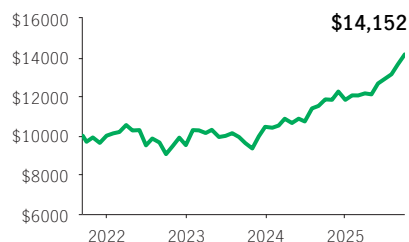


Manulife Smart Dividend ETF GIF Select

GIF SELECT

InvestmentPlus 75/75 Front-end, Back-end, Low-load, No-load with CB · Performance as at September 30, 2025 · Holdings as at July 31, 2025

GROWTH OF \$10,000 *



INVESTMENT OBJECTIVE

The Fund seeks to provide a steady flow of income and long-term capital appreciation by investing primarily in a diversified portfolio of Canadian dividend paying securities.

CALENDAR RETURNS ** %

2016	2017	2018	2019	2020	2021	2022	2023	2024
—	—	—	—	—	—	-4.80	9.80	13.15

COMPOUND RETURNS ** %

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
3.75	9.69	16.37	19.63	19.37	16.02	—	—	8.96

OVERVIEW

Inception Date: September 13, 2021

Asset Class:

Canadian Dividend and Income Equity

Net Assets: \$65.3 million

Risk: Medium



Fund Status: Open [†]

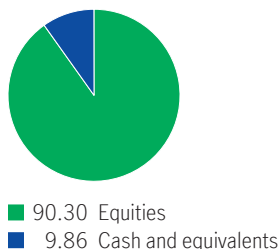
Management Fee: 2.24%

Management Expense Ratio¹: 2.50%

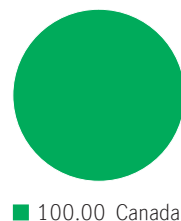
AWARDS



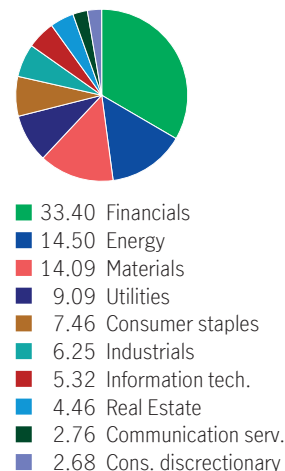
ASSET ALLOCATION %



GEOGRAPHIC ALLOCATION %



SECTOR ALLOCATION %



UNDERLYING FUND INFORMATION

Name: Manulife Smart Dividend ETF

Underlying Fund Manager:

Manulife Investment Management Limited

Portfolio Managers: Geoff Kelley,

Ashikhusein Shahpurwala, Boncana Maiga

TOP 10 HOLDINGS %

Open Text Corp.	4.04
Bank of Nova Scotia (The)	3.97
Toronto-Dominion Bank Com New	3.97
Canadian Tire Corporation, Limited CI A	3.91
Nutrien Ltd.	3.75
Bank of Montreal	3.74
Whitecap Resources Inc. Com New	3.70
Canadian Imperial Bank of Commerce	3.62
Fortis Inc.	3.60
Canadian National Railway Company	3.52

FUND CODES

Sales option	Fund code	Fund Status
FE	MGF3000	Open
BE	MGF3018	SWO
LL	MGF3026	SWO
NLCB4	MGF3031	SWO
NLCB2	MGF3082	Open

Source for all data: Transmission Media, as at September 30, 2025. ±For illustration purposes only. [†] Open ¹ Estimated MER for the current year. ^{**} 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 www.Fundata.com/ProductsServices/FundGrade.aspx. 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.