Fund Facts — GIF/GIF encore

Manulife CI Canadian Income & Growth GIF

Quick Facts

Date Fund Available: April 2007 **Underlying Fund Manager:** CI Investments Inc. **Total Fund Value:** $396,482,760

Date Fund Created: October 2006 **Total Units Outstanding:** 14,465,308 **Portfolio Turnover Rate:** 7.32%

Guarantee option	Minimum investment ($)	FER (%)	Management fee (%)	Net asset value per unit ($)	Units outstanding
GIF Series 1	2,500	3.71	2.55	22.2584	52,430
GIF Series 2	2,500	3.30	2.55	24.0737	355,368
GIF *encore* Series 1	2,500	3.71	2.55	22.2584	107,086
GIF *encore* Series 2	2,500	3.30	2.55	24.0737	249,960

This GIF and GIF encore 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 and GIF encore Contract.

What does the fund invest in?

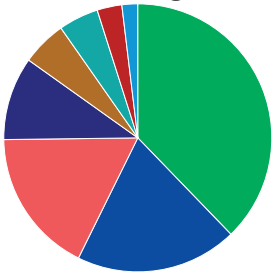
This segregated fund has a "fund-of-fund" structure and invests into the CI Canadian Income & Growth Fund. The underlying mutual fund trust holds primarily Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

Manulife Financial Corporation	2.58%
Shopify Inc. CI A Sub Vtg Shs	2.32%
Wheaton Precious Metals Corp.	2.27%
Fairfax Financial Holdings Ltd. Sub Vtg	2.16%
Agnico-Eagle Mines Ltd.	1.82%
Bank of Nova Scotia (The)	1.82%
Toronto-Dominion Bank Com New	1.48%
Enbridge Inc.	1.47%
Advanced Micro Devices Inc.	1.45%
Amazon.com Inc.	1.41%
Total	**18.79%**

Total investments: 1916

Investment Segmentation



37.90%	Canadian Equity
19.60%	Canadian Bonds
17.56%	U.S. Equity
10.08%	U.S. Bonds
5.44%	International Equity
4.84%	Cash and Equivalents
3.00%	Mutual Funds
1.91%	Global Bonds

How has the fund performed?

This section tells you how the fund has performed for a contractholder who has chosen GIF Series 2. Returns are after the FER 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.

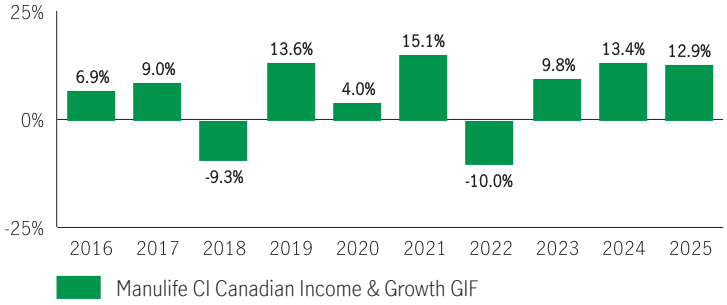
Average return

A person who invested $1,000 in the fund and chose GIF Series 2 10 years ago has $1,816.81 on December 31, 2025. This works out to an average of 6.15% 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 GIF Series 2. In the last 10 years the fund was up in value 8 years and down in value 2 years.



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

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.

How risky is it?

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



Who is this fund for?

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

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 3.0% of the amount you invest			• 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:**	**GIF %**	**GIF *encore* %**	• 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
	1 year of buying	5.50	5.50	
	2 years of buying	4.50	5.00	
	3 years of buying	3.50	4.50	
	4 years of buying	2.50	3.75	
	5 years of buying	1.50	3.00	
	6 years of buying	0.00	2.00	
	7 years of buying	0.00	1.50	
	After 7 years	0.00	0.00	

* **Deferred** 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 fund expense ratio (FER) is made up of the management expense ratio (MER) and the trading expense ratio (TER). It includes costs such as management fees,insurance costs, trading expenses and operating expenses for the fund, and if applicable, any underlying fund(s). You don't pay these expenses directly. FERs 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.

Guarantee option	FER *	TER *	MER *	Management fee (%)	Fund fee rate (%)
GIF Series 1	3.71	0.02	3.69	2.55	—
GIF Series 2	3.30	0.02	3.28	2.55	—
GIF *encore* Series 1	3.71	0.02	3.69	2.55	—
GIF *encore* Series 2	3.30	0.02	3.28	2.55	—

* Annual rate as a % of the fund value

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.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

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: The fund seeks to provide a steady flow of current income while preserving capital by investing in a diversified portfolio of securities composed mainly of equity, equity-related and fixed income securities of Canadian issuers. The fund may also invest in foreign securities.

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

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

500 King Street North, Waterloo ON N2J4C6
www.manulifeim.ca
Canada, Outside of Quebec 1-888-790-4387
Quebec & French Business 1-800-355-6776

The Manufacturers Life Insurance Company (Manulife) is the issuer of insurance contracts containing Manulife segregated funds and the guarantor of any guarantee provisions therein. Manulife, Manulife & Stylized M Design, and Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.