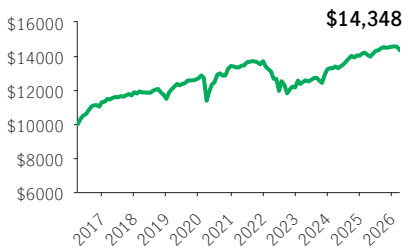


Manulife U.S. Unconstrained Bond GIF Select

GIF SELECT

InvestmentPlus 75/75 (Front-end, Back-end, Low-load, No-load with CB) · Performance as at March 31, 2026 · Holdings as at February 28, 2026

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.
-1.40	-1.41	-1.25	-1.41	2.00	4.73	1.48	3.68	3.71

OVERVIEW

Inception Date: October 7, 2013

Asset Class: U.S. Fixed Income

Net Assets: \$14.7 million

Risk: Low to Medium

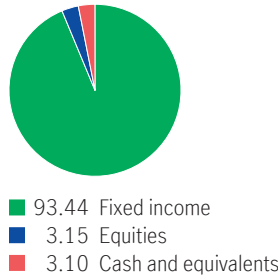


Fund Status: Open *

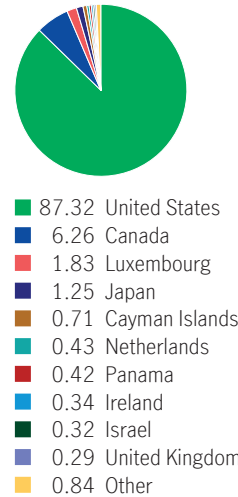
Management Fee: 1.80%

Management Expense Ratio¹: 2.27%

ASSET ALLOCATION %



GEOGRAPHIC ALLOCATION %



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

FIXED INCOME ALLOCATION %

U.S. high yield bonds	42.76
U.S. Corporate Bonds	41.53
International Corporate Bonds	4.75
International high yield bonds	1.77
U.S. Asset-backed Securities	1.75
Floating rate bank loans	1.62
U.S. investment grade bonds	1.58
Canadian Corporate Bonds	1.47
Bank loans	1.26
U.S. Mortgage-backed Securities	0.85

TOP 10 HOLDINGS %

Caesars Entertainment Inc., 6.5%, 2/15/2032	0.85
Venture Global LNG Inc. (FRN), 9%, 12/31/2049	0.83
Rocket Companies, Inc., 6.13%, 8/1/2030	0.73
WarnerMedia Holdings Inc., 4.28%, 3/15/2032	0.73
NCR Voyix Corp., 5.25%, 10/1/2030	0.65
TransDigm Inc., 4.88%, 5/1/2029	0.64
Froneri Lux Topco S.à r.l., 6%, 8/1/2032	0.61
Newell Brands Inc., 8.5%, 6/1/2028	0.59
1261229 B.C. Ltd., 10%, 4/15/2032	0.59
Owens-Brockway Glass Container Inc., 7.25%, 5/15/2031	0.58

Source for all data: Transmission Media, as at March 31, 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 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 <https://www.fundata.com/fundgrade>. 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.