Fund Facts — GIF Select

Manulife BlackRock U.S. Equity Index GIF Select

Quick Facts

Date Fund Available: November 2025 **Underlying Fund Manager:** BlackRock Asset Management Canada Limited **Total Fund Value:** $20,515,852

Date Fund Created: November 2025 **Total Units Outstanding:** 2,221,048 **Portfolio Turnover Rate:** --

Guarantee option	Minimum investment ($)	FER (%) *	Management fee (%)	Net asset value per unit ($)	Units outstanding
InvestmentPlus 75/75	1,000	2.20	1.96	9.8153	2,147,697
InvestmentPlus 75/100	1,000	3.04	2.72	9.8054	48,472

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

* The FER is an estimate due to the inception date of the fund.

What does the fund invest in?

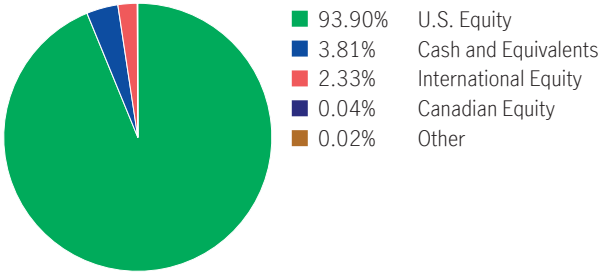
This segregated fund has a 'fund-of-fund' structure and invests into the BlackRock CDN U.S. Equity Index Fund, which aims to replicate the performance of the S&P 500 Total Return Index.

Top 10 investments (of the underlying fund)

NVIDIA Corp.	7.39%
Apple Inc.	6.55%
Microsoft Corp.	5.86%
Amazon.com Inc.	3.66%
Alphabet Inc. Cl A	2.97%
Broadcom Inc.	2.67%
Alphabet Inc. Cap Stk Cl C	2.38%
Meta Platforms Inc. Cl A	2.35%
Tesla Inc.	2.06%
Berkshire Hathaway Inc. Cl B New	1.50%
Total	**37.40%**

Total investments: 504

Investment Segmentation



How has the fund performed?

This section tells you how the fund has performed. Returns are after the FER 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

The fund is not old enough to show performance history.

Year-by-year returns

Any values close to zero may not be visible.

The fund is not old enough to show performance history.

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.

How risky is it?

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

Who is this fund for?

This Fund may be right for investors seeking higher capital growth over the longer term and diversification outside Canada with exposure to the broad U.S. stock market.

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	• 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:** — **%** 1 year of buying — 5.50 2 years of buying — 5.00 3 years of buying — 5.00 4 years of buying — 4.00 5 years of buying — 4.00 6 years of buying — 3.00 7 years of buying — 2.00 After 7 years — 0.00	• 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
Low Load Sales Charge *	**If you sell within:** — **%** 1 year of buying — 2.50 2 years of buying — 2.00 3 years of buying — 1.50 After 3 years — 0.00	
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

* **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 fund expense ratio (FER) is made up of the management expense ratio (MER) and the trading expense ratio (TER). It includes costs such as management fees,insurance costs, trading expenses and operating expenses for the fund, and if applicable, any underlying fund(s). You don't pay these expenses directly. FERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	FER †, *	TER *	MER *	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.20	0.00	2.20	1.96	—
InvestmentPlus 75/100	3.04	0.00	3.04	2.72	—

† The fund is not old enough to report a TER; therefore, the FER is an estimate equal to the MER. The TER will be reported once available.
* Annual rate as a % of the fund value

Trailing commission

Manulife pays a trailing commission of up to 1.00% 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, in addition to any applicable charges.

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

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective, strategy and risks of the underlying fund.

Objective: The Fund aims to track the return and risk profile of the S&P 500 Total Return Index.

Strategy: This Fund will invest in units of the underlying pooled fund or a substantially similar fund.

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of $1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the FER.

Guarantee option	Minimum investment ($)	MER (%)	FER (%) *	Management fee (%)	Net asset value per unit ($)	Units outstanding
InvestmentPlus 75/75	1,000,000	1.91	1.91	1.71	9.8260	10
InvestmentPlus 75/100	1,000,000	2.75	2.75	2.47	9.8030	10

* The FER is an estimate due to the inception date of the fund.

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 FER

Guarantee option	Minimum investment ($)	MER (%)	FER (%) *	Management fee (%)	Net asset value per unit ($)	Units outstanding
InvestmentPlus 75/75	1,000	1.08	1.08	0.96	9.8270	10
InvestmentPlus 75/100	1,000	1.92	1.92	1.72	9.8260	10

* The FER is an estimate due to the inception date of the fund.

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

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