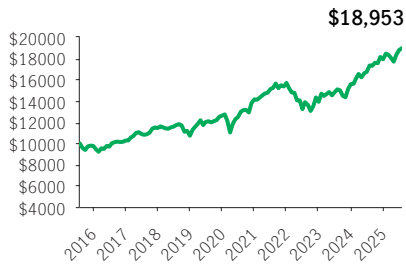


Manulife Simplicity Growth Portfolio GIF Select

GIF SELECT

InvestmentPlus 75/75 (F-Class) · Performance as at July 31, 2025 · Holdings as at June 30, 2025

GROWTH OF \$10,000 *



INVESTMENT OBJECTIVE

The Portfolio aims to provide long-term capital growth and increased foreign content exposure. It is a strategic asset allocation portfolio. It invests its assets in other mutual funds managed by us focusing on Canadian and foreign equity 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 it.

CALENDAR RETURNS ** %

2016	2017	2018	2019	2020	2021	2022	2023	2024
5.17	11.42	-6.25	17.62	12.15	10.94	-11.33	11.88	15.12

COMPOUND RETURNS ** %

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
0.89	7.14	2.75	5.77	9.36	10.94	7.86	6.60	7.31

OVERVIEW

Inception Date: October 18, 2010

Asset Class: Global Equity Balanced

Net Assets: \$747.1 million

Risk: Low to Medium

Fund Status: Open *

Management Fee: 1.43%

Management Expense Ratio¹: 1.64%

UNDERLYING FUND INFORMATION

Name: Simplicity Growth Portfolio

Underlying Fund Manager:

Manulife Investment Management Limited

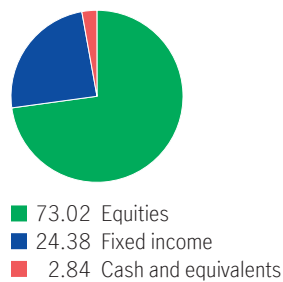
Portfolio Sub-Advisor: Manulife Investment Management (US) LLC

Portfolio Managers: Nathan Thooft, James Robertson

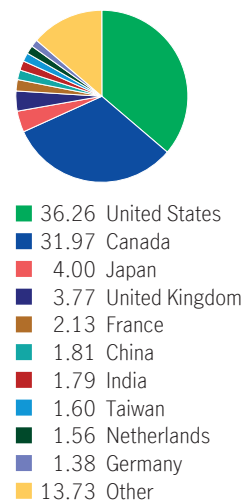
FUND CODES

Sales option	Fund code	Fund Status
F-Class	MGF6005	Open

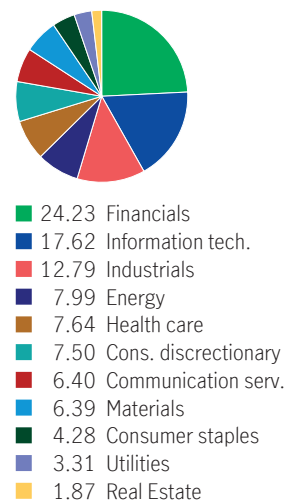
ASSET ALLOCATION %



GEOGRAPHIC ALLOCATION %



SECTOR ALLOCATION %



FIXED INCOME ALLOCATION %

Floating rate bank loans	13.65
U.S. high yield bonds	10.18
International government bonds	9.76
Canadian Corporate Bonds	8.67
Canadian provincial bonds	7.53
U.S. Corporate Bonds	7.42
U.S. Mortgage-backed Securities	7.38
U.S. investment grade bonds	6.68
Canadian investment grade bonds	5.35
Canadian government bonds	4.94

UNDERLYING FUND HOLDINGS %

Manulife Strategic Income Fund	12.91
Manulife U.S. All Cap Equity Fund	8.11
Manulife Covered Call U.S. Equity Fund	7.06
Manulife Bond Fund	5.94
Manulife Growth Opportunities Fund	5.55
Manulife World Investment Class	5.07
Manulife Multifactor Canadian Large Cap	5.05
Manulife Fundamental Equity Fund	5.00
Manulife Canadian Investment Fund	4.99
Manulife Smart International Dividend ETF	4.79

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.