

## Manulife Smart U.S. Dividend ETF 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 Fund (unhedged for currency) seeks to provide a steady flow of income and long-term capital appreciation by investing primarily in a diversified portfolio of U.S. dividend paying securities.

**CALENDAR RETURNS \*\* %**

2017	2018	2019	2020	2021	2022	2023	2024	2025
—	—	—	—	—	0.45	1.31	16.52	5.02

**COMPOUND RETURNS \*\* %**

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
3.53	0.76	8.09	3.53	5.42	7.85	—	—	6.89

**OVERVIEW**
**Inception Date:** September 13, 2021

**Asset Class:** U.S. Equity

**Net Assets:** \$47.9 million

**Risk:** Medium

**Fund Status:** Open \*

**Management Fee:** 2.26%

**Management Expense Ratio<sup>1</sup>:** 2.52%

**UNDERLYING FUND INFORMATION**
**Name:** Manulife Smart U.S. Dividend ETF

**Underlying Fund Manager:**

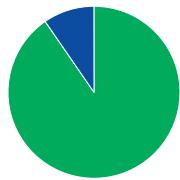
Manulife Investment Management Limited

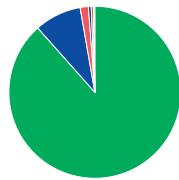
**Portfolio Management Team:** Manulife

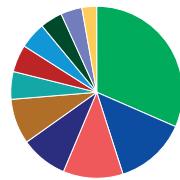
Systematic Equity Beta Team (part of the Multi-Asset Solutions Team)

**FUND CODES**

Sales option	Fund code	Fund Status
FE	MGF3059	Open
BE	MGF3062	SWO
LL	MGF3064	SWO
NLCB4	MGF3065	SWO
NLCB2	MGF3083	Open

**ASSET ALLOCATION %**

 ■ 90.00 Equities  
 ■ 9.57 Cash and equivalents

**GEOGRAPHIC ALLOCATION %**

 ■ 88.44 United States  
 ■ 8.82 Canada  
 ■ 1.54 Ireland  
 ■ 0.52 Singapore  
 ■ 0.43 Netherlands  
 ■ 0.25 Switzerland

**SECTOR ALLOCATION %**

 ■ 31.54 Information tech.  
 ■ 13.52 Industrials  
 ■ 11.27 Financials  
 ■ 8.85 Health care  
 ■ 8.50 Cons. discretionary  
 ■ 5.20 Communication serv.  
 ■ 5.14 Consumer staples  
 ■ 5.01 Energy  
 ■ 4.18 Utilities  
 ■ 4.01 Materials  
 ■ 2.78 Real Estate

**TOP 10 HOLDINGS %**

Cisco Systems Inc.	3.40
Verizon Communications Inc.	3.38
United Parcel Service Inc. Cl B	3.23
Broadcom Inc.	3.23
NVIDIA Corp.	3.15
American Financial Group Inc.	2.89
NetApp Inc.	2.79
Lam Research Corp. Com New	2.64
Ford Motor Co. Com Par \$0.01	2.61
Pfizer Inc.	2.57

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 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.