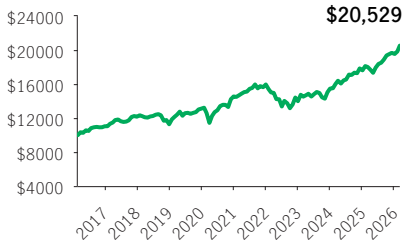


Manulife Simplicity Growth Portfolio GIF Select

GIF SELECT

InvestmentPlus 75/75 (Front-end, Back-end, Low-load, No-load with CB) · Performance as at February 28, 2026 · Holdings as at January 31, 2026

GROWTH OF \$10,000 ±



INVESTMENT OBJECTIVE

The Portfolio aims to provide long-term capital growth and increased foreign content exposure. It is a strategic asset allocation portfolio. It invests its assets in other mutual funds managed by us focusing on Canadian and foreign equity funds. The portfolio advisor may move up to 25% of the net assets of the Portfolio into cash if it feels that market conditions warrant it.

CALENDAR RETURNS ** %

2017	2018	2019	2020	2021	2022	2023	2024	2025
10.18	-7.30	16.32	10.90	9.70	-12.32	10.63	13.83	10.93

COMPOUND RETURNS ** %

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
3.49	4.31	8.80	5.01	13.96	12.22	6.96	7.46	6.80

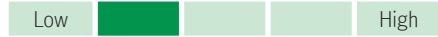
OVERVIEW

Inception Date: October 2, 2009

Asset Class: Global Equity Balanced

Net Assets: \$761.0 million

Risk: Low to Medium



Fund Status: Open *

Management Fee: 2.19%

Management Expense Ratio¹: 2.77%

UNDERLYING FUND INFORMATION

Name: Simplicity Growth Portfolio

Underlying Fund Manager:

Manulife Investment Management Limited

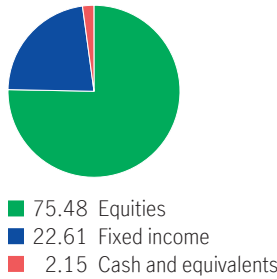
Portfolio Sub-Advisor: Manulife Investment Management (US) LLC

Portfolio Management Team: Manulife Multi-Asset Solutions Team

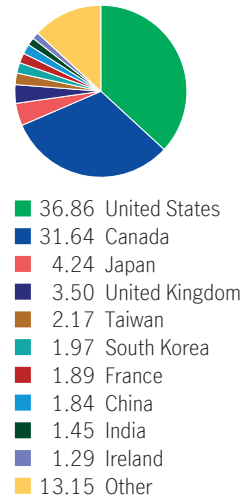
FUND CODES

Sales option	Fund code	Fund Status
FE	MGF8005	Open
BE	MGF8105	SWO
LL	MGF8205	SWO
NLCB4	MGF5785	SWO
NLCB2	MGF7785	Open

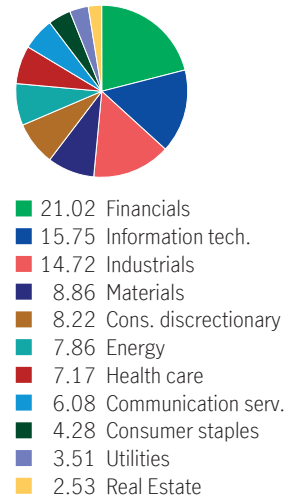
ASSET ALLOCATION %



GEOGRAPHIC ALLOCATION %



SECTOR ALLOCATION %



FIXED INCOME ALLOCATION %

Floating rate bank loans	12.81
International government bonds	11.40
Canadian Corporate Bonds	11.36
Canadian provincial bonds	9.36
U.S. Corporate Bonds	9.21
Canadian investment grade bonds	6.76
U.S. high yield bonds	6.51
U.S. government bonds	5.72
U.S. Mortgage-backed Securities	4.91
U.S. investment grade bonds	4.42

UNDERLYING FUND HOLDINGS %

Manulife Strategic Income Fund	12.59
Manulife Multifactor Canadian Large Cap	7.89
Manulife Fundamental Equity Fund	7.52
MIM Global Small Cap Equity Pooled Fund	6.93
Manulife U.S. All Cap Equity Fund	6.86
Manulife Global Dividend Class	6.53
Manulife Dividend Income Fund	5.90
Manulife Growth Opportunities Fund	5.75
Manulife Bond Fund	5.54
Manulife World Investment Class	5.02

Source for all data: Transmission Media, as at February 28, 2026. ±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 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.