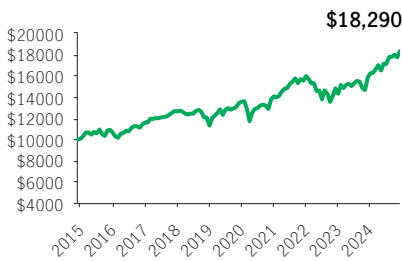


Manulife Strategic Balanced Yield GIF Select

GIF SELECT

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

GROWTH OF \$10,000 *



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 ** %

2015	2016	2017	2018	2019	2020	2021	2022	2023
5.37	9.10	9.14	-10.59	19.96	3.63	13.69	-10.43	13.42

COMPOUND RETURNS ** %

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
3.15	2.96	6.77	12.77	15.92	5.63	6.41	6.22	8.00

OVERVIEW

Inception Date: October 31, 2012

Asset Class: Global Neutral Balanced

Net Assets: \$471.3 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

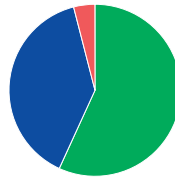
Portfolio Managers: Sandy Sanders, Michael

Mattioli, Thomas C. Goggins

FUND CODES

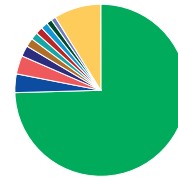
Sales option	Fund code	Fund Status
FE	MGF8062	Open
BE	MGF8162	SWO
LL	MGF8262	SWO
NLCB4	MGF5562	SWO
NLCB2	MGF7562	Open

ASSET ALLOCATION %



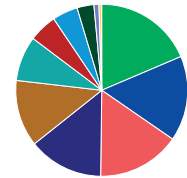
- 56.96 Equities
- 39.26 Fixed income
- 4.01 Cash and equivalents

GEOGRAPHIC ALLOCATION %



- 74.57 United States
- 3.49 United Kingdom
- 3.48 Canada
- 2.03 Spain
- 1.62 Indonesia
- 1.38 France
- 1.35 New Zealand
- 1.30 Australia
- 1.04 Israel
- 0.87 Norway
- 8.87 Other

SECTOR ALLOCATION %



- 18.60 Health care
- 16.02 Financials
- 15.59 Cons. discretionary
- 14.10 Information tech.
- 12.52 Communication serv.
- 8.46 Consumer staples
- 5.29 Real Estate
- 4.80 Energy
- 3.16 Industrials
- 0.94 Materials
- 0.51 Utilities

FIXED INCOME ALLOCATION %

International government bonds	21.22
U.S. investment grade bonds	15.03
U.S. Mortgage-backed Securities	13.38
U.S. high yield bonds	12.90
U.S. government bonds	7.89
U.S. Corporate Bonds	6.98
International investment grade bonds	5.55
Floating rate bank loans	3.90
International high yield bonds	2.36
International Corporate Bonds	2.07

TOP 10 HOLDINGS %

Apple Inc.	3.07
Amazon.com Inc.	2.35
Comcast Corp. Cl A	2.32
Morgan Stanley Com New	2.31
Crown Castle Inc.	2.27
Cheniere Energy Inc. Com New	2.19
Nasdaq Inc.	2.16
KKR & Co. Inc.	2.04
Cellnex Telecom S.A. Cellnex Telecom S A	1.97
Acciones	
Avantor Inc.	1.80

Source for all data: Transmission Media, as at November 30, 2024. *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 Funddata Canada Inc., all rights reserved. Funddata 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.Funddata.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.