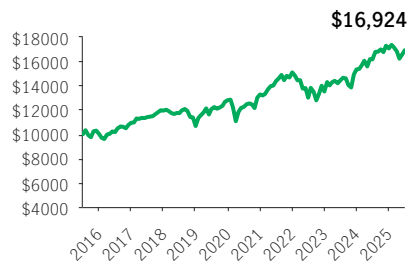


Manulife Strategic Balanced Yield GIF Select

GIF SELECT

InvestmentPlus 75/75 Front-end, Back-end, Low-load, No-load with CB · Performance as at June 30, 2025 · Holdings as at May 31, 2025

GROWTH OF \$10,000 *



OVERVIEW

Inception Date: October 31, 2012

Asset Class: Global Neutral Balanced

Net Assets: \$436.2 million

Risk: Low to Medium



Fund Status: Open *

Management Fee: 1.80%

Management Expense Ratio¹: 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 Managers: Michael Mattioli,

Jonathan White, Thomas C. Goggins

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.

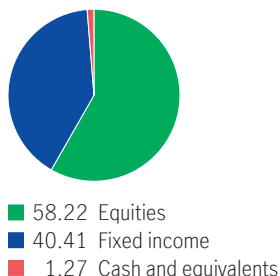
CALENDAR RETURNS ** %

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

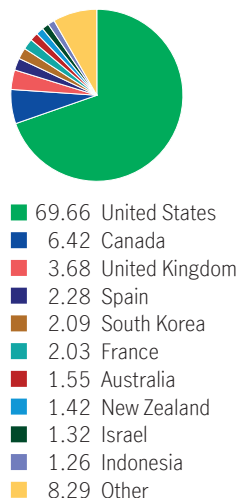
COMPOUND RETURNS ** %

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
2.20	0.50	-0.84	-0.84	4.68	9.15	6.67	5.40	7.44

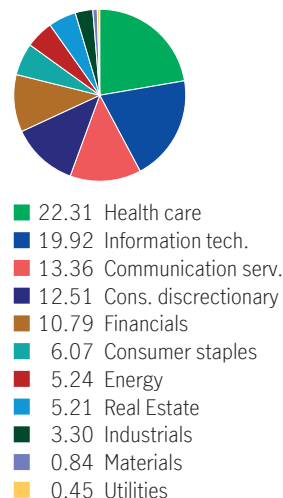
ASSET ALLOCATION %



GEOGRAPHIC ALLOCATION %



SECTOR ALLOCATION %



FIXED INCOME ALLOCATION %

International government bonds	20.83
U.S. Mortgage-backed Securities	14.37
U.S. investment grade bonds	11.98
U.S. high yield bonds	10.89
Floating rate bank loans	10.18
U.S. Corporate Bonds	7.28
U.S. government bonds	4.79
Bank loans	3.73
International investment grade bonds	2.87
International Corporate Bonds	2.36

TOP 10 HOLDINGS %

Apple Inc.	2.91
Comcast Corp. Cl A	2.50
Cheniere Energy Inc. Com New	2.38
Microsoft Corp.	2.36
GSK PLC Sponsored ADR Sponsored Adr New	2.21
Cellnex Telecom S.A. Cellnex Telecom S A	2.20
Acciones	
Samsung Electronics Co. Ltd.	2.09
Samsungelectronics	
KKR & Co. Inc.	1.88
Danone Shs	1.76
Elevance Health Inc.	1.64

Source for all data: Transmission Media, as at June 30, 2025. ±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 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.