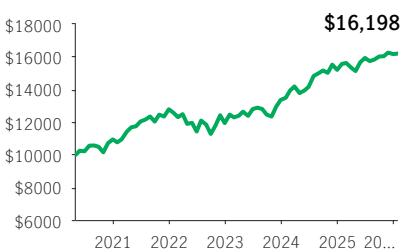


## Manulife Fundamental Balanced Class GIF Select

**GIF SELECT**

InvestmentPlus 75/75 (Front-end, Back-end, Low-load, No-load with CB) · Performance as at January 31, 2026 · Holdings as at December 31, 2025

**GROWTH OF \$10,000 ±**

**INVESTMENT OBJECTIVE**

The Manulife Fundamental Balanced Class fund seeks to provide long-term total return by investing primarily in a diversified portfolio of Canadian equity, fixed income and money market securities.

**CALENDAR RETURNS \*\* %**

2017	2018	2019	2020	2021	2022	2023	2024	2025
—	—	—	—	16.86	-6.62	11.90	13.78	6.35

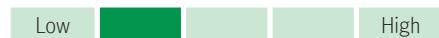
**COMPOUND RETURNS \*\* %**

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
0.20	1.01	2.94	0.20	4.06	9.13	8.52	—	8.76

**OVERVIEW**
**Inception Date:** May 4, 2020

**Asset Class:** Canadian Equity Balanced

**Net Assets:** \$702.1 million

**Risk:** Low to Medium

**Fund Status:** Open \*

**Management Fee:** 2.27%

**Management Expense Ratio<sup>1</sup>:** 2.60%

**AWARDS**

**UNDERLYING FUND INFORMATION**
**Name:** Manulife Fundamental Balanced Class

**Underlying Fund Manager:**

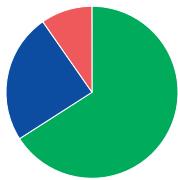
Manulife Investment Management Limited

**Portfolio Management Team:** Manulife

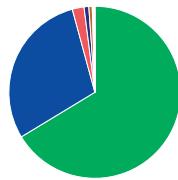
Fundamental Equity Team

**FUND CODES**

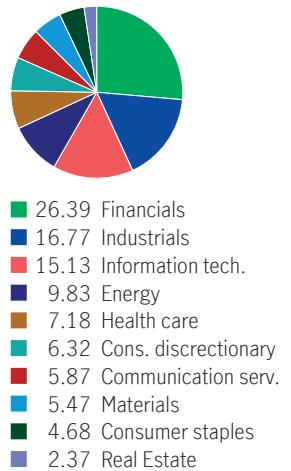
Sales option	Fund code	Fund Status
FE	MGF2979	Open
BE	MGF2980	SWO
LL	MGF2981	SWO
NLCB4	MGF2982	SWO
NLCB2	MGF7586	Open

**ASSET ALLOCATION %**


■ 65.95	Equities
■ 24.40	Fixed income
■ 9.68	Cash and equivalents

**GEOGRAPHIC ALLOCATION %**


■ 66.34	Canada
■ 29.43	United States
■ 2.22	United Kingdom
■ 0.88	Ireland
■ 0.64	Germany
■ 0.21	France
■ 0.14	Japan
■ 0.06	Australia
■ 0.03	Netherlands
■ 0.01	Jersey Channel Islands
■ 0.03	Other

**SECTOR ALLOCATION %**


■ 26.39	Financials
■ 16.77	Industrials
■ 15.13	Information tech.
■ 9.83	Energy
■ 7.18	Health care
■ 6.32	Cons. discretionary
■ 5.87	Communication serv.
■ 5.47	Materials
■ 4.68	Consumer staples
■ 2.37	Real Estate

**FIXED INCOME ALLOCATION %**

Canadian provincial bonds	22.62
Canadian Corporate Bonds	20.48
Floating rate bank loans	16.64
Canadian government bonds	12.02
Canadian investment grade bonds	7.43
U.S. government bonds	4.06
U.S. Corporate Bonds	3.02
Canadian municipal bonds	2.12
International government bonds	2.09
Canadian agency bonds	1.37

**TOP 10 HOLDINGS %**

Gov. of Canada, 3/11/2026	4.10
Microsoft Corp.	3.67
Canadian Natural Resources Ltd.	2.62
Royal Bank of Canada	2.61
Toronto-Dominion Bank Com New	2.34
Intact Financial Corporation	2.22
Loblaw Cos. Ltd.	2.09
Becton Dickinson & Co.	2.01
Canadian Pacific Kansas City Limited	1.99
TMX Group Limited	1.99

Source for all data: Transmission Media, as at January 31, 2026. ±For illustration purposes only. \* Open <sup>1</sup> 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](http://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.