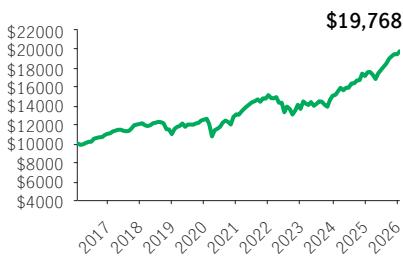


Manulife CI Canadian Income & Growth GIF Select

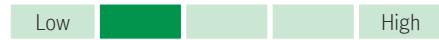
GIF SELECT

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

GROWTH OF \$10,000 ±

OVERVIEW
Inception Date: October 2, 2009

Asset Class: Global Neutral Balanced

Net Assets: \$396.9 million

Risk: Low to Medium

Fund Status: Open *

Management Fee: 2.25%

Management Expense Ratio¹: 2.82%

AWARDS

UNDERLYING FUND INFORMATION
Name: CI Signature Income & Growth Fund

Underlying Fund Manager:

CI Investments Inc.

FUND CODES

Sales option	Fund code	Fund Status
FE	MGF8052	Open
BE	MGF8152	SWO
LL	MGF8252	SWO
NLCB4	MGF5552	SWO
NLCB2	MGF7552	Open

INVESTMENT OBJECTIVE

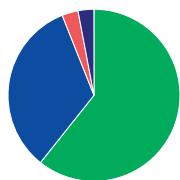
The fund seeks to provide a steady flow of current income while preserving capital by investing in a diversified portfolio of securities composed mainly of equity, equity-related and fixed income securities of Canadian issuers. The fund may also invest in foreign securities.

CALENDAR RETURNS ** %

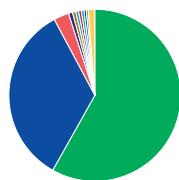
2017	2018	2019	2020	2021	2022	2023	2024	2025
9.45	-8.93	14.01	4.45	15.54	-9.67	10.23	13.91	13.38

COMPOUND RETURNS ** %

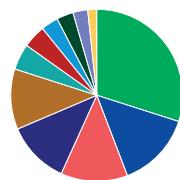
1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
1.68	2.70	9.04	1.68	12.64	11.00	8.67	7.05	6.56

ASSET ALLOCATION %


- 60.91 Equities
- 33.39 Fixed income
- 3.04 Cash and equivalents
- 3.00 Mutual funds

GEOGRAPHIC ALLOCATION %


- 58.16 Canada
- 34.03 United States
- 2.86 United Kingdom
- 0.76 Germany
- 0.62 France
- 0.52 Japan
- 0.52 South Korea
- 0.50 Luxembourg
- 0.43 Switzerland
- 0.37 Netherlands
- 1.23 Other

SECTOR ALLOCATION %


- 29.94 Financials
- 14.28 Information tech.
- 12.57 Industrials
- 11.81 Energy
- 11.37 Materials
- 4.89 Cons. discretionary
- 4.31 Communication serv.
- 3.25 Health care
- 3.15 Consumer staples
- 2.77 Utilities
- 1.67 Real Estate

FIXED INCOME ALLOCATION %

Canadian Corporate Bonds	19.10	Manulife Financial Corporation	2.58
U.S. Corporate Bonds	18.25	Shopify Inc. Cl A Sub Vtg Shs	2.32
Canadian investment grade bonds	11.95	Wheaton Precious Metals Corp.	2.27
Canadian government bonds	11.71	Fairfax Financial Holdings Ltd. Sub Vtg	2.16
U.S. high yield bonds	7.39	Agnico-Eagle Mines Ltd.	1.82
Canadian provincial bonds	6.97	Bank of Nova Scotia (The)	1.82
Bank loans	5.32	Toronto-Dominion Bank Com New	1.48
Preferred stocks	4.50	Enbridge Inc.	1.47
Canadian high yield bonds	3.49	Advanced Micro Devices Inc.	1.45
International Corporate Bonds	2.38	Amazon.com Inc.	1.41

TOP 10 HOLDINGS %

Manulife Financial Corporation	2.58
Shopify Inc. Cl A Sub Vtg Shs	2.32
Wheaton Precious Metals Corp.	2.27
Fairfax Financial Holdings Ltd. Sub Vtg	2.16
Agnico-Eagle Mines Ltd.	1.82
Bank of Nova Scotia (The)	1.82
Toronto-Dominion Bank Com New	1.48
Enbridge Inc.	1.47
Advanced Micro Devices Inc.	1.45
Amazon.com Inc.	1.41

Source for all data: Transmission Media, as at January 31, 2026. ±For illustration purposes only. * Open ^ 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 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 Fund-Grade 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.