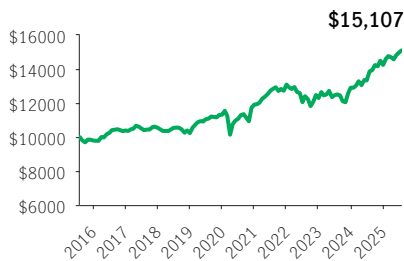


## Manulife Fidelity Monthly Income GIF Select

GIF SELECT (ORIGINAL)

IncomePlus · Performance as at July 31, 2025 · Holdings as at June 30, 2025

### GROWTH OF \$10,000 \*



### OVERVIEW

**Inception Date:** October 23, 2006

**Asset Class:** Canadian Neutral Balanced

**Net Assets:** \$604.8 million

**Risk:** Low to Medium



**Fund Status:** SWO \*

**Management Fee:** 2.19%

**Management Expense Ratio<sup>1</sup>:** 2.77%

**Fund Fee Rate<sup>\*</sup>:** 1.15%

### UNDERLYING FUND INFORMATION

**Name:** Fidelity Monthly Income Fund

**Underlying Fund Manager:**

Fidelity Investments Canada ULC

### FUND CODES

Sales option	Fund code	Fund Status
FE	MGS2364	SWO
BE	MGS2464	SWO
LL	MGS2564	SWO

### INVESTMENT OBJECTIVE

The Fund aims to achieve a combination of a steady flow of income and the potential for capital gains. It invests primarily in a mix of Canadian equity securities, Canadian fixed income securities, U.S. commercial mortgage-backed securities, and U.S. higher yielding, lower quality fixed income securities, preferred stocks and convertible securities. The Fund can invest in these securities either directly or indirectly through investments in underlying funds.

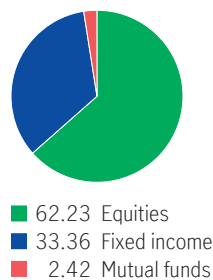
### CALENDAR RETURNS \*\* %

2016	2017	2018	2019	2020	2021	2022	2023	2024
6.06	1.56	-2.99	10.52	5.30	9.88	-6.06	4.94	10.37

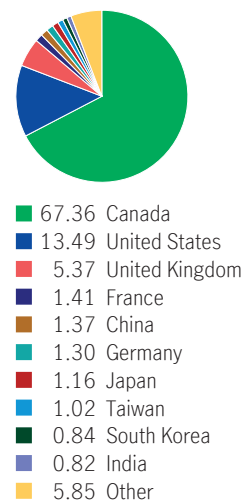
### COMPOUND RETURNS \*\* %

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
0.83	3.63	3.45	6.04	8.88	6.79	5.99	4.21	5.05

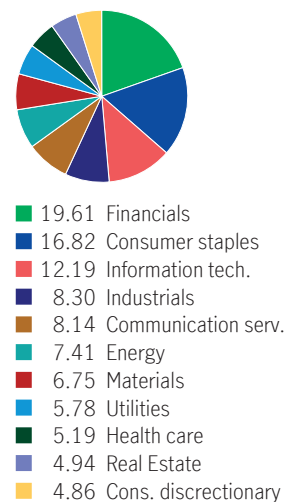
### ASSET ALLOCATION %



### GEOGRAPHIC ALLOCATION %



### SECTOR ALLOCATION %



### FIXED INCOME ALLOCATION %

Canadian government bonds	21.26
Canadian provincial bonds	17.21
U.S. government bonds	14.22
Canadian investment grade bonds	11.05
Canadian Corporate Bonds	8.23
International government bonds	6.29
U.S. Mortgage-backed Securities	4.68
Other Fixed income	4.58
International investment grade bonds	2.57
U.S. investment grade bonds	2.13

### TOP 10 HOLDINGS %

United States Treasury Note, 4.38%, 5/15/2034	2.52
Fidelity American High Yield Fund	2.42
ISHARES CORE MSCI EAFE	2.12
iShares Comex Gold Trust ETF	2.02
Toronto-Dominion Bank Com New	1.73
High Yield Investments Directly Held	1.53
Bx Commercial Mortgage Trust 2022-Lp2, 2/16/2027	1.43
Royal Bank of Canada	1.40
Metro Inc.	1.11
Alimentation Couche-Tard Inc.	1.11

Source for all data: Transmission Media, as at July 31, 2025. ±For illustration purposes only. \* Open to switches-in only <sup>1</sup> Estimated MER for the current year. \* Fund Fee Rates are used to calculate the applicable Series fee and depend on the volatility of the Fund, all as described in the applicable Information Folder and Contract. The Series fee is in addition to the MER. \*\* 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.