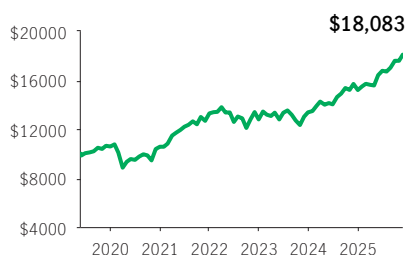


Manulife Fundamental Dividend GIF Select

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 27, 2019

Asset Class:

Canadian Dividend and Income Equity

Net Assets: \$227.5 million

Risk: Medium



Fund Status: Open [†]

Management Fee: 2.47%

Management Expense Ratio¹: 2.77%

UNDERLYING FUND INFORMATION

Name: Manulife Fundamental Dividend Fund

Underlying Fund Manager:

Manulife Investment Management Limited

Portfolio Management Team: Manulife

Fundamental Equity Team

FUND CODES

| Sales option | Fund code | Fund Status |
|--------------|-----------|-------------|
| FE | MGF2881 | Open |
| BE | MGF2882 | SWO |
| LL | MGF2884 | SWO |
| NLCB4 | MGF2890 | SWO |
| NLCB2 | MGF7584 | Open |

INVESTMENT OBJECTIVE

This Canadian Equity Fund seeks to generate a combination of capital growth and income by primarily investing in a diversified portfolio of high-yielding equity and equity-type securities. The Fund may also invest in fixed income investments and money market instruments.

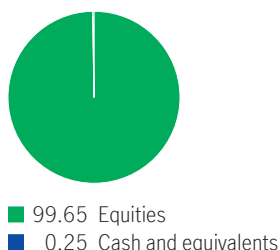
CALENDAR RETURNS ** %

| 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|------|------|------|------|-------|-------|-------|------|-------|
| — | — | — | — | -0.16 | 25.76 | -3.72 | 4.54 | 13.61 |

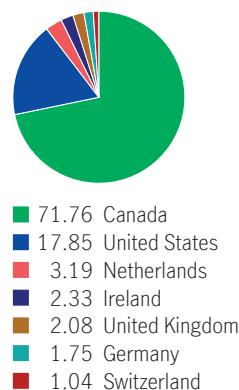
COMPOUND RETURNS ** %

| 1 mth | 3 mths | 6 mths | YTD | 1 yr | 3 yrs | 5 yrs | 10 yrs | Incept. |
|-------|--------|--------|-------|-------|-------|-------|--------|---------|
| 2.88 | 6.29 | 10.24 | 19.03 | 15.25 | 10.53 | 11.75 | — | 9.47 |

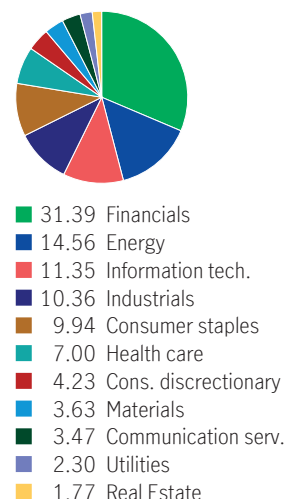
ASSET ALLOCATION %



GEOGRAPHIC ALLOCATION %



SECTOR ALLOCATION %



TOP 10 HOLDINGS %

| | |
|------------------------------------|------|
| Toronto-Dominion Bank Com New | 7.14 |
| Enbridge Inc. | 5.10 |
| Sun Life Financial Inc. | 4.99 |
| Canadian Imperial Bank of Commerce | 4.86 |
| National Bank of Canada | 4.22 |
| Canadian Natural Resources Ltd. | 4.05 |
| Microsoft Corp. | 4.01 |
| Suncor Energy Inc. | 3.49 |
| TMX Group Limited | 3.25 |
| Ahold Delhaize N.V. Sponsored ADR | 3.18 |
| Sponsored ADR New 2016 | |

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