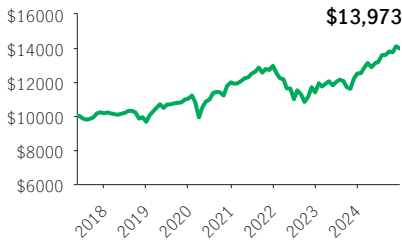


Manulife Balanced Portfolio GIF Select

GIF SELECT

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

GROWTH OF \$10,000 ±



INVESTMENT OBJECTIVE

This Global Balanced Portfolio aims to provide a combination of long-term capital appreciation with a secondary focus on income generation. 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 equity securities and/or domestic and global fixed income securities.

CALENDAR RETURNS ** %

2016	2017	2018	2019	2020	2021	2022	2023	2024
—	—	-4.94	14.18	8.67	8.11	-12.08	9.73	11.75

COMPOUND RETURNS ** %

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
-1.00	1.24	5.95	11.75	11.75	2.54	4.84	—	4.49

OVERVIEW

Inception Date: May 19, 2017

Asset Class: Global Neutral Balanced

Net Assets: \$730.0 million

Risk: Low to Medium

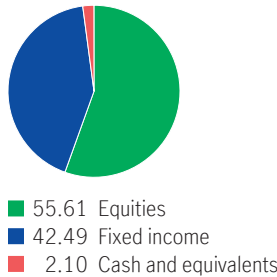


Fund Status: Open *

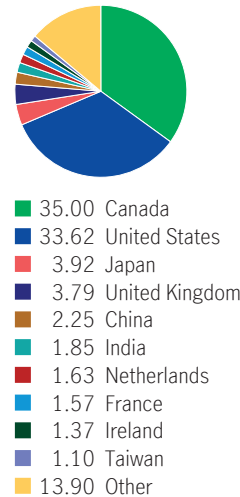
Management Fee: 2.35%

Management Expense Ratio¹: 2.73%

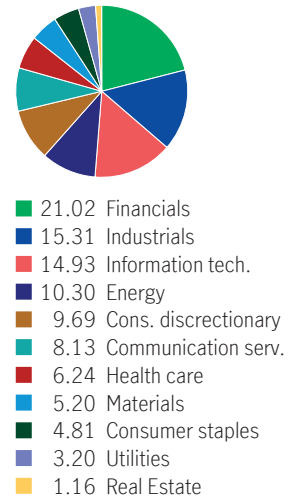
ASSET ALLOCATION %



GEOGRAPHIC ALLOCATION %



SECTOR ALLOCATION %



UNDERLYING FUND INFORMATION

Name: Manulife Balanced Portfolio

Underlying Fund Manager:

Manulife Investment Management Limited

Portfolio Managers: Nathan Thooft, James Robertson

FIXED INCOME ALLOCATION %

Canadian investment grade bonds	10.60
U.S. high yield bonds	9.90
Canadian provincial bonds	9.02
Canadian government bonds	8.35
Floating rate bank loans	7.96
Canadian Corporate Bonds	7.67
International Corporate Bonds	6.89
International government bonds	6.06
U.S. investment grade bonds	5.89
U.S. Mortgage-backed Securities	4.99

UNDERLYING FUND HOLDINGS %

Manulife Bond Fund	12.57
Manulife Strategic Income Fund	11.64
Manulife Multifactor Canadian Large Cap	5.72
Manulife U.S. All Cap Equity Fund	5.71
Manulife World Investment Fund	5.56
MIM Emerging Markets Corporate Debt Pooled Fund	5.36
Manulife Fundamental Equity Fund	5.33
Manulife Global Dividend Fund	5.16
Manulife Dividend Income Fund	4.87
Manulife Multifactor US Large Cap Index	3.77

FUND CODES

Sales option	Fund code	Fund Status
FE	MGF2839	Open
BE	MGF2840	SWO
LL	MGF2841	SWO
NLCB4	MGF5525	SWO
NLCB2	MGF7525	Open

Source for all data: Transmission Media, as at December 31, 2024. ±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.