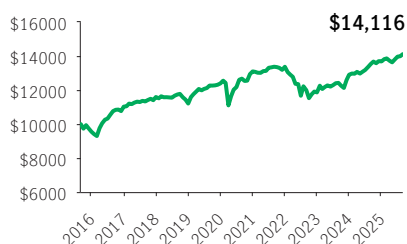


## Manulife U.S. Unconstrained Bond GIF Select

**GIF SELECT**

InvestmentPlus 75/75 Front-end, Back-end, Low-load, No-load with CB · Performance as at August 31, 2025 · Holdings as at June 30, 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 \*\* %

2016	2017	2018	2019	2020	2021	2022	2023	2024
15.51	5.14	-3.31	10.57	5.69	2.09	-11.27	8.76	6.05

### COMPOUND RETURNS \*\* %

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
0.86	2.27	1.80	3.13	4.31	5.57	2.18	3.51	3.96

### OVERVIEW

**Inception Date:** October 7, 2013

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

**Net Assets:** \$15.7 million

**Risk:** Low to Medium

**Fund Status:** Open \*

**Management Fee:** 1.80%

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

### UNDERLYING FUND INFORMATION

**Name:** Manulife U.S. Unconstrained Bond Fund

**Underlying Fund Manager:**

Manulife Investment Management Limited

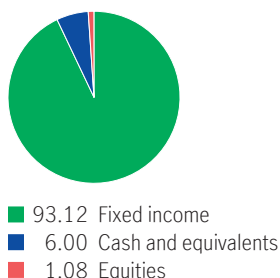
**Portfolio Sub-Advisor:** Manulife Investment Management (US) LLC

**Portfolio Managers:** Caryn E. Rothman

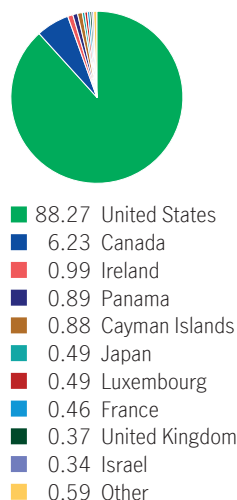
### FUND CODES

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

### ASSET ALLOCATION %



### GEOGRAPHIC ALLOCATION %



### FIXED INCOME ALLOCATION %

U.S. high yield bonds	45.80
U.S. Corporate Bonds	25.30
Floating rate bank loans	5.66
U.S. Mortgage-backed Securities	5.29
Bank loans	4.48
International high yield bonds	2.34
International Corporate Bonds	2.33
Preferred stocks	2.15
Canadian Corporate Bonds	1.86
U.S. investment grade bonds	1.69

### TOP 10 HOLDINGS %

Venture Global LNG Inc. (FRN), 9%, 12/31/2049	1.02
Enbridge Inc. (FRN), 8.5%, 1/15/2084	1.01
X Corp., 9.5%, 10/26/2029	0.95
Cloud Software Group, Inc., 9%, 9/30/2029	0.80
Verizon Florida Inc., 6.86%, 2/1/2028	0.78
Match Group Inc., 4.13%, 8/1/2030	0.72
Venture Global LNG Inc., 9.5%, 2/1/2029	0.69
1261229 B.C. Ltd., 10%, 4/15/2032	0.69
Owens-Brockway Glass Container Inc., 7.25%, 5/15/2031	0.68
Live Nation Entertainment Inc., 4.75%, 10/15/2027	0.67

Source for all data: Transmission Media, as at August 31, 2025. ±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.