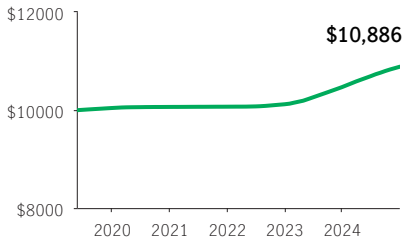


Manulife Dollar-Cost Averaging Program GIF Select

GIF SELECT

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

GROWTH OF \$10,000 *



INVESTMENT OBJECTIVE

The fund seeks to provide investors with interest income by generally holding all of its portfolio assets on deposit in a demand deposit (cashable) account with an administered interest rate at its affiliate, Manulife Bank of Canada.

CALENDAR RETURNS ** %

2016	2017	2018	2019	2020	2021	2022	2023	2024
—	—	—	—	0.22	0.05	0.49	3.44	3.99

COMPOUND RETURNS ** %

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
0.27	0.81	1.81	3.99	3.99	2.63	1.62	—	1.53

OVERVIEW

Inception Date: May 27, 2019

Asset Class: Dollar-Cost Averaging

Net Assets: \$119.5 million

Risk: Low



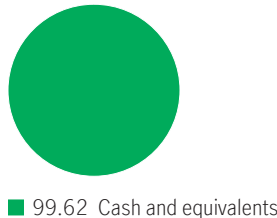
Fund Status: Open *

Management Fee: —

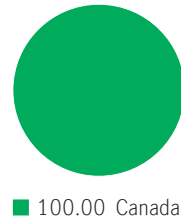
Management Expense Ratio¹: —

Fund Manager: Manulife

ASSET ALLOCATION %



GEOGRAPHIC ALLOCATION %



TOP 10 HOLDINGS %

Canadian Dollar 99.62

FUND CODES

Sales option	Fund code	Fund Status
FE	MGF2928	Open
BE	MGF2929	SWO
LL	MGF2930	SWO
NLCB4	MGF2931	SWO
NLCB2	MGF2996	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.