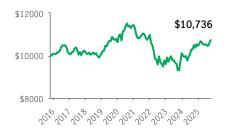


GIF SELECT Manulife Bond GIF Select

InvestmentPlus(Front-end, Back-end, Low-load, No-load with CB) · Performance as at October 31, 2025 · Holdings as at September 30, 2025

GROWTH OF \$10,000 ±



OVERVIEW

Inception Date: October 18, 2010 Asset Class: Canadian Fixed Income

Net Assets: \$79.5 million

Risk: Low



Fund Status: Open ' Management Fee: 1.62%

Management Expense Ratio¹: 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

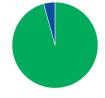
The Fund seeks to earn the highest level of income consistent with the preservation of capital with some capital appreciation by investing primarily in bonds and debentures of various terms issued or guaranteed by Canadian federal, provincial or municipal governments or corporations.

CALENDAR RETURNS ** %

	2016	2017	2018	2019	2020	2021	2022	2023	2024
	-0.09	0.92	-0.91	5.40	7.55	-4.00	-12.53	5.29	3.42
COMPOUND RETURNS ** %									

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
0.57	2.68	2.08	2.68	3.52	4.22	-1.01	0.71	1.17

ASSET ALLOCATION %



96.01 Fixed income

4.26 Cash and equivalents

GEOGRAPHIC ALLOCATION %

88.20 Canada

9.66 United States

0.91 France

0.72 United Kingdom

0.30 Australia

0.18 Jersey Channel Islands

0.03 Europe

0.01 Luxembourg

FIXED INCOME ALLOCATION %

nada, TATES
TATES
nada,
f Ont
TATES
f Ont
nada,
nada,
ousin

TOP 10 HOLDINGS %

OCATION 70		TOT TO HOLDINGS 70	
onds	24.41	Gov. of Canada, 2.75%, 6/1/2033	3.76
onds	21.02	UNITED STATES TREASURY BI 13JAN26	2.79
IS	16.02	TBILL	
bonds	12.81	Gov. of Canada, 2.75%, 9/1/2030	1.82
grade bonds	10.62	Province of Ontario, 4.15%, 6/2/2034	1.43
S	2.66	UNITED STATES TREASURY NOTE/ 4%	1.07
	2.19	31JUL32	
onds	2.17	Province of Ontario, 4.45%, 12/2/2056	1.02
d Securities	1.87	Gov. of Canada, 1.25%, 6/1/2030	1.02
ls	1.69	Gov. of Canada, 3.5%, 12/1/2057	0.93
		Canada Housing Trust No.1, 3.55%,	0.88
		9/15/2032	
		United States Treasury Note, 0.13%,	0.87
		1/15/2031	

Source for all data: Transmission Media, as at October 31, 2025. ±For illustration purposes only. *Open 1 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.