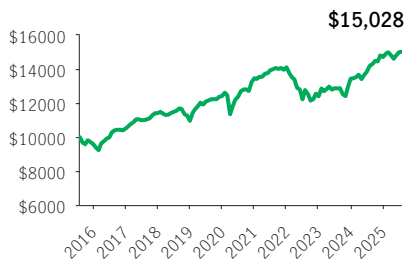


Manulife Yield Opportunities GIF Select

GIF SELECT

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

GROWTH OF \$10,000 *



OVERVIEW

Inception Date: October 18, 2010

Asset Class:

Global Fixed Income Balanced

Net Assets: \$345.7 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 Managers: Roshan Thiru, Richard Kos, Jonathan Popper

FUND CODES

Sales option	Fund code	Fund Status
F-Class	MGF6009	Open

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.

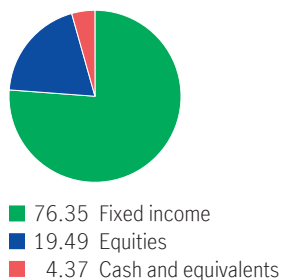
CALENDAR RETURNS ** %

2016	2017	2018	2019	2020	2021	2022	2023	2024
9.50	8.69	-3.93	13.29	8.46	4.75	-12.11	8.39	9.48

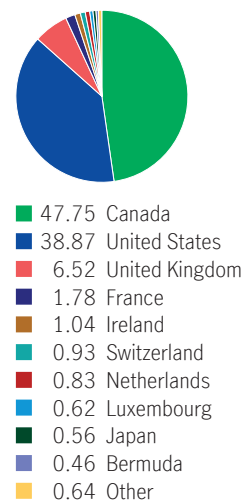
COMPOUND RETURNS ** %

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
0.19	2.86	0.83	2.14	5.93	5.58	3.42	4.16	5.10

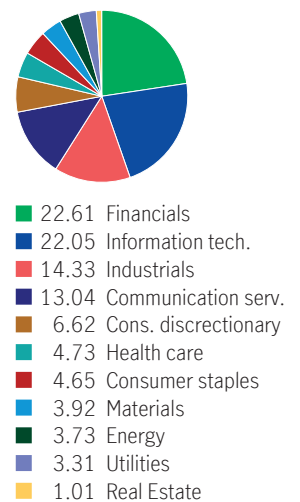
ASSET ALLOCATION %



GEOGRAPHIC ALLOCATION %



SECTOR ALLOCATION %



FIXED INCOME ALLOCATION %

Floating rate bank loans	30.57
Canadian Corporate Bonds	11.11
U.S. high yield bonds	11.06
U.S. Corporate Bonds	9.58
International government bonds	6.92
U.S. government bonds	5.61
Canadian high yield bonds	5.30
Canadian government bonds	3.97
Bank loans	2.73
Canadian investment grade bonds	2.57

TOP 10 HOLDINGS %

HM Treasury, 0.5%, 1/31/2029	2.47
Enbridge Inc. (FRN), 8.25%, 1/15/2084	1.95
United States Treasury Note, 5%, 5/15/2045	1.69
Rogers Communications Inc. (FRN), 5.25%, 3/15/2082	1.52
HM Treasury, 4.25%, 7/31/2034	1.25
Gov. of Canada, 10/8/2025	1.16
Alphabet Inc. Cl A	1.08
Microsoft Corp.	1.07
TransCanada Trust (FRN), 4.2%, 3/4/2081	1.07
Fannie Mae, 7/1/2025	0.95

Source for all data: Transmission Media, as at July 31, 2025. ±For illustration purposes only. * Open [†] 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.