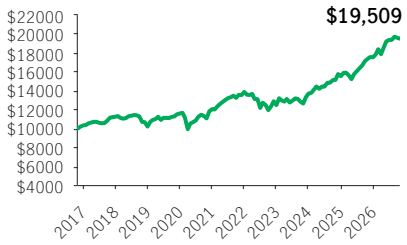
Manulife Investment Management

Manulife CI Canadian Income & Growth GIF

GIF

Series 2 - 75% · Performance as at October 31, 2026 · Holdings as at September 30, 2026

GROWTH OF $10,000 ±



OVERVIEW

Inception Date: April 30, 2007

Asset Class: Global Neutral Balanced

Net Assets: $420.8 million

Risk: Low to Medium

Low | High

Fund Status: SWO *

Management Fee: 2.55%

Fund Expense Ratio 3.30%

Management Expense Ratio 3.28%

AWARDS

FUNDGRADE A+®
ACHIEVED FOR THE YEAR 2025

UNDERLYING FUND INFORMATION

Name: CI Canadian Income & Growth Fund

Underlying Fund Manager:

CI Investments Inc.

FUND CODES

Sales option	Fund code	Fund Status
FE	MIF1620	SWO
BE	MIF1720	SWO

INVESTMENT 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.

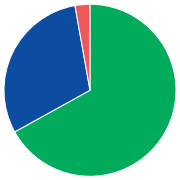
CALENDAR RETURNS ** %

2017	2018	2019	2020	2021	2022	2023	2024	2025
9.01	-9.30	13.55	4.02	15.07	-10.04	9.77	13.44	12.91

COMPOUND RETURNS ** %

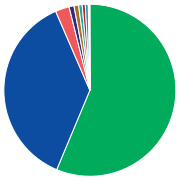
1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
-0.49	0.68	5.14	11.23	12.27	15.57	7.55	6.91	5.18

ASSET ALLOCATION %



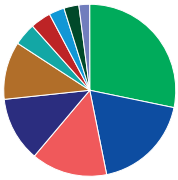
- 66.97 Equities
- 30.25 Fixed Income
- 2.78 Cash and Equivalents

GEOGRAPHIC ALLOCATION %



- 56.31 Canada
- 37.18 United States
- 2.62 United Kingdom
- 0.91 Germany
- 0.88 South Korea
- 0.66 France
- 0.58 Japan
- 0.56 China
- 0.18 Switzerland
- 0.06 Europe
- 0.04 Other

SECTOR ALLOCATION %



- 28.25 Financials
- 18.61 Information Technology
- 14.29 Energy
- 12.16 Industrials
- 10.88 Materials
- 4.22 Consumer Discretionary
- 3.84 Communication Services
- 2.91 Health Care
- 2.81 Utilities
- 2.03 Consumer Staples

FIXED INCOME ALLOCATION %

U.S. High Yield Corporate Bonds	29.85
Canadian Government Bonds	24.52
Canadian Investment Grade Corporate Bonds	19.17
Canadian High Yield Corporate Bonds	5.50
U.S. Investment Grade Corporate Bonds	4.05
Canadian Corporate Bonds	3.25
U.S. Corporate Bonds	3.04
U.S. Government Bonds	0.79
Canadian Provincial Bonds	0.41
Canadian Municipal Bonds	0.38

TOP 10 HOLDINGS %

Manulife Financial Corporation	2.94
Shopify Inc.	2.78
Wheaton Precious Metals Corp.	2.50
Advanced Micro Devices, Inc.	2.21
The Bank Of Nova Scotia	2.18
NVIDIA Corporation	1.90
Cenovus Energy Inc.	1.82
The Toronto-Dominion Bank	1.79
Agnico Eagle Mines Limited	1.77
Fairfax Financial Holdings Limited	1.71

Source for all data: Transmission Media, as at October 31, 2026. ±For illustration purposes only. * Open to switches-in only ** 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 FundGrade A+® rating is used with permission from Fundata Canada Inc., all rights reserved. Fundata is a leading provider of market and investment funds data to the Canadian financial services industry and business media. The Fund-Grade A+® rating identifies funds that have consistently demonstrated the best risk-adjusted returns throughout an entire calendar year. For more information on the rating system, please visit https://www.fundata.com/fundgrade. 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.