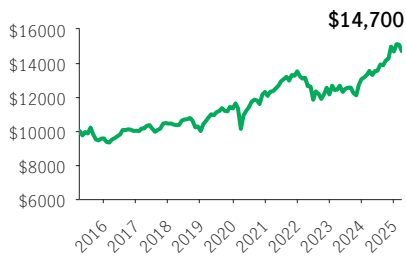


Manulife Fidelity Canadian Balanced GIF Select

GIF SELECT

InvestmentPlus 75/75 Front-end, Back-end, Low-load, No-load with CB · Performance as at March 31, 2025 · Holdings as at February 28, 2025

GROWTH OF \$10,000 *



OVERVIEW

Inception Date: October 2, 2009

Asset Class: Canadian Neutral Balanced

Net Assets: \$490.1 million

Risk: Low to Medium

Low High

Fund Status: Open *

Management Fee: 2.02%

Management Expense Ratio¹: 2.80%

UNDERLYING FUND INFORMATION

Name: Fidelity Canadian Balanced Fund

Underlying Fund Manager:

Fidelity Investments Canada ULC

FUND CODES

Sales option	Fund code	Fund Status
FE	MGF8068	Open
BE	MGF8168	SWO
LL	MGF8268	SWO
NLCB4	MGF5768	SWO
NLCB2	MGF5468	Open

INVESTMENT OBJECTIVE

The Fund aims to achieve high total investment return. The Fund uses a balanced approach. It invests primarily in a mix of Canadian equity securities, investment grade bonds, high yield securities and money market instruments.

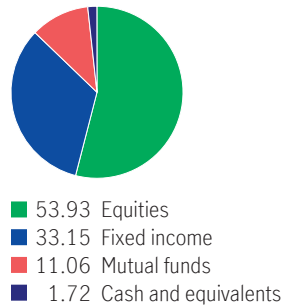
CALENDAR RETURNS ** %

2016	2017	2018	2019	2020	2021	2022	2023	2024
4.71	4.17	-4.19	13.29	8.59	9.85	-10.08	7.43	12.43

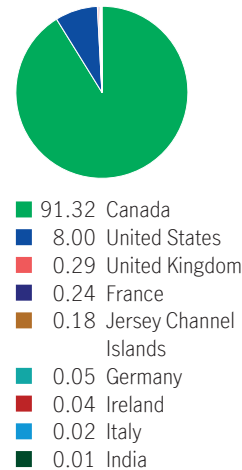
COMPOUND RETURNS ** %

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
-2.56	0.13	3.90	0.13	8.54	3.82	7.73	3.93	5.65

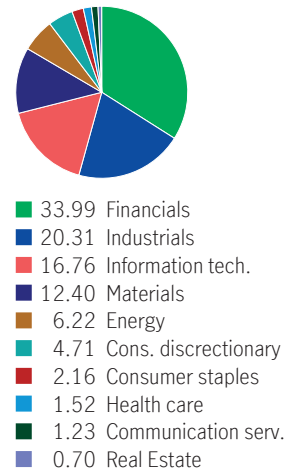
ASSET ALLOCATION %



GEOGRAPHIC ALLOCATION %



SECTOR ALLOCATION %



FIXED INCOME ALLOCATION %

Canadian government bonds	26.82
Canadian provincial bonds	26.66
Canadian investment grade bonds	19.99
Canadian Corporate Bonds	12.02
Canadian Mortgage-backed Securities	2.68
Canadian municipal bonds	2.01
U.S. investment grade bonds	1.94
Securitized	1.46
International investment grade bonds	1.44
U.S. government bonds	1.12

TOP 10 HOLDINGS %

Fidelity American High Yield Fund	11.06
Constellation Software Inc.	4.13
Royal Bank of Canada	3.78
Shopify Inc. CI A	3.35
Agnico-Eagle Mines Ltd.	2.78
Waste Connections Inc.	2.29
Fairfax Financial Holdings Ltd. Sub Vtg	2.13
Brookfield Asset Management Ltd. CI A Ltd	2.03
Vtg Shs	
Thomson Reuters Corp. Com No Par	1.88
Manulife Financial Corporation	1.84

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