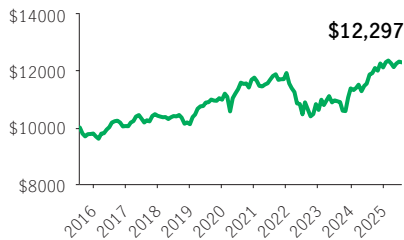


## Manulife Simplicity Conservative Portfolio GIF Select

**GIF SELECT**

InvestmentPlus 75/75 Front-end, Back-end, Low-load, No-load with CB · Performance as at July 31, 2025 · Holdings as at June 30, 2025

### GROWTH OF \$10,000 \*



### OVERVIEW

**Inception Date:** October 2, 2009

#### Asset Class:

Canadian Fixed Income Balanced

**Net Assets:** \$196.7 million

**Risk:** Low

**Fund Status:** Open <sup>†</sup>
**Management Fee:** 1.69%

**Management Expense Ratio<sup>1</sup>:** 2.20%

### UNDERLYING FUND INFORMATION

**Name:** Manulife Simplicity Conservative 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
FE	MGF8001	Open
BE	MGF8101	SWO
LL	MGF8201	SWO
NLCB4	MGF5701	SWO
NLCB2	MGF7701	Open

### INVESTMENT OBJECTIVE

The Portfolio seeks to generate income with an emphasis on preserving 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. The Portfolio may also invest in Canadian and foreign equity funds within permitted ranges.

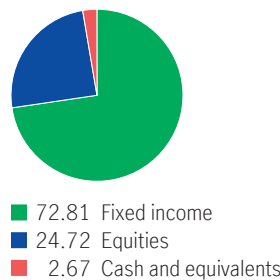
### CALENDAR RETURNS \*\* %

2016	2017	2018	2019	2020	2021	2022	2023	2024
2.70	3.63	-2.87	8.55	7.10	1.38	-10.93	7.16	6.51

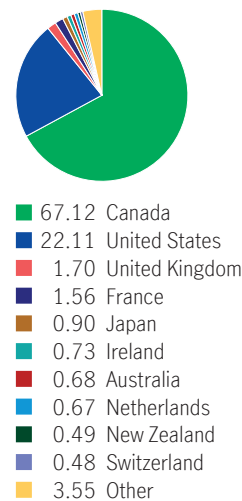
### COMPOUND RETURNS \*\* %

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
-0.23	1.38	-0.06	1.47	3.59	4.15	1.21	2.09	3.11

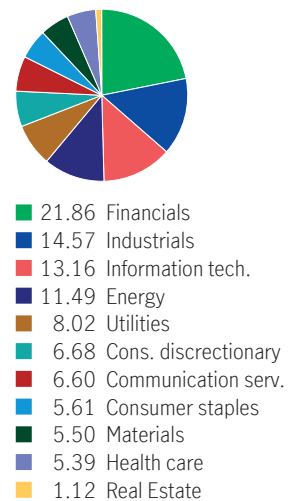
### ASSET ALLOCATION %



### GEOGRAPHIC ALLOCATION %



### SECTOR ALLOCATION %



### FIXED INCOME ALLOCATION %

Canadian provincial bonds	17.97
Canadian Corporate Bonds	16.17
Canadian government bonds	13.88
Canadian investment grade bonds	13.00
Floating rate bank loans	12.11
U.S. high yield bonds	3.48
International government bonds	3.27
U.S. investment grade bonds	3.15
U.S. Corporate Bonds	3.09
U.S. government bonds	2.54

### UNDERLYING FUND HOLDINGS %

Manulife Bond Fund	31.36
Manulife Canadian Universe Bond Fund	17.93
Manulife Strategic Income Fund	12.91
Manulife Smart Short-Term Bond ETF	5.26
Manulife Global Equity Class	4.94
Manulife Global Dividend Class	4.00
Manulife Global Listed Infrastructure Fund	3.99
Manulife Corporate Bond Fund	3.48
Manulife Multifactor Canadian Large Cap	2.56
Manulife Fundamental Equity Fund	2.50

Source for all data: Transmission Media, as at July 31, 2025. ±For illustration purposes only. <sup>†</sup> Open <sup>1</sup> Estimated MER for the current year. <sup>\*\*</sup> 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.