Manulife Simplicity Moderate Portfolio GIF Select

GIF SELECT

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





OVERVIEW

Inception Date: October 2, 2009

Asset Class:

Canadian Fixed Income Balanced

Net Assets: \$195.2 million

Risk: Low to Medium

Low High

Fund Status: Open

Management Fee: 1.83%

Management Expense Ratio¹: 2.35%

UNDERLYING FUND INFORMATION

Name: Manulife Simplicity Moderate Portfolio

Underlying Fund Manager:

Manulife Investment Management Limited

Portfolio Sub-Advisor: Manulife Investment

Management (US) LLC

Portfolio Management Team: Manulife

Multi-Asset Solutions Team

FUND CODES

Sales option	Fund code	Fund Status
FE	MGF8002	Open
BE	MGF8102	SWO
LL	MGF8202	SWO
NLCB4	MGF5702	SWO
NLCB2	MGF5102	Open

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
3.88	5.93	-4.44	11.60	8.72	4.06	-11.15	8.03	9.18

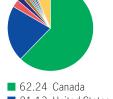
COMPOUND RETURNS ** %

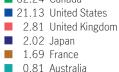
1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.	
0.58	3.84	7.03	7.32	8.83	8.97	4.27	4.10	4.57	

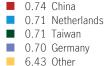
ASSET ALLOCATION % GEOGRAPHIC ALLOCATION %





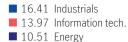






SECTOR ALLOCATION %





7.35 Cons. discrectionary6.94 Materials6.52 Utilities5.96 Health care

UNDERLYING FUND HOLDINGS %

5.53 Communication serv.3.79 Consumer staples0.85 Real Estate

FIXED INCOME ALLOCATION %

Canadian Corporate Bonds	18.71	Manulife Bond Fund	28.47
Canadian provincial bonds	18.28	Manulife Canadian Universe Bond Fund	8.99
Floating rate bank loans	14.20	Manulife Core Plus Bond Fund	5.49
Canadian investment grade bonds	12.34	Manulife Corporate Bond Fund	4.99
Canadian government bonds	12.15	Manulife Strategic Income Fund	4.97
U.S. Corporate Bonds	4.75	Manulife Smart Short-Term Bond ETF	4.90
U.S. high yield bonds	3.38	Manulife Multifactor Canadian Large Cap	4.06
International government bonds	1.88	Manulife World Investment Class	3.99
U.S. government bonds	1.87	Manulife Global Listed Infrastructure Fund	3.98
U.S. investment grade bonds	1.70	Manulife Canadian Investment Fund	3.91

Source for all data: Transmission Media, as at October 31, 2025. ±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, 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.