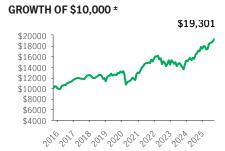
Manulife TD Dividend Income GIF Select

GIF SELECT (ORIGINAL)

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



OVERVIEW

Inception Date: July 25, 2008 Asset Class: Canadian Equity Balanced

Net Assets: \$509.3 million

Risk: Low to Medium

Low High Fund Status: Capped

Management Fee: 2.02%

Management Expense Ratio¹: 2.89%

Fund Fee Rate*: 1.25%

UNDERLYING FUND INFORMATION

Name: TD Dividend Income Fund **Underlying Fund Manager:** TD Asset Management Inc.

FUND CODES

Sales option	Fund code	Fund Status
FE	MGS2397	Capped
BE	MGS2497	Capped
LL	MGS2597	Capped

INVESTMENT OBJECTIVE

The fundamental investment objective is to seek to provide income with capital appreciation as a secondary objective, by investing primarily in income-producing securities.

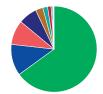
CALENDAR RETURNS ** %

2016	2017	2018	2019	2020	2021	2022	2023	2024
16.27	7.60	-9.56	14.74	-0.32	21.09	-7.70	5.32	14.78

COMPOUND RETURNS ** %

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
2.19	4.03	11.57	10.65	13.14	10.95	10.39	6.80	5.66

ASSET ALLOCATION %

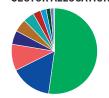


- 65.00 Canadian equities
- 11.80 U.S. equities
- 9.20 Canadian Corporate Bonds
- 7.00 Preferred stocks
- 2.80 International equities
- 1.80 Investment Funds
- 1.30 U.S. Corporate
- Bonds 0.50 General cash
- 0.30 International
- Corporate Bonds 0.20 Other net assets

Canadian Corporate Bonds

(liabilities) 0.10 Derivatives

SECTOR ALLOCATION %



- 52.19 Financials
- 15.47 Industrials 9.93 Energy
- 5.20 Cons. discrectionary
- 4.85 Utilities
- 4.16 Information tech. 2.89 Consumer staples
- 2.19 Health care
- 1.62 Materials
- 1.27 Communication serv.
- 0.23 Real Estate

FIXED INCOME ALLOCATION %

TOP 10 HOLDINGS %

51 60

Calladian Corporate Donus	31.09	Noyai Dalik di Callada	9.50
Preferred stocks	39.33	Brookfield Corporation	5.40
U.S. Corporate Bonds	7.30	Bank of Montreal	5.30
International Corporate Bonds	1.69	Canadian Imperial Bank of Commerce	4.30
		Canadian Pacific Kansas City Limited	4.20
		Enbridge Inc.	3.90
		The Toronto-Dominion Bank*	3.70
		Dollarama Inc.	3.10
		Intact Financial Corporation	3.00
		WSP Global Inc.	2.80

Royal Bank of Canada

950

Source for all data: Transmission Media, as at September 30, 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.