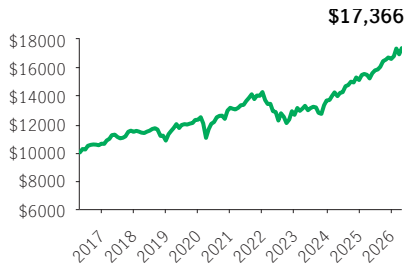


**Manulife Balanced Income Portfolio GIF Select**

**GIF SELECT**

InvestmentPlus 75/75 (Front-end, Back-end, Low-load, No-load with CB) · Performance as at April 30, 2026 · Holdings as at March 31, 2026

**GROWTH OF \$10,000 ±**



**INVESTMENT OBJECTIVE**

The fund seeks to provide income generation and long-term growth consistent with preservation of capital. The Portfolio is a strategic asset allocation portfolio. It invests its assets in other mutual funds, focusing on fixed income and dividend paying Canadian equity funds.

**CALENDAR RETURNS \*\* %**

| 2017 | 2018  | 2019  | 2020 | 2021 | 2022   | 2023 | 2024  | 2025 |
|------|-------|-------|------|------|--------|------|-------|------|
| 7.90 | -5.41 | 13.57 | 6.85 | 8.47 | -11.29 | 8.01 | 10.56 | 9.85 |

**COMPOUND RETURNS \*\* %**

| 1 mth | 3 mths | 6 mths | YTD  | 1 yr  | 3 yrs | 5 yrs | 10 yrs | Incept. |
|-------|--------|--------|------|-------|-------|-------|--------|---------|
| 2.59  | 3.39   | 4.91   | 4.60 | 14.05 | 9.32  | 5.43  | 5.67   | 5.71    |

**OVERVIEW**

**Inception Date:** October 2, 2009

**Asset Class:** Global Neutral Balanced

**Net Assets:** \$280.6 million

**Risk:** Low to Medium



**Fund Status:** Open \*

**Management Fee:** 1.87%

**Management Expense Ratio<sup>1</sup>:** 2.41%

**AWARDS**

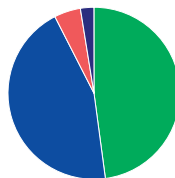


**Fund Manager:** Manulife

**Portfolio Management Team:** Manulife

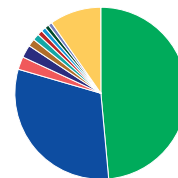
Multi-Asset Solutions Team

**ASSET ALLOCATION %**



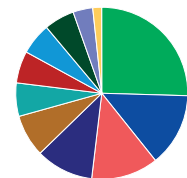
- 47.99 Equities
- 44.70 Fixed income
- 4.98 Mutual funds
- 2.53 Cash and equivalents

**GEOGRAPHIC ALLOCATION %**



- 48.55 Canada
- 30.96 United States
- 2.43 Japan
- 2.38 United Kingdom
- 1.43 France
- 1.25 Australia
- 0.93 Switzerland
- 0.87 Netherlands
- 0.77 Ireland
- 0.73 Italy
- 9.70 Other

**SECTOR ALLOCATION %**



- 25.46 Financials
- 13.82 Information tech.
- 12.60 Energy
- 10.85 Industrials
- 7.94 Materials
- 6.27 Communication serv.
- 6.01 Cons. discretionary
- 5.94 Health care
- 5.73 Consumer staples
- 3.69 Utilities
- 1.68 Real Estate

**FIXED INCOME ALLOCATION %**

|                                 |       |
|---------------------------------|-------|
| Floating rate bank loans        | 15.41 |
| Canadian Corporate Bonds        | 14.18 |
| U.S. Corporate Bonds            | 10.94 |
| Canadian provincial bonds       | 8.96  |
| Canadian investment grade bonds | 7.67  |
| International Corporate Bonds   | 6.42  |
| U.S. high yield bonds           | 6.13  |
| Canadian government bonds       | 5.95  |
| International government bonds  | 4.62  |
| U.S. investment grade bonds     | 2.78  |

**UNDERLYING FUND HOLDINGS %**

|   |       |
|---|-------|
| Manulife Canadian Bond Fund               | 14.98 |
| Manulife Corporate Bond Fund              | 12.96 |
| Manulife Strategic Income Fund            | 10.46 |
| Manulife Fundamental Dividend Fund        | 9.95  |
| Manulife U.S. Dividend Income Fund        | 8.10  |
| Manulife Dividend Income Fund             | 7.93  |
| Manulife Smart Dividend ETF               | 5.59  |
| MIM SYST. INFRA EQTY PF                   | 4.98  |
| Manulife Smart International Dividend ETF | 4.18  |
| Manulife World Investment Class           | 3.95  |

**FUND CODES**

| Sales option | Fund code | Fund Status |
|--------------|-----------|-------------|
| FE           | MGF8003   | Open        |
| BE           | MGF8103   | SWO         |
| LL           | MGF8203   | SWO         |
| NLCB4        | MGF5503   | SWO         |
| NLCB2        | MGF5103   | Open        |

Source for all data: Transmission Media, as at April 30, 2026. ±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 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 <https://www.fundata.com/fundgrade>. 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.