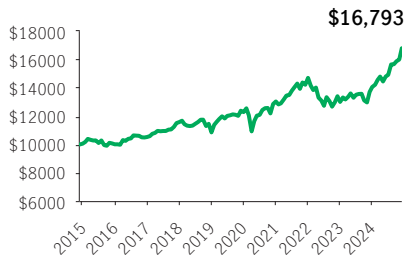


Manulife Monthly High Income GIF Select

GIF SELECT

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

GROWTH OF \$10,000 ±



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 ** %

2015	2016	2017	2018	2019	2020	2021	2022	2023
-0.49	5.14	9.99	-6.24	13.18	6.11	12.77	-11.55	8.12

COMPOUND RETURNS ** %

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
4.99	7.26	13.47	19.46	22.50	5.71	6.28	5.32	6.79

OVERVIEW

Inception Date: October 2, 2009

Asset Class: Canadian Neutral Balanced

Net Assets: \$3.9 billion

Risk: Low to Medium



Fund Status: Open *

Management Fee: 2.05%

Management Expense Ratio¹: 2.61%

UNDERLYING FUND INFORMATION

Name: Manulife Monthly High Income Fund

Underlying Fund Manager:

Manulife Investment Management Limited

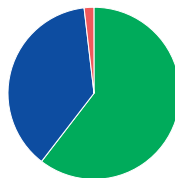
Portfolio Managers: Jonathan Popper,

Prakash Chaudhari, Roshan Thiru

FUND CODES

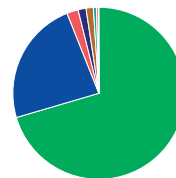
Sales option	Fund code	Fund Status
FE	MGF8019	Open
BE	MGF8119	SWO
LL	MGF8219	SWO
NLCB4	MGF5019	SWO
NLCB2	MGF5619	Open

ASSET ALLOCATION %



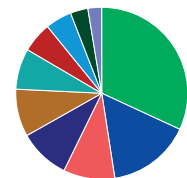
- 60.55 Equities
- 37.78 Fixed income
- 1.84 Cash and equivalents

GEOGRAPHIC ALLOCATION %



- 70.45 Canada
- 23.53 United States
- 2.13 Ireland
- 1.50 Bermuda
- 1.38 United Kingdom
- 0.56 Switzerland
- 0.35 France
- 0.06 Australia
- 0.05 Jersey Channel Islands

SECTOR ALLOCATION %



- 31.89 Financials
- 15.67 Information tech.
- 9.68 Consumer staples
- 9.59 Communication serv.
- 8.94 Energy
- 7.68 Industrials
- 5.70 Cons. discretionary
- 4.96 Materials
- 3.31 Utilities
- 2.58 Health care

FIXED INCOME ALLOCATION %

Canadian investment grade bonds	42.31
Floating rate bank loans	25.05
Canadian Corporate Bonds	24.82
Canadian high yield bonds	1.88
Preferred stocks	1.72
Canadian municipal bonds	1.41
Canadian government bonds	0.80
U.S. investment grade bonds	0.64
International investment grade bonds	0.61
Securitized	0.28

TOP 10 HOLDINGS %

Berkshire Hathaway Inc. Cl B New	2.99
Microsoft Corp.	2.95
Alimentation Couche-Tard Inc.	2.53
Constellation Software Inc.	2.51
Brookfield Corporation Vtg Shs Cl A	2.35
Alphabet Inc. Cl A	2.27
Aon PLC Shs Cl A	2.14
Arthur J. Gallagher & Co.	2.07
Charter Communications Inc. Cl A	2.06
Royal Bank of Canada	2.04

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