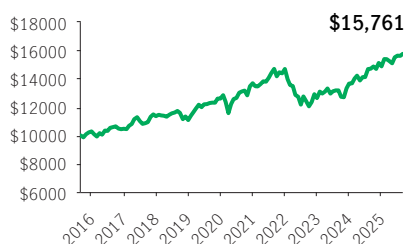


Manulife Diversified Investment GIF Select

GIF SELECT (ORIGINAL)

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

GROWTH OF \$10,000 *



OVERVIEW

Inception Date: July 25, 2008

Asset Class: Global Equity Balanced

Net Assets: \$518.6 million

Risk: Low to Medium



Fund Status: Capped *

Management Fee: 1.90%

Management Expense Ratio¹: 2.74%

Fund Fee Rate^{*}: 1.15%

UNDERLYING FUND INFORMATION

Name: Manulife Diversified Investment Fund

Underlying Fund Manager:

Manulife Investment Management Limited

Portfolio Sub-Advisor: Mawer Investment Management Ltd.

Portfolio Managers: Steven Visscher

FUND CODES

Sales option	Fund code	Fund Status
FE	MGS2385	Capped
BE	MGS2485	Capped
LL	MGS2585	Capped

INVESTMENT OBJECTIVE

This Balanced Fund aims to achieve long-term growth. The Fund invests for high long-term, after-tax rates of return. The portfolio sub-advisor intends to achieve this objective by investing in a diversified mix of common shares, preferred shares, treasury bills, short-term notes, debentures and bonds. The Fund may also invest up to all of its assets in other Manulife funds.

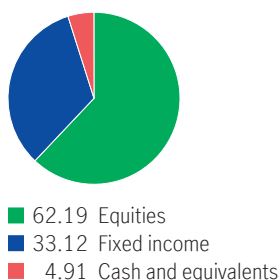
CALENDAR RETURNS ** %

2016	2017	2018	2019	2020	2021	2022	2023	2024
1.81	8.50	-2.44	13.69	8.59	7.35	-13.97	8.10	8.89

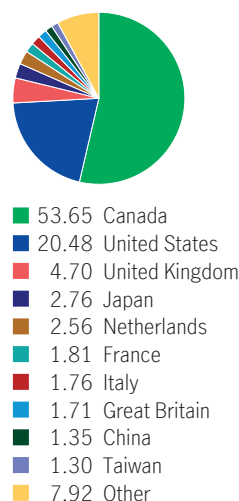
COMPOUND RETURNS ** %

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
0.92	1.56	2.44	5.94	7.14	8.32	3.76	4.65	5.88

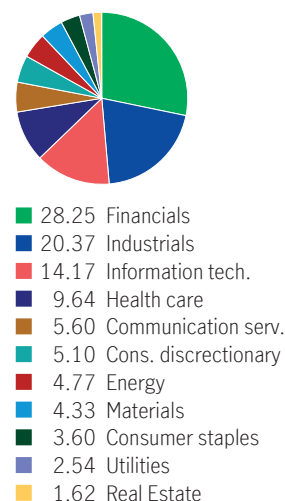
ASSET ALLOCATION %



GEOGRAPHIC ALLOCATION %



SECTOR ALLOCATION %



FIXED INCOME ALLOCATION %

Canadian provincial bonds	31.90
Canadian investment grade bonds	24.15
Canadian government bonds	17.78
Floating rate bank loans	8.00
Canadian Mortgage-backed Securities	7.46
Canadian Corporate Bonds	5.90
U.S. investment grade bonds	4.39
U.S. Corporate Bonds	0.42

TOP 10 HOLDINGS %

Gov. of Canada, 9/10/2025	2.72
Gov. of Canada, 1.5%, 6/1/2031	2.61
Canada Housing Trust No.1, 2.15%, 12/15/2031	2.47
Province of Quebec, 3.6%, 9/1/2033	2.25
Province of Ontario, 3.65%, 6/2/2033	1.55
Gov. of Canada, 2.00%, 2051/12/1	1.39
Taiwan Semiconductor Manufacturing Co. Ltd. Twse Listed Stocks	1.21
Canadian Pacific Railway Limited, 2.54%, 2/28/2028	1.17
Gov. of Canada, 9/24/2025	1.09
Amphenol Corp. CI A	0.92

Source for all data: Transmission Media, as at August 31, 2025. ±For illustration purposes only. * Closed to deposits and switches-in 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.