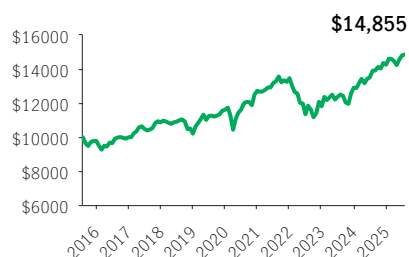


Manulife Simplicity Global Balanced Portfolio GIF Select

GIF SELECT

InvestmentPlus 75/75 Front-end, Back-end, Low-load, No-load with CB · Performance as at July 31, 2025 · Holdings as at June 30, 2025

GROWTH OF \$10,000 *



OVERVIEW

Inception Date: October 2, 2009

Asset Class: Global Neutral Balanced

Net Assets: \$504.9 million

Risk: Low to Medium



Fund Status: Open *

Management Fee: 2.12%

Management Expense Ratio¹: 2.82%

UNDERLYING FUND INFORMATION

Name: Manulife Simplicity Global Balanced Portfolio

Underlying Fund Manager:

Manulife Investment Management Limited

Portfolio Sub-Advisor: Manulife Investment Management (US) LLC

Portfolio Managers: Nathan Thooft, James Robertson

FUND CODES

Sales option	Fund code	Fund Status
FE	MGF8007	Open
BE	MGF8107	SWO
LL	MGF8207	SWO
NLCB4	MGF5607	SWO
NLCB2	MGF5107	Open

INVESTMENT OBJECTIVE

The Portfolio aims to obtain long term returns consistent with safety of capital. It is a strategic asset allocation portfolio. It invests its assets in other mutual funds (the "Underlying Funds") focusing on global equity and fixed income funds. The portfolio advisor may move up to 25% of the net assets of the Portfolio into cash if it feels that market conditions warrant.

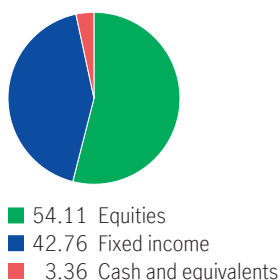
CALENDAR RETURNS ** %

2016	2017	2018	2019	2020	2021	2022	2023	2024
2.17	8.81	-6.11	13.77	9.59	5.83	-12.25	9.18	10.51

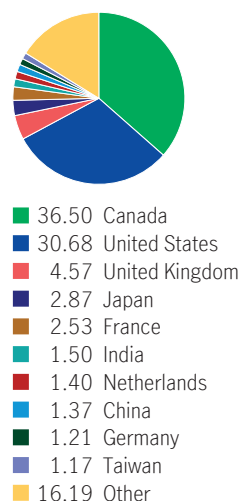
COMPOUND RETURNS ** %

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
0.31	4.33	1.66	4.19	6.83	7.83	4.38	4.04	5.62

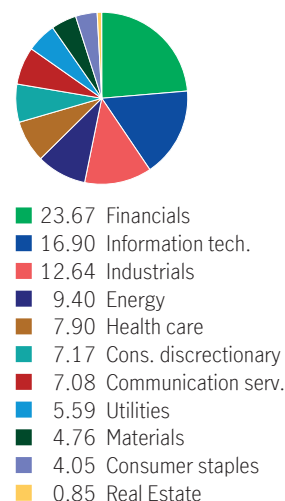
ASSET ALLOCATION %



GEOGRAPHIC ALLOCATION %



SECTOR ALLOCATION %



FIXED INCOME ALLOCATION %

Floating rate bank loans	12.74
Canadian Corporate Bonds	12.38
Canadian provincial bonds	9.69
Canadian investment grade bonds	9.29
U.S. high yield bonds	7.81
International Corporate Bonds	7.26
Canadian government bonds	7.03
U.S. Corporate Bonds	5.86
International government bonds	4.45
U.S. investment grade bonds	3.68

UNDERLYING FUND HOLDINGS %

Manulife Bond Fund	14.84
Manulife Strategic Income Fund	9.43
Manulife U.S. All Cap Equity Fund	6.67
Manulife Covered Call U.S. Equity Fund	5.91
Manulife World Investment Class	5.07
Manulife Core Plus Bond Fund	4.95
Manulife Global Listed Infrastructure Fund	4.87
Manulife Smart International Dividend ETF	4.74
MIM Emerging Markets Corporate Debt Pooled Fund	4.38
Manulife Global Small Cap Fund	4.27

Source for all data: Transmission Media, as at July 31, 2025. ±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.