

Fund Facts — GIF Select (original)

Manulife Canadian Investment Class GIF Select**Quick Facts****Date Fund Available:** July 2008**Underlying Fund Manager:** Manulife Investment Management Limited**Total Fund Value:** \$73,031,724**Date Fund Created:** July 2008**Total Units Outstanding:** 2,440,845**Portfolio Turnover Rate:** 3.55%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
75 Series	2,500	2.94	2.21	30.6901	44,266

The Gif Select (original) contract is no longer available for new sales effective October 5, 2009, unless it is a sale resulting from a transfer from an existing Gif Select (original) contract. For information on the Elite sales charge option, refer to page 3.

What does the fund invest in?

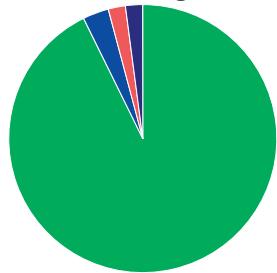
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Canadian Investment Class. The underlying corporate class mutual fund holds primarily Canadian equities.

Top 10 investments (of the underlying fund)

Royal Bank of Canada	4.94%
Brookfield Corporation Vtg Shs Cl A	3.93%
Canadian Pacific Kansas City Limited	3.85%
Canadian Natural Resources Ltd.	3.71%
iA Financial Corp. Inc.	3.51%
Constellation Software Inc.	3.20%
Shopify Inc. Cl A	3.13%
Bank of Nova Scotia (The)	3.11%
Loblaw Cos. Ltd.	3.06%
Suncor Energy Inc.	3.03%

Total

Total investments: 46

Investment Segmentation

92.85%	Canadian Equity
3.13%	Cash and Equivalents
2.08%	U.S. Equity
2.07%	International Equity

Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER may include a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

How has the fund performed?

This section tells you how the fund has performed for a contractholder who has chosen 75 Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

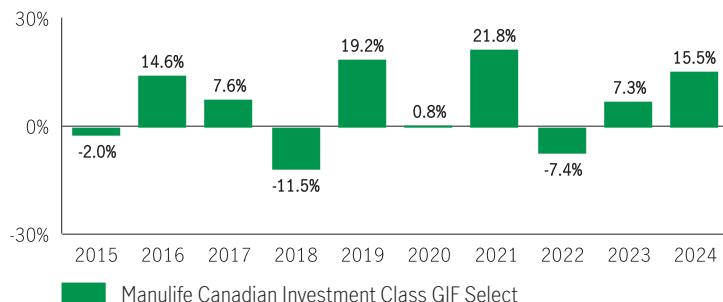
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose 75 Series 10 years ago has \$1,795.84 on December 31, 2024. This works out to an average of 6.03% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the 75 Series. In the last 10 years the fund was up in value 7 years and down in value 3 years.



Manulife Canadian Investment Class Gif Select

For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



Low

Low to Medium

Medium

Medium to High

High

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works																								
Front End Sales Charge	Up to 5.0% of the amount you invest		<ul style="list-style-type: none"> • You and your advisor decide on the rate • The initial sales charge is deducted from the amount you invest. It is paid as a commission 																								
Deferred Sales Charge (DSC) *	If you sell within: <table> <tr> <td>1 year of buying</td> <td>%</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td></td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td></td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td></td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td></td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td></td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td></td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td></td> <td>0.00</td> </tr> </table>		1 year of buying	%	5.50	2 years of buying		5.00	3 years of buying		5.00	4 years of buying		4.00	5 years of buying		4.00	6 years of buying		3.00	7 years of buying		2.00	After 7 years		0.00	<ul style="list-style-type: none"> • The sales charge is deducted from the amount you sell • You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge • You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund • Any sales charge you pay goes to Manulife
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* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
75 Series	2.94	2.21	—

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective, strategy and risks of the underlying fund.

Objective: This Canadian Equity Fund aims to obtain long-term capital growth. The Fund seeks to provide above average long-term returns by investing in large-cap securities of Canadian companies. Treasury bills or short-term investments, not exceeding three years to maturity, may also be used from time to time.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to the Elite sales charge option

Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
75 Series	1,000,000	2.16	1.50	35.6750	10

For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

Manulife

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Quebec & French Business 1-800-355-6776

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