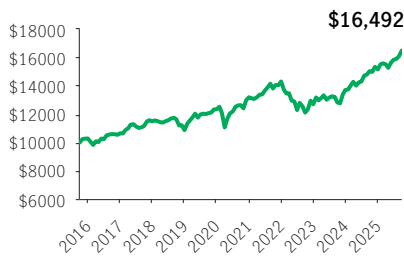


**Manulife Balanced Income Portfolio GIF Select**

**GIF SELECT**

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

**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 \*\* %**

2016	2017	2018	2019	2020	2021	2022	2023	2024
3.59	7.90	-5.41	13.57	6.85	8.47	-11.29	8.01	10.56

**COMPOUND RETURNS \*\* %**

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
2.51	4.14	6.25	8.83	9.68	10.85	5.48	5.13	5.56

**OVERVIEW**

**Inception Date:** October 2, 2009

**Asset Class:** Global Neutral Balanced

**Net Assets:** \$286.5 million

**Risk:** Low to Medium



**Fund Status:** Open \*

**Management Fee:** 1.87%

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

**AWARDS**

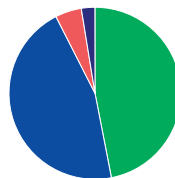


**Fund Manager:** Manulife

**FUND CODES**

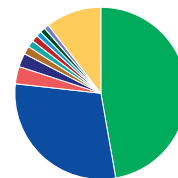
Sales option	Fund code	Fund Status
FE	MGF8003	Open
BE	MGF8103	SWO
LL	MGF8203	SWO
NLCB4	MGF5503	SWO
NLCB2	MGF5103	Open

**ASSET ALLOCATION %**



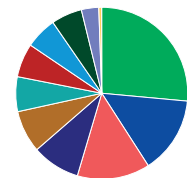
- 46.99 Equities
- 45.63 Fixed income
- 4.93 Mutual funds
- 2.56 Cash and equivalents

**GEOGRAPHIC ALLOCATION %**



- 47.24 Canada
- 29.54 United States
- 3.27 United Kingdom
- 2.57 Japan
- 1.52 France
- 1.29 Netherlands
- 1.24 Ireland
- 0.99 Switzerland
- 0.98 Australia
- 0.92 Germany
- 10.46 Other

**SECTOR ALLOCATION %**



- 26.46 Financials
- 14.45 Information tech.
- 13.68 Industrials
- 9.03 Energy
- 7.95 Cons. discretionary
- 6.55 Communication serv.
- 6.34 Health care
- 5.95 Materials
- 5.78 Consumer staples
- 3.26 Utilities
- 0.55 Real Estate

**FIXED INCOME ALLOCATION %**

Floating rate bank loans	12.44
Canadian provincial bonds	11.76
Canadian Corporate Bonds	11.61
Canadian government bonds	9.28
U.S. high yield bonds	7.74
International Corporate Bonds	7.64
U.S. Corporate Bonds	7.46
Canadian investment grade bonds	7.19
International government bonds	3.90
U.S. government bonds	3.43

**UNDERLYING FUND HOLDINGS %**

Manulife Canadian Bond Fund	14.92
Manulife Corporate Bond Fund	9.94
Manulife Strategic Income Fund	8.95
Manulife Dividend Income Fund	7.98
Manulife Fundamental Dividend Fund	7.97
Manulife U.S. Dividend Income Fund	7.87
Manulife Canadian Universe Bond Fund	4.98
MIM SYST. INFRA EQTY PF	4.93
Manulife World Investment Class	4.88
Manulife Smart Dividend ETF	4.86

Source for all data: Transmission Media, as at September 30, 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 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.