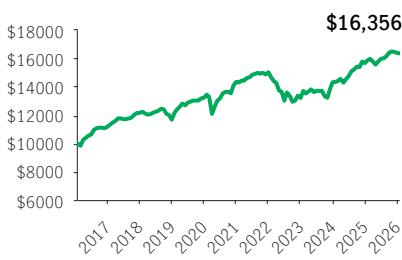


Manulife Yield Opportunities GIF Select

InvestmentPlus 75/75 (F-Class) · Performance as at January 31, 2026 · Holdings as at December 31, 2025

GROWTH OF \$10,000 ±

INVESTMENT OBJECTIVE

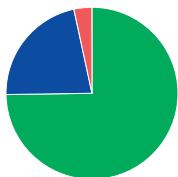
This Balanced Fund's primary objective is to generate income and its secondary objective is long term capital appreciation. The Fund will seek to achieve its objective by investing directly in a diversified portfolio primarily consisting of Canadian and/or global fixed income and/or equity securities. The Fund may also indirectly invest in such securities through investments in other investment funds.

CALENDAR RETURNS ** %

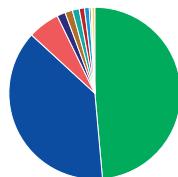
| 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 |
|------|-------|-------|------|------|--------|------|------|------|
| 8.69 | -3.93 | 13.29 | 8.46 | 4.75 | -12.11 | 8.39 | 9.48 | 4.58 |

COMPOUND RETURNS ** %

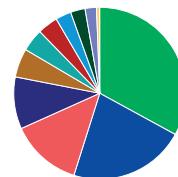
| 1 mth | 3 mths | 6 mths | YTD | 1 yr | 3 yrs | 5 yrs | 10 yrs | Incept. |
|-------|--------|--------|-------|------|-------|-------|--------|---------|
| -0.22 | -0.84 | 2.16 | -0.22 | 3.01 | 6.08 | 2.72 | 5.04 | 5.07 |

ASSET ALLOCATION %


█ 74.94 Fixed income
█ 21.90 Equities
█ 3.38 Cash and equivalents

GEOGRAPHIC ALLOCATION %


█ 48.58 Canada
█ 38.27 United States
█ 5.95 United Kingdom
█ 1.57 Japan
█ 1.43 France
█ 1.26 Ireland
█ 1.01 Netherlands
█ 0.88 Luxembourg
█ 0.32 Bermuda
█ 0.19 Switzerland
█ 0.53 Other

SECTOR ALLOCATION %


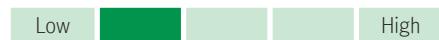
█ 32.95 Information tech.
█ 21.92 Financials
█ 13.42 Industrials
█ 9.76 Communication serv.
█ 5.41 Cons. discretionary
█ 4.27 Consumer staples
█ 3.83 Health care
█ 2.95 Real Estate
█ 2.73 Materials
█ 2.14 Energy
█ 0.60 Utilities

OVERVIEW
Inception Date: October 18, 2010

Asset Class:

Global Fixed Income Balanced

Net Assets: \$313.8 million

Risk: Low to Medium

Fund Status: Open *

Management Fee: 0.98%

Management Expense Ratio¹: 1.42%

UNDERLYING FUND INFORMATION
Name: Manulife Yield Opportunities Fund

Underlying Fund Manager:

Manulife Investment Management Limited

Portfolio Management Team: Manulife

Canadian Fixed Income Team

FUND CODES

| Sales option | Fund code | Fund Status |
|--------------|-----------|-------------|
| F-Class | MGF6009 | Open |

FIXED INCOME ALLOCATION %

Floating rate bank loans
 U.S. Corporate Bonds
 Canadian Corporate Bonds
 U.S. high yield bonds
 U.S. government bonds
 International government bonds
 International Corporate Bonds
 Canadian high yield bonds
 Canadian investment grade bonds
 Canadian government bonds

TOP 10 HOLDINGS %

| | | |
|-------|---|------|
| 30.35 | HM Treasury, 0.5%, 1/31/2029 | 2.31 |
| 11.89 | United States Treasury Note, 4.75%, 8/15/2055 | 2.12 |
| 11.32 | Enbridge Inc. (FRN), 8.25%, 1/15/2084 | 2.12 |
| 9.96 | United States Treasury Note, 4.25%, 8/15/2054 | 1.40 |
| 8.07 | United States Treasury Note, 5%, 5/15/2045 | 1.38 |
| 6.59 | United States Treasury Note, 6.3%, 1/15/2055 | 1.34 |
| 4.67 | Brookfield Finance Inc. (FRN), 0.25%, 7/31/2031 | 1.26 |
| 4.00 | Microsoft Corp. | 0.97 |
| 2.55 | Telus Corp. (FRN), 4.38%, 10/15/2055 | 0.95 |
| 1.95 | HM Treasury, 4.38%, 7/31/2054 | 0.92 |

Source for all data: Transmission Media, as at January 31, 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.