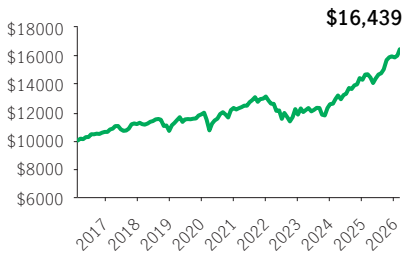


Manulife Global Managed Volatility GIF Select

GIF SELECT

InvestmentPlus 75/75 (Front-end, Back-end, Low-load, No-load with CB) · Performance as at February 28, 2026 · Holdings as at January 31, 2026

GROWTH OF \$10,000 ±



INVESTMENT OBJECTIVE

This Fund seeks a balance between income and long-term capital growth while seeking to manage overall portfolio volatility.

CALENDAR RETURNS ** %

2017	2018	2019	2020	2021	2022	2023	2024	2025
5.18	-4.32	10.96	3.84	6.54	-9.74	6.23	13.71	11.02

COMPOUND RETURNS ** %

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
2.83	3.14	9.46	3.65	12.03	11.04	6.02	5.10	4.42

OVERVIEW

Inception Date: September 19, 2014

Asset Class: Global Neutral Balanced

Net Assets: \$48.8 million

Risk: Low to Medium



Fund Status: Open *

Management Fee: 1.72%

Management Expense Ratio¹: 2.61%

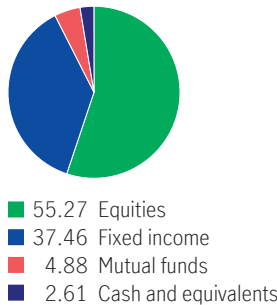
UNDERLYING FUND INFORMATION

Name: Manulife Global Managed Volatility Portfolio

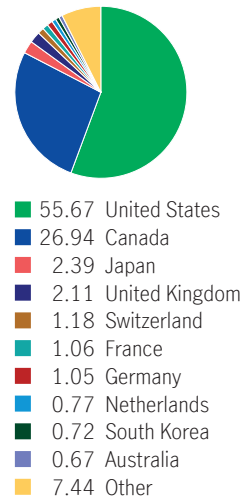
Underlying Fund Manager:

Manulife Investment Management Limited

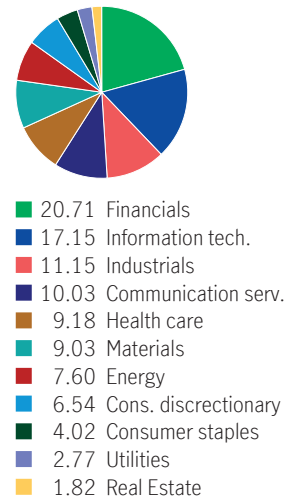
ASSET ALLOCATION %



GEOGRAPHIC ALLOCATION %



SECTOR ALLOCATION %



FIXED INCOME ALLOCATION %

U.S. bond funds	36.80
Canadian bond funds	12.29
U.S. investment grade bonds	11.76
International Corporate Bonds	11.74
U.S. Corporate Bonds	8.36
U.S. federal bonds	6.78
Canadian Corporate Bonds	4.66
Bank loans	2.66
U.S. high yield bonds	1.69
International investment grade bonds	1.51

TOP 10 HOLDINGS %

SPDR BLOOMBERG INTL TREASURY BOND ETF	13.79
Vanguard Short-Term Corporate Bond ETF	4.88
VANGUARD CANADIAN AGGREGATE BOND INDEX	4.61
RIDEAU TRAIL FUNDING TRUST 02FEB26 DN	1.88
NVIDIA Corp.	1.37
Royal Bank of Canada	1.31
Apple Inc.	1.13
Meta Platforms Inc. CIA	1.07
Vanguard Energy ETF	1.02
Financial Select Sector SPDR	0.94

FUND CODES

Sales option	Fund code	Fund Status
FE	MGF2823	Open
BE	MGF2923	SWO
LL	MGF3023	SWO
NLCB4	MGF5023	SWO
NLCB2	MGF7523	Open

Source for all data: Transmission Media, as at February 28, 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.