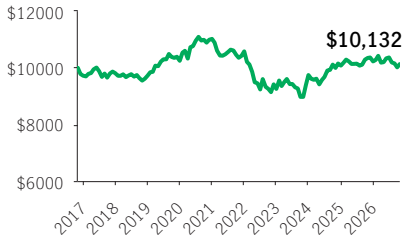
Manulife Investment Management

Manulife Bond 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 18, 2010

Asset Class: Canadian Fixed Income

Net Assets: $64.1 million

Risk: Low

Low | | | | High

Fund Status: Open *

Management Fee: 1.62%

Fund Expense Ratio 2.11%

Management Expense Ratio 2.11%

UNDERLYING FUND INFORMATION

Name: Manulife Bond Fund

Underlying Fund Manager:

Manulife Investment Management Limited

Portfolio Management Team: Manulife Canadian Fixed Income Team

FUND CODES

Sales option	Fund code	Fund Status
FE	MGF8008	Open
BE	MGF8108	SWO
LL	MGF8208	SWO
NLCB4	MGF5008	SWO
NLCB2	MGF6308	Open

INVESTMENT OBJECTIVE

The Fund seeks to earn the highest level of income consistent with the preservation of capital with some capital appreciation by investing primarily in bonds and debentures of various terms issued or guaranteed by Canadian federal, provincial or municipal governments or corporations.

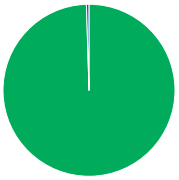
CALENDAR RETURNS ** %

2017	2018	2019	2020	2021	2022	2023	2024	2025
0.92	-0.91	5.40	7.55	-4.00	-12.53	5.29	3.42	1.47

COMPOUND RETURNS ** %

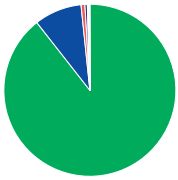
1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
1.15	-0.56	-0.66	-0.91	-2.08	4.13	-0.43	0.13	0.96

ASSET ALLOCATION %



- 99.68 Fixed Income
- 0.46 Cash and Equivalents
- -0.14 Equities

GEOGRAPHIC ALLOCATION %



- 89.43 Canada
- 8.92 United States
- 0.73 France
- 0.46 United Kingdom
- 0.17 Australia
- 0.13 Japan
- 0.10 Cayman Islands
- 0.04 Multinational
- 0.02 Europe

FIXED INCOME ALLOCATION %

Canadian Investment Grade Corporate Bonds	46.62
Canadian Provincial Bonds	28.58
Canadian Government Bonds	8.52
U.S. Investment Grade Corporate Bonds	6.44
Canadian Municipal Bonds	2.38
Canadian High Yield Corporate Bonds	2.11
Canadian Mortgage-Backed Securities	1.46
International Investment Grade Corporate Bonds	1.37
U.S. High Yield Corporate Bonds	1.13
Canadian Corporate Bonds	0.86

TOP 10 HOLDINGS %

Province of Ontario 3.65 % 06/02/2033	2.35
Province of Ontario 4.45 % 12/02/2056	2.30
Province of Quebec 3.60 % 09/01/2033	1.71
Canadian Government Bond 3.50 % 12/01/2057	1.24
Gov. of Canada B 3.25 % 12/01/2033	1.19
Canada Housing Trust No 1 3.80 % 09/15/2036	1.13
Province of Ontario 4.15 % 06/02/2034	1.13
Federal Home Loan Mortgage Corporation 10/01/2026	1.09
The Toronto-Dominion Bank 3.84 % 05/29/2031	1.04
Province of Alberta 3.05 % 12/01/2048	1.02

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 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.