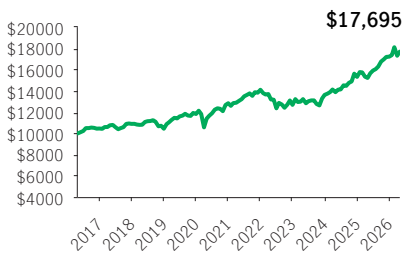


Manulife Fidelity Canadian Balanced GIF Select

GIF SELECT

InvestmentPlus 75/75 (Front-end, Back-end, Low-load, No-load with CB) · Performance as at April 30, 2026 · Holdings as at March 31, 2026

GROWTH OF \$10,000 ±



INVESTMENT OBJECTIVE

The Fund aims to achieve high total investment return. The Fund uses a balanced approach. It invests primarily in a mix of Canadian equity securities, investment grade bonds, high yield securities and money market instruments.

CALENDAR RETURNS ** %

2017	2018	2019	2020	2021	2022	2023	2024	2025
4.17	-4.19	13.29	8.59	9.85	-10.08	7.43	12.43	12.44

COMPOUND RETURNS ** %

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
2.24	1.88	4.27	2.75	16.28	10.20	6.28	5.87	6.18

OVERVIEW

Inception Date: October 2, 2009

Asset Class: Canadian Neutral Balanced

Net Assets: \$496.4 million

Risk: Low to Medium

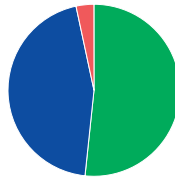


Fund Status: Open *

Management Fee: 2.02%

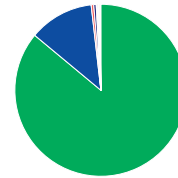
Management Expense Ratio¹: 2.80%

ASSET ALLOCATION %



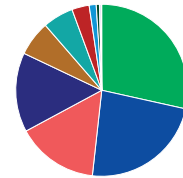
- 51.55 Equities
- 44.87 Fixed income
- 3.34 Cash and equivalents

GEOGRAPHIC ALLOCATION %



- 86.03 Canada
- 12.17 United States
- 0.47 United Kingdom
- 0.46 France
- 0.18 Jersey Channel Islands
- 0.13 Luxembourg
- 0.12 Cayman Islands
- 0.10 Germany
- 0.08 Panama
- 0.05 Netherlands
- 0.22 Other

SECTOR ALLOCATION %



- 28.48 Financials
- 23.27 Materials
- 15.40 Energy
- 14.91 Industrials
- 6.56 Information tech.
- 5.77 Cons. discretionary
- 3.26 Consumer staples
- 1.32 Real Estate
- 0.60 Communication serv.
- 0.29 Health care
- 0.13 Utilities

UNDERLYING FUND INFORMATION

Name: Fidelity Canadian Balanced Fund

Underlying Fund Manager:

Fidelity Investments Canada ULC

FUND CODES

Sales option	Fund code	Fund Status
FE	MGF8068	Open
BE	MGF8168	SWO
LL	MGF8268	SWO
NLCB4	MGF5768	SWO
NLCB2	MGF5468	Open

FIXED INCOME ALLOCATION %

Canadian government bonds	26.00
Canadian provincial bonds	20.03
Canadian Corporate Bonds	13.51
Canadian investment grade bonds	10.02
U.S. Corporate Bonds	9.16
U.S. high yield bonds	8.55
Bank loans	1.68
International Corporate Bonds	1.41
Canadian Mortgage-backed Securities	1.26
Canadian municipal bonds	0.96

TOP 10 HOLDINGS %

Royal Bank of Canada	4.44
Toronto-Dominion Bank Com New	2.90
Suncor Energy Inc.	2.79
Agnico-Eagle Mines Ltd.	2.68
Shopify Inc. CI A Sub Vtg Shs	2.47
Canadian Imperial Bank of Commerce	2.38
Bank of Montreal	2.12
Canadian Pacific Kansas City Limited	1.83
Barrick Gold Corporation	1.77
Kinross Gold Corp. Com No Par	1.67

Source for all data: Transmission Media, as at April 30, 2026. ±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.