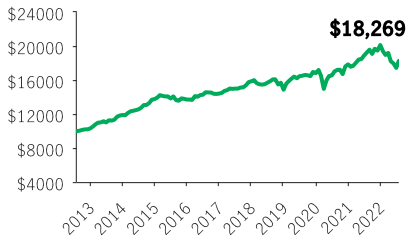


Manulife Monthly High Income GIF Select

GIF SELECT

InvestmentPlus · Performance as at July 31, 2022 · Holdings as at May 31, 2022

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 %

2013	2014	2015	2016	2017	2018	2019	2020	2021
15.29	15.84	-0.49	5.14	9.99	-6.24	13.18	6.11	12.77

COMPOUND RETURNS %

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
4.77	0.23	-5.74	-9.27	-5.02	3.41	4.02	6.21	6.14

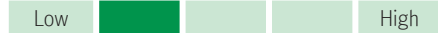
OVERVIEW

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, Saurabh Moudgil

FUND CODES

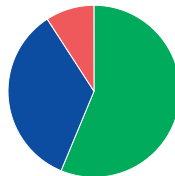
Front-end: MGF8019

Back-end: MGF8119

Low-load: MGF8219

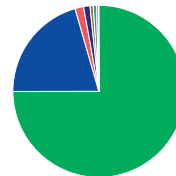
No-load with CB: MGF5019

ASSET ALLOCATION %



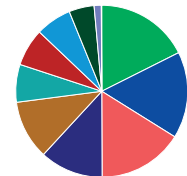
- 56.34 Equities
- 34.65 Fixed income
- 9.16 Cash and equivalents

GEOGRAPHIC ALLOCATION %



- 74.96 Canada
- 20.58 United States
- 1.60 Ireland
- 1.21 Bermuda
- 0.62 Netherlands
- 0.60 United Kingdom
- 0.33 Taiwan
- 0.06 Australia
- 0.05 Jersey Channel Islands

SECTOR ALLOCATION %



- 17.60 Industrials
- 16.27 Financials
- 16.06 Information tech.
- 11.93 Energy
- 11.09 Consumer staples
- 7.11 Communication serv.
- 7.05 Health care
- 4.73 Cons. discretionary
- 1.36 Real Estate
- 0.07 Materials

FIXED INCOME ALLOCATION %

Canadian investment grade bonds	58.91
Floating rate bank loans	20.54
Canadian corporate bonds	16.72
Convertibles	2.19
Canadian high yield bonds	0.71
Preferred stocks	0.40
Canadian Mortgage-backed securities	0.21
U.S. investment grade bonds	0.18
International investment grade bonds	0.14

TOP 10 HOLDINGS %

Microsoft Corp.	2.27
Constellation Software Inc.	2.19
Telus Corp.	2.03
BCE Inc. Com New	1.84
Enbridge Inc.	1.67
TC Energy Corp.	1.65
Fortis Inc.	1.62
UnitedHealth Group Inc.	1.52
Canadian Pacific Railway Ltd.	1.44
Canadian National Railwaypany	1.43

Source for all data: Transmission Media, as at July 31, 2022. ±For illustration purposes only. * Open ¹ MERs presented are as of December 31, 2021 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 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.