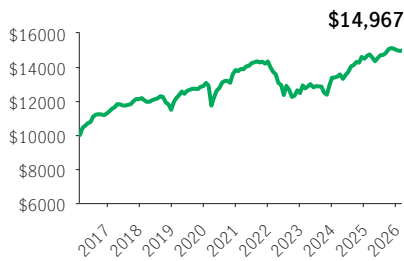


Manulife Yield Opportunities GIF Select

GIF SELECT

InvestmentPlus 75/75 (Front-end, Back-end, Low-load, No-load with CB) · Performance as at February 28, 2026 · Holdings as at January 31, 2026

GROWTH OF \$10,000 ±



INVESTMENT OBJECTIVE

This Balanced Fund's primary objective is to generate income and its secondary objective is long term capital appreciation. The Fund will seek to achieve its objective by investing directly in a diversified portfolio primarily consisting of Canadian and/or global fixed income and/or equity securities. The Fund may also indirectly invest in such securities through investments in other investment funds.

CALENDAR RETURNS ** %

| 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 |
|------|-------|-------|------|------|--------|------|------|------|
| 7.47 | -5.16 | 12.13 | 7.36 | 3.68 | -13.01 | 7.28 | 8.35 | 3.50 |

COMPOUND RETURNS ** %

| 1 mth | 3 mths | 6 mths | YTD | 1 yr | 3 yrs | 5 yrs | 10 yrs | Incept. |
|-------|--------|--------|-------|------|-------|-------|--------|---------|
| 0.07 | -0.75 | 0.93 | -0.24 | 1.51 | 5.50 | 1.51 | 4.11 | 3.92 |

OVERVIEW

Inception Date: October 18, 2010

Asset Class:

Global Fixed Income Balanced

Net Assets: \$313.8 million

Risk: Low to Medium



Fund Status: Open †

Management Fee: 1.73%

Management Expense Ratio¹: 2.45%

UNDERLYING FUND INFORMATION

Name: Manulife Yield Opportunities Fund

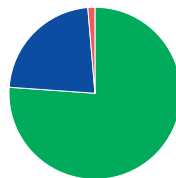
Underlying Fund Manager:

Manulife Investment Management Limited

Portfolio Management Team: Manulife

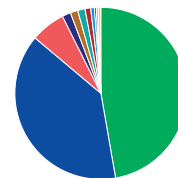
Canadian Fixed Income Team

ASSET ALLOCATION %



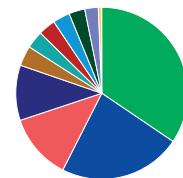
- 75.86 Fixed income
- 22.47 Equities
- 1.32 Cash and equivalents

GEOGRAPHIC ALLOCATION %



- 47.26 Canada
- 38.87 United States
- 6.51 United Kingdom
- 1.61 Ireland
- 1.42 Japan
- 1.38 France
- 1.05 Netherlands
- 0.69 Luxembourg
- 0.35 Bermuda
- 0.34 Great Britain
- 0.52 Other

SECTOR ALLOCATION %



- 34.47 Information tech.
- 23.02 Financials
- 12.41 Industrials
- 10.39 Communication serv.
- 3.76 Cons. discretionary
- 3.30 Health care
- 3.24 Real Estate
- 3.24 Consumer staples
- 2.98 Materials
- 2.55 Energy
- 0.63 Utilities

FIXED INCOME ALLOCATION %

| | |
|---------------------------------|-------|
| Floating rate bank loans | 30.58 |
| U.S. Corporate Bonds | 13.89 |
| Canadian Corporate Bonds | 11.16 |
| U.S. high yield bonds | 9.03 |
| International government bonds | 6.75 |
| U.S. government bonds | 6.75 |
| International Corporate Bonds | 4.53 |
| Canadian high yield bonds | 4.04 |
| Canadian investment grade bonds | 2.87 |
| Canadian government bonds | 1.94 |

TOP 10 HOLDINGS %

| | |
|--|------|
| HM Treasury, 0.5%, 1/31/2029 | 2.40 |
| Enbridge Inc. (FRN), 8.25%, 1/15/2084 | 2.16 |
| United States Treasury Note, 4.75%, 8/15/2055 | 1.65 |
| United States Treasury Note, 4.25%, 8/15/2054 | 1.42 |
| United States Treasury Note, 5%, 5/15/2045 | 1.40 |
| Brookfield Finance Inc. (FRN), 6.3%, 1/15/2055 | 1.36 |
| Microsoft Corp. | 1.27 |
| Telus Corp. (FRN), 6.63%, 10/15/2055 | 0.99 |
| HM Treasury, 0.25%, 7/31/2031 | 0.99 |
| HM Treasury, 4.38%, 7/31/2054 | 0.94 |

FUND CODES

| Sales option | Fund code | Fund Status |
|--------------|-----------|-------------|
| FE | MGF8009 | Open |
| BE | MGF8109 | SWO |
| LL | MGF8209 | SWO |
| NLCB4 | MGF5509 | SWO |
| NLCB2 | MGF5609 | Open |

Source for all data: Transmission Media, as at February 28, 2026. ±For illustration purposes only. † Open † 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.