

## Manulife CIBC Monthly 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:** \$38.0 million

**Risk:** Low to Medium



**Fund Status:** Open \*

**Management Fee:** 2.84%

**Management Expense Ratio<sup>1</sup>:** 3.16%

### UNDERLYING FUND INFORMATION

**Name:** CIBC Monthly Income Fund

**Underlying Fund Manager:**

CIBC Global Asset Management Inc.

### FUND CODES

Sales option	Fund code	Fund Status
FE	MGF58099	Open
BE	MGF58199	SWO
LL	MGF58299	SWO
NLCB4	MGF55799	SWO
NLCB2	MGF57799	Open

### INVESTMENT OBJECTIVE

The fund seeks to provide a reasonably consistent level of monthly income while attempting to preserve capital by investing primarily in a diversified portfolio of debt and equity instruments.

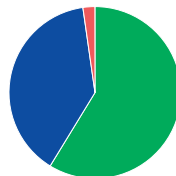
### CALENDAR RETURNS \*\* %

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

### COMPOUND RETURNS \*\* %

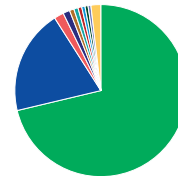
Performance cannot be shown until one year after the Fund's inception.

### ASSET ALLOCATION %



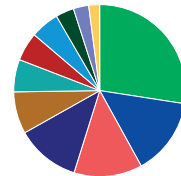
58.82 Equities  
39.06 Fixed income  
2.26 Cash and equivalents

### GEOGRAPHIC ALLOCATION %



71.28 Canada  
19.72 United States  
1.81 France  
1.27 United Kingdom  
0.84 Denmark  
0.80 Ireland  
0.70 Germany  
0.63 Bermuda  
0.57 Netherlands  
0.54 Spain  
1.86 Other

### SECTOR ALLOCATION %



27.45 Financials  
14.55 Industrials  
12.84 Information tech.  
12.01 Energy  
7.92 Materials  
6.08 Cons. discretionary  
5.38 Communication serv.  
5.38 Health care  
3.44 Consumer staples  
2.89 Utilities  
2.06 Real Estate

### FIXED INCOME ALLOCATION %

Canadian government bonds	25.61
Canadian provincial bonds	25.31
Canadian Corporate Bonds	20.77
Canadian investment grade bonds	14.59
U.S. high yield bonds	6.98
Canadian Mortgage-backed Securities	2.53
U.S. Corporate Bonds	1.90
Canadian high yield bonds	0.88
International high yield bonds	0.46
Canadian municipal bonds	0.28

### TOP 10 HOLDINGS %

Royal Bank of Canada	2.25
Bank of Montreal	2.11
Microsoft Corp.	2.06
Toronto-Dominion Bank Com New	1.99
Canadian Imperial Bank of Commerce	1.66
Canadian Pacific Kansas City Limited	1.48
Manulife Financial Corporation	1.31
Agnico-Eagle Mines Ltd.	1.26
Canadian Natural Resources Ltd.	1.22
TC Energy Corp.	1.15

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