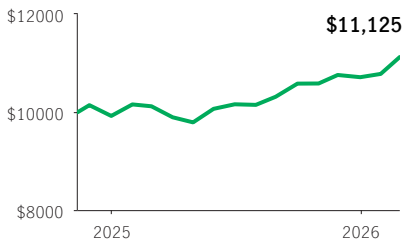


Manulife CIBC Monthly Income GIF Select

GIF SELECT

InvestmentPlus 75/100 (Front-end, Back-end, Low-load, No-load with CB) · Performance as at February 28, 2026 · Holdings as at January 31, 2026

GROWTH OF \$10,000 ±



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 ** %

2017	2018	2019	2020	2021	2022	2023	2024	2025
—	—	—	—	—	—	—	—	7.97

COMPOUND RETURNS ** %

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
3.20	3.41	7.87	3.85	9.94	—	—	—	—

OVERVIEW

Inception Date: November 12, 2024

Asset Class: Canadian Neutral Balanced

Net Assets: \$37.2 million

Risk: Low to Medium



Fund Status: Open *

Management Fee: 2.84%

Management Expense Ratio¹: 3.16%

UNDERLYING FUND INFORMATION

Name: CIBC Monthly Income Fund

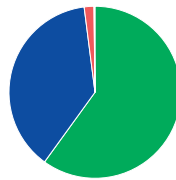
Underlying Fund Manager:

CIBC Global Asset Management Inc.

FUND CODES

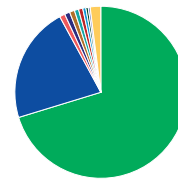
Sales option	Fund code	Fund Status
FE	MGF58099	Open
BE	MGF58199	SWO
LL	MGF58299	SWO
NLCB4	MGF55799	SWO
NLCB2	MGF57799	Open

ASSET ALLOCATION %



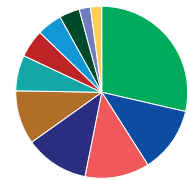
- 59.95 Equities
- 37.98 Fixed income
- 1.83 Cash and equivalents
- 0.19 Other

GEOGRAPHIC ALLOCATION %



- 70.28 Canada
- 21.80 United States
- 1.02 Japan
- 0.99 France
- 0.94 Bermuda
- 0.80 Netherlands
- 0.77 United Kingdom
- 0.59 Ireland
- 0.44 India
- 0.37 Taiwan
- 1.99 Other

SECTOR ALLOCATION %



- 28.59 Financials
- 12.41 Energy
- 12.14 Information tech.
- 12.02 Industrials
- 10.12 Materials
- 6.70 Communication serv.
- 5.26 Cons. discretionary
- 4.71 Health care
- 3.82 Consumer staples
- 2.12 Real Estate
- 2.10 Utilities

FIXED INCOME ALLOCATION %

Canadian Corporate Bonds	24.44
Canadian government bonds	24.37
Canadian provincial bonds	22.88
Canadian investment grade bonds	12.32
U.S. Corporate Bonds	5.53
U.S. high yield bonds	3.75
Canadian Mortgage-backed Securities	3.16
International Corporate Bonds	1.22
Securitized	0.76
Canadian high yield bonds	0.61

TOP 10 HOLDINGS %

Royal Bank of Canada	2.75
Bank of Montreal	2.19
Canadian Imperial Bank of Commerce	2.04
Toronto-Dominion Bank Com New	1.73
Canadian Pacific Kansas City Limited	1.58
Agnico-Eagle Mines Ltd.	1.57
Barrick Gold Corporation	1.53
Manulife Financial Corporation	1.46
Microsoft Corp.	1.45
NVIDIA Corp.	1.42

Source for all data: Transmission Media, as at February 28, 2026. ±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.