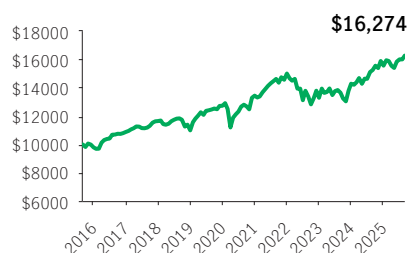


Manulife CIBC Monthly Income GIF Select

GIF SELECT

InvestmentPlus 75/75 (Elite) · Performance as at August 31, 2025 · Holdings as at June 30, 2025

GROWTH OF \$10,000 *



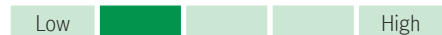
OVERVIEW

Inception Date: October 18, 2010

Asset Class: Canadian Neutral Balanced

Net Assets: \$37.7 million

Risk: Low to Medium



Fund Status: ADO *

Management Fee: 1.27%

Management Expense Ratio¹: 2.11%

UNDERLYING FUND INFORMATION

Name: CIBC Monthly Income Fund

Underlying Fund Manager:

CIBC Global Asset Management Inc.

FUND CODES

Sales option	Fund code	Fund Status
Elite FE	MGF8699	ADO
Elite BE	MGF9299	SWO
Elite LL	MGF9399	SWO

INVESTMENT OBJECTIVE

The fund seeks to provide a reasonably consistent level of monthly income while attempting to preserve capital by investing primarily in a diversified portfolio of debt and equity instruments.

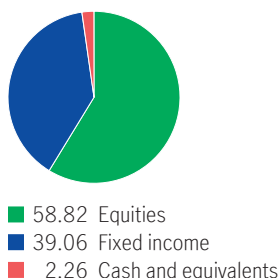
CALENDAR RETURNS ** %

2016	2017	2018	2019	2020	2021	2022	2023	2024
11.06	7.07	-5.61	15.76	5.64	11.61	-11.42	7.47	8.92

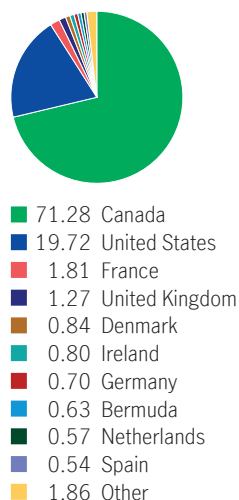
COMPOUND RETURNS ** %

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
1.69	2.70	2.40	4.57	6.68	6.76	4.91	4.99	4.92

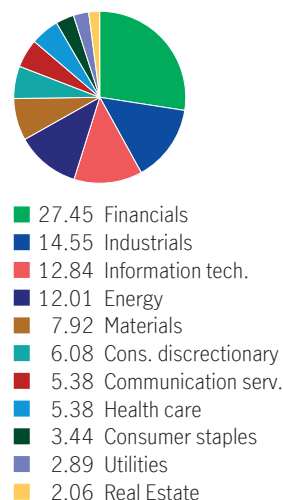
ASSET ALLOCATION %



GEOGRAPHIC ALLOCATION %



SECTOR ALLOCATION %



FIXED INCOME ALLOCATION %

Canadian government bonds	25.61
Canadian provincial bonds	25.31
Canadian Corporate Bonds	20.77
Canadian investment grade bonds	14.59
U.S. high yield bonds	6.98
Canadian Mortgage-backed Securities	2.53
U.S. Corporate Bonds	1.90
Canadian high yield bonds	0.88
International high yield bonds	0.46
Canadian municipal bonds	0.28

TOP 10 HOLDINGS %

Royal Bank of Canada	2.25
Bank of Montreal	2.11
Microsoft Corp.	2.06
Toronto-Dominion Bank Com New	1.99
Canadian Imperial Bank of Commerce	1.66
Canadian Pacific Kansas City Limited	1.48
Manulife Financial Corporation	1.31
Agnico-Eagle Mines Ltd.	1.26
Canadian Natural Resources Ltd.	1.22
TC Energy Corp.	1.15

Source for all data: Transmission Media, as at August 31, 2025. ±For illustration purposes only. * Open to additional deposits and switches into existing contracts only 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.