

Manulife Canadian Balanced GIF Select

InvestmentPlus 75/75 (Front-end, Back-end, Low-load, No-load with CB) · Performance as at January 31, 2026 · Holdings as at November 30, 2025

GROWTH OF \$10,000 ±

INVESTMENT OBJECTIVE

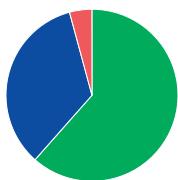
The Fund seeks to achieve long-term growth and preservation of capital. The Fund will invest up to all of its assets in a diversified mix of other mutual funds, and may also invest in common shares, preferred shares, treasury bills, short-term notes, debentures, and bonds.

CALENDAR RETURNS ** %

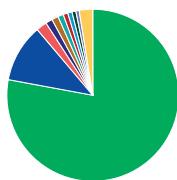
2017	2018	2019	2020	2021	2022	2023	2024	2025
7.76	-4.27	14.34	5.87	10.24	-10.99	7.89	7.24	6.79

COMPOUND RETURNS ** %

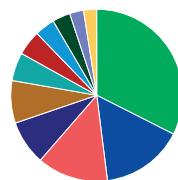
1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
0.32	0.99	4.01	0.32	4.26	5.92	4.31	4.85	6.10

ASSET ALLOCATION %


61.64	Equities
34.34	Fixed income
4.21	Cash and equivalents

GEOGRAPHIC ALLOCATION %


77.92	Canada
10.90	United States
2.01	United Kingdom
1.29	Taiwan
1.24	France
1.03	Netherlands
0.87	Sweden
0.83	Italy
0.72	Norway
0.63	Japan
2.55	Other

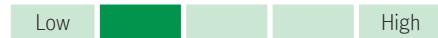
SECTOR ALLOCATION %


32.47	Financials
15.55	Industrials
13.38	Information tech.
8.38	Materials
7.99	Energy
5.32	Cons. discretionary
4.70	Utilities
3.79	Consumer staples
3.35	Communication serv.
2.63	Health care
2.46	Real Estate

OVERVIEW
Inception Date: October 18, 2010

Asset Class: Canadian Neutral Balanced

Net Assets: \$155.1 million

Risk: Low to Medium

Fund Status: Capped *

Management Fee: 1.79%

Management Expense Ratio¹: 2.56%

UNDERLYING FUND INFORMATION
Name: Manulife Canadian Balanced Fund

Underlying Fund Manager:

Manulife Investment Management Limited

Portfolio Sub-Advisor: Mawer Investment Management Ltd.

Portfolio Management Team: Mawer Investment Management Ltd.

FUND CODES

Sales option	Fund code	Fund Status
FE	MGF8037	Capped
BE	MGF8137	Capped
LL	MGF8237	Capped

FIXED INCOME ALLOCATION %

Canadian provincial bonds	29.64
Canadian government bonds	24.46
Canadian investment grade bonds	17.65
Floating rate bank loans	10.78
Canadian Corporate Bonds	8.53
U.S. investment grade bonds	3.73
Canadian Mortgage-backed Securities	3.51
Canadian municipal bonds	1.20
U.S. Corporate Bonds	0.50

TOP 10 HOLDINGS %

Royal Bank of Canada	2.58
Toronto-Dominion Bank Com New	2.24
Province of Quebec, 3.6%, 9/1/2033	1.90
Canadian Natural Resources Ltd.	1.82
Shopify Inc. Cl A Sub Vtg Shs	1.79
Gov. of Canada, 1.5%, 6/1/2031	1.78
Brookfield Corporation Vtg Shs Cl A	1.70
Gov. of Canada, 2/11/2026	1.53
AltaGas Ltd.	1.50
Gov. of Canada, 2.00%, 2051/12/1	1.41

Source for all data: Transmission Media, as at January 31, 2026. ±For illustration purposes only. * Closed to deposits and switches-in. 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.