Manulife Monthly High Income GIF Select
InvestmentPlus · Performance as at November 30, 2021 · Holdings as at October 31, 2021

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 %

<table>
<thead>
<tr>
<th>Year</th>
<th>Return %</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>7.01</td>
</tr>
<tr>
<td>2013</td>
<td>15.29</td>
</tr>
<tr>
<td>2014</td>
<td>15.84</td>
</tr>
<tr>
<td>2015</td>
<td>-0.49</td>
</tr>
<tr>
<td>2016</td>
<td>5.14</td>
</tr>
<tr>
<td>2017</td>
<td>9.99</td>
</tr>
<tr>
<td>2018</td>
<td>-6.24</td>
</tr>
<tr>
<td>2019</td>
<td>13.18</td>
</tr>
<tr>
<td>2020</td>
<td>6.11</td>
</tr>
</tbody>
</table>

COMPOUND RETURNS %

<table>
<thead>
<tr>
<th>Period</th>
<th>Return %</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 mth</td>
<td>-1.11</td>
</tr>
<tr>
<td>3 mths</td>
<td>-0.59</td>
</tr>
<tr>
<td>6 mths</td>
<td>5.41</td>
</tr>
<tr>
<td>YTD</td>
<td>9.06</td>
</tr>
<tr>
<td>1 yr</td>
<td>10.56</td>
</tr>
<tr>
<td>3 yrs</td>
<td>7.46</td>
</tr>
<tr>
<td>5 yrs</td>
<td>6.26</td>
</tr>
<tr>
<td>10 yrs</td>
<td>7.48</td>
</tr>
<tr>
<td>Incept.</td>
<td>7.05</td>
</tr>
</tbody>
</table>

ASSET ALLOCATION %

- 63.65% Equities
- 32.07% Fixed income
- 4.22% Cash and equivalents

GEOGRAPHIC ALLOCATION %

- 69.95% Canada
- 27.24% United States
- 0.94% Bermuda
- 0.89% United Kingdom
- 0.87% Taiwan
- 0.06% Australia
- 0.05% Jersey Channel Islands

SECTOR ALLOCATION %

- 27.50% Financials
- 21.40% Information tech.
- 13.22% Industrials
- 7.05% Consumer staples
- 6.98% Communication serv.
- 6.29% Health care
- 5.13% Cons. discretionary
- 4.86% Energy
- 3.87% Real Estate
- 3.70% Utilities

FIXED INCOME ALLOCATION %

- 75.41% Canadian investment grade bonds
- 16.18% Floating rate bank loans
- 5.64% Canadian corporate bonds
- 2.04% Convertibles
- 0.45% Preferred stocks
- 0.16% International investment grade bonds
- 0.06% Canadian agency bonds
- 0.05% U.S. investment grade bonds
- 0.02% Canadian Mortgage-backed securities

TOP 10 HOLDINGS %

- Microsoft Corp. 3.41%
- Brookfield Asset Management Inc. Voting Shs C IA 3.32%
- Constellation Software Inc. 3.23%
- UnitedHealth Group Inc. 2.23%
- Costco Wholesale Corp. 2.17%
- BCE Inc. Com New 2.02%
- Telus Corp. 1.96%
- American Tower Corp. 1.90%
- Canadian Pacific Railway Ltd. 1.89%
- Progressive Corp. 1.80%

Source for all data: Transmission Media, as at November 30, 2021. *For illustration purposes only. *Open * MERs presented are as of December 31, 2020 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 FundGrade 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.