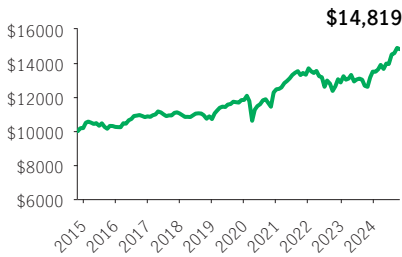


Manulife Fidelity Monthly Income GIF Select

GIF SELECT (ORIGINAL)

IncomePlus · Performance as at October 31, 2024 · Holdings as at September 30, 2024

GROWTH OF \$10,000 ±



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 ** %

2015	2016	2017	2018	2019	2020	2021	2022	2023
0.68	6.06	1.56	-2.99	10.52	5.30	9.88	-6.06	4.94

COMPOUND RETURNS ** %

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
-0.52	2.12	8.50	9.77	17.56	3.36	4.88	4.01	4.89

OVERVIEW

Inception Date: October 23, 2006

Asset Class: Canadian Neutral Balanced

Net Assets: \$623.1 million

Risk: Low to Medium



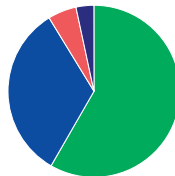
Fund Status: SWO *

Management Fee: 2.19%

Management Expense Ratio¹: 2.77%

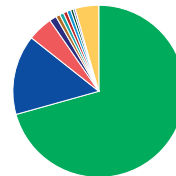
Fund Fee Rate^{*}: 1.15%

ASSET ALLOCATION %



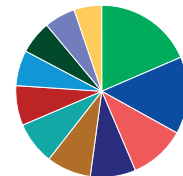
- 58.93 Equities
- 33.29 Fixed income
- 5.41 Cash and equivalents
- 3.41 Mutual funds

GEOGRAPHIC ALLOCATION %



- 70.66 Canada
- 15.01 United States
- 4.71 United Kingdom
- 1.32 Japan
- 0.79 Germany
- 0.75 France
- 0.72 Switzerland
- 0.72 China
- 0.49 Netherlands
- 0.38 Ireland
- 4.45 Other

SECTOR ALLOCATION %



- 18.54 Financials
- 14.53 Consumer staples
- 10.54 Information tech.
- 8.54 Real Estate
- 8.40 Industrials
- 8.04 Energy
- 7.47 Materials
- 6.67 Communication serv.
- 6.23 Health care
- 5.86 Utilities
- 5.19 Cons. discretionary

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

FIXED INCOME ALLOCATION %

Canadian government bonds	18.41
Canadian provincial bonds	18.27
Canadian investment grade bonds	16.74
U.S. government bonds	16.30
International government bonds	6.20
Canadian Corporate Bonds	5.42
U.S. Mortgage-backed Securities	4.78
International investment grade bonds	2.65
U.S. investment grade bonds	2.61
Canadian Mortgage-backed Securities	2.03

TOP 10 HOLDINGS %

Fidelity American High Yield Fund	3.41
iShares Comex Gold Trust ETF	2.39
United States Treasury Note, 4.38%, 5/15/2034	2.25
Royal Bank of Canada	1.71
High Yield Investments Directly Held	1.65
Toronto-Dominion Bank Com New	1.47
Bx Commercial Mortgage Trust 2022-Lp2, 2/15/2027	1.42
Alimentation Couche-Tard Inc.	1.24
Rogers Communications Inc. Cl B Non Vtg	1.24
United States Treasury Note, 3.63%, 3/31/2030	1.21

Source for all data: Transmission Media, as at October 31, 2024. ±For illustration purposes only. * Open to switches-in only ¹ 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.