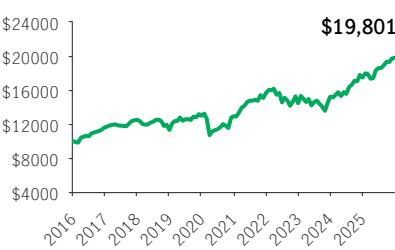


Manulife TD Dividend Income GIF Select

IncomePlus v2.1 · Performance as at December 31, 2025 · Holdings as at November 30, 2025

GROWTH OF \$10,000 ±

INVESTMENT OBJECTIVE

The fundamental investment objective is to seek to provide income with capital appreciation as a secondary objective, by investing primarily in income-producing securities.

CALENDAR RETURNS ** %

2017	2018	2019	2020	2021	2022	2023	2024	2025
7.60	-9.56	14.74	-0.32	21.08	-7.71	5.32	14.78	13.25

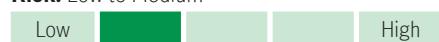
COMPOUND RETURNS ** %

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
0.40	2.34	6.47	13.25	13.25	11.04	8.88	7.07	6.52

OVERVIEW
Inception Date: April 30, 2012

Asset Class: Canadian Equity Balanced

Net Assets: \$507.8 million

Risk: Low to Medium

Fund Status: Capped *

Management Fee: 2.02%

Management Expense Ratio¹: 2.89%

Fund Fee Rate*: 1.25%

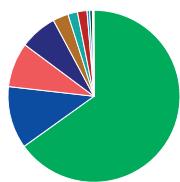
UNDERLYING FUND INFORMATION
Name: TD Dividend Income Fund

Underlying Fund Manager:

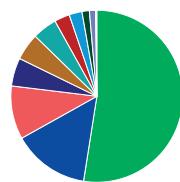
TD Asset Management Inc.

FUND CODES

Sales option	Fund code	Fund Status
FE	MGF6797	Capped
BE	MGF6897	Capped
LL	MGF6997	Capped

ASSET ALLOCATION %


- 65.10 Canadian equities
- 11.70 U.S. equities
- 8.40 Canadian Corporate Bonds
- 7.00 Preferred stocks
- 2.90 International equities
- 1.80 Investment Funds
- 1.80 U.S. Corporate Bonds
- 0.50 General cash
- 0.50 International Corporate Bonds
- 0.20 Other net assets (liabilities)
- 0.10 Derivatives

SECTOR ALLOCATION %


- 52.48 Financials
- 14.42 Industrials
- 10.03 Energy
- 5.31 Cons. discretionary
- 5.07 Utilities
- 4.61 Information tech.
- 2.88 Consumer staples
- 2.42 Health care
- 1.38 Materials
- 1.15 Communication serv.
- 0.23 Real Estate

FIXED INCOME ALLOCATION %

Canadian Corporate Bonds	47.46
Preferred stocks	39.55
U.S. Corporate Bonds	10.17
International Corporate Bonds	2.82

TOP 10 HOLDINGS %

Royal Bank of Canada	9.31
Brookfield Corporation	5.71
Bank of Montreal	4.70
Canadian Imperial Bank of Commerce	4.50
The Toronto-Dominion Bank*	4.10
Canadian Pacific	3.90
Kansas City Limited	3.80
Enbridge Inc.	3.20
Dollarama Inc.	3.10
Intact Financial Corporation	2.30
WSP Global Inc.	

Source for all data: Transmission Media, as at December 31, 2025. ±For illustration purposes only. * Closed to deposits and switches-in. 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.