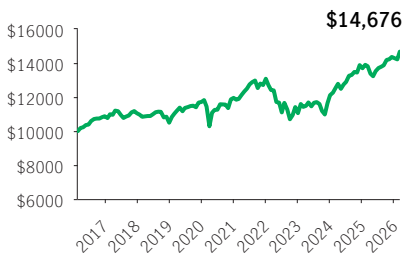


Manulife CI Canadian Asset Allocation GIF Select

GIF SELECT

InvestmentPlus 75/75 (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

This fund's objective is to achieve a superior total investment return by investing, directly or indirectly, in a combination of primarily Canadian equity and fixed income securities. Indirect investments may include convertible securities, derivatives, equity-related securities and securities of other mutual funds.

CALENDAR RETURNS ** %

2017	2018	2019	2020	2021	2022	2023	2024	2025
1.65	-5.05	11.62	2.04	9.42	-15.48	9.56	13.09	4.30

COMPOUND RETURNS ** %

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
3.20	2.19	5.78	2.72	6.21	8.70	4.29	3.91	5.00

OVERVIEW

Inception Date: October 31, 2012

Asset Class: Tactical Balanced

Net Assets: \$18.7 million

Risk: Low to Medium



Fund Status: Open *

Management Fee: 1.89%

Management Expense Ratio¹: 2.85%

UNDERLYING FUND INFORMATION

Name: CI Cambridge Asset Allocation Fund

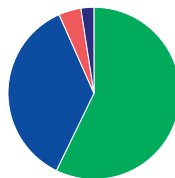
Underlying Fund Manager:

CI Investments Inc.

FUND CODES

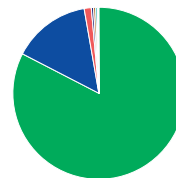
Sales option	Fund code	Fund Status
FE	MGF9900	Open
BE	MGF1100	SWO
LL	MGF3200	SWO
NLCB4	MGF5000	SWO
NLCB2	MGF5900	Open

ASSET ALLOCATION %



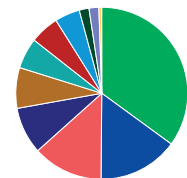
- 57.60 Equities
- 36.38 Fixed income
- 4.23 Mutual funds
- 2.46 Cash and equivalents

GEOGRAPHIC ALLOCATION %



- 82.58 Canada
- 14.67 United States
- 1.34 Bermuda
- 0.42 Italy
- 0.39 Japan
- 0.31 France
- 0.09 Jersey Channel Islands
- 0.09 United Kingdom
- 0.06 Europe
- 0.05 Ireland

SECTOR ALLOCATION %



- 35.05 Financials
- 15.09 Industrials
- 13.24 Materials
- 8.81 Energy
- 7.65 Information tech.
- 5.77 Consumer staples
- 5.48 Utilities
- 4.70 Cons. discretionary
- 1.84 Communication serv.
- 1.84 Real Estate
- 0.54 Health care

FIXED INCOME ALLOCATION %

Canadian government bonds	29.93
Canadian Corporate Bonds	20.72
Canadian provincial bonds	20.38
Canadian investment grade bonds	16.45
Canadian municipal bonds	2.56
Preferred stocks	1.97
U.S. Corporate Bonds	1.86
Canadian Mortgage-backed Securities	1.24
Securitized	1.15
U.S. investment grade bonds	1.12

TOP 10 HOLDINGS %

Agnico-Eagle Mines Ltd.	3.82
Manulife Financial Corporation	3.13
Brookfield Corporation Vtg Shs CI A	2.95
Royal Bank of Canada	2.84
Fairfax Financial Holdings Ltd. Sub Vtg	2.52
Loblaw Cos. Ltd.	2.17
Barrick Gold Corporation	2.10
Shopify Inc. CI A Sub Vtg Shs	2.03
WSP Global Inc.	2.03
Sun Life Financial Inc.	1.93

Source for all data: Transmission Media, as at February 28, 2026. ±For illustration purposes only. * Open 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.