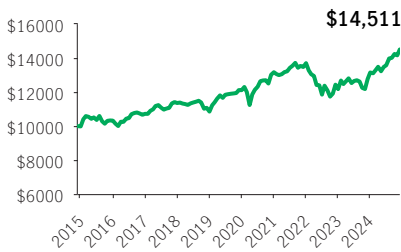


**Manulife Simplicity Moderate Portfolio GIF Select**

**GIF SELECT**

InvestmentPlus 75/75 Front-end, Back-end, Low-load, No-load with CB · Performance as at November 30, 2024 · Holdings as at October 31, 2024

**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 \*\* %**

2015	2016	2017	2018	2019	2020	2021	2022	2023
3.39	3.88	5.93	-4.44	11.60	8.72	4.06	-11.15	8.03

**COMPOUND RETURNS \*\* %**

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
2.44	3.54	7.62	10.31	13.63	2.49	3.67	3.79	4.44

**OVERVIEW**

**Inception Date:** October 2, 2009

**Asset Class:**

Canadian Fixed Income Balanced

**Net Assets:** \$198.3 million

**Risk:** Low to Medium



**Fund Status:** Open †

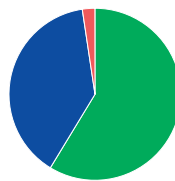
**Management Fee:** 1.83%

**Management Expense Ratio<sup>1</sup>:** 2.35%

**AWARDS**

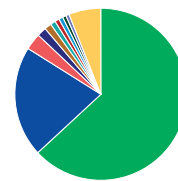


**ASSET ALLOCATION %**



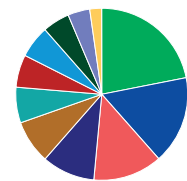
- 58.81 Fixed income
- 39.02 Equities
- 2.36 Cash and equivalents

**GEOGRAPHIC ALLOCATION %**



- 63.12 Canada
- 20.81 United States
- 3.12 United Kingdom
- 1.76 Japan
- 1.31 France
- 0.96 Netherlands
- 0.83 Germany
- 0.78 Australia
- 0.65 China
- 0.64 India
- 6.02 Other

**SECTOR ALLOCATION %**



- 21.92 Financials
- 16.57 Industrials
- 12.99 Information tech.
- 9.97 Energy
- 8.18 Cons. discretionary
- 6.69 Utilities
- 6.13 Health care
- 6.08 Materials
- 5.10 Communication serv.
- 4.13 Consumer staples
- 2.24 Real Estate

**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

**FIXED INCOME ALLOCATION %**

Canadian investment grade bonds	17.07
Canadian provincial bonds	16.94
Canadian government bonds	16.20
Canadian Corporate Bonds	14.01
Floating rate bank loans	11.30
U.S. high yield bonds	4.43
U.S. investment grade bonds	3.40
U.S. government bonds	2.50
International government bonds	2.01
U.S. Corporate Bonds	1.90

**UNDERLYING FUND HOLDINGS %**

Manulife Bond Fund	28.51
Manulife Canadian Universe Bond Fund	9.01
Manulife Core Plus Bond Fund	5.51
Manulife Corporate Bond Fund	5.04
Manulife Smart Short-Term Bond ETF	5.02
Manulife Strategic Income Fund	4.97
Manulife Multifactor Canadian Large Cap	4.10
Manulife Global Listed Infrastructure Fund	4.03
Manulife Canadian Investment Fund	4.00
Manulife World Investment Class	3.96

**FUND CODES**

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

Source for all data: Transmission Media, as at November 30, 2024. \*For illustration purposes only. † Open † 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 FundGrade A+® rating is used with permission from Fundata Canada Inc., all rights reserved. Fundata is a leading provider of market and investment funds data to the Canadian financial services industry and business media. The Fund-Grade A+® rating identifies funds that have consistently demonstrated the best risk-adjusted returns throughout an entire calendar year. For more information on the rating system, please visit [www.Fundata.com/ProductsServices/FundGrade.aspx](http://www.Fundata.com/ProductsServices/FundGrade.aspx). 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.