

Manulife Monthly High Income GIF Select

GIF SELECT

InvestmentPlus 75/100 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 *

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

OVERVIEW

Inception Date: November 12, 2024

Asset Class: Canadian Neutral Balanced

Net Assets: \$3.7 billion

Risk: Low to Medium



Fund Status: Open *

Management Fee: 2.62%

Management Expense Ratio¹: 2.92%

AWARDS



UNDERLYING FUND INFORMATION

Name: Manulife Monthly High Income Fund

Underlying Fund Manager:

Manulife Investment Management Limited

Portfolio Managers: Jonathan Popper,
Prakash Chaudhari, Roshan Thiru

FUND CODES

Sales option	Fund code	Fund Status
FE	MGF58019	Open
BE	MGF58119	SWO
LL	MGF58219	SWO
NLCB4	MGF55019	SWO
NLCB2	MGF55619	Open

INVESTMENT OBJECTIVE

This Balanced Fund aims to provide steady flow of monthly income and capital growth. The Fund invests primarily in Canadian fixed income and large-cap Canadian equity securities. The Fund may also invest in securities of royalty trusts and real estate investment trusts ("REITs").

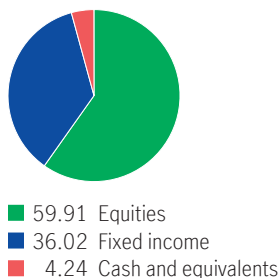
CALENDAR RETURNS ** %

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

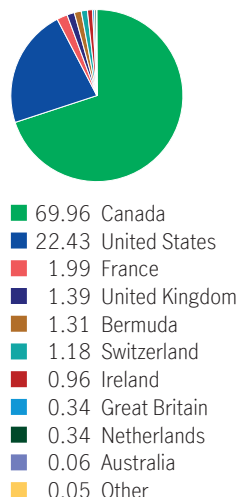
COMPOUND RETURNS ** %

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

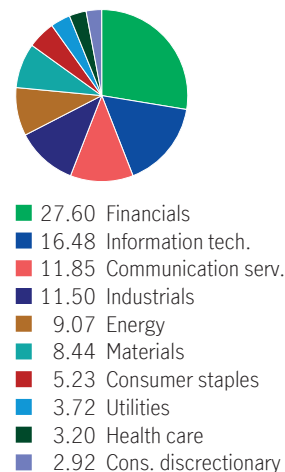
ASSET ALLOCATION %



GEOGRAPHIC ALLOCATION %



SECTOR ALLOCATION %



FIXED INCOME ALLOCATION %

Canadian investment grade bonds	34.79
Floating rate bank loans	30.06
Canadian Corporate Bonds	26.86
Canadian high yield bonds	2.29
Preferred stocks	2.05
Canadian Asset-backed Securities	1.25
U.S. Corporate Bonds	1.02
International investment grade bonds	0.65
U.S. Mortgage-backed Securities	0.35
Securitized	0.34

TOP 10 HOLDINGS %

Alphabet Inc. Cl A	2.87
Berkshire Hathaway Inc. Cl B New	2.72
Royal Bank of Canada	2.37
Constellation Software Inc.	2.27
Publicis Groupe S.A. Publicis Groupe	1.99
Shopify Inc. Cl A Sub Vtg Shs	1.85
Microsoft Corp.	1.82
Alimentation Couche-Tard Inc.	1.74
WSP Global Inc.	1.64
Toronto-Dominion Bank Com New	1.60

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 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. 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.