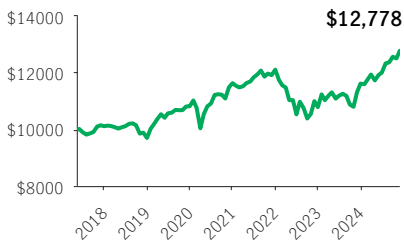


Manulife Moderate Portfolio GIF Select

GIF SELECT

InvestmentPlus 75/75 Front-end, Back-end, Low-load, No-load with CB · Performance as at November 30, 2024 · Holdings as at October 31, 2024

GROWTH OF \$10,000 *



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 ** %

2015	2016	2017	2018	2019	2020	2021	2022	2023
—	—	—	-4.12	11.55	7.54	4.10	-10.92	7.67

COMPOUND RETURNS ** %

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
2.16	3.32	7.20	10.00	12.89	2.35	3.40	—	3.31

OVERVIEW

Inception Date: May 19, 2017

Asset Class:

Global Fixed Income Balanced

Net Assets: \$261.0 million

Risk: Low to Medium



Fund Status: Open †

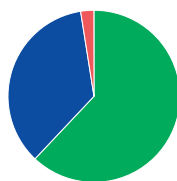
Management Fee: 2.18%

Management Expense Ratio¹: 2.54%

AWARDS

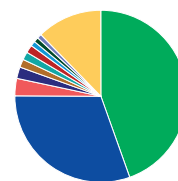


ASSET ALLOCATION %



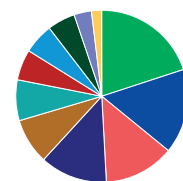
- 62.17 Fixed income
- 35.53 Equities
- 2.50 Cash and equivalents

GEOGRAPHIC ALLOCATION %



- 44.56 Canada
- 30.52 United States
- 3.27 United Kingdom
- 2.17 Japan
- 1.52 Netherlands
- 1.50 India
- 1.48 China
- 0.96 France
- 0.91 Indonesia
- 0.84 Luxembourg
- 12.28 Other

SECTOR ALLOCATION %



- 19.98 Financials
- 15.93 Industrials
- 13.24 Information tech.
- 12.68 Energy
- 8.59 Cons. discretionary
- 7.67 Communication serv.
- 5.78 Utilities
- 5.71 Health care
- 5.22 Materials
- 3.28 Consumer staples
- 1.92 Real Estate

UNDERLYING FUND INFORMATION

Name: Manulife Moderate Portfolio

Underlying Fund Manager:

Manulife Investment Management Limited

Portfolio Managers: Nathan Thooft, James Robertson

FUND CODES

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

FIXED INCOME ALLOCATION %

Canadian investment grade bonds	14.55
U.S. high yield bonds	9.76
Canadian Corporate Bonds	9.59
Canadian provincial bonds	8.39
Floating rate bank loans	8.18
Canadian government bonds	8.04
U.S. investment grade bonds	5.43
International Corporate Bonds	5.02
International government bonds	4.98
U.S. Mortgage-backed Securities	4.03

UNDERLYING FUND HOLDINGS %

Manulife Bond Fund	21.08
Manulife Strategic Income Fund	14.37
MIM Emerging Markets Corporate Debt Pooled Fund	5.47
Manulife Global Unconstrained Bond Fund	5.33
Manulife Corporate Bond Fund	4.99
Manulife World Investment Fund	4.43
Manulife Multifactor Canadian Large Cap	4.42
Manulife U.S. All Cap Equity Fund	4.36
Manulife Fundamental Equity Fund	4.23
iShares 1-5 Year Laddered Corporate Bond Index ETF	4.01

Source for all data: Transmission Media, as at November 30, 2024. *For illustration purposes only. † Open † 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.