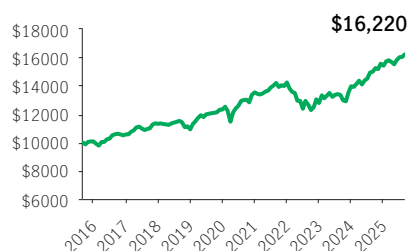


Manulife Simplicity Moderate Portfolio GIF Select

GIF SELECT

EstatePlus (F-Class) · Performance as at August 31, 2025 · Holdings as at June 30, 2025

GROWTH OF \$10,000 *



INVESTMENT OBJECTIVE

The Portfolio aims to generate income and to provide long-term growth consistent with preservation of capital. It is a strategic asset allocation portfolio. It invests its assets in other mutual funds, focusing on Canadian fixed income and money market funds, with a portion in Canadian equity funds. The Portfolio may also invest in foreign equity funds within permitted ranges. 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
4.94	7.05	-3.42	12.78	9.87	5.16	-10.21	9.25	10.42

COMPOUND RETURNS ** %

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
1.11	2.51	2.64	5.19	8.22	8.63	4.53	4.96	5.27

OVERVIEW

Inception Date: October 18, 2010

Asset Class:

Canadian Fixed Income Balanced

Net Assets: \$190.8 million

Risk: Low to Medium



Fund Status: SWO *

Management Fee: 1.07%

Management Expense Ratio¹: 1.23%

Fund Fee Rate*: 0.35%

UNDERLYING FUND INFORMATION

Name: Manulife Simplicity Moderate Portfolio

Underlying Fund Manager:

Manulife Investment Management Limited

Portfolio Sub-Advisor: Manulife Investment

Management (US) LLC

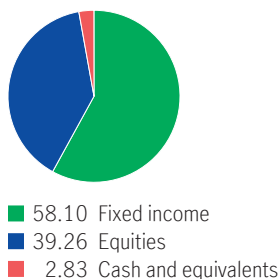
Portfolio Managers: Nathan Thooft, James

Robertson

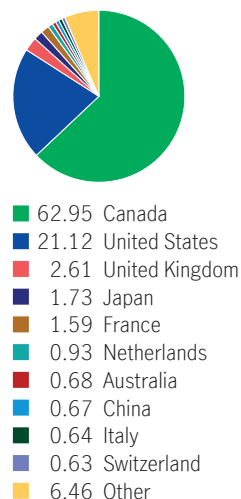
FUND CODES

Sales option	Fund code	Fund Status
F-Class	MGF6202	SWO

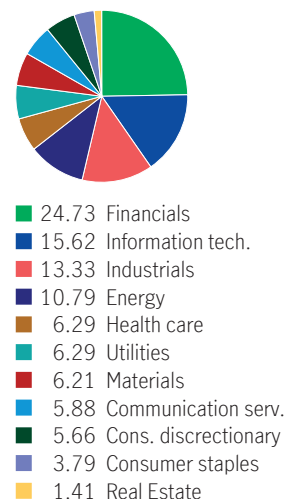
ASSET ALLOCATION %



GEOGRAPHIC ALLOCATION %



SECTOR ALLOCATION %



FIXED INCOME ALLOCATION %

Canadian Corporate Bonds	17.83
Canadian provincial bonds	17.11
Canadian investment grade bonds	14.16
Floating rate bank loans	13.73
Canadian government bonds	13.21
U.S. high yield bonds	3.40
U.S. Corporate Bonds	3.17
U.S. government bonds	2.63
U.S. investment grade bonds	2.37
International government bonds	1.83

UNDERLYING FUND HOLDINGS %

Manulife Bond Fund	28.39
Manulife Canadian Universe Bond Fund	8.96
Manulife Core Plus Bond Fund	5.48
Manulife Strategic Income Fund	4.99
Manulife Corporate Bond Fund	4.98
Manulife Smart Short-Term Bond ETF	4.95
Manulife Multifactor Canadian Large Cap	4.06
Manulife Global Listed Infrastructure Fund	3.99
Manulife Canadian Investment Fund	3.99
Manulife World Investment Class	3.99

Source for all data: Transmission Media, as at August 31, 2025. ±For illustration purposes only. * Open to switches-in only ¹ Estimated MER for the current year. * Fund Fee Rates are used to calculate the applicable Series fee and depend on the volatility of the Fund, all as described in the applicable Information Folder and Contract. The Series fee is in addition to the MER. ** 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.