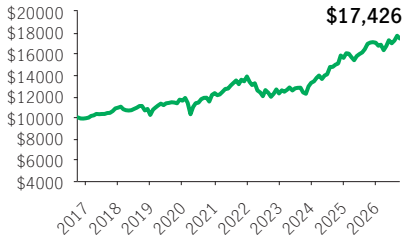
Manulife Investment Management

Manulife Monthly High Income 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 2, 2009

Asset Class: Canadian Neutral Balanced

Net Assets: $3.5 billion

Risk: Low to Medium

Low | High

Fund Status: Open *

Management Fee: 2.05%

Fund Expense Ratio 2.67%

Management Expense Ratio 2.61%

AWARDS

FUNDGRADE A+®
ACHIEVED FOR THE YEAR 2025

UNDERLYING FUND INFORMATION

Name: Manulife Monthly High Income Fund

Underlying Fund Manager:

Manulife Investment Management Limited

Portfolio Management Team: Manulife Essential Equity Team

FUND CODES

Sales option	Fund code	Fund Status
FE	MGF8019	Open
BE	MGF8119	SWO
LL	MGF8219	SWO
NLCB4	MGF5019	SWO
NLCB2	MGF5619	Open

INVESTMENT OBJECTIVE

This Balanced Fund aims to provide steady flow of monthly income and capital growth. The Fund invests primarily in Canadian fixed income and large-cap Canadian equity securities. The Fund may also invest in securities of royalty trusts and real estate investment trusts ("REITs").

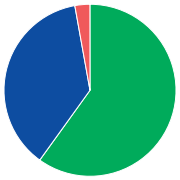
CALENDAR RETURNS ** %

2017	2018	2019	2020	2021	2022	2023	2024	2025
9.99	-6.24	13.18	6.11	12.77	-11.55	8.12	17.77	9.16

COMPOUND RETURNS ** %

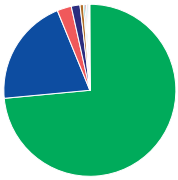
1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
-1.46	2.67	6.75	2.33	2.95	12.15	5.83	5.71	6.64

ASSET ALLOCATION %



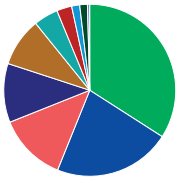
- 60.03 Equities
- 37.31 Fixed income
- 2.83 Cash and equivalents

GEOGRAPHIC ALLOCATION %



- 73.51 Canada
- 20.33 United States
- 2.69 Taiwan
- 1.64 Ireland
- 0.64 Netherlands
- 0.28 Korea
- 0.27 South Korea
- 0.25 Bermuda
- 0.18 United Kingdom
- 0.14 Jersey Channel Islands
- 0.06 Other

SECTOR ALLOCATION %



- 34.07 Information tech.
- 22.04 Financials
- 12.84 Materials
- 11.08 Energy
- 9.15 Industrials
- 4.60 Communication serv.
- 2.83 Cons. discretionary
- 1.53 Utilities
- 1.43 Health care
- 0.43 Consumer staples

FIXED INCOME ALLOCATION %

Canadian Corporate Bonds	36.05
Floating rate bank loans	24.76
Canadian investment grade bonds	19.61
U.S. Corporate Bonds	8.39
Canadian government bonds	4.72
Preferred stocks	2.00
Canadian Asset-backed Securities	1.99
U.S. investment grade bonds	0.78
International investment grade bonds	0.49
Canadian high yield bonds	0.42

TOP 10 HOLDINGS %

Constellation Software Inc.	3.36
Royal Bank of Canada	2.99
Taiwan Semiconductor Manufacturing Co. Ltd. Twse Listed Stocks	2.70
Toronto-Dominion Bank Com New	2.14
Shopify Inc. Cl A Sub Vtg Shs	2.05
Microsoft Corp.	1.81
Alphabet Inc. Cap Stk Cl C	1.72
CANADIAN TREASURY BILL 04NOV26 TBILL	1.48
NVIDIA Corp.	1.29
Canadian Natural Resources Ltd.	1.25

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 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 https://www.fundata.com/fundgrade. 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.