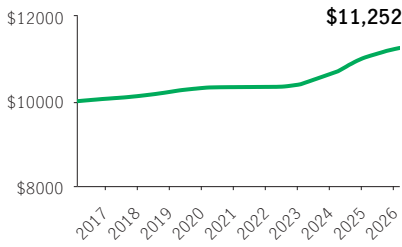


Manulife High Interest Savings GIF Select

GIF SELECT

IncomePlus v2.0(Front-end, Back-end, Low-load, No-load with CB) · Performance as at February 28, 2026 · Holdings as at January 31, 2026

GROWTH OF \$10,000 ±



INVESTMENT 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.

CALENDAR RETURNS ** %

2017	2018	2019	2020	2021	2022	2023	2024	2025
0.62	0.98	0.90	0.22	0.05	0.50	2.42	3.47	2.00

COMPOUND RETURNS ** %

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
0.11	0.37	0.81	0.23	1.84	2.60	1.72	1.19	1.21

OVERVIEW

Inception Date: October 2, 2009

Asset Class: Canadian Money Market

Net Assets: \$520.9 million

Risk: Low



Fund Status: SWO *

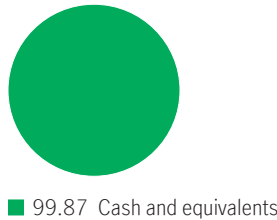
Management Fee: —

Management Expense Ratio¹: —

Fund Fee Rate*: 0.55%

Fund Manager: Manulife

ASSET ALLOCATION %



GEOGRAPHIC ALLOCATION %



CASH ALLOCATION %

Currency 100.00

TOP 10 HOLDINGS %

Canadian Dollar 99.87

FUND CODES

Sales option	Fund code	Fund Status
FE	MGF8318	SWO
BE	MGF8418	SWO
LL	MGF8518	SWO

Source for all data: Transmission Media, as at February 28, 2026. ±For illustration purposes only. * Open to switches-in only ¹ Estimated MER for the current year. * Fund Fee Rates are used to calculate the applicable Series fee and depend on the volatility of the Fund, all as described in the applicable Information Folder and Contract. The Series fee is in addition to the MER. ** 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.