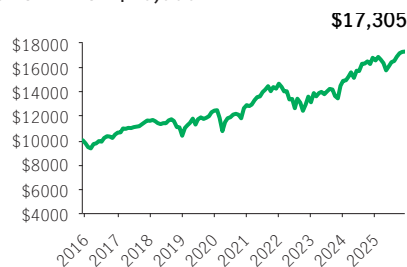


## Manulife Strategic Balanced Yield GIF Select

GIF SELECT

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

### GROWTH OF \$10,000 \*



### OVERVIEW

**Inception Date:** October 31, 2012

**Asset Class:** Global Neutral Balanced

**Net Assets:** \$434.7 million

**Risk:** Low to Medium



**Fund Status:** Open \*

**Management Fee:** 1.80%

**Management Expense Ratio<sup>1</sup>:** 2.60%

### AWARDS



### UNDERLYING FUND INFORMATION

**Name:** Manulife Strategic Balanced Yield Fund

**Underlying Fund Manager:**

Manulife Investment Management Limited

**Portfolio Sub-Advisor:** Manulife Investment Management (US) LLC

**Portfolio Management Team:** Manulife U.S. Core Value Equity Team

### FUND CODES

| Sales option | Fund code | Fund Status |
|--------------|-----------|-------------|
| FE           | MGF8062   | Open        |
| BE           | MGF8162   | SWO         |
| LL           | MGF8262   | SWO         |
| NLCB4        | MGF5562   | SWO         |
| NLCB2        | MGF7562   | Open        |

### INVESTMENT OBJECTIVE

The Fund seeks to provide a combination of income and capital appreciation by investing primarily in a diversified portfolio of dividend paying equity securities and fixed income securities.

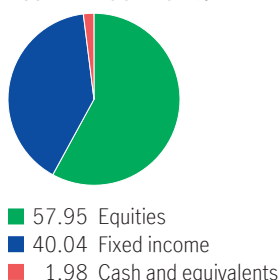
### CALENDAR RETURNS \*\* %

| 2016 | 2017 | 2018   | 2019  | 2020 | 2021  | 2022   | 2023  | 2024  |
|------|------|--------|-------|------|-------|--------|-------|-------|
| 9.10 | 9.14 | -10.59 | 19.96 | 3.63 | 13.69 | -10.43 | 13.42 | 11.30 |

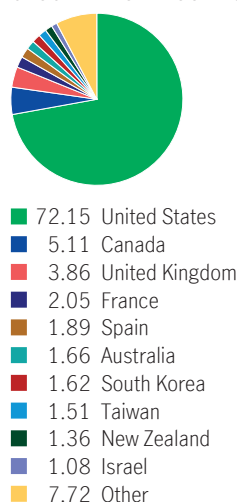
### COMPOUND RETURNS \*\* %

| 1 mth | 3 mths | 6 mths | YTD  | 1 yr | 3 yrs | 5 yrs | 10 yrs | Incept. |
|-------|--------|--------|------|------|-------|-------|--------|---------|
| 0.14  | 2.53   | 7.61   | 4.41 | 3.04 | 8.38  | 6.48  | 5.64   | 7.62    |

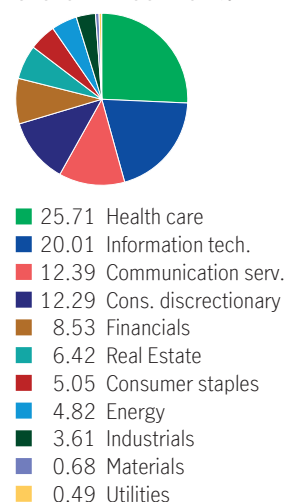
### ASSET ALLOCATION %



### GEOGRAPHIC ALLOCATION %



### SECTOR ALLOCATION %



### FIXED INCOME ALLOCATION %

|                                 |       |
|---------------------------------|-------|
| International government bonds  | 19.53 |
| Floating rate bank loans        | 12.22 |
| U.S. Mortgage-backed Securities | 11.44 |
| U.S. Corporate Bonds            | 10.82 |
| U.S. investment grade bonds     | 9.60  |
| U.S. high yield bonds           | 9.13  |
| U.S. government bonds           | 5.27  |
| U.S. Asset-backed Securities    | 3.38  |
| Bank loans                      | 3.36  |
| International Corporate Bonds   | 2.88  |

### TOP 10 HOLDINGS %

|  |      |
|--|------|
| Microsoft Corp.                          | 2.68 |
| Amazon.com Inc.                          | 2.45 |
| Alphabet Inc. Cl A                       | 2.15 |
| Cheniere Energy Inc. Com New             | 2.14 |
| Elanco Animal Health Inc.                | 2.09 |
| GSK PLC Sponsored ADR Sponsored ADR      | 2.05 |
| Apple Inc.                               | 1.89 |
| UnitedHealth Group Inc.                  | 1.85 |
| Danone Shs                               | 1.84 |
| Cellnex Telecom S.A. Cellnex Telecom S A | 1.80 |
| Acciones                                 |      |

Source for all data: Transmission Media, as at November 30, 2025. \* For illustration purposes only. \* Open <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 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](http://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.