Manulife Investment Management

Manulife U.S. Opportunities GIF Select

GIF SELECT

InvestmentPlus 75/75 (Front-end, Back-end, Low-load, No-load with CB) · Performance as at October 31, 2026 · Holdings as at September 30, 2026

GROWTH OF $10,000 ±

Performance cannot be shown until one year after the Fund's inception.

OVERVIEW

Inception Date: September 9, 2026

Asset Class: U.S. Equity

Net Assets: $7.6 million

Risk: Medium

Low | | | | High

Fund Status: Open *

Management Fee: 2.50%

Fund Expense Ratio [1]: 2.79%

Management Expense Ratio 2.79%

Underlying Fund Manager: Manulife Investment Management Limited

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

Portfolio Management Team: Manulife Capital Appreciation Team

FUND CODES

Sales option	Fund code	Fund Status
FE	MGF5232	Open
BE	MGF5233	SWO
LL	MGF5234	SWO
NLCB2	MGF5235	Open

INVESTMENT OBJECTIVE

The fundamental investment objective of the Fund is to obtain capital preservation and appreciation by investing primarily in a select number of U.S. equities.

CALENDAR RETURNS ** %

Performance cannot be shown until one year after the Fund's inception.

COMPOUND RETURNS ** %

Performance cannot be shown until one year after the Fund's inception.

Source for all data: Transmission Media, as at October 31, 2026. ±For illustration purposes only. * Open [1] Estimated FER 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.