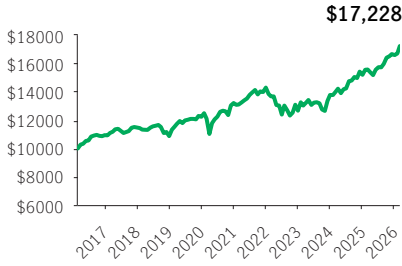


Manulife Balanced GIF Select (Multi-Manager)

GIF SELECT

InvestmentPlus 75/75 (Front-end, Back-end, Low-load, No-load with CB) · Performance as at February 28, 2026 · Holdings as at January 31, 2026

GROWTH OF \$10,000 ±



INVESTMENT OBJECTIVE

The Fund invests in a combination of Equity and Fixed Income Securities in order to provide a high rate of return and maximum security of principal.

CALENDAR RETURNS ** %

2017	2018	2019	2020	2021	2022	2023	2024	2025
4.93	-5.30	12.56	7.94	8.25	-11.41	8.75	10.33	9.17

COMPOUND RETURNS ** %

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
3.15	3.39	7.89	3.83	10.64	9.76	5.63	5.59	5.32

OVERVIEW

Inception Date: October 5, 2009

Asset Class: Canadian Neutral Balanced

Net Assets: \$156.0 million

Risk: Medium



Fund Status: Open *

Management Fee: 1.98%

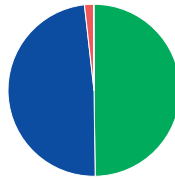
Management Expense Ratio¹: 2.52%

Fund Manager: Manulife

FUND CODES

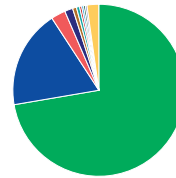
Sales option	Fund code	Fund Status
FE	MGF8022	Open
BE	MGF8122	SWO
LL	MGF8222	SWO
NLCB4	MGF5524	SWO
NLCB2	MGF4322	Open

ASSET ALLOCATION %



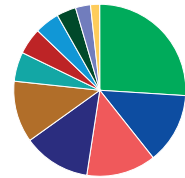
- 49.85 Equities
- 48.53 Fixed income
- 1.70 Cash and equivalents
- 0.08 Other

GEOGRAPHIC ALLOCATION %



- 72.32 Canada
- 18.50 United States
- 2.71 Europe
- 1.53 Japan
- 0.73 United Kingdom
- 0.60 Taiwan
- 0.39 Asia Ex-Japan
- 0.36 Italy
- 0.33 France
- 0.31 Ireland
- 2.22 Other

SECTOR ALLOCATION %



- 26.00 Financials
- 13.34 Information tech.
- 13.09 Industrials
- 12.68 Materials
- 11.58 Energy
- 5.52 Cons. discretionary
- 4.96 Communication serv.
- 4.65 Health care
- 3.64 Consumer staples
- 2.83 Utilities
- 1.72 Real Estate

FIXED INCOME ALLOCATION %

Canadian Corporate Bonds	27.18
Canadian provincial bonds	26.87
Canadian investment grade bonds	14.57
U.S. Corporate Bonds	9.14
Canadian government bonds	7.00
U.S. high yield bonds	4.11
U.S. government bonds	3.13
Canadian municipal bonds	2.10
Canadian agency bonds	1.59
International Corporate Bonds	0.90

UNDERLYING FUND HOLDINGS %

MIM Canadian Core Fixed Income	44.91
Manulife Core Canadian Equity Fund	10.21
Manulife Dividend Income Fund	9.91
Franklin ClearBridge Canadian Equity Fund	9.85
MIM US Large Cap Core Pooled Fund	7.83
Manulife U.S. Unconstrained Bond Fund	4.93
NBI Canadian All Cap Equity Fund	4.93
NBI <i>SmartData</i> International Equity Fund	4.10
Manulife World Investment Fund	3.56

Source for all data: Transmission Media, as at February 28, 2026. ±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.