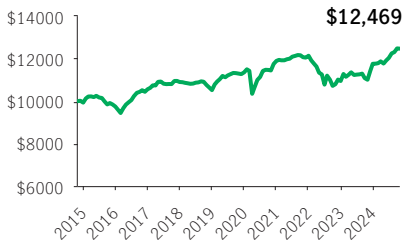


Manulife Corporate Bond GIF Select

GIF SELECT

InvestmentPlus 75/75 Front-end, Back-end, Low-load, No-load with CB · Performance as at October 31, 2024 · Holdings as at September 30, 2024

GROWTH OF \$10,000 ±



INVESTMENT OBJECTIVE

The Fund seeks to obtain long-term returns and a steady flow of income. The Fund invests primarily in a diversified portfolio of Canadian and U.S. investment grade corporate and high yield bonds.

CALENDAR RETURNS ** %

| 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 |
|-------|------|------|-------|------|------|------|-------|------|
| -1.87 | 8.34 | 3.25 | -3.52 | 7.96 | 4.73 | 2.06 | -9.80 | 7.41 |

COMPOUND RETURNS ** %

| 1 mth | 3 mths | 6 mths | YTD | 1 yr | 3 yrs | 5 yrs | 10 yrs | Incept. |
|-------|--------|--------|------|-------|-------|-------|--------|---------|
| -0.09 | 1.81 | 5.97 | 6.05 | 13.29 | 1.10 | 2.00 | 2.23 | 3.45 |

OVERVIEW

Inception Date: October 5, 2009

Asset Class: High Yield Fixed Income

Net Assets: \$77.8 million

Risk: Low

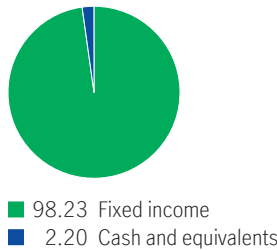


Fund Status: Open *

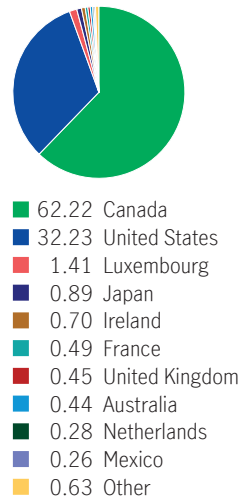
Management Fee: 1.64%

Management Expense Ratio¹: 2.13%

ASSET ALLOCATION %



GEOGRAPHIC ALLOCATION %



UNDERLYING FUND INFORMATION

Name: Manulife Corporate Bond Fund

Underlying Fund Manager:

Manulife Investment Management Limited

Portfolio Managers: Roshan Thiru, Richard Kos

FUND CODES

| Sales option | Fund code | Fund Status |
|--------------|-----------|-------------|
| FE | MGF8012 | Open |
| BE | MGF8112 | SWO |
| LL | MGF8212 | SWO |
| NLCB4 | MGF5092 | SWO |
| NLCB2 | MGF7792 | Open |

FIXED INCOME ALLOCATION %

| | |
|---------------------------------|-------|
| Floating rate bank loans | 25.78 |
| U.S. high yield bonds | 16.40 |
| Canadian investment grade bonds | 15.30 |
| Canadian Corporate Bonds | 11.37 |
| Canadian high yield bonds | 6.87 |
| U.S. Corporate Bonds | 6.10 |
| U.S. investment grade bonds | 3.85 |
| U.S. government bonds | 3.12 |
| International high yield bonds | 2.49 |
| Preferred stocks | 1.79 |

TOP 10 HOLDINGS %

| | |
|--|------|
| Rogers Communications Inc. (FRN), 5.25%, 3/15/2082 | 2.28 |
| Enbridge Inc. (FRN), 8.25%, 1/15/2084 | 2.26 |
| Cenovus Energy Inc., 3.5%, 2/7/2028 | 2.26 |
| Bank of Nova Scotia (The), 4.5%, 12/16/2025 | 1.27 |
| ATCO Ltd. (FRN), 0.06%, 11/1/2078 | 1.10 |
| United States Treasury Note, 4.13%, 8/15/2044 | 1.08 |
| Gov. of Canada, 1.75%, 12/1/2053 | 1.07 |
| United States Treasury Note, 4.5%, 2/15/2044 | 0.95 |
| Videotron Ltee, 3.63%, 6/15/2028 | 0.94 |
| Inter Pipeline Ltd., 3.98%, 11/25/2031 | 0.91 |

Source for all data: Transmission Media, as at October 31, 2024. ±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.