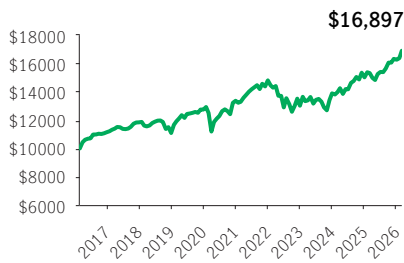


**Manulife CIBC Monthly Income GIF Select**

**GIF SELECT (ORIGINAL)**

75 Series · Performance as at February 28, 2026 · Holdings as at January 31, 2026

**GROWTH OF \$10,000 ±**



**INVESTMENT OBJECTIVE**

The fund seeks to provide a reasonably consistent level of monthly income while attempting to preserve capital by investing primarily in a diversified portfolio of debt and equity instruments.

**CALENDAR RETURNS \*\* %**

2017	2018	2019	2020	2021	2022	2023	2024	2025
6.25	-6.34	14.90	4.87	10.78	-12.07	6.68	8.14	8.29

**COMPOUND RETURNS \*\* %**

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
3.22	3.51	8.02	3.89	10.28	8.20	4.92	5.39	3.44

**OVERVIEW**

**Inception Date:** July 25, 2008

**Asset Class:** Canadian Neutral Balanced

**Net Assets:** \$37.2 million

**Risk:** Low to Medium

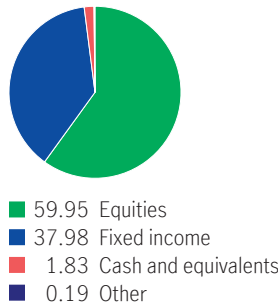


**Fund Status:** ADO \*

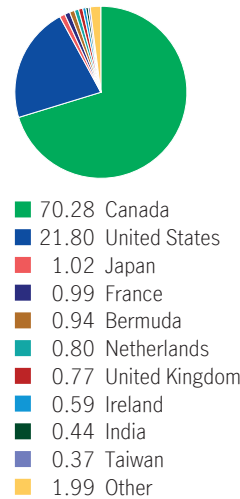
**Management Fee:** 1.89%

**Management Expense Ratio<sup>1</sup>:** 2.86%

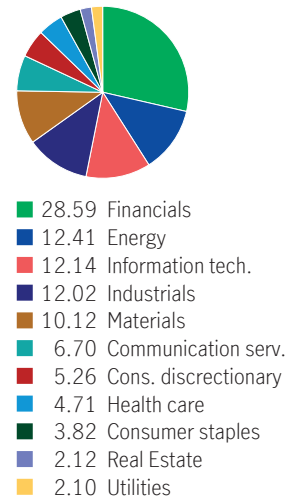
**ASSET ALLOCATION %**



**GEOGRAPHIC ALLOCATION %**



**SECTOR ALLOCATION %**



**UNDERLYING FUND INFORMATION**

**Name:** CIBC Monthly Income Fund

**Underlying Fund Manager:**

CIBC Global Asset Management Inc.

**FUND CODES**

Sales option	Fund code	Fund Status
FE	MGS2099	ADO
BE	MGS2199	SWO
LL	MGS2299	SWO

**FIXED INCOME ALLOCATION %**

Canadian Corporate Bonds	24.44
Canadian government bonds	24.37
Canadian provincial bonds	22.88
Canadian investment grade bonds	12.32
U.S. Corporate Bonds	5.53
U.S. high yield bonds	3.75
Canadian Mortgage-backed Securities	3.16
International Corporate Bonds	1.22
Securitized	0.76
Canadian high yield bonds	0.61

**TOP 10 HOLDINGS %**

Royal Bank of Canada	2.75
Bank of Montreal	2.19
Canadian Imperial Bank of Commerce	2.04
Toronto-Dominion Bank Com New	1.73
Canadian Pacific Kansas City Limited	1.58
Agnico-Eagle Mines Ltd.	1.57
Barrick Gold Corporation	1.53
Manulife Financial Corporation	1.46
Microsoft Corp.	1.45
NVIDIA Corp.	1.42

Source for all data: Transmission Media, as at February 28, 2026. ±For illustration purposes only. \* Open to additional deposits and switches into existing contracts only <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.