORMATION

Name: Manulife Moderate Portfolio

Underlying Fund Manager:

Manulife Investment Management Limited

Portfolio Management Team: Manulife

Multi-Asset Solutions Team

FUND CODES

| Sales option | Fund code | Fund Status |
|--------------|-----------|-------------|
| FE | MGF2769 | Open |
| BE | MGF2770 | SWO |
| LL | MGF2771 | SWO |
| NLCB4 | MGF5530 | SWO |
| NLCB2 | MGF7528 | Open |

INVESTMENT OBJECTIVE

This Fixed Income Portfolio aims to primarily achieve long-term growth consistent with capital preservation along with a secondary focus on income. The Portfolio seeks to accomplish its objective by primarily investing in securities of Underlying Funds and/or ETFs. These Underlying Funds and/or ETFs generally invest in domestic and global fixed income securities and/or domestic and global equity securities.

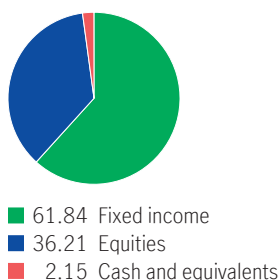
CALENDAR RETURNS ** %

| 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|------|------|-------|-------|------|------|--------|------|------|
| — | — | -4.12 | 11.55 | 7.54 | 4.10 | -10.92 | 7.67 | 9.13 |

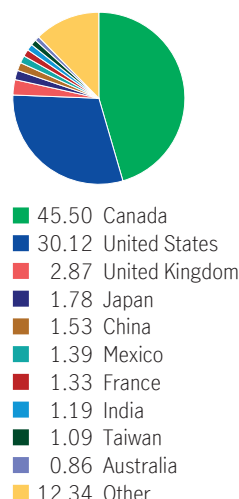
COMPOUND RETURNS ** %

| 1 mth | 3 mths | 6 mths | YTD | 1 yr | 3 yrs | 5 yrs | 10 yrs | Incept. |
|-------|--------|--------|------|------|-------|-------|--------|---------|
| 0.29 | 2.80 | 5.56 | 6.90 | 6.05 | 7.20 | 3.36 | — | 3.63 |

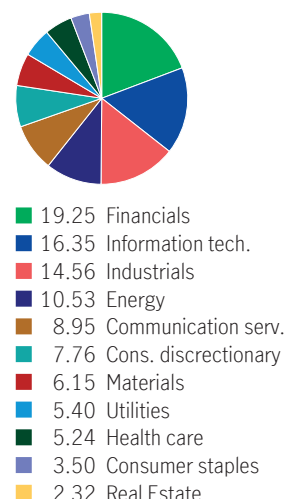
ASSET ALLOCATION %



GEOGRAPHIC ALLOCATION %



SECTOR ALLOCATION %



FIXED INCOME ALLOCATION %

| | |
|---------------------------------|-------|
| Canadian Corporate Bonds | 14.51 |
| Canadian investment grade bonds | 11.83 |
| Floating rate bank loans | 11.06 |
| Canadian provincial bonds | 9.92 |
| U.S. Corporate Bonds | 8.40 |
| International Corporate Bonds | 7.80 |
| U.S. high yield bonds | 7.38 |
| International government bonds | 4.71 |
| Canadian government bonds | 4.47 |
| U.S. government bonds | 3.18 |

UNDERLYING FUND HOLDINGS %

| | |
|--|-------|
| Manulife Bond Fund | 20.94 |
| Manulife Strategic Income Fund | 14.32 |
| MIM Emerging Markets Corporate Debt Pooled Fund | 5.42 |
| Manulife Global Unconstrained Bond Fund | 5.28 |
| Manulife Corporate Bond Fund | 4.94 |
| iShares 1-5 Year Laddered Corporate Bond Index ETF | 4.51 |
| Manulife World Investment Fund | 4.46 |
| Manulife Multifactor Canadian Large Cap | 4.42 |
| Manulife U.S. All Cap Equity Fund | 4.41 |
| Manulife Fundamental Equity Fund | 4.26 |

Source for all data: Transmission Media, as at November 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 FundGrade A+® rating is used with permission from Fundata Canada Inc., all rights reserved. Fundata is a leading provider of market and investment funds data to the Canadian financial services industry and business media. The Fund-Grade A+® rating identifies funds that have consistently demonstrated the best risk-adjusted returns throughout an entire calendar year. For more information on the rating system, please visit www.Fundata.com/ProductsServices/FundGrade.aspx. 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.