

Manulife Conservative Portfolio GIF Select

GIF SELECT

InvestmentPlus 75/100 (Elite) · Performance as at September 30, 2025 · Holdings as at August 31, 2025

GROWTH OF \$10,000 *

Performance cannot be shown until one year after the Fund's inception.

OVERVIEW

Inception Date: November 12, 2024

Asset Class:

Global Fixed Income Balanced

Net Assets: \$486.5 million

Risk: Low



Fund Status: SWO *

Management Fee: 1.97%

Management Expense Ratio¹: 2.20%

UNDERLYING FUND INFORMATION

Name: Manulife Conservative Portfolio

Underlying Fund Manager:

Manulife Investment Management Limited

Portfolio Management Team: Manulife

Multi-Asset Solutions Team

FUND CODES

Sales option	Fund code	Fund Status
Elite BE	MGF52587	SWO
Elite LL	MGF52588	SWO
Elite FE	MGF52586	SWO

INVESTMENT OBJECTIVE

This Fixed Income Portfolio seeks to primarily preserve capital with a secondary focus on income. The Portfolio seeks to accomplish its objective by primarily investing in securities of Underlying Funds and/or ETFs which invest in domestic and global fixed income securities and/or domestic and global equity securities.

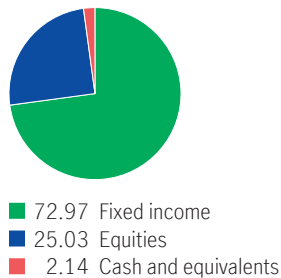
CALENDAR RETURNS ** %

Performance cannot be shown until one year after the Fund's inception.

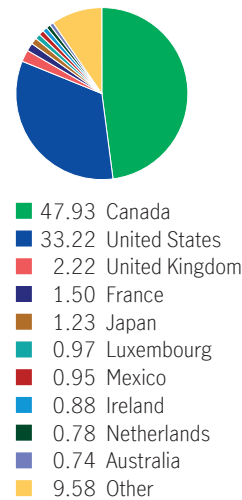
COMPOUND RETURNS ** %

Performance cannot be shown until one year after the Fund's inception.

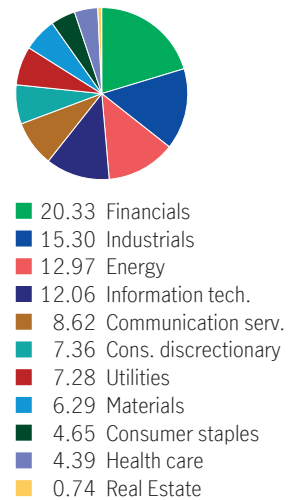
ASSET ALLOCATION %



GEOGRAPHIC ALLOCATION %



SECTOR ALLOCATION %



FIXED INCOME ALLOCATION %

Canadian Corporate Bonds	13.75
Canadian investment grade bonds	12.78
Floating rate bank loans	10.11
U.S. high yield bonds	8.83
Canadian provincial bonds	8.48
U.S. Corporate Bonds	8.06
International Corporate Bonds	6.75
Canadian government bonds	5.81
International government bonds	4.49
U.S. government bonds	3.40

TOP 10 HOLDINGS %

Gov. of Canada, 2.75%, 6/1/2033	0.98
Gov. of Canada, 3.25%, 6/1/2035	0.73
Microsoft Corp.	0.62
UNITED STATES TREASURY N 3.875% 31JUL30	0.55
Gov. of Canada, 2.5%, 12/1/2032	0.49
UNITED STATES TREASURY NOTE/ 4% 31JUL32	0.45
Gov. of Canada, 2.75%, 9/1/2030	0.45
Suncor Energy Inc.	0.39
Canadian Natural Resources Ltd.	0.39
Royal Bank of Canada	0.38

Source for all data: Transmission Media, as at September 30, 2025. ±For illustration purposes only. * Open to switches-in only. 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 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.