

Fund Facts — GIF Select

Manulife High Interest Savings GIF Select

Quick Facts

Date Fund Available: October 2009

Fund Manager: Manulife

Total Fund Value: \$492,894,000

Date Fund Created: October 2006

Total Units Outstanding: 42,380,274

Portfolio Turnover Rate: --

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
IncomePlus v2.0	25,000	0.00	0.00	11.9087	1,850,864

The IncomePlus Series (version 2.0) is no longer available for new sales. This information applies to contracts sold October 5, 2009 to April 29, 2012. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

This Segregated Fund invests directly into a Manulife Bank demand deposit account.

Top 10 investments

Canadian Dollar

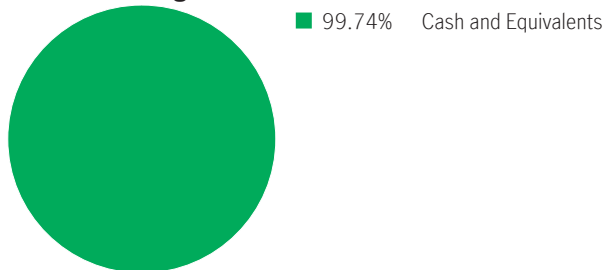
99.74%

Total

99.74%

Total investments: 1

Investment Segmentation



How has the fund performed?

This section tells you how the fund has performed for a contractholder who has chosen IncomePlus v2.0 Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

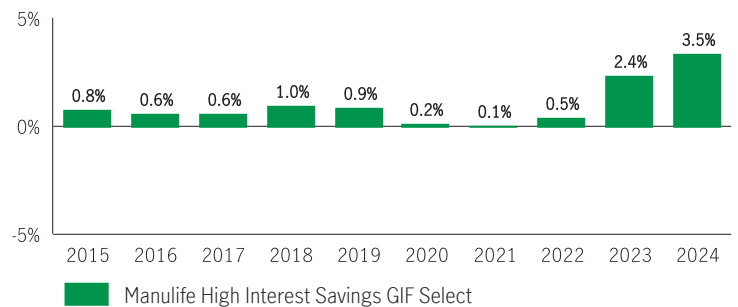
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose IncomePlus v2.0 Series 10 years ago has \$1,111.02 on December 31, 2024. This works out to an average of 1.06% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder. In the past 10 years the Fund was up in value.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking interest income with an emphasis on capital preservation.

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission 																		
Deferred Sales Charge (DSC) *	If you sell within: <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>1.50</td> </tr> <tr> <td>2 years of buying</td> <td>1.50</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>4 years of buying</td> <td>1.00</td> </tr> <tr> <td>5 years of buying</td> <td>1.00</td> </tr> <tr> <td>6 years of buying</td> <td>1.00</td> </tr> <tr> <td>7 years of buying</td> <td>0.50</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	1.50	2 years of buying	1.50	3 years of buying	1.50	4 years of buying	1.00	5 years of buying	1.00	6 years of buying	1.00	7 years of buying	0.50	After 7 years	0.00	<ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund Any sales charge you pay goes to Manulife
	%																			
1 year of buying	1.50																			
2 years of buying	1.50																			
3 years of buying	1.50																			
4 years of buying	1.00																			
5 years of buying	1.00																			
6 years of buying	1.00																			
7 years of buying	0.50																			
After 7 years	0.00																			
Low Load Sales Charge *	If you sell within: <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>1.00</td> </tr> <tr> <td>2 years of buying</td> <td>0.50</td> </tr> <tr> <td>3 years of buying</td> <td>0.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	1.00	2 years of buying	0.50	3 years of buying	0.50	After 3 years	0.00									
	%																			
1 year of buying	1.00																			
2 years of buying	0.50																			
3 years of buying	0.50																			
After 3 years	0.00																			

* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
IncomePlus v2.0	0.00	0.00	0.55

Manulife is currently waiving the management fee of this fund, at its discretion. Rather, Manulife is receiving a negotiated fee from Manulife Bank at a level that allows the fund to provide an interest rate comparable to the returns of Canadian money market segregated funds with similar features. This fee arrangement may change or be terminated at any time. **In the event the fee arrangement is terminated, a management fee not exceeding 1.0% may be charged to the fund.** For details about how the guarantees work, see your Information Folder and Contract.

Trailing commission

Manulife pays a trailing commission of up to 0.25% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus v2.0 with a GWB Benefit Base that is below the initial deposit minimum.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Objective: The fund seeks to provide investors with interest income by generally holding all of its portfolio assets on deposit in a demand deposit (cashable) account with an administered interest rate at its affiliate, Manulife Bank of Canada.

Strategy: The fund seeks to provide investors with interest income by generally holding all of its portfolio assets on deposit in a demand deposit (cashable) account where Manulife is receiving a negotiated fee from Manulife Bank at a level that allows the fund to provide an interest rate comparable to the returns of Canadian money market segregated funds with similar features. The strategy for this fund is available through the Investment Policy Statement (IPS).

Information specific to Elite and F-Class sales charge options

F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
IncomePlus v2.0	25,000	0.00	0.00	11.7796	0

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

Manulife

500 King Street North, Waterloo ON N2J4C6
www.manulifeim.ca
Canada, Outside of Quebec 1-888-790-4387
Quebec & French Business 1-800-355-6776