Fund Facts — GIF/GIF encore

Manulife Balanced Income Portfolio GIF

Quick Facts

Date Fund Available: December 2005 **Fund Manager:** Manulife **Total Fund Value:** $282,624,296

Date Fund Created: January 2005 **Total Units Outstanding:** 11,647,737 **Portfolio Turnover Rate:** 14.86%

Guarantee option	Minimum investment ($)	FER (%)	Management fee (%)	Net asset value per unit ($)	Units outstanding
GIF Series 1	2,500	3.14	1.96	22.1653	39,422
GIF Series 2	2,500	2.84	1.96	23.7047	288,918
GIF *encore* Series 1	2,500	3.14	1.96	22.1653	123,492
GIF *encore* Series 2	2,500	2.84	1.96	23.7047	261,860

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?

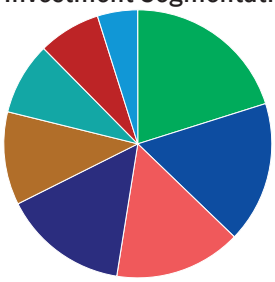
This segregated fund has a "fund-of-fund" structure that invests into a basket of funds which includes, but is not limited to, ETFs, mutual funds, pooled funds and unit trusts. The underlying funds hold primarily global equities and fixed income funds.

Top 10 investments

Manulife Canadian Bond Fund	14.36%
Manulife Corporate Bond Fund	10.00%
Manulife Strategic Income Fund	8.99%
Manulife Fundamental Dividend Fund	7.87%
Manulife Dividend Income Fund	7.83%
Manulife U.S. Dividend Income Fund	7.82%
Manulife Canadian Universe Bond Fund	4.94%
Manulife World Investment Class	4.91%
Manulife Smart Dividend ETF	4.90%
MIM SYST. INFRA EQTY PF	4.85%
Total	**76.46%**

Total investments: 17

Investment Segmentation



20.10%	Canadian Bonds
17.02%	Canadian Equity
15.27%	International Equity
15.07%	U.S. Equity
11.20%	U.S. Bonds
8.73%	Cash and Equivalents
7.51%	Global Bonds
4.85%	Mutual Funds

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.

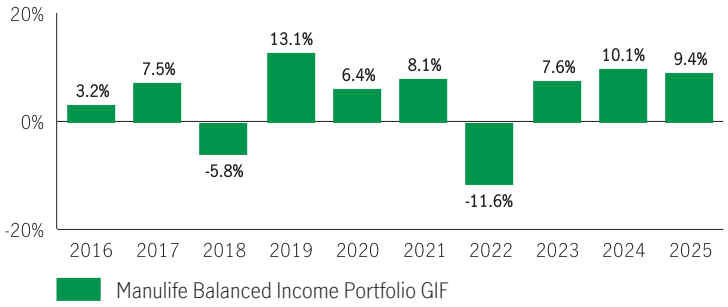
Average return

A person who invested $1,000 in the fund and chose GIF Series 2 10 years ago has $1,558.71 on December 31, 2025. This works out to an average of 4.54% 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	3.14	0.04	3.10	1.96	—
GIF Series 2	2.84	0.04	2.79	1.96	—
GIF *encore* Series 1	3.14	0.04	3.10	1.96	—
GIF *encore* Series 2	2.84	0.04	2.79	1.96	—

* 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

Objective: The fund seeks to provide income generation and long-term growth consistent with preservation of capital. The Portfolio is a strategic asset allocation portfolio. It invests its assets in other mutual funds, focusing on fixed income and dividend paying Canadian equity funds.

Strategy: This fund will invest in units of multiple underlying funds. The strategy for this fund is available through the Investment Policy Statement (IPS).

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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