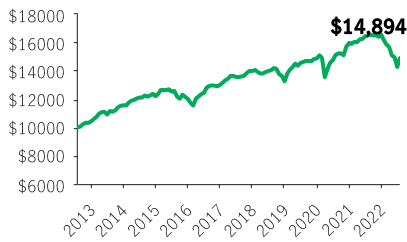


Manulife Yield Opportunities GIF Select

GIF SELECT

InvestmentPlus · Performance as at July 31, 2022 · Holdings as at May 31, 2022

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 %

2013	2014	2015	2016	2017	2018	2019	2020	2021
10.85	5.48	-1.63	8.38	7.47	-5.16	12.13	7.36	3.68

COMPOUND RETURNS %

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
4.38	-1.33	-7.74	-10.01	-9.68	0.60	1.90	4.06	3.82

OVERVIEW

Inception Date: October 18, 2010

Asset Class:

Global Fixed Income Balanced

Net Assets: \$365.1 million

Risk: Low



Fund Status: Open *

Management Fee: 1.73%

Management Expense Ratio¹: 2.45%

AWARDS



UNDERLYING FUND INFORMATION

Name: Manulife Yield Opportunities Fund

Underlying Fund Manager:

Manulife Investment Management Limited

Portfolio Managers: Roshan Thiru, Richard

Kos, Jonathan Popper, Saurabh Moudgil

FUND CODES

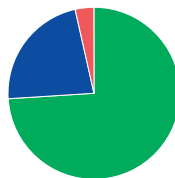
Front-end: MGF8009

Back-end: MGF8109

Low-load: MGF8209

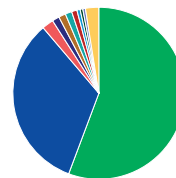
No-load with CB: MGF5509

ASSET ALLOCATION %



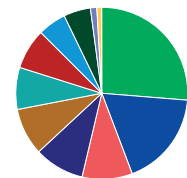
- 74.13 Fixed income
- 22.53 Equities
- 3.53 Cash and equivalents

GEOGRAPHIC ALLOCATION %



- 55.72 United States
- 33.07 Canada
- 2.18 Japan
- 1.35 Netherlands
- 1.32 Ireland
- 1.23 United Kingdom
- 1.01 Luxembourg
- 0.61 Saint Lucia
- 0.51 France
- 0.49 Mexico
- 2.51 Other

SECTOR ALLOCATION %



- 26.29 Financials
- 17.95 Information tech.
- 9.46 Health care
- 9.40 Industrials
- 8.89 Consumer staples
- 7.88 Utilities
- 7.61 Cons. discretionary
- 5.36 Energy
- 5.05 Communication serv.
- 1.20 Materials
- 0.91 Real Estate

FIXED INCOME ALLOCATION %

U.S. high yield bonds	33.51
Floating rate bank loans	14.76
Canadian investment grade bonds	9.12
U.S. corporate bonds	7.70
Bank loans	6.18
Canadian high yield bonds	6.16
U.S. government bonds	5.37
Canadian corporate bonds	4.61
International high yield bonds	4.07
International investment grade bonds	2.35

TOP 10 HOLDINGS %

United States Treasury Note, 1.88%, 11/15/2051	1.96
Rogers Communications Inc. (FRN), 5.25%, 3/15/2082	1.28
United States Treasury Note, 1.88%, 2/15/2032	1.16
Nissan Motor Co. Ltd., 3.52%, 9/17/2025	1.11
S&P Global Inc.	0.93
Tennessee Valley Authority, 6/8/2022	0.86
Federal Home Loan Banks, 6/13/2022	0.75
United States Treasury Note, 1.38%, 8/15/2050	0.70
Algonquin Power & Utilities Corp. Corp Unit, 7.75%	0.69
Keyera Corp. (FRN), 0.06%, 3/10/2081	0.66

Source for all data: Transmission Media, as at July 31, 2022. ±For illustration purposes only. * Open ¹ MERs presented are as of December 31, 2021 and include HST.

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. 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.