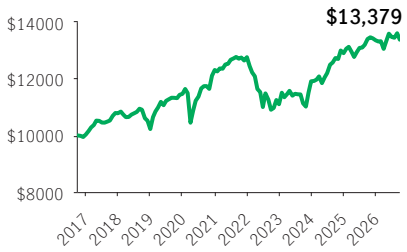
Manulife Investment Management

Manulife Yield Opportunities GIF Select

GIF SELECT

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

GROWTH OF $10,000 ±



OVERVIEW

Inception Date: October 18, 2010

Asset Class:

Global Fixed Income Balanced

Net Assets: $251.1 million

Risk: Low to Medium

Low				High

Fund Status: Open *

Management Fee: 1.73%

Fund Expense Ratio 2.49%

Management Expense Ratio 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

FUND CODES

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

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.

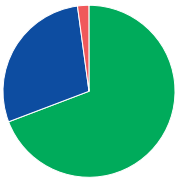
CALENDAR RETURNS ** %

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 ** %

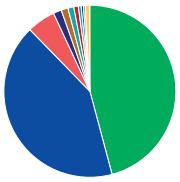
1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
-1.68	-0.72	2.48	0.16	-0.20	6.32	1.03	2.95	3.80

ASSET ALLOCATION %



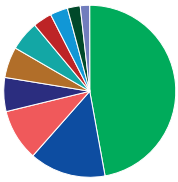
- 69.37 Fixed income
- 28.69 Equities
- 2.15 Cash and equivalents

GEOGRAPHIC ALLOCATION %



- 45.85 United States
- 41.88 Canada
- 5.35 United Kingdom
- 1.54 Japan
- 1.28 Taiwan
- 1.12 Ireland
- 0.84 France
- 0.52 South Korea
- 0.44 Netherlands
- 0.35 Luxembourg
- 0.85 Other

SECTOR ALLOCATION %



- 47.16 Information tech.
- 14.35 Financials
- 9.68 Industrials
- 6.38 Communication serv.
- 5.80 Materials
- 5.57 Energy
- 3.55 Health care
- 3.33 Cons. discretionary
- 2.40 Utilities
- 1.77 Consumer staples

FIXED INCOME ALLOCATION %

Floating rate bank loans	26.65
U.S. Corporate Bonds	19.30
Canadian Corporate Bonds	12.57
U.S. high yield bonds	8.30
U.S. government bonds	6.94
International government bonds	6.70
International Corporate Bonds	3.33
Canadian high yield bonds	3.09
U.S. Asset-backed Securities	2.47
Canadian investment grade bonds	2.20

TOP 10 HOLDINGS %

HM Treasury, 4.38%, 7/31/2054	2.12
United States Treasury Note, 4.25%, 8/15/2054	1.68
Constellation Software Inc.	1.46
United States Treasury Note, 4.75%, 8/15/2055	1.42
Microsoft Corp.	1.38
Alphabet Inc. Cap Stk Cl C	1.29
Taiwan Semiconductor Manufacturing Co. Ltd. Twse Listed Stocks	1.29
Brookfield Finance Inc. (FRN), 6.3%, 1/15/2055	1.26
NVIDIA Corp.	1.20
TransCanada Trust (FRN), 4.2%, 3/4/2081	1.13

Source for all data: Transmission Media, as at September 30, 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.