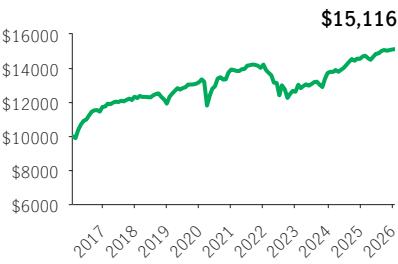


## Manulife U.S. Unconstrained Bond GIF Select

**GIF SELECT**

InvestmentPlus 75/75 (Front-end, Back-end, Low-load, No-load with CB) · Performance as at January 31, 2026 · Holdings as at December 31, 2025

**GROWTH OF \$10,000 ±**

**INVESTMENT OBJECTIVE**

The Fund seeks to provide long-term total return consisting of income and the potential for capital appreciation by investing primarily in a portfolio of U.S. investment grade and high yield debt securities.

**CALENDAR RETURNS \*\* %**

2017	2018	2019	2020	2021	2022	2023	2024	2025
5.14	-3.31	10.57	5.69	2.09	-11.27	8.76	6.05	3.79

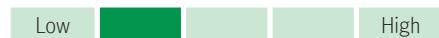
**COMPOUND RETURNS \*\* %**

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
0.15	0.61	1.66	0.15	2.93	5.09	1.71	4.22	3.89

**OVERVIEW**
**Inception Date:** October 7, 2013

**Asset Class:** U.S. Fixed Income

**Net Assets:** \$14.8 million

**Risk:** Low to Medium

**Fund Status:** Open \*

**Management Fee:** 1.80%

**Management Expense Ratio<sup>1</sup>:** 2.27%

**AWARDS**

**UNDERLYING FUND INFORMATION**
**Name:** Manulife U.S. Unconstrained Bond Fund

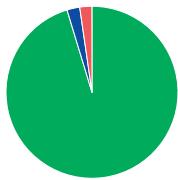
**Underlying Fund Manager:**

Manulife Investment Management Limited

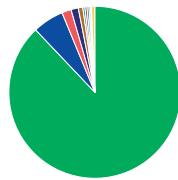
**Portfolio Sub-Advisor:** Manulife Investment Management (US) LLC

**FUND CODES**

Sales option	Fund code	Fund Status
FE	MGF9920	Open
BE	MGF1120	SWO
LL	MGF3220	SWO
NLCB4	MGF5620	SWO
NLCB2	MGF7420	Open

**ASSET ALLOCATION %**


- 95.51 Fixed income
- 2.41 Equities
- 2.29 Cash and equivalents

**GEOGRAPHIC ALLOCATION %**


- 87.91 United States
- 5.85 Canada
- 1.77 Luxembourg
- 1.37 Japan
- 0.83 Cayman Islands
- 0.40 Netherlands
- 0.38 Panama
- 0.38 Israel
- 0.26 France
- 0.21 Ireland
- 0.63 Other

**FIXED INCOME ALLOCATION %**

- U.S. high yield bonds
- U.S. Corporate Bonds
- International Corporate Bonds
- Floating rate bank loans
- Bank loans
- U.S. Asset-backed Securities
- International high yield bonds
- Canadian Corporate Bonds
- U.S. investment grade bonds
- U.S. Mortgage-backed Securities

**TOP 10 HOLDINGS %**

45.66	X Corp., 9.5%, 10/26/2029	0.96
36.64	Caesars Entertainment Inc., 6.5%, 2/15/2032	0.82
4.73	Rocket Companies, Inc., 6.13%, 8/1/2030	0.79
2.59	Venture Global LNG Inc. (FRN), 9%, 12/31/2049	0.73
1.98	WarnerMedia Holdings Inc., 4.28%, 3/15/2032	0.67
1.95	Newell Brands Inc., 8.5%, 6/1/2028	0.62
1.54	TransDigm Inc., 4.88%, 5/1/2029	0.61
1.42	Froneri Lux Topco S.à r.l., 6%, 8/1/2032	0.60
1.27	CCO Holdings LLC, 5.38%, 6/1/2029	0.59
1.13	Level 3 Financing Inc., 6.88%, 6/30/2033	0.59

Source for all data: Transmission Media, as at January 31, 2026. ±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 FundGrade A+® rating is used with permission from Fundata Canada Inc., all rights reserved. Fundata is a leading provider of market and investment funds data to the Canadian financial services industry and business media. The Fund-Grade A+® rating identifies funds that have consistently demonstrated the best risk-adjusted returns throughout an entire calendar year. For more information on the rating system, please visit [www.Fundata.com/ProductsServices/FundGrade.aspx](http://www.Fundata.com/ProductsServices/FundGrade.aspx). 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.