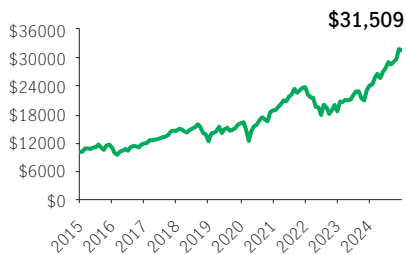


**Manulife U.S. All Cap Equity GIF Select**

**GIF SELECT**

InvestmentPlus 75/75 Front-end, Back-end, Low-load, No-load with CB · Performance as at December 31, 2024 · Holdings as at November 30, 2024

**GROWTH OF \$10,000 ±**



**INVESTMENT OBJECTIVE**

The Fund seeks to provide long-term capital appreciation by investing primarily in equity securities of U.S. companies of all sizes.

**CALENDAR RETURNS \*\* %**

| 2016 | 2017  | 2018   | 2019  | 2020  | 2021  | 2022   | 2023  | 2024  |
|------|-------|--------|-------|-------|-------|--------|-------|-------|
| 7.78 | 22.66 | -15.09 | 30.97 | 17.10 | 26.17 | -21.59 | 29.28 | 31.08 |

**COMPOUND RETURNS \*\* %**

| 1 mth | 3 mths | 6 mths | YTD   | 1 yr  | 3 yrs | 5 yrs | 10 yrs | Incept. |
|-------|--------|--------|-------|-------|-------|-------|--------|---------|
| -0.88 | 8.42   | 13.99  | 31.08 | 31.08 | 9.93  | 14.44 | 12.16  | 13.45   |

**OVERVIEW**

**Inception Date:** October 7, 2013

**Asset Class:** U.S. Equity

**Net Assets:** \$766.2 million

**Risk:** Medium to High



**Fund Status:** Open \*

**Management Fee:** 2.09%

**Management Expense Ratio<sup>1</sup>:** 2.83%

**UNDERLYING FUND INFORMATION**

**Name:** Manulife U.S. All Cap Equity Fund

**Underlying Fund Manager:**

Manulife Investment Management Limited

**Portfolio Sub-Advisor:** Manulife Investment Management (US) LLC

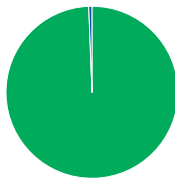
**Portfolio Managers:** Sandy Sanders,

Jonathan White

**FUND CODES**

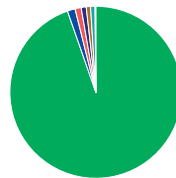
| Sales option | Fund code | Fund Status |
|--------------|-----------|-------------|
| FE           | MGF9911   | Open        |
| BE           | MGF1111   | SWO         |
| LL           | MGF3211   | SWO         |
| NLCB4        | MGF5611   | SWO         |
| NLCB2        | MGF7511   | Open        |

**ASSET ALLOCATION %**



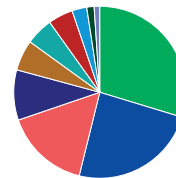
- 99.64 Equities
- 0.59 Cash and equivalents

**GEOGRAPHIC ALLOCATION %**



- 94.64 United States
- 1.46 Israel
- 1.15 Belgium
- 0.96 South Korea
- 0.82 Canada
- 0.82 Switzerland
- 0.15 Italy

**SECTOR ALLOCATION %**



- 29.69 Information tech.
- 24.16 Cons. discretionary
- 15.92 Financials
- 9.44 Communication serv.
- 5.76 Industrials
- 5.15 Energy
- 4.67 Health care
- 2.77 Real Estate
- 1.39 Consumer staples
- 1.04 Materials

**TOP 10 HOLDINGS %**

|                              |      |
|------------------------------|------|
| Amazon.com Inc.              | 9.00 |
| NVIDIA Corp.                 | 7.71 |
| Alphabet Inc. Cl A           | 5.01 |
| Apple Inc.                   | 4.56 |
| Lennar Corp. Cl A            | 4.19 |
| KKR & Co. Inc.               | 4.07 |
| Workday Inc. Cl A            | 3.86 |
| Cheniere Energy Inc. Com New | 3.85 |
| BancWest Corp.               | 3.79 |
| Morgan Stanley Com New       | 3.77 |

Source for all data: Transmission Media, as at December 31, 2024. ±For illustration purposes only. \* Open <sup>1</sup> 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.