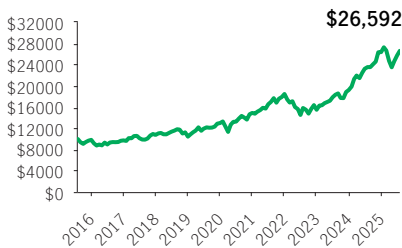


Manulife Fidelity American Disciplined Equity GIF Select

GIF SELECT

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

GROWTH OF \$10,000 *



INVESTMENT OBJECTIVE

The fund aims to achieve long-term capital growth. It invests primarily in equity securities of U.S. companies.

CALENDAR RETURNS ** %

2016	2017	2018	2019	2020	2021	2022	2023	2024
-1.03	10.59	-2.99	24.52	14.64	23.89	-16.10	23.94	37.17

COMPOUND RETURNS ** %

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
3.36	13.17	-2.46	0.92	12.95	18.86	13.95	10.27	12.24

OVERVIEW

Inception Date: October 5, 2009

Asset Class: U.S. Equity

Net Assets: \$201.8 million

Risk: Medium



Fund Status: Open *

Management Fee: 2.29%

Management Expense Ratio¹: 3.12%

UNDERLYING FUND INFORMATION

Name: Fidelity American Disciplined Equity

Fund

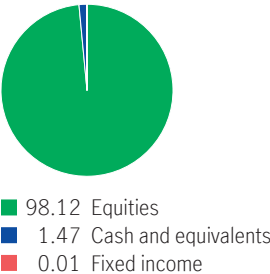
Underlying Fund Manager:

Fidelity Investments Canada ULC

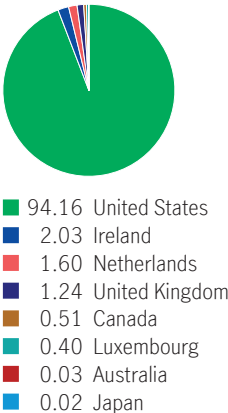
FUND CODES

Sales option	Fund code	Fund Status
FE	MGF8067	Open
BE	MGF8167	SWO
LL	MGF8267	SWO
NLCB4	MGF5567	SWO
NLCB2	MGF7567	Open

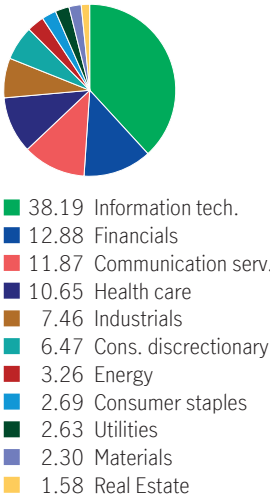
ASSET ALLOCATION %



GEOGRAPHIC ALLOCATION %



SECTOR ALLOCATION %



TOP 10 HOLDINGS %

NVIDIA Corp.	9.05
Apple Inc.	6.36
Microsoft Corp.	5.78
Amazon.com Inc.	4.20
Alphabet Inc. Cap Stk Cl C	3.22
Meta Platforms Inc. Cl A	3.18
Wells Fargo & Co. Com, 12/31/2099	2.28
Eli Lilly & Co.	1.92
Exxon Mobil Corp.	1.85
Cisco Systems Inc.	1.84

Source for all data: Transmission Media, as at July 31, 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 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.