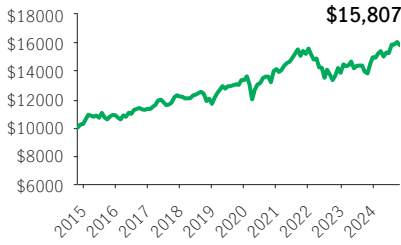


**Manulife Canadian Balanced GIF Select**

**GIF SELECT**

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

**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 \*\* %**

2015	2016	2017	2018	2019	2020	2021	2022	2023
6.00	4.14	7.76	-4.27	14.34	5.87	10.24	-10.99	7.89

**COMPOUND RETURNS \*\* %**

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
-1.40	-0.26	5.36	5.71	14.42	0.86	3.97	4.69	6.03

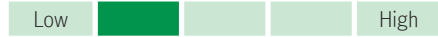
**OVERVIEW**

**Inception Date:** October 18, 2010

**Asset Class:** Canadian Neutral Balanced

**Net Assets:** \$165.5 million

**Risk:** Low to Medium



**Fund Status:** Capped \*

**Management Fee:** 1.79%

**Management Expense Ratio<sup>1</sup>:** 2.56%

**UNDERLYING FUND INFORMATION**

**Name:** Manulife Canadian Balanced Fund

**Underlying Fund Manager:**

Manulife Investment Management Limited

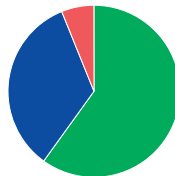
**Portfolio Sub-Advisor:** Mawer Investment Management Ltd.

**Portfolio Managers:** Greg Peterson

**FUND CODES**

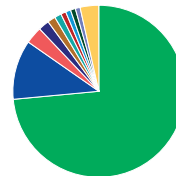
Sales option	Fund code	Fund Status
FE	MGF8037	Capped
BE	MGF8137	Capped
LL	MGF8237	Capped

**ASSET ALLOCATION %**



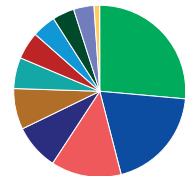
- 60.06 Equities
- 34.00 Fixed income
- 6.14 Cash and equivalents

**GEOGRAPHIC ALLOCATION %**



- 73.50 Canada
- 11.20 United States
- 3.21 United Kingdom
- 2.05 France
- 1.50 Netherlands
- 1.26 Switzerland
- 0.98 Sweden
- 0.95 Norway
- 0.93 Germany
- 0.91 Italy
- 3.50 Other

**SECTOR ALLOCATION %**



- 26.42 Financials
- 19.58 Industrials
- 13.24 Information tech.
- 8.57 Consumer staples
- 7.71 Cons. discretionary
- 5.82 Health care
- 5.18 Communication serv.
- 4.47 Energy
- 4.10 Utilities
- 3.85 Materials
- 1.07 Real Estate

**FIXED INCOME ALLOCATION %**

Canadian provincial bonds	34.41
Canadian investment grade bonds	30.40
Canadian government bonds	24.51
Floating rate bank loans	5.56
Canadian Corporate Bonds	3.36
U.S. investment grade bonds	1.40
Canadian agency bonds	0.35

**TOP 10 HOLDINGS %**

Province of Quebec, 3.6%, 9/1/2033	2.91
Province of Ontario, 3.65%, 6/2/2033	2.36
Royal Bank of Canada	2.02
Gov. of Canada, 12/18/2024	1.94
Alimentation Couche-Tard Inc.	1.65
Gov. of Canada, 10/24/2024	1.64
CGI Inc. CI A Sub Vtg	1.62
Gov. of Canada, 3.25%, 12/1/2033	1.58
Canadian Natural Resources Ltd.	1.51
Canadian Pacific Kansas City Limited	1.28

Source for all data: Transmission Media, as at October 31, 2024. ±For illustration purposes only. \* Closed to deposits and switches-in <sup>1</sup> 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.