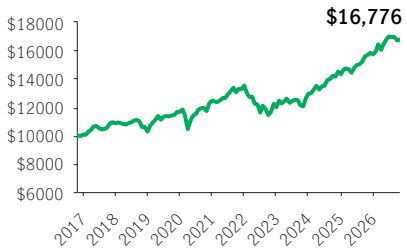
Manulife Investment Management

Manulife Balanced Income Portfolio GIF Select

GIF SELECT

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

GROWTH OF $10,000 ±



OVERVIEW

Inception Date: October 2, 2009

Asset Class: Global Neutral Balanced

Net Assets: $276.0 million

Risk: Low to Medium

Low | | | | High

Fund Status: Open *

Management Fee: 1.87%

Fund Expense Ratio 2.45%

Management Expense Ratio 2.41%

AWARDS

FUNDGRADE A+®
ACHIEVED FOR THE YEAR 2025

Fund Manager: Manulife

Portfolio Management Team: Manulife Multi-Asset Solutions Team

FUND CODES

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

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.

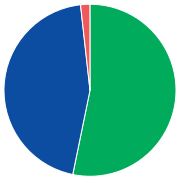
CALENDAR RETURNS ** %

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 ** %

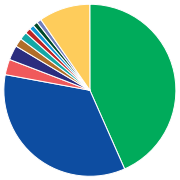
1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
0.41	-1.01	1.94	6.63	6.94	11.64	4.77	5.31	5.65

ASSET ALLOCATION %



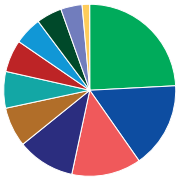
- 53.22 Equities
- 45.02 Fixed Income
- 1.76 Cash and Equivalents

GEOGRAPHIC ALLOCATION %



- 43.37 Canada
- 34.54 United States
- 2.91 United Kingdom
- 2.77 Japan
- 1.59 France
- 1.45 Australia
- 1.06 Germany
- 0.90 Switzerland
- 0.88 China
- 0.86 Ireland
- 9.65 Other

SECTOR ALLOCATION %



- 24.17 Financials
- 16.13 Information Technology
- 13.06 Industrials
- 10.83 Energy
- 7.46 Materials
- 6.87 Utilities
- 6.04 Health Care
- 5.21 Consumer Discretionary
- 4.79 Communication Services
- 4.01 Consumer Staples
- 1.42 Real Estate

FIXED INCOME ALLOCATION %

Canadian Investment Grade Corporate Bonds	25.92
U.S. High Yield Corporate Bonds	15.75
Canadian Provincial Bonds	10.40
U.S. Investment Grade Corporate Bonds	8.11
Canadian Government Bonds	6.82
Canadian High Yield Corporate Bonds	5.09
International Corporate Bonds	4.75
International Government Bonds	3.73
Canadian Corporate Bonds	3.68
U.S. Mortgage-Backed Securities	2.95

UNDERLYING FUND HOLDINGS %

Manulife Canadian Bond Fund	15.04
Manulife Corporate Bond Fund	12.98
Manulife Strategic Income Fund	10.45
Manulife Fundamental Dividend Fund	9.86
Manulife U.S. Dividend Income Fund	8.28
Manulife Dividend Income Fund	7.91
Manulife Smart Dividend ETF	5.41
MIM Systematic Infrastructure Equity Pooled Fund	4.86
Manulife Smart International Dividend ETF	4.20
Manulife World Investment Class	4.00

Source for all data: Transmission Media, as at October 31, 2026. ±For illustration purposes only. * Open ** 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.