

Manulife Diversified Investment GIF Select

GIF SELECT

InvestmentPlus 75/75 (Front-end, Back-end, Low-load, No-load with CB) · Performance as at January 31, 2026 · Holdings as at November 30, 2025

GROWTH OF \$10,000 ±

INVESTMENT OBJECTIVE

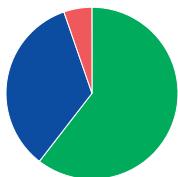
This Balanced Fund aims to achieve long-term growth. The Fund invests for high long-term, after-tax rates of return. The portfolio sub-advisor intends to achieve this objective by investing in a diversified mix of common shares, preferred shares, treasury bills, short-term notes, debentures and bonds. The Fund may also invest up to all of its assets in other Manulife funds.

CALENDAR RETURNS ** %

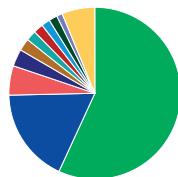
2017	2018	2019	2020	2021	2022	2023	2024	2025
8.62	-2.33	13.81	8.71	7.47	-13.88	8.21	9.00	7.23

COMPOUND RETURNS ** %

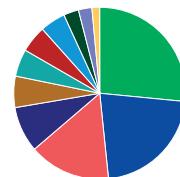
1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
1.04	-0.30	3.15	1.04	4.71	7.24	3.73	4.90	6.39

ASSET ALLOCATION %


- 60.59 Equities
- 34.31 Fixed income
- 5.30 Cash and equivalents

GEOGRAPHIC ALLOCATION %


- 56.86 Canada
- 17.79 United States
- 5.52 United Kingdom
- 3.24 Japan
- 2.31 Taiwan
- 1.94 Netherlands
- 1.85 Italy
- 1.62 China
- 1.59 France
- 1.09 Ireland
- 6.20 Other

SECTOR ALLOCATION %


- 26.55 Financials
- 21.83 Industrials
- 15.36 Information tech.
- 8.60 Health care
- 5.88 Materials
- 5.13 Cons. discretionary
- 5.04 Communication serv.
- 4.79 Energy
- 2.83 Consumer staples
- 2.53 Utilities
- 1.46 Real Estate

FIXED INCOME ALLOCATION %

Canadian provincial bonds	30.05
Canadian investment grade bonds	20.37
Canadian government bonds	19.63
Canadian Mortgage-backed Securities	8.73
Floating rate bank loans	8.44
Canadian Corporate Bonds	7.72
U.S. investment grade bonds	3.43
Canadian municipal bonds	1.23
U.S. Corporate Bonds	0.41

TOP 10 HOLDINGS %

Canada Housing Trust No.1, 2.15%, 12/15/2031	2.99
Gov. of Canada, 1.5%, 6/1/2031	2.04
Province of Quebec, 3.6%, 9/1/2033	1.88
Gov. of Canada, 1/28/2026	1.84
Gov. of Canada, 2/11/2026	1.75
Province of Ontario, 3.65%, 6/2/2033	1.41
Taiwan Semiconductor Manufacturing Co. Ltd. Twse Listed Stocks	1.28
Gov. of Canada, 2.00%, 2051/12/1	1.21
Canada Housing Trust No.1, 2.85%, 6/15/2030	1.15
Tencent Holdings Ltd. Shs Par New Hkd 0.00002	1.11

OVERVIEW
Inception Date: October 2, 2009

Asset Class: Global Equity Balanced

Net Assets: \$500.2 million

Risk: Low to Medium

Fund Status: Capped *

Management Fee: 1.83%

Management Expense Ratio¹: 2.63%

UNDERLYING FUND INFORMATION
Name: Manulife Diversified Investment Fund

Underlying Fund Manager:

Manulife Investment Management Limited

Portfolio Sub-Advisor: Mawer Investment Management Ltd.

Portfolio Management Team: Mawer Investment Management Ltd.

FUND CODES

Sales option	Fund code	Fund Status
FE	MGF8085	Capped
BE	MGF8185	Capped
LL	MGF8285	Capped

Source for all data: Transmission Media, as at January 31, 2026. ±For illustration purposes only. * Closed to deposits and switches-in. 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.