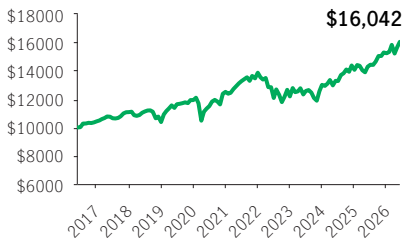


Manulife CIBC Monthly Income GIF Select

GIF SELECT

InvestmentPlus 75/75 (Front-end, Back-end, Low-load, No-load with CB) · Performance as at May 31, 2026 · Holdings as at April 30, 2026

GROWTH OF \$10,000 ±



INVESTMENT OBJECTIVE

The fund seeks to provide a reasonably consistent level of monthly income while attempting to preserve capital by investing primarily in a diversified portfolio of debt and equity instruments.

CALENDAR RETURNS ** %

2017	2018	2019	2020	2021	2022	2023	2024	2025
6.27	-6.32	14.91	4.88	10.80	-12.06	6.69	8.16	8.31

COMPOUND RETURNS ** %

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
2.35	1.34	4.90	5.29	12.27	9.17	4.11	4.84	4.24

OVERVIEW

Inception Date: October 2, 2009

Asset Class: Canadian Neutral Balanced

Net Assets: \$37.8 million

Risk: Low to Medium

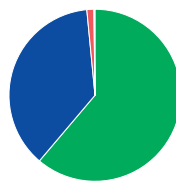


Fund Status: Open *

Management Fee: 1.89%

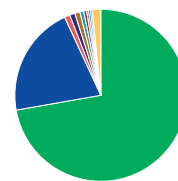
Management Expense Ratio¹: 2.85%

ASSET ALLOCATION %



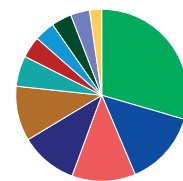
- 61.12 Equities
- 37.23 Fixed income
- 1.32 Cash and equivalents
- 0.20 Other

GEOGRAPHIC ALLOCATION %



- 72.24 Canada
- 20.85 United States
- 1.04 United Kingdom
- 0.98 Japan
- 0.97 Bermuda
- 0.72 France
- 0.54 Switzerland
- 0.38 Spain
- 0.35 Germany
- 0.33 Italy
- 1.60 Other

SECTOR ALLOCATION %



- 29.52 Financials
- 14.14 Energy
- 11.95 Information tech.
- 10.77 Industrials
- 10.31 Materials
- 5.74 Cons. discretionary
- 4.04 Health care
- 3.85 Utilities
- 3.82 Consumer staples
- 3.58 Communication serv.
- 2.27 Real Estate

UNDERLYING FUND INFORMATION

Name: CIBC Monthly Income Fund

Underlying Fund Manager:

CIBC Global Asset Management Inc.

FUND CODES

Sales option	Fund code	Fund Status
FE	MGF8099	Open
BE	MGF8199	SWO
LL	MGF8299	SWO
NLCB4	MGF5799	SWO
NLCB2	MGF7799	Open

FIXED INCOME ALLOCATION %

Canadian Corporate Bonds	29.38
Canadian provincial bonds	24.27
Canadian government bonds	21.32
Canadian investment grade bonds	11.29
U.S. Corporate Bonds	5.85
U.S. high yield bonds	3.18
Canadian Mortgage-backed Securities	1.35
International Corporate Bonds	1.21
Securitized	0.74
Canadian high yield bonds	0.46

TOP 10 HOLDINGS %

Royal Bank of Canada	2.81
Canadian Imperial Bank of Commerce	2.45
Bank of Montreal	2.37
Canada Housing Trust No.1, 3.95%, 6/15/2028	2.32
Toronto-Dominion Bank Com New	1.96
Suncor Energy Inc.	1.62
Agnico-Eagle Mines Ltd.	1.60
Canadian Natural Resources Ltd.	1.52
Canadian National Railway Company	1.46
Manulife Financial Corporation	1.43

Source for all data: Transmission Media, as at May 31, 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.