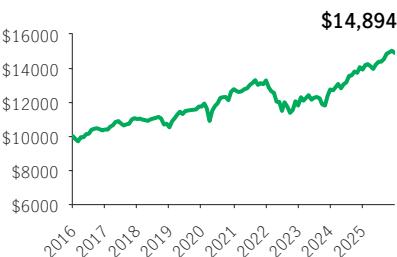


## Manulife Simplicity Moderate Portfolio GIF Select

**GIF SELECT**

InvestmentPlus 75/75 (Front-end, Back-end, Low-load, No-load with CB) · Performance as at December 31, 2025 · Holdings as at November 30, 2025

**GROWTH OF \$10,000 ±**

**INVESTMENT OBJECTIVE**

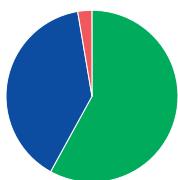
The Portfolio aims to generate income and to provide long-term growth consistent with preservation of capital. It is a strategic asset allocation portfolio. It invests its assets in other mutual funds, focusing on Canadian fixed income and money market funds, with a portion in Canadian equity funds. 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 \*\* %**

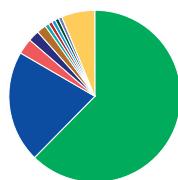
2017	2018	2019	2020	2021	2022	2023	2024	2025
5.93	-4.44	11.60	8.72	4.06	-11.15	8.03	9.18	7.04

**COMPOUND RETURNS \*\* %**

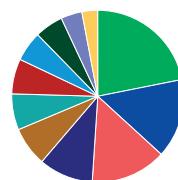
1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
-0.86	0.31	3.61	7.04	7.04	8.08	3.14	4.06	4.51

**ASSET ALLOCATION %**


58.10 Fixed income  
39.40 Equities  
2.67 Cash and equivalents

**GEOGRAPHIC ALLOCATION %**


62.38 Canada  
21.02 United States  
2.95 United Kingdom  
2.09 Japan  
1.76 France  
0.75 Italy  
0.73 Australia  
0.70 Taiwan  
0.68 Switzerland  
0.67 China  
6.28 Other

**SECTOR ALLOCATION %**


21.88 Financials  
14.92 Industrials  
14.24 Information tech.  
10.24 Energy  
7.40 Materials  
6.78 Cons. discretionary  
6.61 Utilities  
5.64 Health care  
5.36 Communication serv.  
3.97 Consumer staples  
2.97 Real Estate

**FIXED INCOME ALLOCATION %**

Canadian Corporate Bonds	19.98
Canadian provincial bonds	18.94
Floating rate bank loans	13.41
Canadian investment grade bonds	12.14
Canadian government bonds	10.42
U.S. Corporate Bonds	4.65
U.S. government bonds	3.35
U.S. high yield bonds	3.08
International government bonds	2.08
U.S. investment grade bonds	1.55

**UNDERLYING FUND HOLDINGS %**

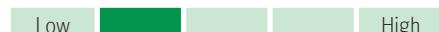
Manulife Bond Fund	28.43
Manulife Canadian Universe Bond Fund	9.01
Manulife Core Plus Bond Fund	5.48
Manulife Strategic Income Fund	4.97
Manulife Corporate Bond Fund	4.96
Manulife Smart Short-Term Bond ETF	4.93
Manulife Multifactor Canadian Large Cap	4.31
Manulife Canadian Investment Fund	3.91
Manulife Global Listed Infrastructure Fund	3.90
Manulife World Investment Class	3.79

**OVERVIEW**
**Inception Date:** October 2, 2009

**Asset Class:**

Canadian Fixed Income Balanced

**Net Assets:** \$191.3 million

**Risk:** Low to Medium

**Fund Status:** Open \*

**Management Fee:** 1.83%

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

Source for all data: Transmission Media, as at December 31, 2025. ±For illustration purposes only. \* Open. <sup>1</sup> 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.