

**Fund Facts**

# GIF Select

## Manulife Guaranteed Investment Funds Select (GIF Select)

**Segregated Fund Solutions****Effective July 27, 2023****Performance as at December 31, 2022**

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series, unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series.

The Manufacturers Life Insurance Company ("Manulife") is the issuer of the Manulife GIF Select insurance contract and the guarantor of any guarantee provisions therein.

# What's New in GIF Select — InvestmentPlus Series?

## Risk Rating Changes

Effective August 1, 2023, the following funds will have a risk rating change:

Fund Name	Previous Risk Rating	New Risk Rating
Manulife Moderate Portfolio GIF Select	Low	Low to Medium
Manulife Yield Opportunities GIF Select	Low	Low to Medium
Manulife Simplicity Moderate Portfolio GIF Select	Low	Low to Medium

## Fund Closure

Effective on or about October 20, 2023, at 4 p.m. ET, the following fund in the **InvestmentPlus Series** will be closed. Any money currently invested and any deposits you make to the closing fund before this date will be switched to the corresponding continuing fund on October 23, 2023:

Closing Fund	Continuing Fund
Manulife EAFE Equity GIF Select	Manulife World Investment GIF Select

Unless you provide alternate instructions to us before October 20, 2023, all scheduled deposits (Pre-Authorized Chequing plans (PACs) and Automatic Switches-In (Systematic Switch and DCAF Switch)) into the closing fund will automatically be moved to the corresponding continuing fund.

At any time, you may switch to another eligible fund within your contract without incurring a deferred sales charge or similar fee. For non-registered contracts, any switch, either to the corresponding continuing fund or to another eligible fund, is a taxable disposition and may result in a capital gain or loss to you.

Please consider speaking to your advisor to determine the most appropriate course of action, given your individual investment and tax circumstances.

For complete fund information, refer to the applicable Fund Facts page within the Fund Facts booklet or visit [Price & Performance](#).

## Fund Name Change

Effective on or about October 23, 2023, the following fund in the **InvestmentPlus Series** will undergo a name change:

Old Fund Name	New Fund Name
Manulife Invesco Europlus GIF Select	Manulife Invesco EQV European Equity GIF Select

Manulife Investment Management is a trade name of The Manufacturers Life Insurance Company. The Manufacturers Life Insurance Company (Manulife) is the issuer of insurance contracts containing Manulife segregated funds and the guarantor of any guarantee provisions therein. Manulife, Manulife Investment Management, the Stylized M Design, and Manulife Investment Management & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

## How to read the Fund Facts: Manulife Segregated Funds

1. **Fund name:** This is the full name of the segregated fund within your contract.
2. **Date fund available:** This is the date on which the fund was first made available in your contract. It is also the date from which we measure performance.
3. **Date fund created:** This is the date on which the fund became available for sale in other Manulife segregated fund products. This date may be older than the Date Fund Available as the fund may have been previously offered under another Manulife segregated fund contract.
4. **Fund manager/Underlying fund manager:** This is the name of the fund management company that manages the fund or the underlying fund.
5. **Total units outstanding:** This is the total number of units outstanding for all classes of the fund.
6. **Total fund value:** This is the total market value for all classes of the fund's assets.
7. **Portfolio turnover rate:** This is a measure of how frequently assets within the fund are bought and sold. A portfolio turnover rate of 100% is equivalent to the fund buying and selling all of the holdings in its portfolio once in the course of the year.
8. **Guarantee option:** This section lists the guarantee options available within the contract.
9. **Minimum investment:** This is the minimum initial deposit amount required.
10. **Management Expense Ratio (MER):** MERs include all expenses of the segregated fund such as the management fee, insurance costs, operating costs and applicable sales tax. There is no duplication of fees from the underlying pooled funds, unit trust, mutual funds or other investment funds. If the fund was launched after the Performance Date, the MER is an estimate for the current year and is subject to change.
11. **Management Fee:** The management fee of a fund is calculated and accrued on a daily basis and paid to Manulife for the management of the fund and guarantee costs. You do not directly pay for the management fees as they are paid by the fund.
12. **Net asset value per unit:** The value of each unit in the fund as at the date shown. The total market value of the fund's assets, minus their liabilities, divided by the number of units outstanding.
13. **Units outstanding:** This is the total number of units outstanding for the Sales Charge Option.
14. **What does this fund invest in?**
  - **Underlying Fund:** The underlying investments of the fund may be units of pooled funds, unit trust, mutual funds or other investment funds. When a transaction (e.g. deposit or withdrawal) is made in a fund, the transaction will purchase or redeem units of the underlying fund that corresponds to the fund. For example, if you purchase units of the Manulife Bond segregated fund, the fund invests in units of the Manulife Bond mutual fund. Each fund may also contain a small cash component in addition to the underlying investment. The goal of the fund-on-fund strategy is to produce returns consistent with, and based on, the underlying fund.
  - **Top 10 Investments:** This lists the top 10 investments of the fund or the underlying fund. It is listed beginning with the highest weighting to the lowest. The holdings may change due to ongoing portfolio transactions. The total number of investments of the (underlying) fund will be listed at the bottom of this section. If you would like more current information, please refer to our website at [www.manulifeim.ca](http://www.manulifeim.ca).
  - **Investment Segmentation:** This pie chart represents the breakdown of the fund's investment portfolio by investment type.
15. **Are there any guarantees?** This states that guarantees are provided under this contract.
16. **Who is this fund for?** This states a general description of the type of investor the fund would be suitable for.

## How to read the Fund Facts: Manulife Segregated Funds

### 17. How has the fund performed?

- **Average Return:** This states how much a \$1,000 investment in the fund would be worth when the most basic guarantee option was chosen and the average annual return as a percentage for the years shown. For any fund with less than one-year history, the information is not provided due to insufficient segregated fund history.
- **Year by Year Returns:** This chart shows you the fund's annual performance. Each bar shows in percentage terms how much an investment made on January 1 would have changed by December 31 in that same year. For any fund with less than one-year history, the graph is not provided due to insufficient segregated fund history.

### 18. How risky is it?

The risk rating measures a fund's fluctuation in monthly returns. A fund with high risk has experienced larger fluctuations of monthly returns than a fund with low risk. While higher risk funds may be more volatile in the short term, over the long term (10 years or more) a higher risk fund will generally earn more than a lower risk investment. Generally, the greater the return you want to earn on your investments, the greater risk you have to assume. This increased gain is what investors expect in exchange for assuming the higher risk of these volatile investments. You can use the overall risk rating for each investment option to choose the investments that fit with your investment strategy.

### 19. How much does it cost?

This describes the fees and expenses to buy, own and sell units of the fund.

- **Sales Charges:** This shows the percentage amount of any sales charge options and a description for each of how they work.
- **Ongoing fund expenses:** This describes the MER for the fund and any additional charges for different guarantee options.
- **Fund Fee Rate (will only be displayed if applicable):** This is a separate guarantee fee applicable to specific products and/or Series.
- **Trailing commission:** This describes the ongoing commission paid to your advisor while you hold the fund.

### 20. What if I change my mind?:

This section outlines details on when you can change your mind and what to do if you change your mind.

### 21. Objective and Strategy:

This section describes the investment objective and strategy of the segregated fund. For segregated funds that invest directly in an underlying fund, please see the underlying fund Prospectus (available on request) for the complete objective and strategy of the underlying fund.

### 22. Information specific to Elite/F-Class/Professional Service Fee/Platinum sales charge options:

Some products may have alternative sales charge options that offer reduced fees. These sales charge options will be included in this section, which will outline any of the fund related information that differs from the standard sales charge options of the fund (listed on pages 1 and 2 of each Fund Facts).

# How to read the Fund Facts: Manulife Segregated Funds

## Manulife Investment Management

Performance as at December 31, 2019

### Fund Facts — GIF Select

## 1 Manulife Bond GIF Select

### Quick Facts

2 **Date Fund Available:** October 2010 4 **Underlying Fund Manager:** Manulife Investment Management Limited 6 **Total Fund Value:** \$185,627,348  
 3 **Date Fund Created:** October 2010 5 **Total Units Outstanding:** 16,718,581 7 **Portfolio Turnover Rate:** 8.17%

8	9	10	11	12	13
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.11	1.62	11.7906	1,868,672
IncomePlus	25,000	2.12	1.62	11.0970	106,010
EstatePlus	10,000	2.11	1.62	11.7906	381,764

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on F-Class and Elite sales charge options, refer to page 3.

## 14 What does the fund invest in?

This Segregated Fund invests in the Manulife Bond Fund. The underlying mutual fund invests primarily in Canadian fixed income investments.

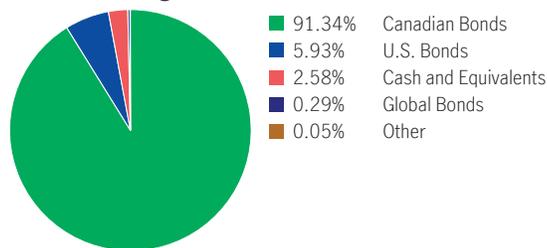
### Top 10 investments (of the underlying fund)

Province of Ontario, 2.6%, 6/2/2025	6.33%
Gov. of Canada, 2.75%, 12/1/2048	5.32%
Gov. of Canada, 2.25%, 06/01/2029	1.60%
Canada Housing Trust No.1, 2.35%, 6/15/2027	1.49%
Province of Ontario, 2.9%, 6/2/2049	1.48%
Province of Quebec, 3.5%, 12/1/2045	1.36%
Province of Ontario, 2.70%, 6/2/2029	1.23%
Province of Ontario, 2.3%, 9/8/2024	1.11%
Gov. of Canada, 3.5%, 12/1/2045	1.04%
United States Treasury Bill, 2.625%, 2/15/2029	1.02%

**Total** 21.98%

Total investments: 448

### Investment Segmentation



## 15 Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

## 16 Who is this fund for?

This fund may be right for a person seeking interest income with an emphasis on capital preservation.

## 17 How has the fund performed?

This section tells you how the fund has performed over the past 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

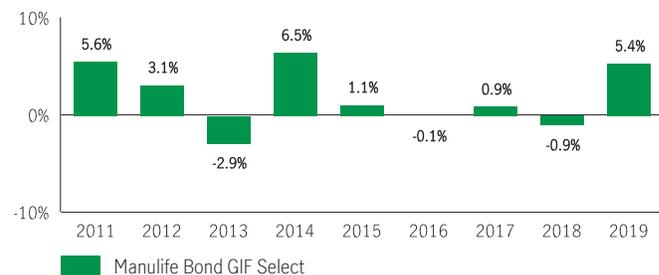
### Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on October 18, 2010 has \$1,179.06 on December 31, 2019. This works out to an average of 1.81% per year.

### Year-by-year returns

Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 6 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

## 18 How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



# How to read the Fund Facts: Manulife Segregated Funds

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## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
Deferred Sales Charge (DSC)	<b>If you sell within:</b> 1 year of buying 5.50% 2 years of buying 5.00% 3 years of buying 5.00% 4 years of buying 4.00% 5 years of buying 4.00% 6 years of buying 3.00% 7 years of buying 2.00% After 7 years 0.00%	When you invest, Manulife pays a commission of 2.5%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> </ul>
Low Load Sales Charge	<b>If you sell within:</b> 1 year of buying 2.50% 2 years of buying 2.00% 3 years of buying 1.50% After 3 years 0.00%	When you invest, Manulife pays a commission of 1.0%. Any sales charge you pay goes to Manulife.
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. If you sell units within the first 4 years from deposit, your servicing advisor may have to return a portion of the commission to Manulife.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 1. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.11	1.62	—
IncomePlus	2.12	1.62	0.55
EstatePlus	2.11	1.62	0.25

#### Trailing commission

Manulife pays a trailing commission of up to 0.50% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
<b>Frequent Trading Fee</b>	2% of the value of units you trade for switches exceeding 5 per year.
<b>Early Withdrawal Fee</b>	2% of the value of units you sell or transfer within 90 days of buying them.
<b>Small Policy Fee</b>	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

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## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

# How to read the Fund Facts: Manulife Segregated Funds

## 21 Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus for complete objective and strategy of the underlying fund.

**Objective:** The Fund seeks to earn the highest level of income consistent with the preservation of capital with some capital appreciation by investing primarily in bonds and debentures of various terms issued or guaranteed by Canadian federal, provincial or municipal governments or corporations.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## 22 Information specific to Elite and F-Class sales charge options

### Elite

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Back-end and Low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.54	1.24	12.3835	110,030
IncomePlus	1,000,000	1.62	1.33	11.5308	11
EstatePlus	1,000,000	1.54	1.24	12.3835	39,201

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.29	0.95	12.4170	24,938
IncomePlus	25,000	1.29	1.13	11.6586	11
EstatePlus	10,000	1.29	0.95	12.4170	—

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

[www.manulifeim.ca](http://www.manulifeim.ca)

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

Manulife Investment Management is a trade name of The Manufacturers Life Insurance Company. The Manufacturers Life Insurance Company (Manulife) is the issuer of insurance contracts containing Manulife segregated funds and the guarantor of any guarantee provisions therein. Manulife, Manulife Investment Management, the Stylized M Design, and Manulife Investment Management & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

Fund Facts — GIF Select

**Manulife Strategic Income GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2009      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$560,103,516  
**Date Fund Created:** April 2006      **Total Units Outstanding:** 36,340,690      **Portfolio Turnover Rate:** 4.45%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.25	1.74	14.9404	22,651,805

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

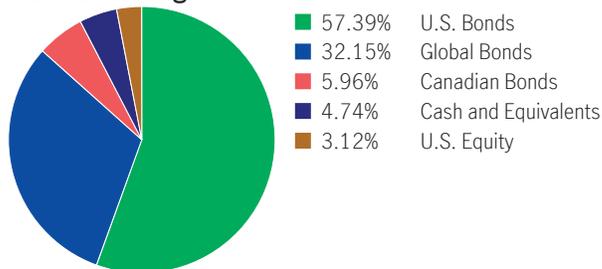
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Strategic Income Fund. The underlying mutual fund trust holds primarily foreign fixed income investments.

**Top 10 investments (of the underlying fund)**

United States Treasury Note, 1.88%, 2/15/2032	2.25%
United States Treasury Note, 2.88%, 5/15/2032	2.16%
United States Treasury Note, 3%, 2/15/2049	1.20%
United States Treasury Note, 2.75%, 8/15/2032	1.06%
United States Treasury Note, 3%, 8/15/2052	1.01%
Skymiles Ip Ltd., 4.75%, 10/20/2028	0.97%
Japan, 0.1%, 12/20/2023	0.94%
Korea (the Republic of), 2.38%, 3/10/2027	0.90%
LIFE 2022-BMR2 Mortgage Trust, 5/15/2039	0.82%
NextEra Energy Inc. Corporate Unit, 6.926%, 9/1/2025	0.76%
<b>Total</b>	<b>12.07%</b>

Total investments: 514

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking interest income with an emphasis on capital preservation.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

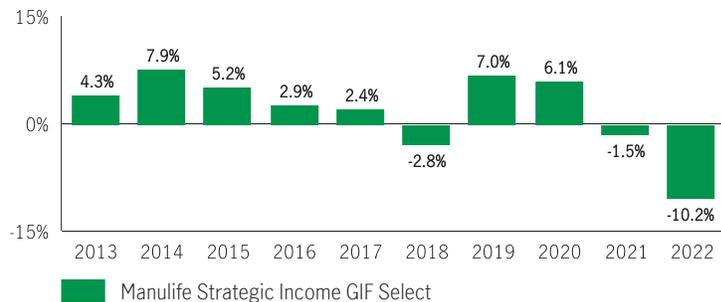
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,217.20 on December 31, 2022. This works out to an average of 1.99% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 7 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	5.50	2 years of buying	5.00	3 years of buying	5.00	4 years of buying	4.00	5 years of buying	4.00	6 years of buying	3.00	7 years of buying	2.00	After 7 years	0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
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No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.25	1.74	—

#### Trailing commission

Manulife pays a trailing commission of up to 0.50% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** This Fixed Income Fund aims to generate income with an emphasis on capital preservation. This Fund invests primarily in government and corporate debt securities from developed and emerging markets. It also invests in U.S. government and agency securities and high yield bonds. The Fund may also invest in preferred shares and other types of debt securities.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.71	1.33	14.3437	388,022

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.58	1.19	14.5898	56,386

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

[www.manulifeim.ca](http://www.manulifeim.ca)

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Fund Facts — GIF Select

**Manulife Strategic Investment Grade Global Bond GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** April 2015      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$2,625,808  
**Date Fund Created:** April 2015      **Total Units Outstanding:** 262,975      **Portfolio Turnover Rate:** 21.93%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.22	1.36	9.9694	210,622

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

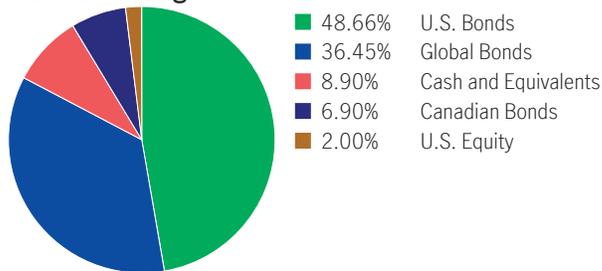
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Strategic Investment Grade Global Bond Fund. The underlying mutual fund trust holds primarily foreign fixed income investments.

**Top 10 investments (of the underlying fund)**

United States Treasury Note, 1.88%, 2/15/2032	2.40%
United States Treasury Note, 2.88%, 5/15/2032	1.68%
HM Treasury, 0.13%, 1/31/2024	1.65%
Singapore, 2.38%, 6/1/2025	1.29%
United States Treasury Note, 2.38%, 2/15/2042	1.07%
United States Treasury Note, 2.75%, 8/15/2032	1.05%
Japan, 0.1%, 6/20/2026	1.04%
Skymiles Ip Ltd., 4.75%, 10/20/2028	1.03%
Denmark, 1.75%, 11/15/2025	1.03%
United States Treasury Note, 3%, 8/15/2052	0.98%
<b>Total</b>	<b>13.22%</b>

Total investments: 377

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the bond market.

**How has the fund performed?**

This section tells you how the fund has performed over the past 7 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

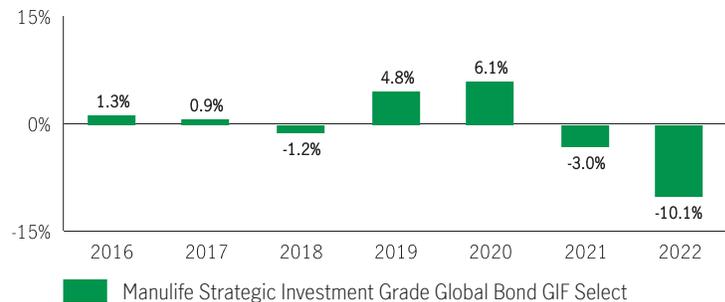
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on April 30, 2015 has \$996.94 on December 31, 2022. This works out to an average of -0.04% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 7 years for a contractholder who chose the InvestmentPlus Series. In the last 7 years the fund was up in value 4 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
Low Load Sales Charge *	<b>If you sell within:</b> 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.22	1.36	—

#### Trailing commission

Manulife pays a trailing commission of up to 0.50% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund seeks to provide income with an emphasis on capital preservation by investing primarily in investment-grade government and corporate debt securities from developed and emerging markets globally.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.73	0.90	10.4667	86

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.45	0.90	10.5211	10,662

## For more information

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**Fund Facts — GIF Select**

**Manulife Balanced Portfolio GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** May 2017      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$582,275,905  
**Date Fund Created:** May 2017      **Total Units Outstanding:** 50,513,183      **Portfolio Turnover Rate:** 5.08%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.73	2.35	11.3952	26,225,137

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

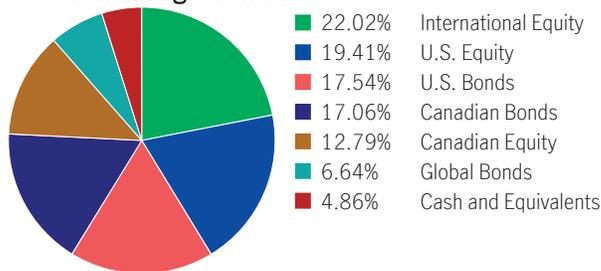
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Balanced Portfolio. The underlying mutual fund trust holds primarily securities of funds and/or ETFs which in turn invest in domestic and global equity securities and/or domestic and global fixed income securities.

**Top 10 investments (of the underlying fund)**

Manulife Strategic Income Fund	11.69%
Manulife Bond Fund	8.89%
Manulife World Investment Fund	8.81%
Manulife U.S. All Cap Equity Fund	7.68%
Manulife Corporate Bond Fund	7.17%
Manulife Fundamental Equity Fund	6.37%
Manulife Dividend Income Fund	6.37%
Manulife Global Dividend Fund	5.88%
Manulife Global Unconstrained Bond Fund	5.44%
Manulife Multifactor Canadian Large Cap	5.28%
<b>Total</b>	<b>73.58%</b>

Total investments: 24

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for people seeking a combination of growth and some income through a diversified portfolio of Canadian and global equity and fixed income securities. They prefer a low to medium level of investment risk.

**How has the fund performed?**

This section tells you how the fund has performed over the past 5 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

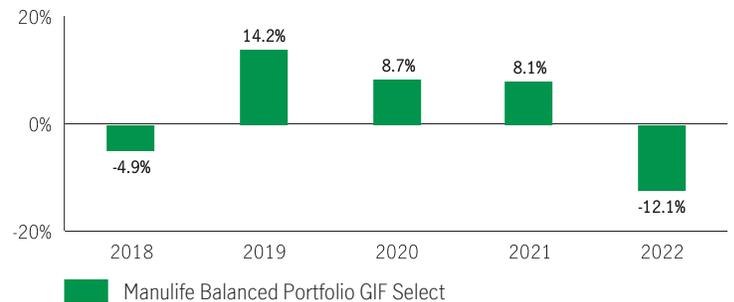
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on May 19, 2017 has \$1,139.59 on December 31, 2022. This works out to an average of 2.35% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 5 years for a contractholder who chose the InvestmentPlus Series. In the last 5 years the fund was up in value 3 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
Low Load Sales Charge *	<b>If you sell within:</b> 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.73	2.35	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

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## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** This Global Balanced Portfolio aims to provide a combination of long-term capital appreciation with a secondary focus on income generation. The Portfolio seeks to accomplish its objective by primarily investing in securities of Underlying Funds and/or ETFs. These Underlying Funds and/or ETFs generally invest in domestic and global equity securities and/or domestic and global fixed income securities.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.15	1.83	11.6970	10

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.61	1.39	12.1515	167,129

## For more information

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**Fund Facts — GIF Select**

**Manulife Conservative Portfolio GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** May 2017      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$365,641,921  
**Date Fund Created:** May 2017      **Total Units Outstanding:** 34,438,216      **Portfolio Turnover Rate:** 14.97%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.26	1.94	10.5050	13,718,763

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

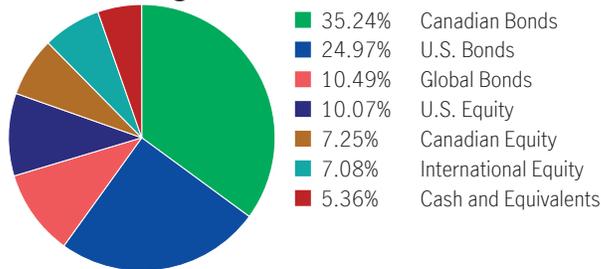
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Conservative Portfolio. The underlying mutual fund trust holds primarily domestic and global equity securities and/or domestic and global fixed income securities.

**Top 10 investments (of the underlying fund)**

Manulife Bond Fund	22.76%
Manulife Strategic Income Fund	20.31%
Manulife Corporate Bond Fund	7.65%
Manulife Global Unconstrained Bond Fund	7.21%
Manulife Global Equity Class	6.23%
Manulife U.S. Unconstrained Bond Fund	4.95%
Vanguard Canadian Aggregate Bond Index ETF	4.44%
Manulife Fundamental Equity Fund	3.60%
Manulife Dividend Income Fund	3.60%
Manulife Global Listed Infrastructure Fund	3.58%
<b>Total</b>	<b>84.31%</b>

Total investments: 20

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for people seeking capital preservation with a secondary emphasis on generating income and who prefer a low level of investment risk.

**How has the fund performed?**

This section tells you how the fund has performed over the past 5 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

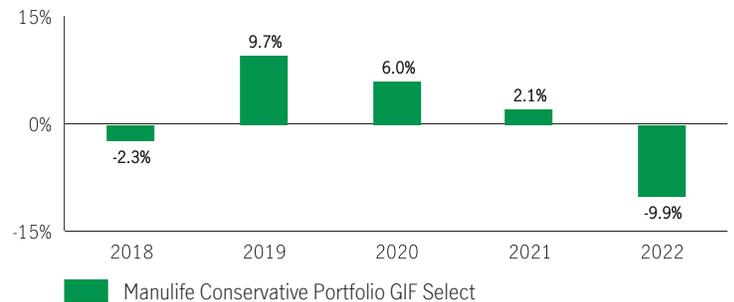
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on May 19, 2017 has \$1,050.53 on December 31, 2022. This works out to an average of 0.88% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 5 years for a contractholder who chose the InvestmentPlus Series. In the last 5 years the fund was up in value 3 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
Low Load Sales Charge *	<b>If you sell within:</b> 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.26	1.94	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**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.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.70	1.42	10.8577	19,837

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.19	1.07	11.1360	222,691

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

Manulife Investment Management is a trade name of The Manufacturers Life Insurance Company. The Manufacturers Life Insurance Company (Manulife) is the issuer of insurance contracts containing Manulife segregated funds and the guarantor of any guarantee provisions therein. Manulife, Manulife Investment Management, the Stylized M Design, and Manulife Investment Management & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

Fund Facts — GIF Select

**Manulife Growth Portfolio GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** May 2017      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$259,787,179  
**Date Fund Created:** May 2017      **Total Units Outstanding:** 21,630,155      **Portfolio Turnover Rate:** 5.72%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.77	2.39	11.8789	11,093,447

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

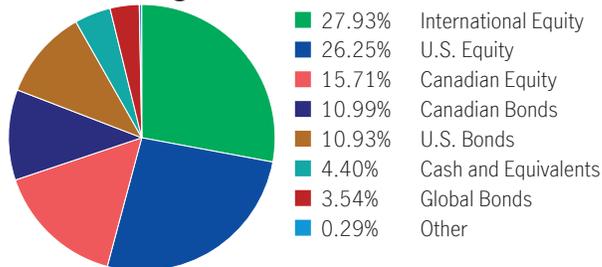
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Growth Portfolio. The underlying mutual fund trust holds primarily Canadian and foreign equities as well as fixed income investments.

**Top 10 investments (of the underlying fund)**

Manulife World Investment Fund	10.22%
Manulife U.S. All Cap Equity Fund	9.23%
Manulife Fundamental Equity Fund	7.11%
Manulife Dividend Income Fund	7.08%
Manulife Global Dividend Fund	6.80%
Manulife Corporate Bond Fund	5.92%
Manulife Multifactor Canadian Large Cap	5.44%
Manulife Global Unconstrained Bond Fund	5.04%
Manulife Emerging Markets Fund	4.56%
MIM Global Small Cap Equity Pooled Fund	4.34%
<b>Total</b>	<b>65.73%</b>

Total investments: 27

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for people seeking long-term growth potential with a greater emphasis on the equity portion of their portfolio through a diversified portfolio of Canadian and global equity and fixed income securities.

**How has the fund performed?**

This section tells you how the fund has performed over the past 5 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

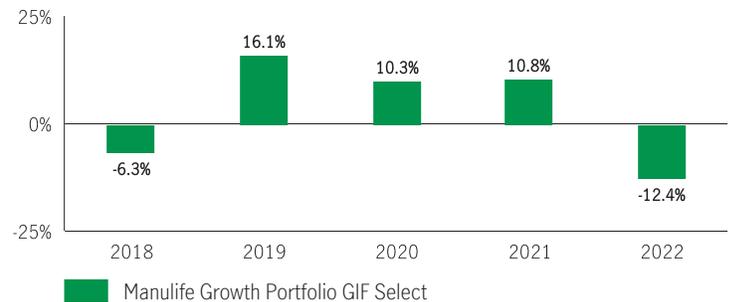
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on May 19, 2017 has \$1,187.99 on December 31, 2022. This works out to an average of 3.11% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 5 years for a contractholder who chose the InvestmentPlus Series. In the last 5 years the fund was up in value 3 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	5.50	2 years of buying	5.00	3 years of buying	5.00	4 years of buying	4.00	5 years of buying	4.00	6 years of buying	3.00	7 years of buying	2.00	After 7 years	0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
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	%																			
1 year of buying	2.50																			
2 years of buying	2.00																			
3 years of buying	1.50																			
After 3 years	0.00																			
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.77	2.39	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** This Global Equity Portfolio aims to achieve long-term capital appreciation. The Portfolio seeks to accomplish its objective by primarily investing in securities of Underlying Funds and/or ETFs. These Underlying Funds and/or ETFs generally invest in domestic and global equity securities and/or domestic and global fixed income securities.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.04	1.87	12.4180	10

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.60	1.43	12.6598	26,086

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

[www.manulifeim.ca](http://www.manulifeim.ca)

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

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Fund Facts — GIF Select

**Manulife Moderate Portfolio GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** May 2017      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$239,382,893  
**Date Fund Created:** May 2017      **Total Units Outstanding:** 21,895,257      **Portfolio Turnover Rate:** 14.18%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.54	2.18	10.7890	10,490,531

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

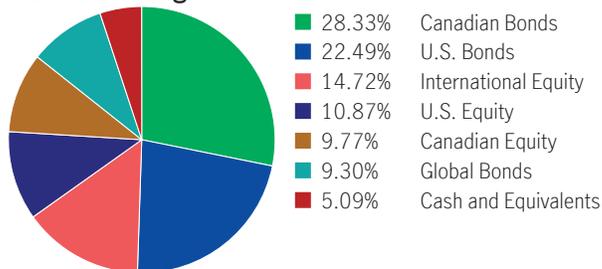
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Moderate Portfolio. The underlying mutual fund trust holds primarily Canadian and foreign equities and fixed income investments.

**Top 10 investments (of the underlying fund)**

Manulife Strategic Income Fund	18.16%
Manulife Bond Fund	16.10%
Manulife Corporate Bond Fund	7.70%
Manulife Global Unconstrained Bond Fund	6.34%
Manulife U.S. All Cap Equity Fund	5.30%
Manulife World Investment Fund	4.88%
Manulife U.S. Unconstrained Bond Fund	4.53%
Manulife Dividend Income Fund	4.44%
Manulife Fundamental Equity Fund	4.43%
Vanguard Canadian Aggregate Bond Index ETF	4.21%
<b>Total</b>	<b>76.09%</b>

Total investments: 22

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for people seeking long-term growth consistent with capital preservation and are looking for a greater emphasis on the fixed income portion of their portfolio.

**How has the fund performed?**

This section tells you how the fund has performed over the past 5 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

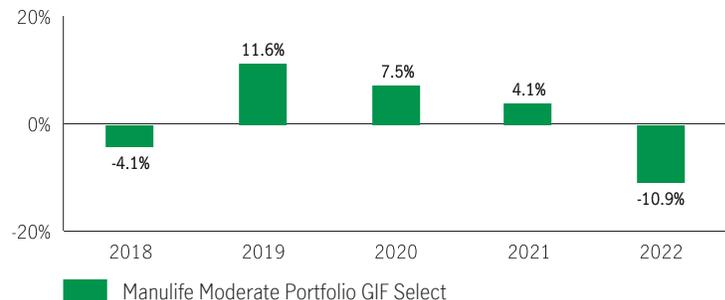
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on May 19, 2017 has \$1,078.94 on December 31, 2022. This works out to an average of 1.36% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 5 years for a contractholder who chose the InvestmentPlus Series. In the last 5 years the fund was up in value 3 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	5.50	2 years of buying	5.00	3 years of buying	5.00	4 years of buying	4.00	5 years of buying	4.00	6 years of buying	3.00	7 years of buying	2.00	After 7 years	0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
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2 years of buying	2.00																			
3 years of buying	1.50																			
After 3 years	0.00																			
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.54	2.18	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** This Fixed Income Portfolio aims to primarily achieve long-term growth consistent with capital preservation along with a secondary focus on income. The Portfolio seeks to accomplish its objective by primarily investing in securities of Underlying Funds and/or ETFs. These Underlying Funds and/or ETFs generally invest in domestic and global fixed income securities and/or domestic and global equity securities.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.95	1.65	11.1845	168

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.44	1.22	11.7980	5,620

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

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Fund Facts — GIF Select

**Manulife Smart Balanced Dividend ETF Bundle GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** November 2021      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$38,508,828  
**Date Fund Created:** November 2021      **Total Units Outstanding:** 3,980,811      **Portfolio Turnover Rate:** 16.69%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.33	2.08	9.6396	1,256,287

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

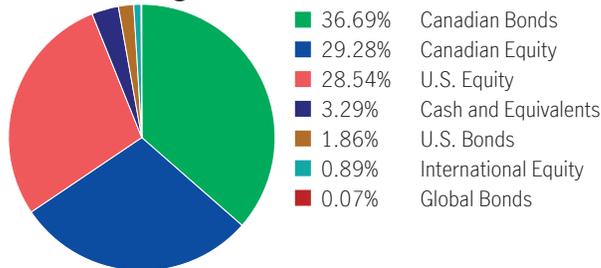
This segregated fund has a “fund-of-fund” structure that invests into the Manulife Smart Balanced Dividend ETF Bundle. The underlying mutual fund trust invests primarily in securities of exchanged-traded funds to gain exposure to Canadian and U.S. equity and fixed income securities.

**Top 10 investments (of the underlying fund)**

Manulife Smart Corporate Bond ETF	38.91%
Manulife Smart U.S. Dividend ETF	29.82%
Manulife Smart Dividend ETF	29.76%
<b>Total</b>	<b>98.49%</b>

Total investments: 3

**Investment Segmentation**



**How has the fund performed?**

This section tells you how the fund has performed over the past year for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

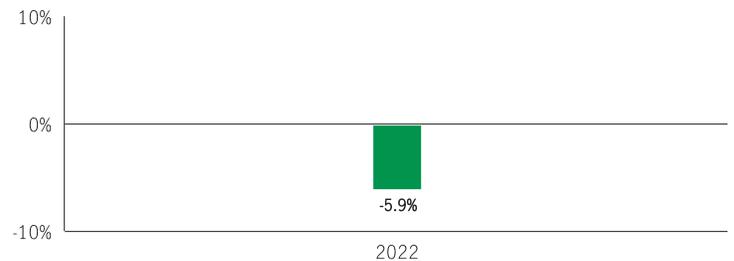
It’s important to note that this doesn’t tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on November 22, 2021 has \$963.78 on December 31, 2022. This works out to an average of -3.28% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in the past year for a contractholder who chose the InvestmentPlus Series. In the past year the Fund was down in value.



Manulife Smart Balanced Dividend ETF Bundle GIF Select

For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This Fund may be right for a person who is seeking a combination of income and capital growth.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.33	2.08	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund seeks to provide a combination of income and capital appreciation by investing in the Manulife Smart Balanced Dividend ETF Bundle, or a substantially similar fund, which primarily invests in securities of exchanged-traded funds to gain exposure to Canadian and U.S. equity and fixed income securities.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.71	1.49	9.8230	10

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.24	1.08	9.8330	10

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

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Fund Facts — GIF Select

**Manulife Smart Corporate Bond ETF GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** September 2021    **Underlying Fund Manager:** Manulife Investment Management Limited    **Total Fund Value:** \$1,088,045  
**Date Fund Created:** September 2021    **Total Units Outstanding:** 134,144    **Portfolio Turnover Rate:** 37.32%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.97	1.75	8.0862	53,682

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

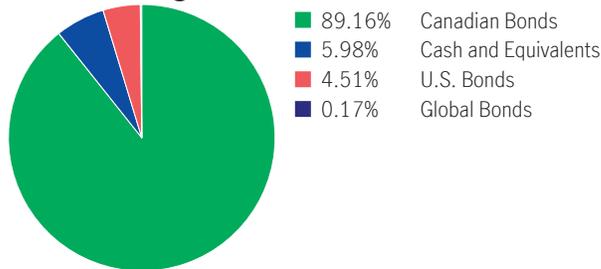
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Smart Corporate Bond ETF. The underlying exchange-traded fund holds primarily a diversified portfolio of fixed income securities issued by Canadian corporations.

**Top 10 investments (of the underlying fund)**

Bell Canada, 3.35%, 3/12/2025	3.84%
Federation des caisses Desjardins du Quebec, 2.86%, 5/26/2030	3.40%
Canadian Pacific Railway Limited, 2.54%, 2/28/2028	2.89%
Bank of Nova Scotia (The), 2.95%, 3/8/2027	2.59%
Telus Corp., 4.85%, 4/5/2044	2.52%
TransCanada PipeLines Ltd., 5.33%, 5/12/2032	2.49%
First Capital REIT, 4.32%, 7/31/2025	2.39%
Home Trust Co., 5.32%, 6/13/2024	2.29%
Brookfield Corporation, 4.82%, 1/28/2026	2.13%
Toronto-Dominion Bank, 0.03%, 4/22/2030	2.11%
<b>Total</b>	<b>26.65%</b>

Total investments: 120

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking interest income with an emphasis on capital preservation.

**How has the fund performed?**

This section tells you how the fund has performed over the past year for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

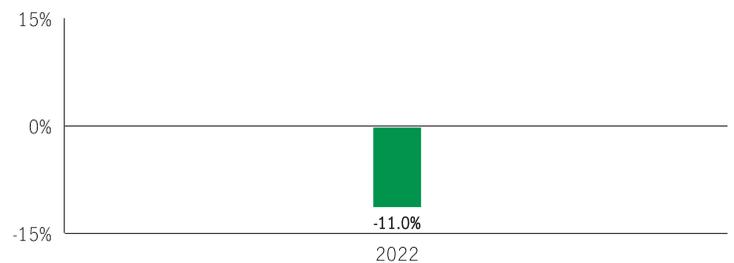
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on September 13, 2021 has \$807.89 on December 31, 2022. This works out to an average of -15.16% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in the past year for a contractholder who chose the InvestmentPlus Series. In the past year the Fund was down in value.



Manulife Smart Corporate Bond ETF GIF Select

For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	1.97	1.75	—

#### Trailing commission

Manulife pays a trailing commission of up to 0.50% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund seeks to earn the highest level of income consistent with the preservation of capital, by investing primarily in a diversified portfolio of fixed income securities issued by Canadian corporations.

**Strategy:** This Fund will invest in units of the underlying ETF or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.50	1.30	8.1870	10

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.39	1.20	8.1880	10

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

[www.manulifeim.ca](http://www.manulifeim.ca)

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

Manulife Investment Management is a trade name of The Manufacturers Life Insurance Company. The Manufacturers Life Insurance Company (Manulife) is the issuer of insurance contracts containing Manulife segregated funds and the guarantor of any guarantee provisions therein. Manulife, Manulife Investment Management, the Stylized M Design, and Manulife Investment Management & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

Fund Facts — GIF Select

**Manulife Smart Dividend ETF GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** September 2021    **Underlying Fund Manager:** Manulife Investment Management Limited    **Total Fund Value:** \$26,802,280  
**Date Fund Created:** September 2021    **Total Units Outstanding:** 2,808,092    **Portfolio Turnover Rate:** --

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.45	2.24	9.5213	1,304,668

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

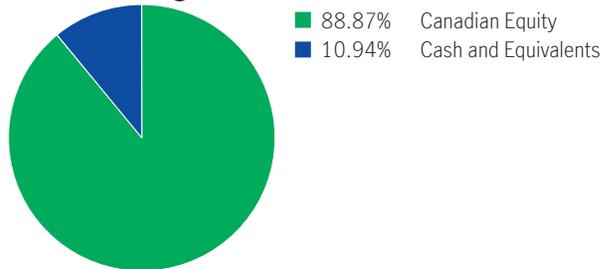
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Smart Dividend ETF. The underlying exchange-traded fund holds primarily a diversified portfolio of Canadian dividend paying securities.

**Top 10 investments (of the underlying fund)**

Labrador Iron Ore Royalty Corporation	3.77%
The North West Company Inc. Var Vtg & Com Vtg Sh	3.62%
Manulife Financial Corporation	3.55%
Russel Metals Inc.	3.54%
SmartCentres REIT Var Vtg Unit	3.47%
Great-West Lifeco Inc.	3.45%
Keyera Corp.	3.43%
Suncor Energy Inc.	3.36%
Power Corp. of Canada	3.34%
BCE Inc. Com New	3.26%
<b>Total</b>	<b>34.78%</b>

Total investments: 56

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This Fund may be right for a person who is seeking capital growth primarily coming through investment in dividend paying Canadian securities.

**How has the fund performed?**

This section tells you how the fund has performed over the past year for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

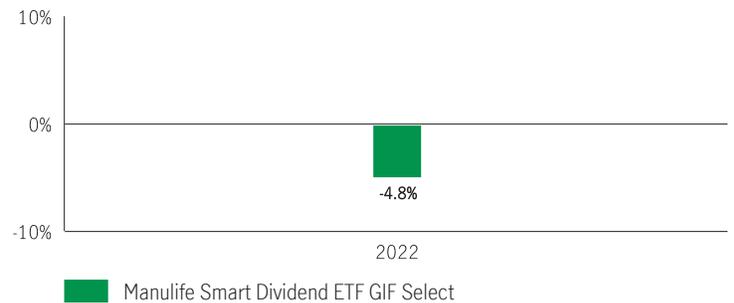
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on September 13, 2021 has \$951.93 on December 31, 2022. This works out to an average of -3.72% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in the past year for a contractholder who chose the InvestmentPlus Series. In the past year the Fund was down in value.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

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Sales charge option	What you pay	How it works
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Deferred Sales Charge (DSC) *	<b>If you sell within:</b> 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
Low Load Sales Charge *	<b>If you sell within:</b> 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.45	2.24	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**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.

**Strategy:** This Fund will invest in units of the underlying ETF or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.76	1.54	9.6388	52,935

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.45	1.26	9.7162	13,368

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

[www.manulifeim.ca](http://www.manulifeim.ca)

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

Manulife Investment Management is a trade name of The Manufacturers Life Insurance Company. The Manufacturers Life Insurance Company (Manulife) is the issuer of insurance contracts containing Manulife segregated funds and the guarantor of any guarantee provisions therein. Manulife, Manulife Investment Management, the Stylized M Design, and Manulife Investment Management & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

Fund Facts — GIF Select

**Manulife Smart U.S. Dividend ETF GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** September 2021    **Underlying Fund Manager:** Manulife Investment Management Limited    **Total Fund Value:** \$23,501,309  
**Date Fund Created:** September 2021    **Total Units Outstanding:** 2,247,158    **Portfolio Turnover Rate:** --

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.48	2.26	10.4325	1,038,340

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

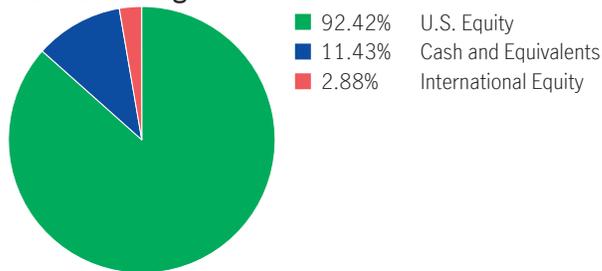
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Smart U.S. Dividend ETF - Unhedged Units. The underlying exchange-traded fund holds primarily a diversified portfolio of U.S. dividend paying securities.

**Top 10 investments (of the underlying fund)**

Gilead Sciences Inc.	4.16%
Lockheed Martin Corp.	3.79%
International Business Machines Corp.	3.54%
AbbVie Inc.	3.28%
Verizoncommunications Inc.	3.12%
Western Union Co. (The)	3.10%
3M Co.	2.94%
Coterra Energy Inc.	2.91%
Exxon Mobil Corp.	2.52%
Altria Group Inc.	2.12%
<b>Total</b>	<b>31.49%</b>

Total investments: 140

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This Fund may be right for a person who is seeking capital growth primarily coming through investment in U.S. dividend paying securities.

**How has the fund performed?**

This section tells you how the fund has performed over the past year for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

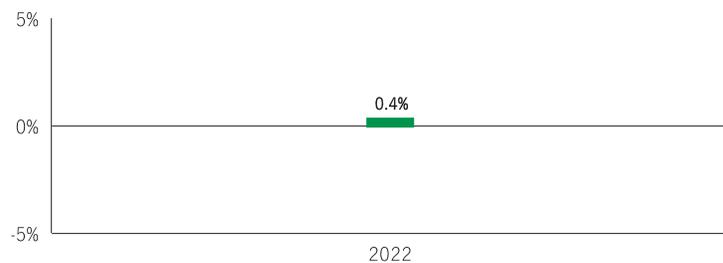
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on September 13, 2021 has \$1,043.44 on December 31, 2022. This works out to an average of 3.33% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in the past year for a contractholder who chose the InvestmentPlus Series. In the past year the Fund was up in value.



Manulife Smart U.S. Dividend ETF GIF Select

For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	5.50	2 years of buying	5.00	3 years of buying	5.00	4 years of buying	4.00	5 years of buying	4.00	6 years of buying	3.00	7 years of buying	2.00	After 7 years	0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
	%																			
1 year of buying	5.50																			
2 years of buying	5.00																			
3 years of buying	5.00																			
4 years of buying	4.00																			
5 years of buying	4.00																			
6 years of buying	3.00																			
7 years of buying	2.00																			
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Low Load Sales Charge *	<b>If you sell within:</b> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	2.50	2 years of buying	2.00	3 years of buying	1.50	After 3 years	0.00									
	%																			
1 year of buying	2.50																			
2 years of buying	2.00																			
3 years of buying	1.50																			
After 3 years	0.00																			
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.48	2.26	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund (unhedged for currency) seeks to provide a steady flow of income and long-term capital appreciation by investing primarily in a diversified portfolio of U.S. dividend paying securities.

**Strategy:** This Fund will invest in units of the underlying ETF or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.91	1.67	10.5439	31,635

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.46	1.27	10.6460	10

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

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Fund Facts — GIF Select

**Manulife Dollar-Cost Averaging Program GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

Date Fund Available: May 2019

Fund Manager: Manulife

Total Fund Value: \$130,421,067

Date Fund Created: May 2019

Total Units Outstanding: 12,887,260

Portfolio Turnover Rate: --

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	0.00	0.00	10.1202	5,916,994
IncomePlus	25,000	0.00	0.00	10.1287	601
EstatePlus	10,000	0.00	0.00	10.1202	2,524

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

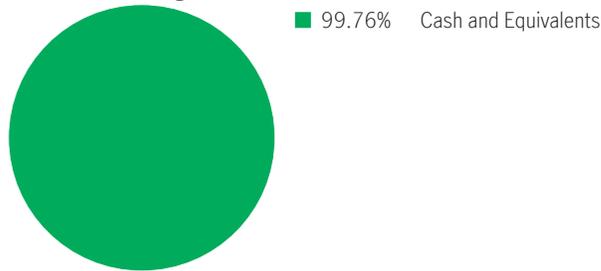
This Segregated Fund invests directly into a Manulife Bank demand deposit account.

**Top 10 investments**

Canadian Dollar 99.76%  
**Total 99.76%**

Total investments: 1

**Investment Segmentation**



**How has the fund performed?**

This section tells you how the fund has performed over the past 3 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

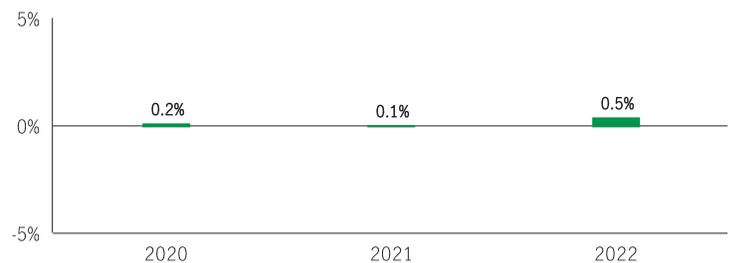
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on May 27, 2019 has \$1,012.04 on December 31, 2022. This works out to an average of 0.33% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 3 years for a contractholder. In the past 3 years the Fund was up in value.



Manulife Dollar-Cost Averaging Program GIF Select

For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking interest income with an emphasis on capital preservation.

## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
Low Load Sales Charge *	<b>If you sell within:</b> 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment.

**Manulife is currently waiving the management fee of this fund, at its discretion.**

Rather, Manulife is receiving a negotiated fee from Manulife Bank at a level that allows the fund to provide an interest rate comparable to the returns of Canadian money market segregated funds with similar features. This fee arrangement may change or be terminated at any time.

**In the event the fee arrangement is terminated, a management fee not exceeding 1.0% may be charged to the fund.** For details about how the guarantees work, see your Information Folder and Contract.

#### Trailing commission

Manulife pays a trailing commission of up to 0.50% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	0.00	0.00	—
IncomePlus	0.00	0.00	0.55
EstatePlus	0.00	0.00	0.25

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

**Objective:** The fund seeks to provide investors with interest income by generally holding all of its portfolio assets on deposit in a demand deposit (cashable) account with an administered interest rate at its affiliate, Manulife Bank of Canada.

**Strategy:** The fund seeks to provide investors with interest income by generally holding all of its portfolio assets on deposit in a demand deposit (cashable) account where Manulife is receiving a negotiated fee from Manulife Bank at a level that allows the fund to provide an interest rate comparable to the returns of Canadian money market segregated funds with similar features. The strategy for this fund is available through the Investment Policy Statement (IPS).

## Information specific to Elite and F-Class sales charge options

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	0.00	0.00	10.0810	10
IncomePlus	25,000	0.00	0.00	10.0828	10
EstatePlus	10,000	0.00	0.00	10.0810	—

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

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[www.manulifeim.ca](http://www.manulifeim.ca)

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Fund Facts — GIF Select

**Manulife High Interest Savings GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2009      **Fund Manager:** Manulife      **Total Fund Value:** \$641,459,948  
**Date Fund Created:** October 2006      **Total Units Outstanding:** 58,379,477      **Portfolio Turnover Rate:** --

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	0.00	0.00	11.2373	29,671,465
IncomePlus	25,000	0.00	0.00	10.7496	103,715
EstatePlus	10,000	0.00	0.00	11.2373	415,062

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

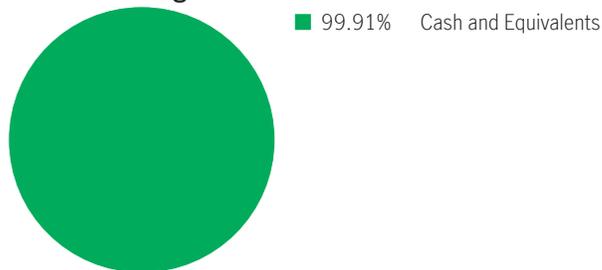
This Segregated Fund invests directly into a Manulife Bank demand deposit account.

**Top 10 investments**

Canadian Dollar 99.91%  
**Total** 99.91%

Total investments: 1

**Investment Segmentation**



**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

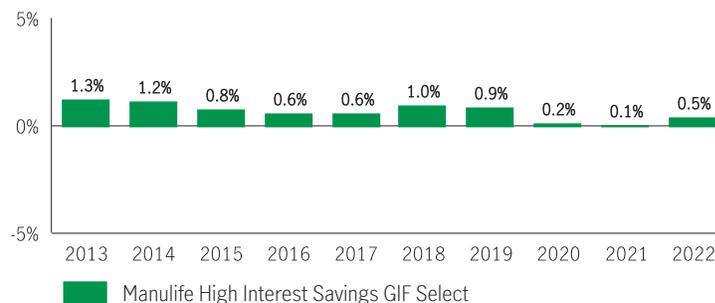
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,075.58 on December 31, 2022. This works out to an average of 0.73% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder. In the past 10 years the Fund was up in value.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking interest income with an emphasis on capital preservation.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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No Load Sales Charge	There are no charges to you.	If you sell units within the first 4 years from deposit, your servicing advisor may have to return a portion of the commission to Manulife.																		

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment.

**Manulife is currently waiving the management fee of this fund, at its discretion.**

Rather, Manulife is receiving a negotiated fee from Manulife Bank at a level that allows the fund to provide an interest rate comparable to the returns of Canadian money market segregated funds with similar features. This fee arrangement may change or be terminated at any time.

**In the event the fee arrangement is terminated, a management fee not exceeding 1.0% may be charged to the fund.** For details about how the guarantees work, see your Information Folder and Contract.

#### Trailing commission

Manulife pays a trailing commission of up to 0.25% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

**Objective:** The fund seeks to provide investors with interest income by generally holding all of its portfolio assets on deposit in a demand deposit (cashable) account with an administered interest rate at its affiliate, Manulife Bank of Canada.

**Strategy:** The fund seeks to provide investors with interest income by generally holding all of its portfolio assets on deposit in a demand deposit (cashable) account where Manulife is receiving a negotiated fee from Manulife Bank at a level that allows the fund to provide an interest rate comparable to the returns of Canadian money market segregated funds with similar features. The strategy for this fund is available through the Investment Policy Statement (IPS).

## Information specific to Elite and F-Class sales charge options

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	0.00	0.00	11.1155	57,305
IncomePlus	25,000	0.00	0.00	10.7213	10
EstatePlus	10,000	0.00	0.00	11.1155	—

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

[www.manulifeim.ca](http://www.manulifeim.ca)

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

Manulife Investment Management is a trade name of The Manufacturers Life Insurance Company. The Manufacturers Life Insurance Company (Manulife) is the issuer of insurance contracts containing Manulife segregated funds and the guarantor of any guarantee provisions therein. Manulife, Manulife Investment Management, the Stylized M Design, and Manulife Investment Management & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

Fund Facts — GIF Select

**Manulife Bond GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2010      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$104,140,109  
**Date Fund Created:** October 2010      **Total Units Outstanding:** 10,371,287      **Portfolio Turnover Rate:** 4.07%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.11	1.62	10.6491	1,447,084
IncomePlus	25,000	2.11	1.62	10.0208	58,705
EstatePlus	10,000	2.11	1.62	10.6491	211,430

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

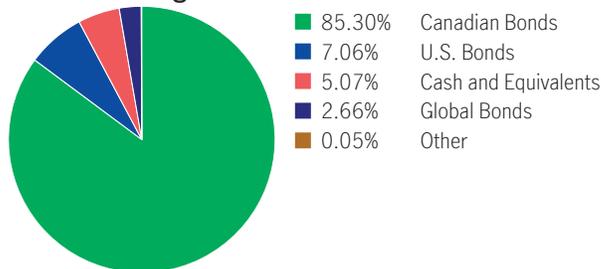
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Bond Fund. The underlying mutual fund trust holds primarily Canadian fixed income investments.

**Top 10 investments (of the underlying fund)**

Canada Housing Trust No.1, 3.55%, 9/15/2032	2.15%
Province of Ontario, 3.75%, 12/2/2053	1.84%
Zeus Receivables Trust, 1/3/2023	1.68%
Province of Ontario, 2.55%, 12/2/2052	1.34%
Province of Quebec, 3.5%, 12/1/2045	1.25%
Province of Ontario, 3.45%, 6/2/2045	1.11%
Toronto-Dominion Bank (FRN), 0.03%, 4/22/2030	1.04%
Province of British Columbia, 2.75%, 6/18/2052	1.04%
Province of Alberta, 2.95%, 6/1/2052	0.94%
National Bank of Canada, 5.3%, 11/3/2025	0.89%
<b>Total</b>	<b>13.27%</b>

Total investments: 439

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking interest income with an emphasis on capital preservation.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

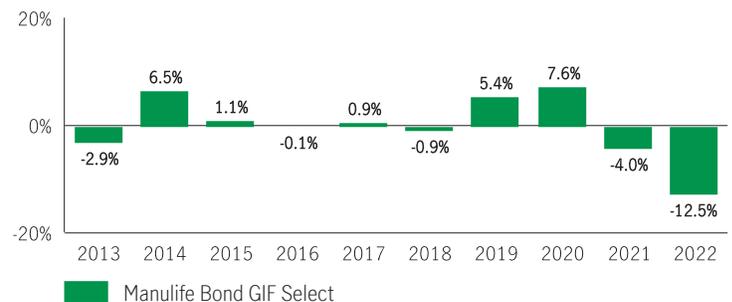
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$994.77 on December 31, 2022. This works out to an average of -0.05% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 5 years and down in value 5 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 1. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.11	1.62	—
IncomePlus	2.11	1.62	0.55
EstatePlus	2.11	1.62	0.25

#### Trailing commission

Manulife pays a trailing commission of up to 0.50% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

### What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund seeks to earn the highest level of income consistent with the preservation of capital with some capital appreciation by investing primarily in bonds and debentures of various terms issued or guaranteed by Canadian federal, provincial or municipal governments or corporations.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.52	1.24	11.3819	100,567
IncomePlus	1,000,000	1.62	1.24	10.9181	10
EstatePlus	1,000,000	1.52	1.24	11.3819	24,667

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.27	0.95	11.4991	7,557
IncomePlus	25,000	1.29	0.95	11.0580	10
EstatePlus	10,000	1.27	0.95	11.4991	—

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

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Fund Facts — GIF Select

**Manulife Fidelity Canadian Bond GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2009      **Underlying Fund Manager:** Fidelity Investments Canada ULC      **Total Fund Value:** \$65,128,506  
**Date Fund Created:** January 1997      **Total Units Outstanding:** 5,327,473      **Portfolio Turnover Rate:** 5.67%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.30	1.79	11.2431	806,386
IncomePlus	25,000	2.32	1.79	9.8599	37,144
EstatePlus	10,000	2.30	1.79	11.2431	184,043

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

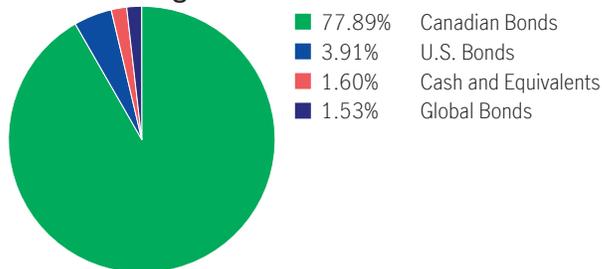
This segregated fund has a “fund-of-fund” structure and invests into the Fidelity Canadian Bond Fund. The underlying mutual fund trust holds primarily Canadian fixed income investments.

**Top 10 investments (of the underlying fund)**

Canada Housing Trust No.1, 3.55%, 9/15/2032	3.07%
Gov. of Canada, 1.5%, 12/1/2031	1.72%
Gov. of Canada, 1.75%, 12/1/2053	1.38%
Province of Ontario, 2.6%, 6/2/2025	1.32%
Province of Ontario, 2.7%, 6/2/2029	1.29%
Canada Housing Trust No.1, 1.55%, 12/15/2026	1.15%
Province of Ontario, 1.75%, 9/8/2025	1.09%
Province of Quebec, 5%, 12/1/2041	1.08%
Gov. of Canada, 1.25%, 12/1/2047	1.07%
Canada Housing Trust No.1, 0.03%, 3/15/2028	0.96%
<b>Total</b>	<b>14.12%</b>

Total investments: 463

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking interest income with an emphasis on capital preservation.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

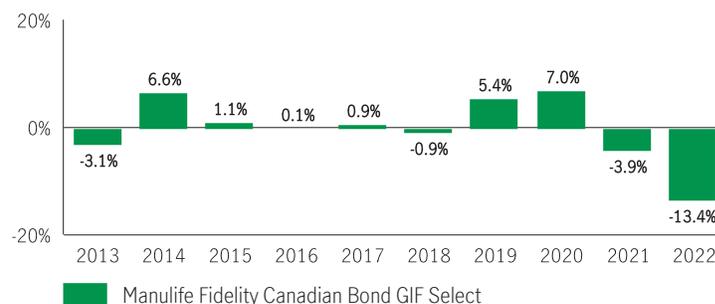
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$980.43 on December 31, 2022. This works out to an average of -0.20% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 6 years and down in value 4 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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After 3 years	0.00																			
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 1. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.30	1.79	—
IncomePlus	2.32	1.79	0.55
EstatePlus	2.30	1.79	0.25

#### Trailing commission

Manulife pays a trailing commission of up to 0.50% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

### What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund aims to provide a steady flow of income. It invests primarily in Canadian fixed income securities.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.72	1.38	12.0822	10
IncomePlus	1,000,000	1.81	1.38	10.9569	10
EstatePlus	1,000,000	1.72	1.38	12.0822	—

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.81	1.38	11.6913	10
IncomePlus	25,000	1.81	1.38	10.9569	10
EstatePlus	10,000	1.81	1.38	11.6913	—

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

[www.manulifeim.ca](http://www.manulifeim.ca)

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

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Fund Facts — GIF Select

**Manulife Corporate Bond GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2009      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$77,086,278  
**Date Fund Created:** January 2005      **Total Units Outstanding:** 5,007,266      **Portfolio Turnover Rate:** 7.87%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.13	1.64	14.6359	1,657,807

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

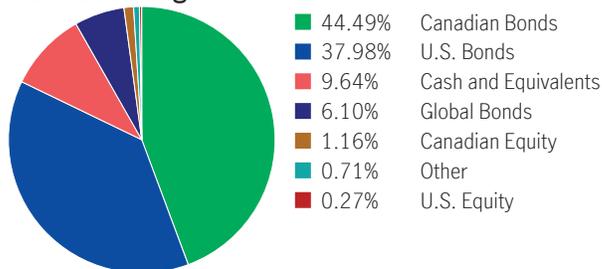
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Corporate Bond Fund. The underlying mutual fund trust holds primarily Canadian and U.S. fixed income investments.

**Top 10 investments (of the underlying fund)**

Federal Home Loan Banks, 1/6/2023	3.67%
Cenovus Energy Inc., 3.5%, 2/7/2028	1.90%
Federal Home Loan Banks, 1/23/2023	1.60%
Rogers Communications Inc. (FRN), 5.25%, 3/15/2082	1.59%
United States Treasury Note, 2.88%, 5/15/2032	1.36%
Bank of Nova Scotia (The), 4.5%, 12/16/2025	1.11%
Morguard Corporation, 0.04%, 9/28/2023	1.03%
United States Treasury Note, 3%, 8/15/2052	1.00%
Athene Global Funding, 2.1%, 9/24/2025	0.94%
First Capital REIT, 3.75%, 7/12/2027	0.76%
<b>Total</b>	<b>14.96%</b>

Total investments: 383

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking interest income with an emphasis on capital preservation.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

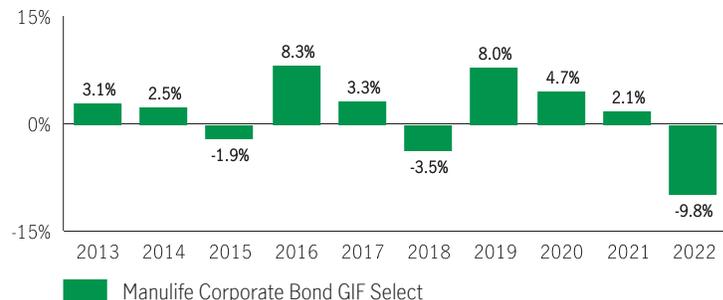
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,165.45 on December 31, 2022. This works out to an average of 1.54% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 7 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	5.50	2 years of buying	5.00	3 years of buying	5.00	4 years of buying	4.00	5 years of buying	4.00	6 years of buying	3.00	7 years of buying	2.00	After 7 years	0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
	%																			
1 year of buying	5.50																			
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\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.13	1.64	—

#### Trailing commission

Manulife pays a trailing commission of up to 0.50% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund seeks to obtain long-term returns and a steady flow of income. The Fund invests primarily in a diversified portfolio of Canadian and U.S. investment grade corporate and high yield bonds.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.58	1.24	15.7038	69,241

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.35	0.97	14.2082	7,564

## For more information

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### Manulife

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Fund Facts — GIF Select

**Manulife U.S. Unconstrained Bond GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2013      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$18,673,577  
**Date Fund Created:** October 2013      **Total Units Outstanding:** 1,416,789      **Portfolio Turnover Rate:** 10.18%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.28	1.80	13.3508	1,102,857

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

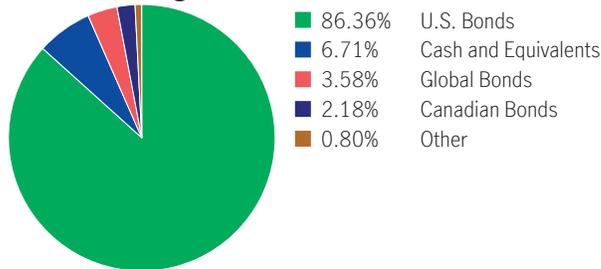
This segregated fund has a “fund-of-fund” structure and invests into the Manulife U.S. Unconstrained Bond Fund. The underlying mutual fund trust holds primarily U.S. fixed income investments.

**Top 10 investments (of the underlying fund)**

American Airlines Inc., 8.99257%, 4/20/2028	1.15%
VICI Properties L.P REIT, 4.63%, 12/1/2029	1.10%
HCA Inc., 3.5%, 9/1/2030	1.02%
Pactiv Evergreen Group Holdings Inc., 7.32143%, 2/5/2026	0.93%
Uber Technologies Inc., 8%, 11/1/2026	0.83%
RHP Hotel Properties L.P. REIT, 4.5%, 2/15/2029	0.82%
Occidental Petroleum Corp., 5.5%, 12/1/2025	0.82%
Live Nation Entertainment Inc., 4.75%, 10/15/2027	0.78%
Hilton Grand Vacations Borrower Escrow LLC, 5%, 6/1/2029	0.77%
Match Group Inc., 4.13%, 8/1/2030	0.75%
<b>Total</b>	<b>8.96%</b>

Total investments: 251

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking interest income with an emphasis on capital preservation.

**How has the fund performed?**

This section tells you how the fund has performed over the past 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

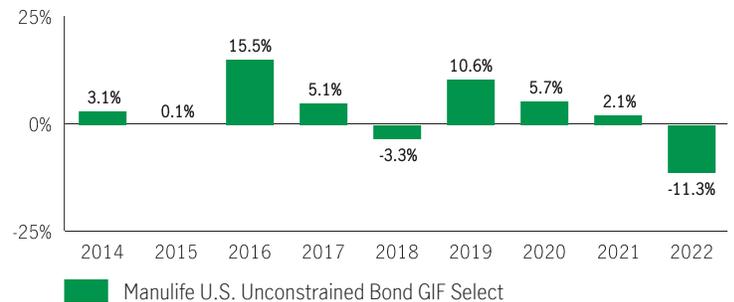
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on October 7, 2013 has \$1,335.19 on December 31, 2022. This works out to an average of 3.18% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 7 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
Low Load Sales Charge *	<b>If you sell within:</b> 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.28	1.80	—

#### Trailing commission

Manulife pays a trailing commission of up to 0.50% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund seeks to provide long-term total return consisting of income and the potential for capital appreciation by investing primarily in a portfolio of U.S. investment grade and high yield debt securities.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.80	1.40	14.1010	10

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.48	1.12	14.8220	10

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

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Fund Facts — GIF Select

**Manulife Global Unconstrained Bond GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** May 2019      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$6,040,068  
**Date Fund Created:** May 2019      **Total Units Outstanding:** 632,356      **Portfolio Turnover Rate:** 19.69%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.17	1.93	9.5353	586,822

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

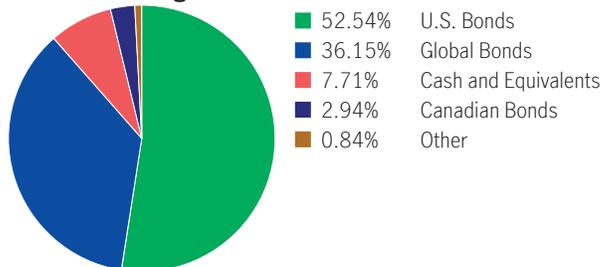
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global Unconstrained Bond Fund. The underlying mutual fund trust holds primarily Canadian fixed income investments.

**Top 10 investments (of the underlying fund)**

United States Treasury Note, 0.25%, 3/15/2024	1.87%
Lamb Weston Holdings Inc., 4.13%, 1/31/2030	0.70%
Sixsigma Networks Mexico S.A. de C.V. (KIO Networks), 7.5%, 5/2/2025	0.61%
HCA Inc., 3.5%, 9/1/2030	0.60%
Occidental Petroleum Corp., 6.63%, 9/1/2030	0.56%
Bank of America Corp. (FRN), 6.1%, 12/29/2049	0.54%
Barclays PLC (FRN), 8%, 12/31/2049	0.53%
Qorvo Inc., 3.38%, 4/1/2031	0.53%
Cemex S.A.B. de C.V., 3.88%, 7/11/2031	0.51%
ING Groep N.V. (FRN), 6.5%, 12/31/2049	0.49%
<b>Total</b>	<b>6.94%</b>

Total investments: 470

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking income, diversification and return potential by investing in fixed income securities. They are comfortable with a low level of investment risk.

**How has the fund performed?**

This section tells you how the fund has performed over the past 3 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on May 27, 2019 has \$953.46 on December 31, 2022. This works out to an average of -1.32% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 3 years for a contractholder who chose the InvestmentPlus Series. In the last 3 years the fund was up in value 1 year and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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2 years of buying	2.00																			
3 years of buying	1.50																			
After 3 years	0.00																			
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.17	1.93	—

#### Trailing commission

Manulife pays a trailing commission of up to 0.50% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund's investment objectives are to provide securityholders with monthly distributions and to preserve capital while providing the opportunity for long-term capital appreciation.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.74	1.52	9.9220	10

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.35	1.17	9.8349	33,193

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

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Fund Facts — GIF Select

**Manulife Mackenzie Income GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2009      **Fund Manager:** Manulife      **Total Fund Value:** \$194,146,842  
**Date Fund Created:** May 2002      **Total Units Outstanding:** 12,737,188      **Portfolio Turnover Rate:** 3.55%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.46	1.93	15.1416	2,819,532
IncomePlus	25,000	2.45	1.93	13.1430	90,109
EstatePlus	10,000	2.46	1.93	15.1416	702,957

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

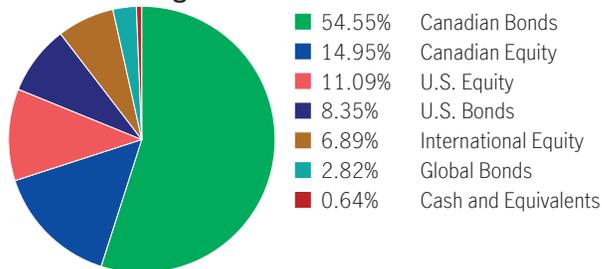
This segregated fund has a “fund-of-fund” structure that invests into the Manulife Sentinel Income Fund unit trust. The underlying unit trust holds primarily Canadian equities and Canadian fixed income investments.

**Top 10 investments (of the underlying fund)**

Gov. of Canada, 1.5%, 12/1/2031	4.60%
Province of Ontario, 3.75%, 12/2/2053	2.97%
Province of Quebec, 3.25%, 9/1/2032	2.88%
Gov. of Canada, 2%, 6/1/2032	2.39%
Province of Quebec, 4.4%, 12/1/2055	1.88%
Royal Bank of Canada	1.53%
Province of Alberta, 3.1%, 6/1/2050	1.50%
Province of British Columbia, 1.55%, 6/18/2031	1.29%
Canada Housing Trust No.1, 1.1%, 3/15/2031	1.03%
Province of Ontario, 3.75%, 6/2/2032	0.99%
<b>Total</b>	<b>21.06%</b>

Total investments: 613

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

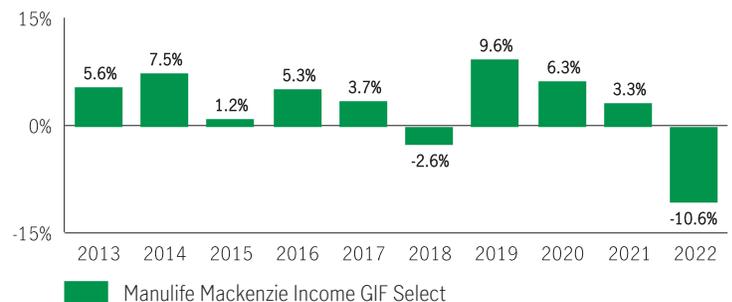
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,313.69 on December 31, 2022. This works out to an average of 2.77% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 8 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 2. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.46	1.93	—
IncomePlus	2.45	1.93	0.75
EstatePlus	2.46	1.93	0.35

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

### What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

**Objective:** This Fund seeks a steady flow of income with reasonable safety of capital by investing primarily in a combination of fixed-income and equity securities of issuers anywhere in the world.

**Strategy:** When selecting equity securities, the portfolio advisor uses a five step value-oriented investment selection approach which involves studying industries and companies to gain a deeper understanding of fundamental conditions and competitive forces, estimating the value of the companies using a cash flow analysis, comparing those values to current stock prices to ensure both significant potential upside and to provide a margin of safety, ensuring consistency in the overall analysis across all prospective investments; and, finally when selecting securities for the portfolio, emphasizing securities with a higher yield. The strategy for this fund is available through the Investment Policy Statement (IPS).

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.96	1.59	16.2433	41,120
IncomePlus	1,000,000	1.97	1.59	14.1162	10
EstatePlus	1,000,000	1.96	1.59	16.2433	47,605

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.45	1.17	15.9404	10
IncomePlus	25,000	1.44	1.17	14.7331	10
EstatePlus	10,000	1.45	1.17	15.9404	—

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

www.manulifeim.ca

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

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Fund Facts — GIF Select

**Manulife Simplicity Conservative Portfolio GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2009      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$267,492,647  
**Date Fund Created:** October 2006      **Total Units Outstanding:** 18,829,429      **Portfolio Turnover Rate:** 6.87%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.21	1.69	14.0163	8,044,864
IncomePlus	25,000	2.21	1.69	12.1865	221,869
EstatePlus	10,000	2.21	1.69	14.0163	996,714

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

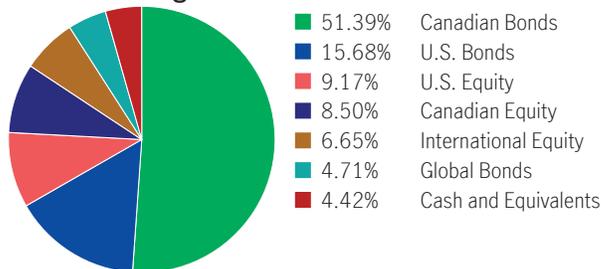
This segregated fund has a “fund of fund” structure and invests into the Manulife Simplicity Conservative Portfolio. The underlying mutual fund trust holds primarily Canadian fixed income and money market funds.

**Top 10 investments (of the underlying fund)**

Manulife Bond Fund	29.96%
Manulife Canadian Universe Bond Fund	19.30%
Manulife Strategic Income Fund	10.02%
Manulife Global Equity Class	6.01%
Manulife Corporate Bond Fund	5.49%
Manulife Smart Short-Term Bond ETF	5.15%
Manulife U.S. Unconstrained Bond Fund	4.99%
Manulife Global Dividend Class	4.53%
Manulife Global Listed Infrastructure Fund	4.00%
Manulife Fundamental Equity Fund	2.78%
<b>Total</b>	<b>92.24%</b>

Total investments: 13

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the bond markets.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

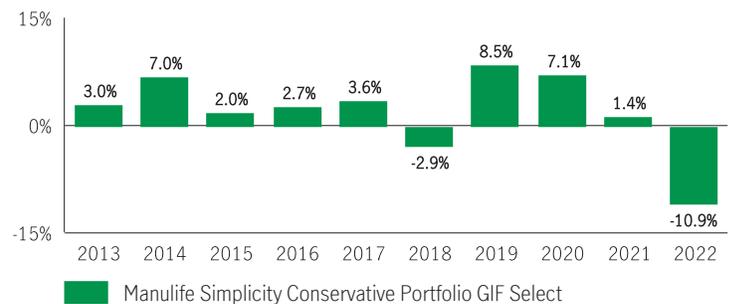
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,220.49 on December 31, 2022. This works out to an average of 2.01% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 8 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 2. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.21	1.69	—
IncomePlus	2.21	1.69	0.75
EstatePlus	2.21	1.69	0.35

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

### What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Portfolio seeks to generate income with an emphasis on preserving capital. It is a strategic asset allocation portfolio. It invests its assets in other mutual funds, focusing on Canadian fixed income and money market funds. The Portfolio may also invest in Canadian and foreign equity funds within permitted ranges.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.68	1.36	14.9894	42,517
IncomePlus	1,000,000	1.71	1.36	13.0695	10
EstatePlus	1,000,000	1.68	1.36	14.9894	24,603

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.15	0.92	14.9286	727
IncomePlus	25,000	1.15	0.92	13.9224	10
EstatePlus	10,000	1.15	0.92	14.9286	—

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

Manulife Investment Management is a trade name of The Manufacturers Life Insurance Company. The Manufacturers Life Insurance Company (Manulife) is the issuer of insurance contracts containing Manulife segregated funds and the guarantor of any guarantee provisions therein. Manulife, Manulife Investment Management, the Stylized M Design, and Manulife Investment Management & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

Fund Facts — GIF Select

**Manulife Simplicity Moderate Portfolio GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2009      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$203,222,176  
**Date Fund Created:** October 2006      **Total Units Outstanding:** 12,567,057      **Portfolio Turnover Rate:** 6.68%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.35	1.83	16.2137	2,553,599
IncomePlus	25,000	2.38	1.83	14.0452	88,233
EstatePlus	10,000	2.35	1.83	16.2137	798,676

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

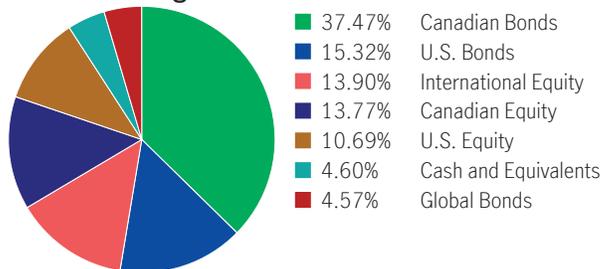
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Simplicity Moderate Portfolio. The underlying mutual fund trust holds primarily Canadian equities and Canadian fixed income investments.

**Top 10 investments (of the underlying fund)**

Manulife Bond Fund	23.00%
Manulife Strategic Income Fund	10.08%
Manulife Canadian Universe Bond Fund	8.92%
Manulife Corporate Bond Fund	6.03%
Manulife U.S. Unconstrained Bond Fund	5.03%
Manulife Smart Short-Term Bond ETF	5.02%
Manulife Multifactor Canadian Large Cap	4.05%
MLF EAFE Equity Fund	4.00%
Manulife Canadian Investment Fund	3.98%
Manulife Covered Call U.S. Equity Fund	3.98%
<b>Total</b>	<b>74.10%</b>

Total investments: 19

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

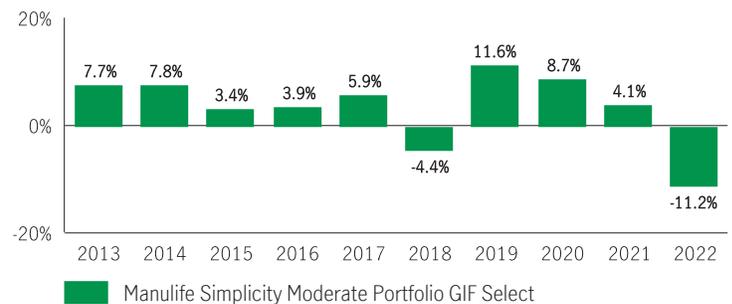
It’s important to note that this doesn’t tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,415.54 on December 31, 2022. This works out to an average of 3.54% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 8 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.35	1.83	—
IncomePlus	2.38	1.83	0.75
EstatePlus	2.35	1.83	0.35

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

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## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Portfolio aims to generate income and to provide long-term growth consistent with preservation of capital. It is a strategic asset allocation portfolio. It invests its assets in other mutual funds, focusing on Canadian fixed income and money market funds, with a portion in Canadian equity funds. The Portfolio may also invest in foreign equity funds within permitted ranges. 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.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.75	1.41	17.5737	199,508
IncomePlus	1,000,000	1.75	1.41	15.1969	10
EstatePlus	1,000,000	1.75	1.41	17.5737	211,568

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.30	1.07	16.9231	10
IncomePlus	25,000	1.32	1.07	15.9057	10
EstatePlus	10,000	1.30	1.07	16.9231	—

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca

Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

Manulife Investment Management is a trade name of The Manufacturers Life Insurance Company. The Manufacturers Life Insurance Company (Manulife) is the issuer of insurance contracts containing Manulife segregated funds and the guarantor of any guarantee provisions therein. Manulife, Manulife Investment Management, the Stylized M Design, and Manulife Investment Management & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

Fund Facts — GIF Select

**Manulife Yield Opportunities GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2010      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$349,614,327  
**Date Fund Created:** October 2010      **Total Units Outstanding:** 24,491,959      **Portfolio Turnover Rate:** 8.55%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.45	1.73	15.0361	19,006,343

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

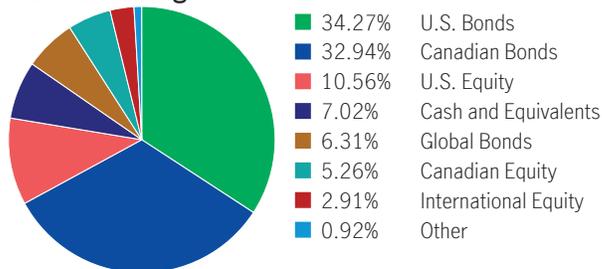
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Yield Opportunities Fund. The underlying mutual fund trust holds primarily Canadian and foreign equities and fixed income investments.

**Top 10 investments (of the underlying fund)**

United States Treasury Note, 3%, 8/15/2052	2.82%
Freddie Mac, 1/23/2023	1.98%
Rogers Communications Inc. (FRN), 5.25%, 3/15/2082	1.79%
United States Treasury Note, 1.88%, 11/15/2051	1.78%
Gov. of Canada, 1.75%, 12/1/2053	1.56%
United States Treasury Note, 4%, 11/15/2052	1.43%
Nissan Motor Co. Ltd., 3.52%, 9/17/2025	1.33%
Federal Home Loan Banks, 1/10/2023	1.26%
Federal Home Loan Banks, 1/6/2023	1.07%
Gov. of Canada, 12/1/2053	0.83%
<b>Total</b>	<b>15.84%</b>

Total investments: 442

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

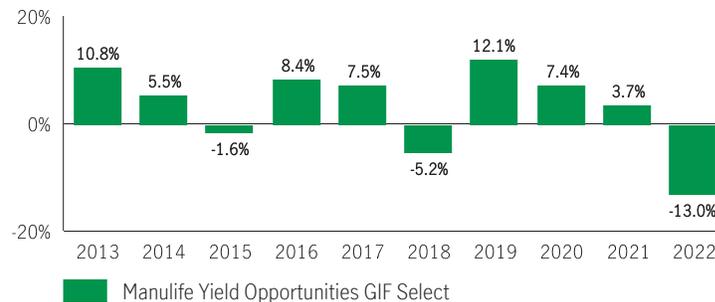
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,379.28 on December 31, 2022. This works out to an average of 3.27% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 7 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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After 7 years	0.00																			
Low Load Sales Charge *	<b>If you sell within:</b> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	2.50	2 years of buying	2.00	3 years of buying	1.50	After 3 years	0.00									
	%																			
1 year of buying	2.50																			
2 years of buying	2.00																			
3 years of buying	1.50																			
After 3 years	0.00																			
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.45	1.73	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** This Balanced Fund's primary objective is to generate income and its secondary objective is long term capital appreciation. The Fund will seek to achieve its objective by investing directly in a diversified portfolio primarily consisting of Canadian and/or global fixed income and/or equity securities. The Fund may also indirectly invest in such securities through investments in other investment funds.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.64	1.01	16.5855	229,550

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.41	0.98	17.2118	23,082

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6  
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Canada, Outside of Quebec 1-888-790-4387  
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Fund Facts — GIF Select

**Manulife Fidelity Canadian Asset Allocation GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2009      **Underlying Fund Manager:** Fidelity Investments Canada ULC      **Total Fund Value:** \$827,577,370  
**Date Fund Created:** January 1997      **Total Units Outstanding:** 42,587,406      **Portfolio Turnover Rate:** 6.22%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.84	2.24	17.4289	3,160,425
EstatePlus	10,000	2.84	2.24	17.4289	365,850

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

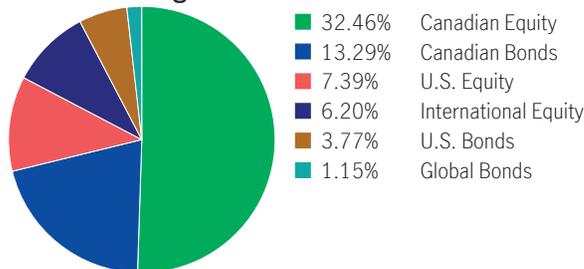
This segregated fund has a “fund-of-fund” structure and invests into the Fidelity Canadian Asset Allocation Fund. The underlying mutual fund trust holds primarily Canadian equities and Canadian fixed income investments.

**Top 10 investments (of the underlying fund)**

Royal Bank of Canada	4.01%
Canadian Pacific Railway Ltd.	3.67%
Toronto-Dominion Bank Com New	3.56%
iShares Comex Gold Trust ETF	3.21%
Canadian Natural Resources Ltd.	2.53%
Canadian National Railwaypany	1.66%
Nutrien Ltd.	1.41%
Barrick Gold Corporation	1.23%
Agnico-Eagle Mines Ltd.	1.19%
Bank of Montreal	1.17%
<b>Total</b>	<b>23.65%</b>

Total investments: 1483

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

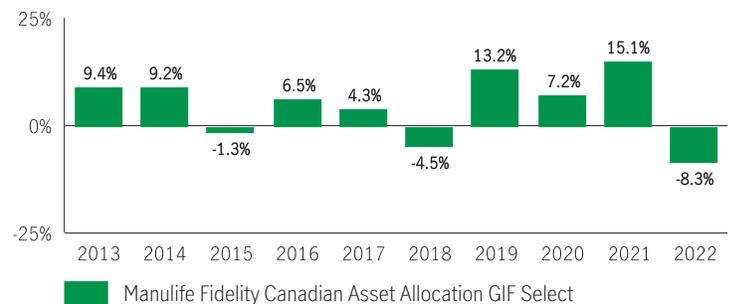
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,601.55 on December 31, 2022. This works out to an average of 4.82% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 7 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
Low Load Sales Charge *	<b>If you sell within:</b> 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.84	2.24	—
EstatePlus	2.84	2.24	0.65

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

### What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

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## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund aims to achieve high total investment return. The Fund uses an asset allocation approach. It invests primarily in a mix of Canadian equity securities, fixed-income securities and money market instruments.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.18	1.74	19.0083	85,493
EstatePlus	1,000,000	2.18	1.74	19.0083	19,616

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.69	1.48	18.3352	10
EstatePlus	10,000	1.69	1.48	18.3352	—

## For more information

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### Manulife

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Fund Facts — GIF Select

**Manulife Focused Bundle GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2009      **Fund Manager:** Manulife      **Total Fund Value:** \$16,974,936  
**Date Fund Created:** October 2009      **Total Units Outstanding:** 1,162,539      **Portfolio Turnover Rate:** 20.39%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.91	1.89	15.0635	201,839
IncomePlus	25,000	2.92	1.89	13.1677	100,282
EstatePlus	10,000	2.91	1.89	15.0635	47,406

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

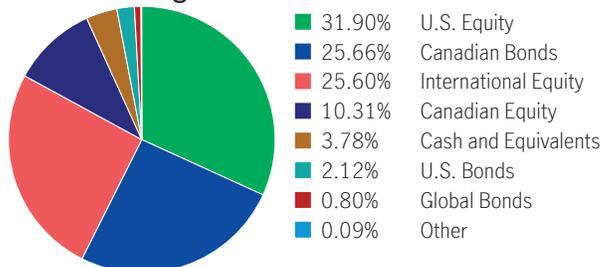
This segregated fund has a “fund-of-fund” structure that invests into a basket of funds which includes, but is not limited to, mutual funds. The underlying funds hold primarily Canadian equities and Canadian fixed income investments.

**Top 10 investments**

Manulife Global Franchise Fund	50.07%
Manulife Bond Fund	30.16%
Manulife Dividend Income Plus Fund	19.89%
<b>Total</b>	<b>100.13%</b>

Total investments: 3

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

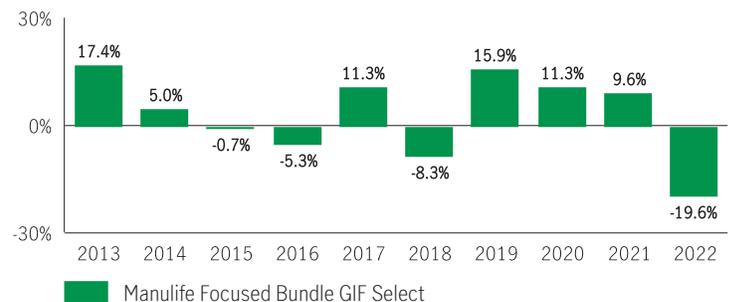
It’s important to note that this doesn’t tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,344.96 on December 31, 2022. This works out to an average of 3.01% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 6 years and down in value 4 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
Low Load Sales Charge *	<b>If you sell within:</b> 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.91	1.89	—
IncomePlus	2.92	1.89	1.15
EstatePlus	2.91	1.89	0.55

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

### What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

**Objective:** The objective of this fund is to provide growth and interest income by investing in a bundle of underlying Manulife mutual funds.

**Strategy:** This fund will invest in units of multiple underlying funds. The strategy for this fund is available through the Investment Policy Statement (IPS).

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.10	1.27	16.4023	6,352
IncomePlus	1,000,000	2.26	1.27	14.1473	10
EstatePlus	1,000,000	2.10	1.27	16.4023	—

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.88	1.12	16.1460	10
IncomePlus	25,000	1.88	1.12	15.2092	10
EstatePlus	10,000	1.88	1.12	16.1460	—

## For more information

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### Manulife

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Fund Facts — GIF Select

**Manulife Fundamental Balanced Class GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** May 2020      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$13,878,068  
**Date Fund Created:** May 2020      **Total Units Outstanding:** 1,162,059      **Portfolio Turnover Rate:** 10.05%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.63	2.32	11.9391	1,131,463

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

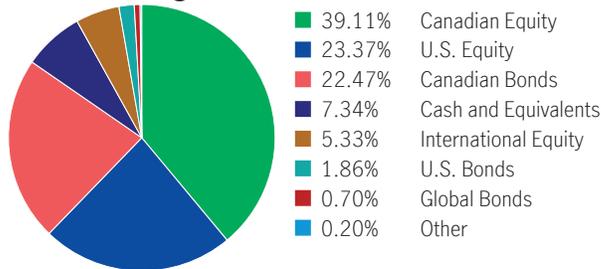
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Fundamental Balanced Class. The underlying corporate class mutual fund holds primarily Canadian equities and Canadian fixed income investments.

**Top 10 investments (of the underlying fund)**

Zeus Receivables Trust, 1/3/2023	5.74%
Oracle Corp.	3.23%
Canadian National Railwaypany	3.02%
Constellation Software Inc.	2.93%
TMX Group Limited	2.67%
Accenture PLC Shs Class A	2.56%
Telus Corp.	2.49%
Canadian Natural Resources Ltd.	2.48%
Toronto-Dominion Bank Com New	2.47%
Empire Co. Ltd. Cl A	2.32%
<b>Total</b>	<b>29.90%</b>

Total investments: 489

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**How has the fund performed?**

This section tells you how the fund has performed over the past 2 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

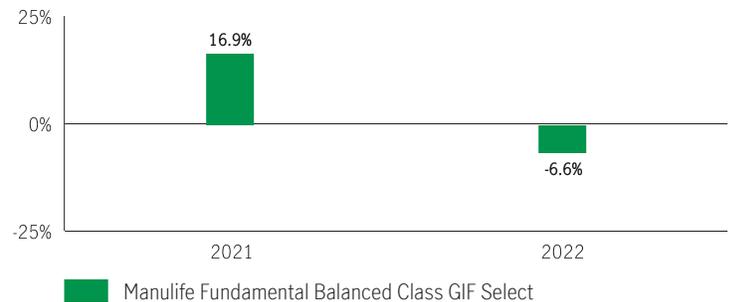
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on May 4, 2020 has \$1,194.35 on December 31, 2022. This works out to an average of 6.91% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 2 years for a contractholder who chose the InvestmentPlus Series. In the last 2 years the fund was up in value 1 year and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
Low Load Sales Charge *	<b>If you sell within:</b> 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.63	2.32	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Manulife Fundamental Balanced Class fund seeks to provide long-term total return by investing primarily in a diversified portfolio of Canadian equity, fixed income and money market securities.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.84	1.61	12.3150	10

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.51	1.32	12.6575	4,576

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

Manulife Investment Management is a trade name of The Manufacturers Life Insurance Company. The Manufacturers Life Insurance Company (Manulife) is the issuer of insurance contracts containing Manulife segregated funds and the guarantor of any guarantee provisions therein. Manulife, Manulife Investment Management, the Stylized M Design, and Manulife Investment Management & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

Fund Facts — GIF Select

**Manulife TD Dividend Income GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2009      **Underlying Fund Manager:** TD Asset Management Inc.      **Total Fund Value:** \$523,829,590  
**Date Fund Created:** July 2008      **Total Units Outstanding:** 26,622,260      **Portfolio Turnover Rate:** 7.18%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.89	2.02	20.3231	7,027,664
EstatePlus	10,000	2.89	2.02	20.3231	298,704

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

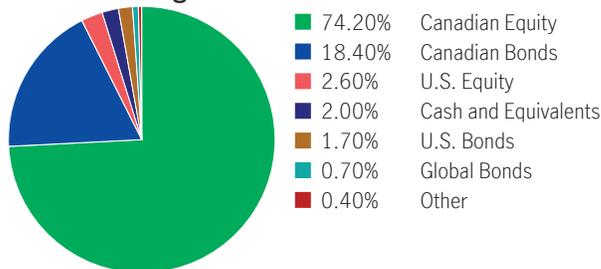
This segregated fund has a “fund-of-fund” structure and invests into the TD Dividend Income Fund. The underlying mutual fund trust holds primarily Canadian fixed income investments.

**Top 10 investments (of the underlying fund)**

Toronto-Dominion Bank	7.62%
Royal Bank of Canada	7.62%
Bank of Montreal	6.12%
Canadian Imperial Bank of Commerce	4.41%
Bank of Nova Scotia	3.91%
Canadian National Railway Company	3.81%
Enbridge Inc.	3.71%
Brookfield Corporation	3.71%
Canadian Pacific Railway Limited	3.31%
Suncor Energy Inc.	2.11%
<b>Total</b>	<b>46.33%</b>

Total investments: 605

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

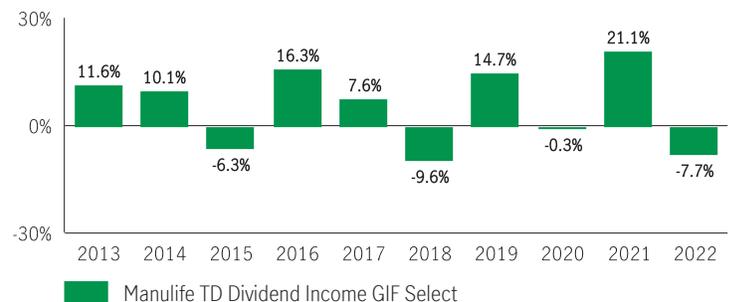
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,666.26 on December 31, 2022. This works out to an average of 5.24% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 6 years and down in value 4 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
Low Load Sales Charge *	<b>If you sell within:</b> 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.89	2.02	—
EstatePlus	2.89	2.02	0.65

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The fundamental investment objective is to seek to provide income with capital appreciation as a secondary objective, by investing primarily in income-producing securities.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.17	1.40	22.3302	40,708
EstatePlus	1,000,000	2.17	1.40	22.3302	37,315

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.83	1.26	20.8662	9,049
EstatePlus	10,000	1.83	1.26	20.8662	—

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
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Fund Facts — GIF Select

**Manulife Balanced GIF Select (Multi-Manager)**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2009      **Fund Manager:** Manulife      **Total Fund Value:** \$170,263,682  
**Date Fund Created:** September 1986      **Total Units Outstanding:** 7,714,649      **Portfolio Turnover Rate:** 15.93%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.52	1.98	17.1906	1,380,722
IncomePlus	25,000	2.66	2.06	14.7617	138,970
EstatePlus	10,000	2.62	2.06	17.0549	229,545

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

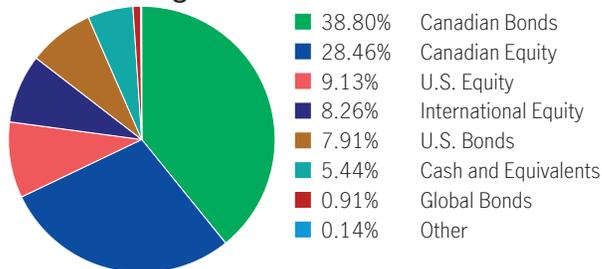
This segregated fund has a “fund-of-fund” structure that invests into a basket of funds which includes, but is not limited to, mutual funds, pooled funds and unit trusts. The underlying funds hold primarily Canadian equities and Canadian fixed income investments.

**Top 10 investments**

MIM Canadian Core Fixed Income	45.07%
Manulife Dividend Income Fund	9.98%
Franklin Bissett Canadian Equity Fund	9.82%
Manulife Core Canadian Equity Fund	9.17%
MIM US Large Cap Core Pooled Fund	7.22%
Manulife U.S. Unconstrained Bond Fund	5.12%
National Bank Canadian All Cap Equity Fund	4.90%
National Bank <i>SmartData</i> International Equity Fund	3.60%
Manulife International Equity Fund	3.54%
<b>Total</b>	<b>98.42%</b>

Total investments: 9

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

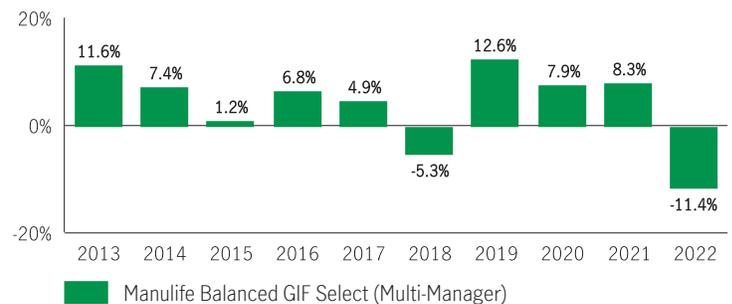
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,500.09 on December 31, 2022. This works out to an average of 4.14% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 8 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	5.50	2 years of buying	5.00	3 years of buying	5.00	4 years of buying	4.00	5 years of buying	4.00	6 years of buying	3.00	7 years of buying	2.00	After 7 years	0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
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2 years of buying	5.00																			
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4 years of buying	4.00																			
5 years of buying	4.00																			
6 years of buying	3.00																			
7 years of buying	2.00																			
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	%																			
1 year of buying	2.50																			
2 years of buying	2.00																			
3 years of buying	1.50																			
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No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.52	1.98	—
IncomePlus	2.66	2.06	0.85
EstatePlus	2.62	2.06	0.45

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

### What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

**Objective:** The Fund invests in a combination of Equity and Fixed Income Securities in order to provide a high rate of return and maximum security of principal.

**Strategy:** This fund will invest in units of multiple underlying funds. The strategy for this fund is available through the Investment Policy Statement (IPS).

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.80	1.38	19.0328	15,495
IncomePlus	1,000,000	1.86	1.48	16.2102	10
EstatePlus	1,000,000	1.74	1.48	18.9873	26,817

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.49	1.21	18.1720	10
IncomePlus	25,000	1.59	1.30	16.5855	10
EstatePlus	10,000	1.59	1.30	17.8671	9

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

www.manulifeim.ca

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

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Fund Facts — GIF Select

**Manulife Canadian Balanced GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2010      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$180,754,494  
**Date Fund Created:** October 2010      **Total Units Outstanding:** 9,172,427      **Portfolio Turnover Rate:** 8.60%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.55	1.79	19.9577	540,001
IncomePlus	25,000	2.62	1.87	17.2043	61,442
EstatePlus	10,000	2.65	1.87	19.7971	137,735

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

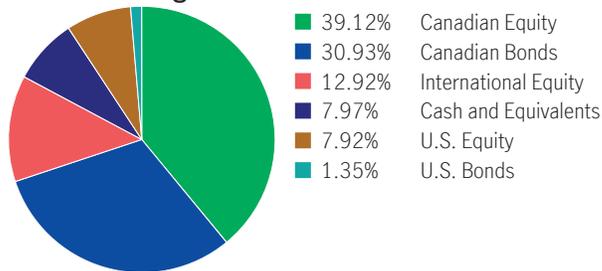
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Canadian Balanced Fund. The underlying mutual fund trust holds primarily Canadian equities and Canadian fixed income investments.

**Top 10 investments (of the underlying fund)**

Canada Housing Trust No.1, 1.95%, 12/15/2025	4.19%
Canadian Natural Resources Ltd.	2.12%
Gov. of Canada, 2/16/2023	2.11%
Royal Bank of Canada	2.02%
Alimentation Couche-Tard Inc.	1.94%
Toronto-Dominion Bank Com New	1.88%
CGI Inc. Cl A Sub Vtg	1.83%
Gov. of Canada, 1/19/2023	1.66%
Canadian Pacific Railway Ltd.	1.55%
Finning International Inc. Com New	1.52%
<b>Total</b>	<b>20.81%</b>

Total investments: 254

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

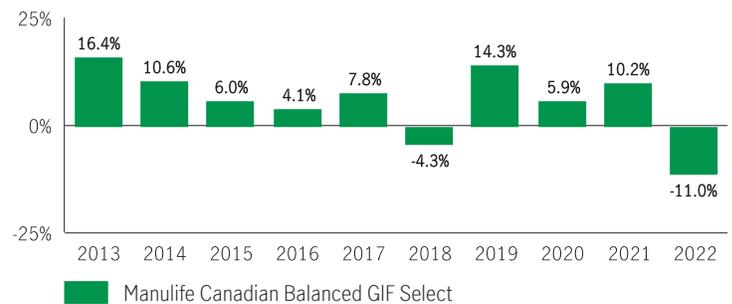
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,741.42 on December 31, 2022. This works out to an average of 5.70% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 8 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	5.50	2 years of buying	5.00	3 years of buying	5.00	4 years of buying	4.00	5 years of buying	4.00	6 years of buying	3.00	7 years of buying	2.00	After 7 years	0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
	%																			
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3 years of buying	5.00																			
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1 year of buying	2.50																			
2 years of buying	2.00																			
3 years of buying	1.50																			
After 3 years	0.00																			

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.55	1.79	—
IncomePlus	2.62	1.87	0.85
EstatePlus	2.65	1.87	0.45

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund seeks to achieve long-term growth and preservation of capital. The Fund will invest up to all of its assets in a diversified mix of other mutual funds, and may also invest in common shares, preferred shares, treasury bills, short-term notes, debentures, and bonds.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.79	1.07	22.0006	22,225
IncomePlus	1,000,000	1.89	1.15	18.7688	10
EstatePlus	1,000,000	1.89	1.15	21.8435	8

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.46	1.03	23.1190	10
IncomePlus	25,000	1.46	1.03	19.5533	10
EstatePlus	10,000	1.46	1.03	22.8730	9

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

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Fund Facts — GIF Select

**Manulife CIBC Monthly Income GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2009      **Underlying Fund Manager:** CIBC Global Asset Management Inc.      **Total Fund Value:** \$45,199,717  
**Date Fund Created:** June 2008      **Total Units Outstanding:** 3,134,286      **Portfolio Turnover Rate:** 6.59%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.85	1.89	15.1840	554,504
IncomePlus	25,000	2.83	1.89	13.1529	38,711
EstatePlus	10,000	2.85	1.89	15.1840	83,992

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

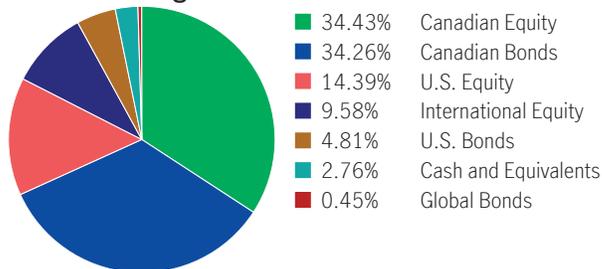
This segregated fund has a “fund-of-fund” structure and invests into the CIBC Monthly Income Fund. The underlying mutual fund trust holds primarily Canadian equities and Canadian fixed income investments.

**Top 10 investments (of the underlying fund)**

Royal Bank of Canada	2.99%
Toronto-Dominion Bank Com New	2.69%
Enbridge Inc.	1.94%
Canada Housing Trust No.1, 3.55%, 9/15/2032	1.75%
Canadian National Railwaypany	1.74%
Bank of Montreal	1.61%
Canadian Pacific Railway Ltd.	1.47%
Canadian Natural Resources Ltd.	1.44%
Canada Housing Trust No.1, 0.01%, 6/15/2025	1.20%
Gov. of Canada, 1.75%, 12/1/2053	1.20%
<b>Total</b>	<b>18.02%</b>

Total investments: 595

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

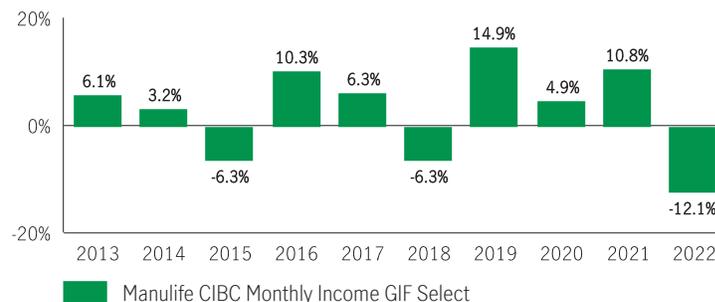
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,320.85 on December 31, 2022. This works out to an average of 2.82% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 7 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	5.50	2 years of buying	5.00	3 years of buying	5.00	4 years of buying	4.00	5 years of buying	4.00	6 years of buying	3.00	7 years of buying	2.00	After 7 years	0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
	%																			
1 year of buying	5.50																			
2 years of buying	5.00																			
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7 years of buying	2.00																			
After 7 years	0.00																			
Low Load Sales Charge *	<b>If you sell within:</b> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	2.50	2 years of buying	2.00	3 years of buying	1.50	After 3 years	0.00									
	%																			
1 year of buying	2.50																			
2 years of buying	2.00																			
3 years of buying	1.50																			
After 3 years	0.00																			
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.85	1.89	—
IncomePlus	2.83	1.89	1.15
EstatePlus	2.85	1.89	0.55

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

### What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**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.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.11	1.27	16.6890	5,401
IncomePlus	1,000,000	2.21	1.27	14.1134	10
EstatePlus	1,000,000	2.11	1.27	16.6890	3,404

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.83	1.12	65.9700	10
IncomePlus	25,000	1.83	1.12	15.2049	10
EstatePlus	10,000	1.83	1.12	65.9700	—

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

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Fund Facts — GIF Select

**Manulife Fidelity Canadian Balanced GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2009

**Underlying Fund Manager:** Fidelity Investments Canada ULC

**Total Fund Value:** \$505,590,486

**Date Fund Created:** July 2008

**Total Units Outstanding:** 26,609,573

**Portfolio Turnover Rate:** 3.85%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.80	2.02	19.3779	3,687,357
IncomePlus	25,000	2.77	2.02	16.0985	362,918
EstatePlus	10,000	2.80	2.02	19.3779	1,146,585

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

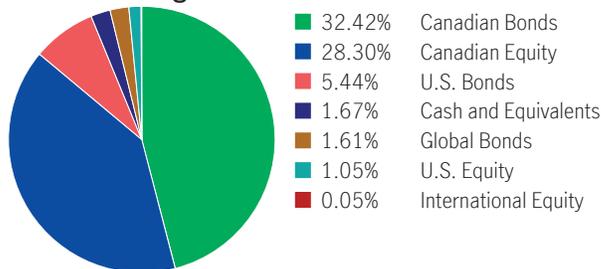
This segregated fund has a “fund-of-fund” structure and invests into the Fidelity Canadian Balanced Fund. The underlying mutual fund trust holds primarily Canadian equities and Canadian fixed income investments.

**Top 10 investments (of the underlying fund)**

Canadian Pacific Railway Ltd.	3.94%
Royal Bank of Canada	3.52%
Canadian Natural Resources Ltd.	3.41%
Toronto-Dominion Bank Com New	3.24%
Canadian National Railwaypany	2.31%
Nutrien Ltd.	1.97%
Franco-Nevada Corporation	1.40%
Canada Housing Trust No.1, 3.55%, 9/15/2032	1.27%
Loblaw Cos. Ltd.	1.21%
Agnico-Eagle Mines Ltd.	1.20%
<b>Total</b>	<b>23.47%</b>

Total investments: 960

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

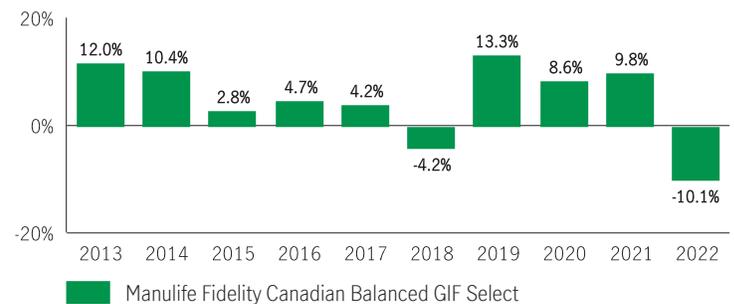
It’s important to note that this doesn’t tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,613.47 on December 31, 2022. This works out to an average of 4.90% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 8 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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	%																			
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2 years of buying	2.00																			
3 years of buying	1.50																			
After 3 years	0.00																			
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.80	2.02	—
IncomePlus	2.77	2.02	0.85
EstatePlus	2.80	2.02	0.45

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

### What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**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.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.05	1.40	21.3452	63,933
IncomePlus	1,000,000	2.00	1.40	17.3994	246
EstatePlus	1,000,000	2.05	1.40	21.3452	45,306

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.69	1.26	19.9427	11
IncomePlus	25,000	1.77	1.26	17.8817	10
EstatePlus	10,000	1.69	1.26	19.9427	—

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

www.manulifeim.ca

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

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Fund Facts — GIF Select

**Manulife Fidelity Monthly Income GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2009      **Underlying Fund Manager:** Fidelity Investments Canada ULC      **Total Fund Value:** \$681,600,383  
**Date Fund Created:** October 2006      **Total Units Outstanding:** 34,956,913      **Portfolio Turnover Rate:** 9.01%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.77	2.19	19.8600	6,298,678
IncomePlus	25,000	2.76	2.19	14.9763	570,320
EstatePlus	10,000	2.77	2.19	19.8600	1,545,763

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

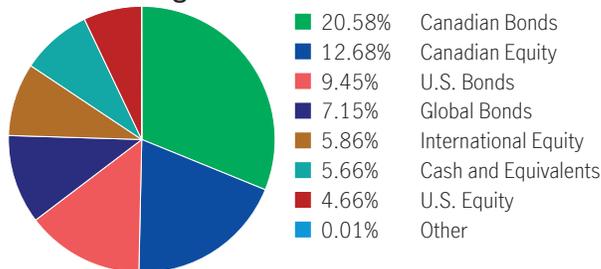
This segregated fund has a “fund-of-fund” structure and invests into the Fidelity Monthly Income Fund. The underlying mutual fund trust holds primarily Canadian equities and Canadian fixed income investments.

**Top 10 investments (of the underlying fund)**

iShares Comex Gold Trust ETF	2.20%
High Yield Investments Directly Held	1.85%
Bx Commercial Mortgage Trust 2022-Lp2, 2/15/2027	1.84%
Imperial Brands PLC Shs	1.48%
TC Energy Corp.	1.31%
Loblaws Cos. Ltd.	1.06%
STORE Capital Corp. REIT	0.96%
Agnico-Eagle Mines Ltd.	0.89%
Telus Corp.	0.85%
Toronto-Dominion Bank Com New	0.75%
<b>Total</b>	<b>13.18%</b>

Total investments: 1672

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

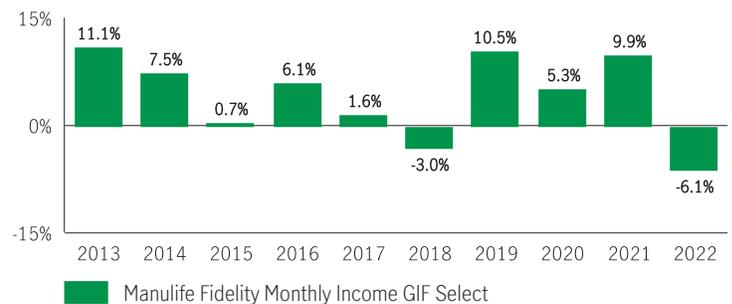
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,508.71 on December 31, 2022. This works out to an average of 4.20% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 8 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.77	2.19	—
IncomePlus	2.76	2.19	1.15
EstatePlus	2.77	2.19	0.55

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund aims to achieve a combination of a steady flow of income and the potential for capital gains. It invests primarily in a mix of Canadian equity securities, Canadian fixed income securities, U.S. commercial mortgage-backed securities, and U.S. higher yielding, lower quality fixed income securities, preferred stocks and convertible securities. The Fund can invest in these securities either directly or indirectly through investments in underlying funds.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.09	1.69	21.6659	41,054
IncomePlus	1,000,000	2.15	1.69	15.9701	34,270
EstatePlus	1,000,000	2.09	1.69	21.6659	147,506

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.73	1.43	19.5583	64,210
IncomePlus	25,000	1.75	1.43	16.8680	10
EstatePlus	10,000	1.73	1.43	19.5583	—

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca

Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

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Fund Facts — GIF Select

**Manulife Fundamental Income GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** August 2015      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$825,042,213  
**Date Fund Created:** August 2015      **Total Units Outstanding:** 63,384,382      **Portfolio Turnover Rate:** 5.80%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.66	1.72	13.1132	5,904,142
IncomePlus	25,000	2.67	1.72	13.1187	575,517
EstatePlus	10,000	2.66	1.72	13.1132	1,240,765

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

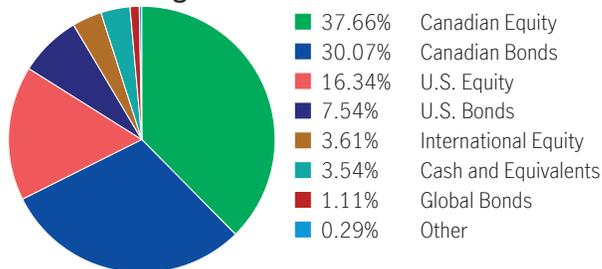
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Fundamental Income Fund. The underlying mutual fund trust holds primarily Canadian equities and fixed income investments.

**Top 10 investments (of the underlying fund)**

Toronto-Dominion Bank Com New	4.07%
Canadian National Railwaypany	2.84%
Microsoft Corp.	2.14%
Oracle Corp.	2.08%
Constellation Software Inc.	1.98%
TMX Group Limited	1.90%
Bank of Montreal	1.81%
Empire Co. Ltd. CI A	1.69%
Telus Corp.	1.65%
Visa Inc. Com CI A	1.64%
<b>Total</b>	<b>21.81%</b>

Total investments: 402

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity market.

**How has the fund performed?**

This section tells you how the fund has performed over the past 7 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

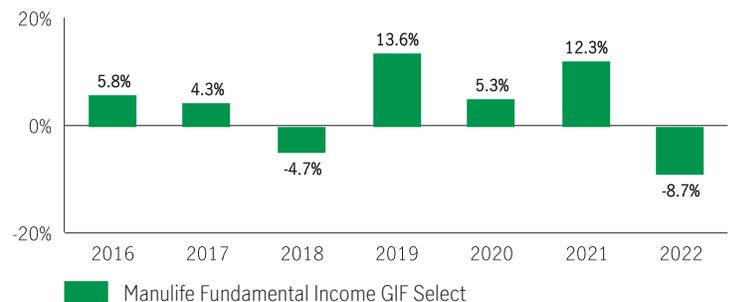
It’s important to note that this doesn’t tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on August 24, 2015 has \$1,311.45 on December 31, 2022. This works out to an average of 3.76% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 7 years for a contractholder who chose the InvestmentPlus Series. In the last 7 years the fund was up in value 5 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.66	1.72	—
IncomePlus	2.67	1.72	1.15
EstatePlus	2.66	1.72	0.55

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** This Balanced Fund aims to provide a regular flow of monthly revenue. The Fund invests primarily in equities and fixed income investments. These securities can be Canadian or foreign.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.87	1.04	13.8848	40,847
IncomePlus	1,000,000	1.94	1.04	14.1069	10
EstatePlus	1,000,000	1.87	1.04	13.8848	71,507

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.58	0.81	14.1558	26,775
IncomePlus	25,000	1.58	0.81	14.4717	10
EstatePlus	10,000	1.58	0.81	14.1558	22,769

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

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Fund Facts — GIF Select

**Manulife Invesco Canadian Premier Balanced GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2009      **Underlying Fund Manager:** Invesco Canada Ltd.      **Total Fund Value:** \$132,968,221  
**Date Fund Created:** December 2000      **Total Units Outstanding:** 7,681,512      **Portfolio Turnover Rate:** 4.11%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.71	2.15	17.0731	609,913
IncomePlus	25,000	2.71	2.15	15.1382	23,770
EstatePlus	10,000	2.71	2.15	17.0731	160,677

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

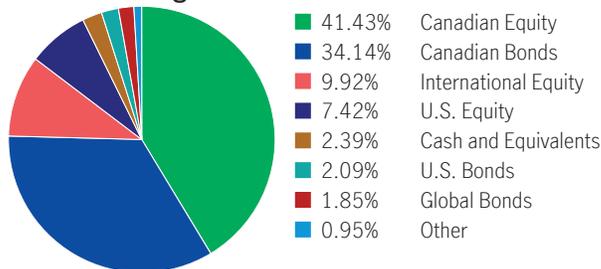
This segregated fund has a “fund-of-fund” structure and invests into the Invesco Canadian Premier Balanced Fund. The underlying mutual fund trust holds primarily Canadian equities and Canadian fixed income investments.

**Top 10 investments (of the underlying fund)**

Aritzia Inc. Sub Vtg Shs	2.47%
Celestica Inc. Sub Vtg Shs	2.29%
Element Fleet Management Corp.	1.79%
Canadian Pacific Railway Ltd.	1.56%
Franco-Nevada Corporation	1.53%
Colliers International Group Inc. Sub Vtg Sh	1.49%
Brookfield Corporation Vtg Shs Cl A	1.46%
Toronto-Dominion Bank Com New	1.45%
Fairfax Financial Holdings Ltd. Sub Vtg	1.38%
Intact Financial Corporation	1.37%
<b>Total</b>	<b>16.81%</b>

Total investments: 290

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

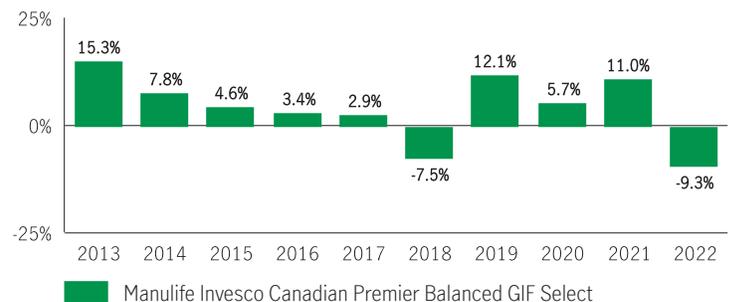
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,527.49 on December 31, 2022. This works out to an average of 4.33% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 8 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.71	2.15	—
IncomePlus	2.71	2.15	0.85
EstatePlus	2.71	2.15	0.45

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

### What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

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## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund seeks to generate capital growth and income by investing mainly in Canadian equities with strong growth potential, high-quality Canadian government and corporate fixed-income securities, foreign equities, and high-quality U.S. government and corporate fixed-income securities.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.06	1.65	18.7242	10
IncomePlus	1,000,000	2.08	1.65	16.4075	10
EstatePlus	1,000,000	2.06	1.65	18.7242	—

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.70	1.39	18.0550	10
IncomePlus	25,000	1.70	1.39	17.0485	10
EstatePlus	10,000	1.70	1.39	18.0550	—

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

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Fund Facts — GIF Select

**Manulife Monthly High Income GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2009      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$3,678,494,880  
**Date Fund Created:** December 2000      **Total Units Outstanding:** 169,166,414      **Portfolio Turnover Rate:** 3.93%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.61	2.05	20.9486	49,279,950
IncomePlus	25,000	2.59	2.05	17.1790	2,545,107
EstatePlus	10,000	2.61	2.05	20.9486	3,953,992

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

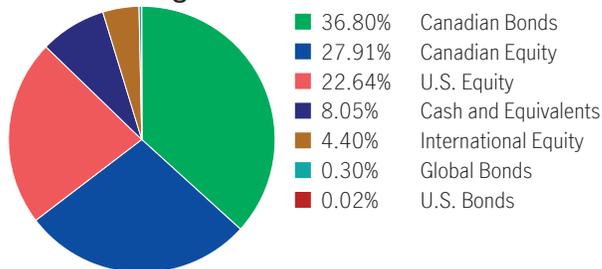
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Monthly High Income Fund. The underlying mutual fund trust holds primarily Canadian equities and Canadian fixed income investments.

**Top 10 investments (of the underlying fund)**

Gov. of Canada, 4/13/2023	2.81%
Constellation Software Inc.	2.43%
Metro Inc.	1.78%
Canadian National Railwaypany	1.58%
BCE Inc. Com New	1.58%
Canadian Pacific Railway Ltd.	1.57%
Alimentation Couche-Tard Inc.	1.51%
Microsoft Corp.	1.46%
Costco Wholesale Corp.	1.45%
McKesson Corp.	1.45%
<b>Total</b>	<b>17.61%</b>

Total investments: 345

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

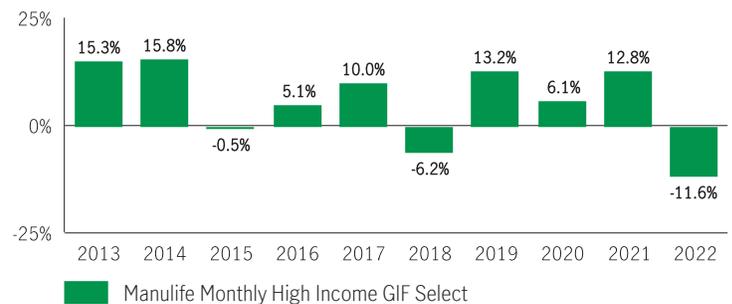
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,726.10 on December 31, 2022. This works out to an average of 5.61% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 7 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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2 years of buying	2.00																			
3 years of buying	1.50																			
After 3 years	0.00																			
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.61	2.05	—
IncomePlus	2.59	2.05	1.15
EstatePlus	2.61	2.05	0.55

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** This Balanced Fund aims to provide steady flow of monthly income and capital growth. The Fund invests primarily in Canadian fixed income and large-cap Canadian equity securities. The Fund may also invest in securities of royalty trusts and real estate investment trusts (“REITs”).

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.82	1.47	23.2329	992,895
IncomePlus	1,000,000	1.78	1.47	18.5979	122,311
EstatePlus	1,000,000	1.82	1.47	23.2329	374,470

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.53	1.25	21.4948	29,302
IncomePlus	25,000	1.55	1.25	19.1006	10
EstatePlus	10,000	1.53	1.25	21.4948	12,768

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

www.manulifeim.ca

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

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Fund Facts — GIF Select

**Manulife TD Diversified Monthly Income GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2012      **Underlying Fund Manager:** TD Asset Management Inc.      **Total Fund Value:** \$21,694,490  
**Date Fund Created:** October 2012      **Total Units Outstanding:** 1,565,611      **Portfolio Turnover Rate:** 8.71%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.79	1.89	13.8583	413,747
IncomePlus	25,000	2.80	1.89	13.7709	114,503
EstatePlus	10,000	2.79	1.89	13.8583	138,067

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

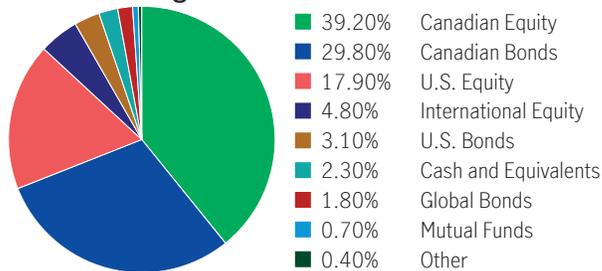
This segregated fund has a “fund-of-fund” structure and invests into the TD Diversified Monthly Income Fund. The underlying mutual fund trust holds primarily Canadian equities and Canadian fixed income investments.

**Top 10 investments (of the underlying fund)**

Royal Bank of Canada	5.41%
Toronto-Dominion Bank	4.71%
Canadian Pacific Railway Limited	4.31%
Canadian Natural Resources Limited	3.81%
Suncor Energy Inc.	3.21%
Waste Connections Inc.	2.81%
Imperial Oil Limited	2.41%
Cash (Bank Overdraft)	2.31%
Nutrien Limited	2.00%
Loblaw Companies Limited	2.00%
<b>Total</b>	<b>32.98%</b>

Total investments: 493

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

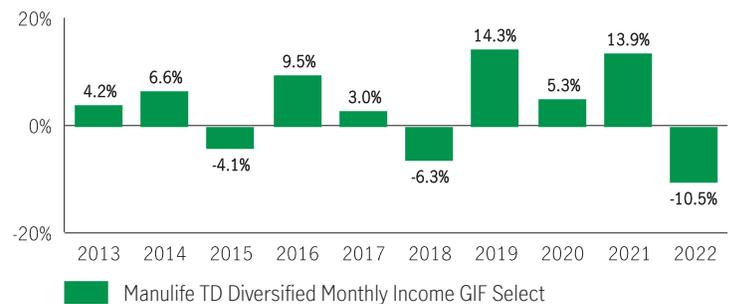
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,381.57 on December 31, 2022. This works out to an average of 3.29% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 7 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	5.50	2 years of buying	5.00	3 years of buying	5.00	4 years of buying	4.00	5 years of buying	4.00	6 years of buying	3.00	7 years of buying	2.00	After 7 years	0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
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No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.79	1.89	—
IncomePlus	2.80	1.89	1.15
EstatePlus	2.79	1.89	0.55

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

### What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The fundamental investment objective is to seek to provide monthly income with capital appreciation as a secondary objective, by investing primarily in income-producing securities

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.20	1.27	15.0160	10
IncomePlus	1,000,000	2.05	1.27	14.8861	2,544
EstatePlus	1,000,000	2.20	1.27	15.0160	—

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.85	1.12	16.0140	10
IncomePlus	25,000	1.85	1.12	15.8019	10
EstatePlus	10,000	1.85	1.12	16.0140	—

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

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Fund Facts — GIF Select

**Manulife CI Canadian Asset Allocation GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2012      **Underlying Fund Manager:** CI Investments Inc.      **Total Fund Value:** \$20,768,035  
**Date Fund Created:** October 2012      **Total Units Outstanding:** 1,506,482      **Portfolio Turnover Rate:** 14.06%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.84	1.89	14.4320	961,825

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

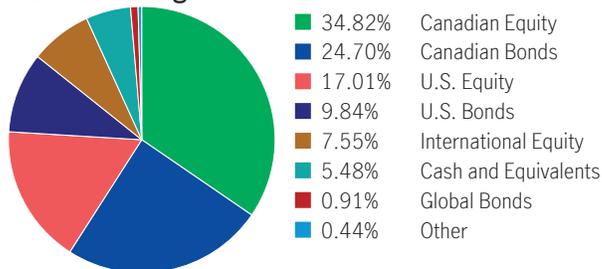
This segregated fund has a “fund-of-fund” structure and invests into the CI Canadian Asset Allocation Corporate Class Fund. The underlying corporate class mutual fund holds primarily Canadian equities and Canadian fixed income investments.

**Top 10 investments (of the underlying fund)**

United States Treasury Note, 1.88%, 2/15/2041	2.68%
United States Treasury Note, 2.88%, 5/15/2052	1.76%
United States Treasury Note, 3.88%, 9/30/2029	1.53%
United States Treasury Note, 1.63%, 11/15/2050	1.49%
Constellation Software Inc. (FRN), 13.3%, 3/31/2040	1.30%
Bank of Montreal, 3.19%, 3/1/2028	1.30%
Gov. of Canada, 2.00%, 9/1/2023	1.23%
Microsoft Corp.	1.20%
Royal Bank of Canada	1.19%
Bank of Nova Scotia (The) (FRN), 0.03%, 2/2/2028	1.18%
<b>Total</b>	<b>14.86%</b>

Total investments: 197

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

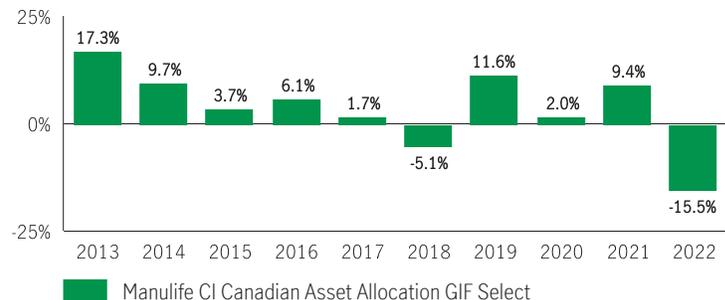
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,440.07 on December 31, 2022. This works out to an average of 3.71% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 8 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	5.50	2 years of buying	5.00	3 years of buying	5.00	4 years of buying	4.00	5 years of buying	4.00	6 years of buying	3.00	7 years of buying	2.00	After 7 years	0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
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No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.84	1.89	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** This fund's objective is to achieve a superior total investment return by investing, directly or indirectly, in a combination of primarily Canadian equity and fixed income securities. Indirect investments may include convertible securities, derivatives, equity-related securities and securities of other mutual funds.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.07	1.27	15.4540	15,681

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.85	1.12	16.1345	3,732

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

[www.manulifeim.ca](http://www.manulifeim.ca)

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

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Fund Facts — GIF Select

**Manulife Climate Action Balanced GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** September 2022    **Underlying Fund Manager:** Manulife Investment Management Limited    **Total Fund Value:** \$739,166  
**Date Fund Created:** September 2022    **Total Units Outstanding:** 97,259    **Portfolio Turnover Rate:** --

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.65	2.38	7.5944	11,244

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

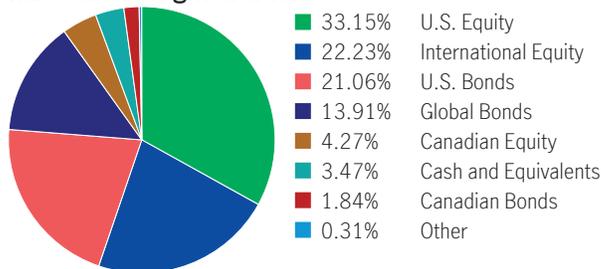
This segregated fund has a “fund-of-fund” structure that invests into the Manulife Climate Action Balanced Fund. The underlying mutual fund trust holds primarily a diversified portfolio of global equity and fixed income securities of issuers that are making positive contributions to climate change.

**Top 10 investments (of the underlying fund)**

Manulife Climate Action Fund	59.98%
Manulife Climate Action Bond Fund	39.95%
<b>Total</b>	<b>99.93%</b>

Total investments: 2

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the global equity market.

**How has the fund performed?**

This section tells you how the fund has performed over the past years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

The fund is not old enough to show performance history.

**Year-by-year returns** Any values close to zero may not be visible.

The fund is not old enough to show performance history.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
Low Load Sales Charge *	<b>If you sell within:</b> 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.65	2.38	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund seeks to provide long-term capital growth and income by investing in a diversified portfolio of global equity and fixed income securities of issuers that are making positive contributions to climate change.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.88	1.68	7.6360	10

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.55	1.38	7.6380	10

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

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Fund Facts — GIF Select

**Manulife Balanced Income Portfolio GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2009      **Fund Manager:** Manulife      **Total Fund Value:** \$293,701,860  
**Date Fund Created:** January 2005      **Total Units Outstanding:** 15,888,017      **Portfolio Turnover Rate:** 11.19%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.42	1.87	18.2844	2,155,445
IncomePlus	25,000	2.45	1.87	15.0966	113,724
EstatePlus	10,000	2.42	1.87	18.2844	635,111

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

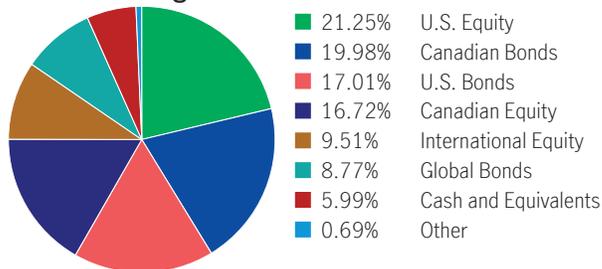
This segregated fund has a “fund-of-fund” structure that invests into a basket of funds which includes, but is not limited to, ETFs, mutual funds, pooled funds and unit trusts. The underlying funds hold primarily global equities and fixed income funds.

**Top 10 investments**

Vanguard International High Dividend Yield Fund	6.06%
Manulife Smart International Dividend ETF Unhedged Unit	3.63%
Enbridge Inc.	0.80%
Toronto-Dominion Bank Com New	0.75%
Thermo Fisher Scientific Inc.	0.74%
Cadence Design Systems Inc.	0.69%
United States Treasury Bill, 1/3/2023	0.69%
Danaher Corp.	0.69%
Canadian National Railwaypany	0.68%
Roper Technologies Inc.	0.68%
<b>Total</b>	<b>15.42%</b>

Total investments: 2299

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

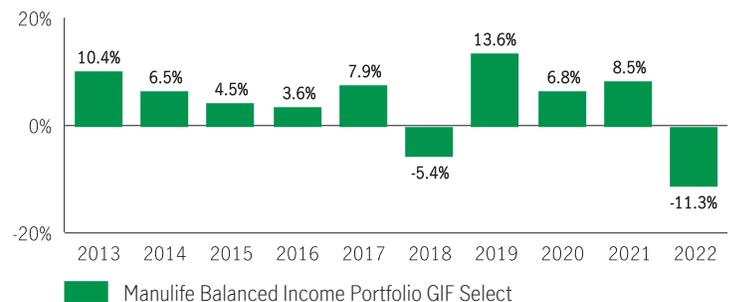
It’s important to note that this doesn’t tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,517.86 on December 31, 2022. This works out to an average of 4.26% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 8 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	5.50	2 years of buying	5.00	3 years of buying	5.00	4 years of buying	4.00	5 years of buying	4.00	6 years of buying	3.00	7 years of buying	2.00	After 7 years	0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
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No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.42	1.87	—
IncomePlus	2.45	1.87	0.85
EstatePlus	2.42	1.87	0.45

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

### What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

**Objective:** The fund seeks to provide income generation and long-term growth consistent with preservation of capital. The Portfolio is a strategic asset allocation portfolio. It invests its assets in other mutual funds, focusing on fixed income and dividend paying Canadian equity funds.

**Strategy:** This fund will invest in units of multiple underlying funds. The strategy for this fund is available through the Investment Policy Statement (IPS).

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.75	1.42	19.9298	80,207
IncomePlus	1,000,000	1.81	1.42	16.0743	10
EstatePlus	1,000,000	1.75	1.42	19.9298	27,262

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.28	1.10	18.5957	1,119
IncomePlus	25,000	1.37	1.10	16.6178	10
EstatePlus	10,000	1.28	1.10	18.5957	2,809

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

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**Fund Facts — GIF Select**

**Manulife CI Canadian Income & Growth GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2009      **Underlying Fund Manager:** CI Investments Inc.      **Total Fund Value:** \$389,979,846  
**Date Fund Created:** October 2006      **Total Units Outstanding:** 20,289,432      **Portfolio Turnover Rate:** 8.40%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.82	2.25	19.5121	2,511,938
EstatePlus	10,000	2.82	2.25	19.5121	319,674

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

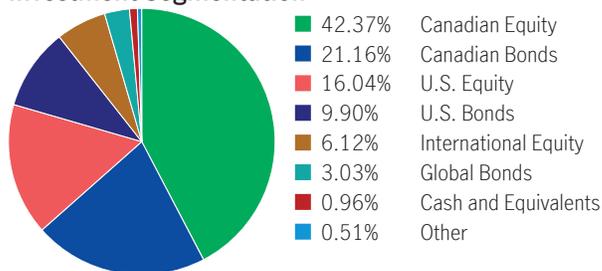
This segregated fund has a “fund-of-fund” structure and invests into the CI Canadian Income & Growth Fund. The underlying mutual fund trust holds primarily Canadian equities and Canadian fixed income investments.

**Top 10 investments (of the underlying fund)**

Manulife Financial Corporation	3.23%
CI GLOBAL FINANCIAL SECTOR ETF	2.72%
Fairfax Financial Holdings Ltd. Sub Vtg	2.20%
Canadian Natural Resources Ltd.	2.14%
Cenovus Energy Inc.	1.88%
Enbridge Inc.	1.83%
Bank of Nova Scotia (The)	1.75%
Bank of Montreal	1.74%
Teck Resources Ltd. CI B Sub Vtg	1.72%
Suncor Energy Inc.	1.57%
<b>Total</b>	<b>20.81%</b>

Total investments: 704

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

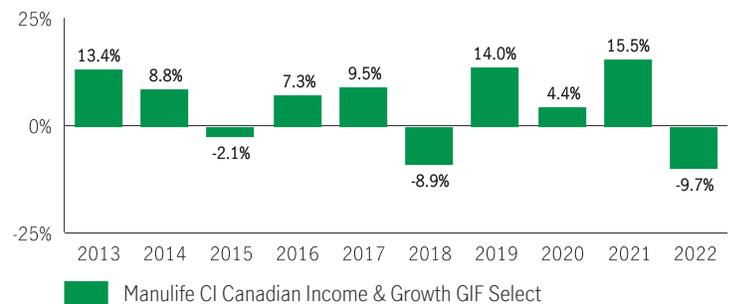
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,605.80 on December 31, 2022. This works out to an average of 4.85% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 7 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
Low Load Sales Charge *	<b>If you sell within:</b> 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.82	2.25	—
EstatePlus	2.82	2.25	0.65

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

### What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The fund seeks to provide a steady flow of current income while preserving capital by investing in a diversified portfolio of securities composed mainly of equity, equity-related and fixed income securities of Canadian issuers. The fund may also invest in foreign securities.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.11	1.74	21.4175	54,222
EstatePlus	1,000,000	2.11	1.74	21.4175	8,233

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.74	1.49	20.0300	920
EstatePlus	10,000	1.74	1.49	20.0300	8,914

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6  
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Canada, Outside of Quebec 1-888-790-4387  
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Fund Facts — GIF Select

**Manulife Global Balanced GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2013      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$1,170,924,868  
**Date Fund Created:** October 2013      **Total Units Outstanding:** 70,750,429      **Portfolio Turnover Rate:** 5.82%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.64	1.79	17.9720	45,580,222

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

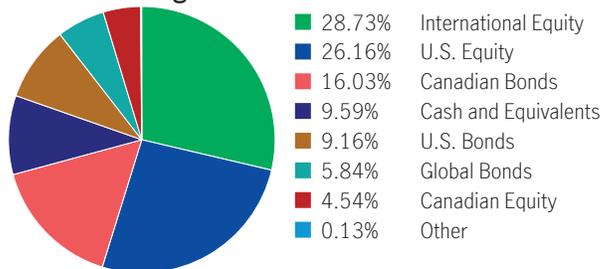
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global Balanced Fund. The underlying mutual fund trust holds primarily foreign equities and foreign fixed income investments.

**Top 10 investments (of the underlying fund)**

Marsh & McLennan Cos.	3.03%
Alimentation Couche-Tard Inc.	2.39%
Aon PLC Shs Cl A	2.33%
Wolters Kluwer N.V. Shs	2.21%
CGI Inc. Cl A Sub Vtg	2.14%
KDDI Corp. Shs	2.11%
Canada Housing Trust No.1, 1.95%, 12/15/2025	2.11%
Gov. of Canada Treasury Bill, 5/25/2023	1.97%
Microsoft Corp.	1.94%
Roche Holding AG Dividend Right Cert	1.90%
<b>Total</b>	<b>22.13%</b>

Total investments: 645

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**How has the fund performed?**

This section tells you how the fund has performed over the past 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

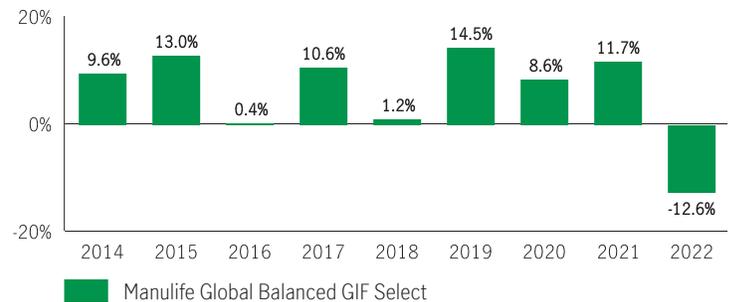
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on October 7, 2013 has \$1,797.51 on December 31, 2022. This works out to an average of 6.56% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 8 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
Low Load Sales Charge *	<b>If you sell within:</b> 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.64	1.79	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund seeks to provide a combination of income and capital appreciation by investing primarily in a global diversified portfolio of equity and fixed income securities.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.60	1.07	19.7654	334,783

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.56	1.02	19.9270	120,753

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

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Fund Facts — GIF Select

**Manulife Global Managed Volatility GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** September 2014    **Underlying Fund Manager:** Manulife Investment Management Limited    **Total Fund Value:** \$53,846,080  
**Date Fund Created:** October 2013    **Total Units Outstanding:** 4,588,519    **Portfolio Turnover Rate:** 4.63%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.60	1.72	11.8063	110,101
IncomePlus	25,000	2.48	1.72	11.8238	20,016
EstatePlus	10,000	2.60	1.72	11.8063	39,537

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

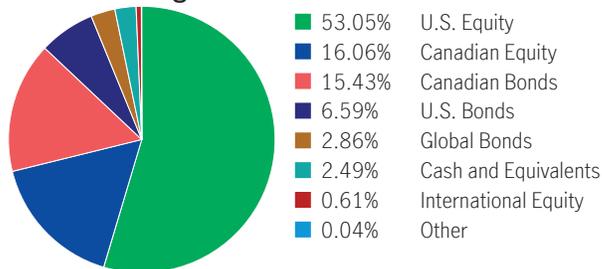
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global Managed Volatility Portfolio. The underlying mutual fund trust holds primarily ETFs to gain exposure to foreign equity and foreign fixed income investments.

**Top 10 investments (of the underlying fund)**

SPDR BLOOMBERG INTL TREASURY BOND ETF	15.45%
Vanguard FTSE Developed Markets ETF	11.81%
VANECK J. P. MORGAN EM LCL CUR BND ETF	5.64%
Federal Home Loan Banks, 1/4/2023	3.77%
Vanguard Energy ETF	2.15%
Royal Bank of Canada	1.02%
Toronto-Dominion Bank Com New	0.92%
Vanguard Intermediate-Term Corporate Bond ETF	0.87%
Zeus Receivables Trust, 1/3/2023	0.63%
Apple Inc.	0.63%
<b>Total</b>	<b>42.88%</b>

Total investments: 14633

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity and bond markets.

**How has the fund performed?**

This section tells you how the fund has performed over the past 8 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

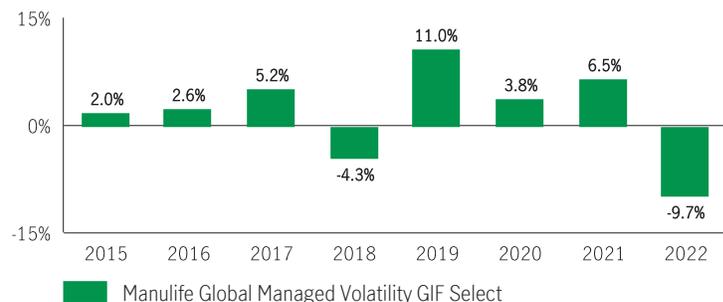
It’s important to note that this doesn’t tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on September 19, 2014 has \$1,180.69 on December 31, 2022. This works out to an average of 2.03% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 8 years for a contractholder who chose the InvestmentPlus Series. In the last 8 years the fund was up in value 6 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	5.50	2 years of buying	5.00	3 years of buying	5.00	4 years of buying	4.00	5 years of buying	4.00	6 years of buying	3.00	7 years of buying	2.00	After 7 years	0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
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\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.60	1.72	—
IncomePlus	2.48	1.72	0.85
EstatePlus	2.60	1.72	0.45

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

### What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** This Fund seeks a balance between income and long-term capital growth while seeking to manage overall portfolio volatility.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.94	1.09	12.4636	10
IncomePlus	1,000,000	1.94	1.09	13.1483	10
EstatePlus	1,000,000	1.94	1.09	12.4636	5

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.57	0.81	12.8219	10
IncomePlus	25,000	1.63	0.81	13.1943	10
EstatePlus	10,000	1.57	0.81	12.8219	4,310

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

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Fund Facts — GIF Select

**Manulife Global Monthly High Income GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2013      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$231,748,437  
**Date Fund Created:** October 2013      **Total Units Outstanding:** 19,109,824      **Portfolio Turnover Rate:** 6.91%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.53	1.77	15.7605	8,507,633

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

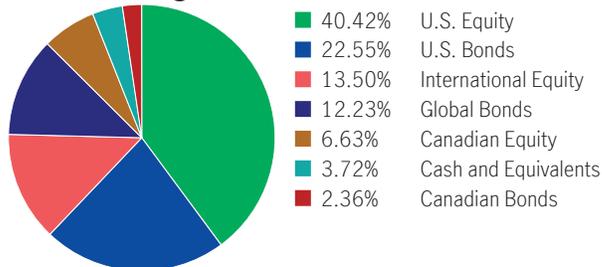
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global Monthly High Income Class. The underlying corporate class mutual fund holds primarily foreign equities and foreign fixed income investments.

**Top 10 investments (of the underlying fund)**

Microsoft Corp.	2.52%
Aon PLC Shs Cl A	2.50%
McKesson Corp.	2.48%
Marsh & McLennan Cos.	2.46%
Bunzl PLC Shs	2.38%
Alphabet Inc. Cap Stk Cl C	2.28%
Alimentation Couche-Tard Inc.	2.10%
Berkshire Hathaway Inc. Cl B New	2.01%
Charles Schwab Corp.	1.98%
Amdocs Ltd. Shs	1.95%
<b>Total</b>	<b>22.64%</b>

Total investments: 556

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**How has the fund performed?**

This section tells you how the fund has performed over the past 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on October 7, 2013 has \$1,576.26 on December 31, 2022. This works out to an average of 5.05% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 5 years and down in value 4 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	5.50	2 years of buying	5.00	3 years of buying	5.00	4 years of buying	4.00	5 years of buying	4.00	6 years of buying	3.00	7 years of buying	2.00	After 7 years	0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
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2 years of buying	2.00																			
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No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.53	1.77	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund seeks to provide long-term total return by investing primarily in a diversified portfolio of Canadian and foreign equity, fixed income and money market securities.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.58	1.12	17.1846	77,463

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.55	0.98	17.6551	5,593

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

www.manulifeim.ca

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

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**Fund Facts — GIF Select**

**Manulife Global Strategic Balanced Yield GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** September 2014    **Underlying Fund Manager:** Manulife Investment Management Limited    **Total Fund Value:** \$90,498,307  
**Date Fund Created:** September 2014    **Total Units Outstanding:** 7,146,882    **Portfolio Turnover Rate:** 8.54%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.66	1.76	14.6494	2,190,788

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

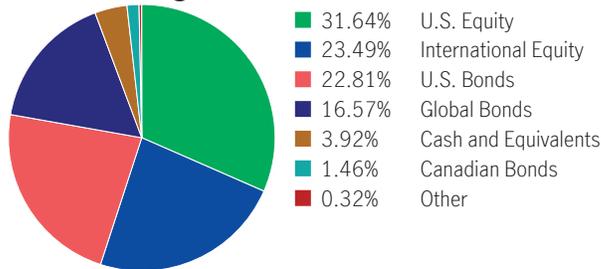
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global Strategic Balanced Yield Fund. The underlying mutual fund trust holds primarily foreign equities and fixed income investments.

**Top 10 investments (of the underlying fund)**

Microsoft Corp.	3.23%
Alphabet Inc. Cl A	2.44%
Sumitomo Mitsui Financial Group Inc. Shs	2.07%
Johnson & Johnson	2.01%
Oracle Corp.	1.91%
Otis Worldwide Corp.	1.72%
TotalEnergies SE Shs	1.68%
UnitedHealth Group Inc.	1.64%
ConocoPhillips	1.59%
Philip Morris International Inc.	1.57%
<b>Total</b>	<b>19.86%</b>

Total investments: 389

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**How has the fund performed?**

This section tells you how the fund has performed over the past 8 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

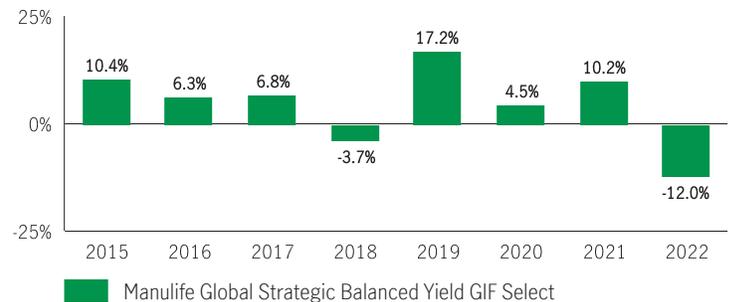
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on September 19, 2014 has \$1,465.12 on December 31, 2022. This works out to an average of 4.72% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 8 years for a contractholder who chose the InvestmentPlus Series. In the last 8 years the fund was up in value 6 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
Low Load Sales Charge *	<b>If you sell within:</b> 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.66	1.76	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund seeks to provide a combination of income and capital appreciation by investing primarily in a diversified portfolio of global dividend paying equity securities and fixed income securities.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.99	1.13	15.9070	10

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.57	0.86	16.0138	2,808

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

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Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

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Fund Facts — GIF Select

**Manulife Simplicity Balanced Portfolio GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2009      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$883,092,778  
**Date Fund Created:** October 2006      **Total Units Outstanding:** 51,143,567      **Portfolio Turnover Rate:** 5.51%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.67	2.11	17.7590	5,775,767
IncomePlus	25,000	2.68	2.11	15.4387	249,990
EstatePlus	10,000	2.67	2.11	17.7590	1,139,258

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

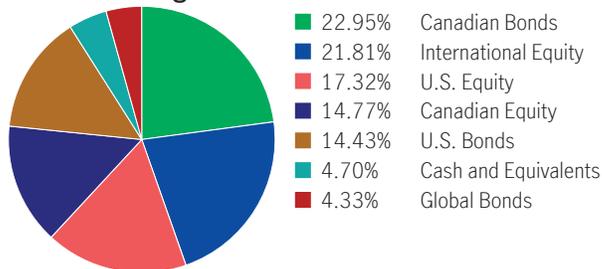
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Simplicity Balanced Portfolio. The underlying mutual fund trust holds primarily Canadian equities and Canadian fixed income investments.

**Top 10 investments (of the underlying fund)**

Manulife Bond Fund	16.96%
Manulife Strategic Income Fund	10.06%
Manulife U.S. All Cap Equity Fund	6.91%
Manulife Corporate Bond Fund	6.02%
Manulife Global Dividend Class	5.96%
Manulife World Investment Class	5.94%
Manulife U.S. Unconstrained Bond Fund	5.02%
Manulife Covered Call U.S. Equity Fund	4.97%
Manulife Multifactor Canadian Large Cap	4.31%
Manulife Fundamental Equity Fund	4.23%
<b>Total</b>	<b>70.37%</b>

Total investments: 19

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

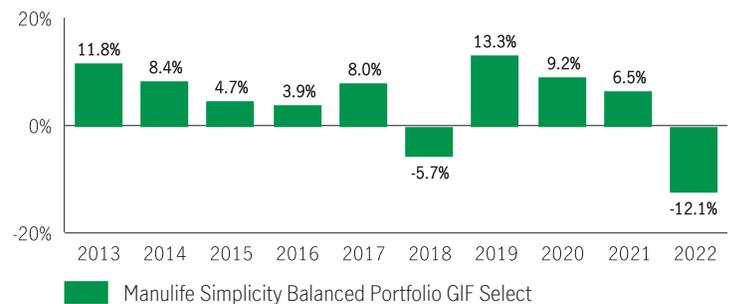
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,556.81 on December 31, 2022. This works out to an average of 4.53% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 8 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
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No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.67	2.11	—
IncomePlus	2.68	2.11	0.85
EstatePlus	2.67	2.11	0.45

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Portfolio aims to achieve long term growth consistent with safety of capital. It is a strategic asset allocation portfolio. It invests its assets in other mutual funds managed by Manulife focusing on Canadian equity and fixed income funds. The Portfolio may also invest in foreign equity and money market funds within permitted ranges. 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.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.84	1.49	19.7901	83,521
IncomePlus	1,000,000	1.92	1.49	17.0920	10
EstatePlus	1,000,000	1.84	1.49	19.7901	262,628

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.65	1.35	18.4270	10
IncomePlus	25,000	1.65	1.35	17.4184	10
EstatePlus	10,000	1.65	1.35	18.4270	—

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca

Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

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Fund Facts — GIF Select

**Manulife Simplicity Global Balanced Portfolio GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2009      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$539,633,595  
**Date Fund Created:** April 2007      **Total Units Outstanding:** 30,682,226      **Portfolio Turnover Rate:** 5.82%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.82	2.12	18.9131	3,351,757
IncomePlus	25,000	2.82	2.12	16.0113	416,135
EstatePlus	10,000	2.82	2.12	18.9131	1,270,400

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

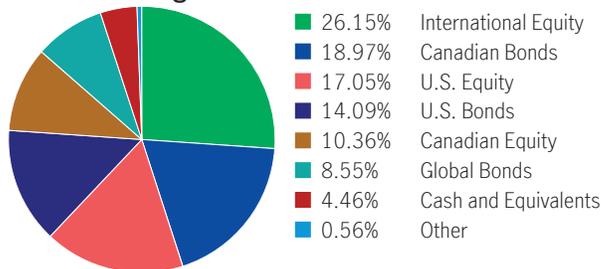
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Simplicity Global Balanced Portfolio. The underlying mutual fund trust holds primarily foreign equities and Canadian fixed income investments.

**Top 10 investments (of the underlying fund)**

Manulife Bond Fund	11.99%
Manulife World Investment Class	6.93%
Manulife U.S. All Cap Equity Fund	6.92%
Manulife Strategic Income Fund	6.05%
Manulife Corporate Bond Fund	6.03%
Manulife Emerging Markets Fund	5.99%
Manulife Covered Call U.S. Equity Fund	5.96%
Manulife Canadian Unconstrained Bond Fund	5.01%
Manulife Global Listed Infrastructure Fund	4.96%
MIM Emerging Markets Corporate Debt Pooled Fund	4.94%
<b>Total</b>	<b>64.78%</b>

Total investments: 20

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

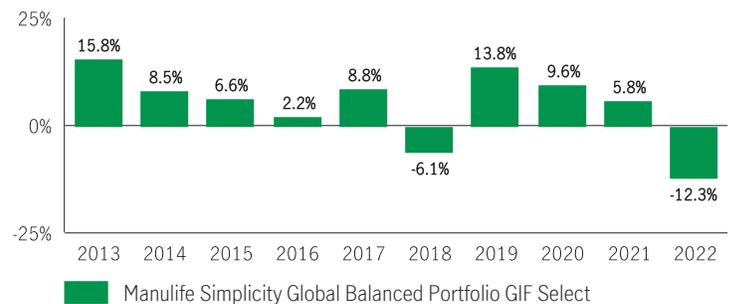
It’s important to note that this doesn’t tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,618.47 on December 31, 2022. This works out to an average of 4.93% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 8 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
Low Load Sales Charge *	<b>If you sell within:</b> 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.82	2.12	—
IncomePlus	2.82	2.12	1.15
EstatePlus	2.82	2.12	0.55

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

### What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Portfolio aims to obtain long term returns consistent with safety of capital. It is a strategic asset allocation portfolio. It invests its assets in other mutual funds (the "Underlying Funds") focusing on global equity and fixed income 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.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.04	1.53	20.9897	45,011
IncomePlus	1,000,000	2.08	1.53	17.7055	10
EstatePlus	1,000,000	2.04	1.53	20.9897	81,583

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.79	1.36	19.5577	2,399
IncomePlus	25,000	1.80	1.36	18.1615	10
EstatePlus	10,000	1.79	1.36	19.5577	—

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

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Fund Facts — GIF Select

**Manulife Strategic Balanced Yield GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2012      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$429,740,268  
**Date Fund Created:** October 2012      **Total Units Outstanding:** 22,576,595      **Portfolio Turnover Rate:** 9.68%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.60	1.80	19.8218	15,715,422

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

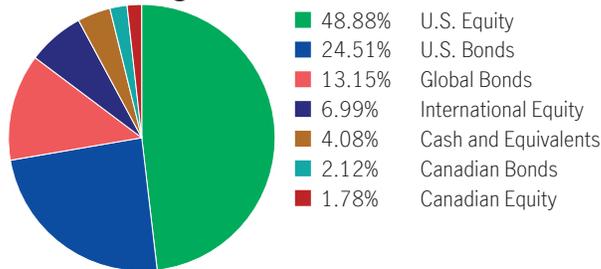
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Strategic Balanced Yield Fund. The underlying mutual fund trust holds primarily foreign equities and foreign fixed income investments.

**Top 10 investments (of the underlying fund)**

KKR & Co. Inc.	2.98%
Alphabet Inc. Cl A	2.49%
Crown Castle Inc. REIT	2.48%
Comcast Corp. Cl A	2.28%
Amazon.com Inc.	2.16%
Walmart Inc.	2.16%
American Tower Corp. REIT	2.13%
Apple Inc.	2.00%
Cheniere Energy Inc. Com New	1.78%
Lennar Corp. Cl A	1.74%
<b>Total</b>	<b>22.19%</b>

Total investments: 500

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

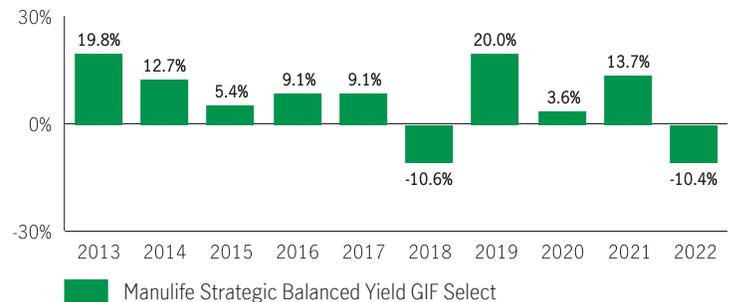
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,917.72 on December 31, 2022. This works out to an average of 6.73% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 8 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	5.50	2 years of buying	5.00	3 years of buying	5.00	4 years of buying	4.00	5 years of buying	4.00	6 years of buying	3.00	7 years of buying	2.00	After 7 years	0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
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	%																			
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No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.60	1.80	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund seeks to provide a combination of income and capital appreciation by investing primarily in a diversified portfolio of dividend paying equity securities and fixed income securities.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.82	1.08	21.4185	265,187

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.53	1.06	22.0103	7,435

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

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Fund Facts — GIF Select

**Manulife Strategic Dividend Bundle GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** August 2015      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$532,700,624  
**Date Fund Created:** August 2015      **Total Units Outstanding:** 38,146,008      **Portfolio Turnover Rate:** 5.08%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.58	1.63	14.0165	32,542,188

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

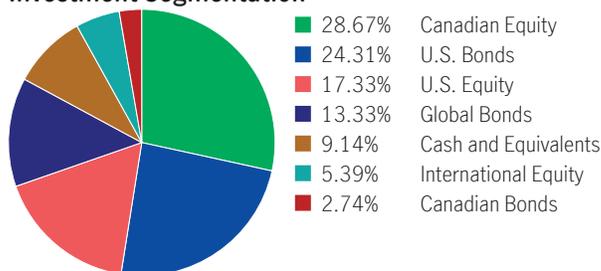
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Strategic Dividend Bundle. The underlying mutual fund trusts hold primarily Canadian and foreign equities as well as fixed income investments.

**Top 10 investments (of the underlying fund)**

Manulife Dividend Income Fund	40.09%
Manulife Strategic Income Fund	30.05%
Manulife Dividend Income Plus Fund	20.04%
Manulife Global Unconstrained Bond Fund	10.00%
<b>Total</b>	<b>100.17%</b>

Total investments: 4

**Investment Segmentation**



**How has the fund performed?**

This section tells you how the fund has performed over the past 7 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

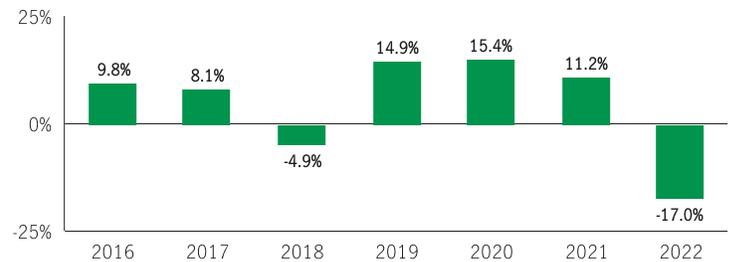
It’s important to note that this doesn’t tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on August 24, 2015 has \$1,401.83 on December 31, 2022. This works out to an average of 4.70% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 7 years for a contractholder who chose the InvestmentPlus Series. In the last 7 years the fund was up in value 5 years and down in value 2 years.



Manulife Strategic Dividend Bundle GIF Select

For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
Low Load Sales Charge *	<b>If you sell within:</b> 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.58	1.63	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** This Balanced Fund seeks to provide a combination of income and capital appreciation. The Fund seeks to accomplish its objective by investing primarily in securities of other mutual funds to gain exposure to Canadian and foreign equity and fixed income securities.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.75	0.95	14.8868	306,356

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.48	0.72	15.1597	181,195

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

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Fund Facts — GIF Select

**Manulife U.S. Monthly High Income GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** April 2014      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$1,624,248,726  
**Date Fund Created:** April 2014      **Total Units Outstanding:** 103,525,825      **Portfolio Turnover Rate:** 4.14%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.66	1.73	16.4722	38,141,070
IncomePlus	25,000	2.64	1.76	15.6483	829,836
EstatePlus	10,000	2.63	1.76	15.6489	1,507,646

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

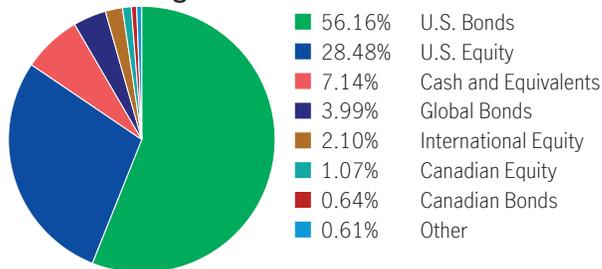
This segregated fund has a “fund-of-fund” structure and invests into the Manulife U.S. Monthly High Income Fund. The underlying mutual fund trust holds primarily U.S. equities and U.S. fixed income investments.

**Top 10 investments (of the underlying fund)**

United States Treasury Note, 3%, 8/15/2052	3.98%
Federal Home Loan Banks, 1/10/2023	3.77%
Cadence Design Systems Inc.	1.72%
United States Treasury Note, 4.13%, 11/15/2032	1.69%
Danaher Corp.	1.68%
Thermo Fisher Scientific Inc.	1.68%
Roper Technologies Inc.	1.67%
Cintas Corp.	1.60%
Home Depot Inc.	1.59%
United States Treasury Note, 3.38%, 8/15/2042	1.58%
<b>Total</b>	<b>20.96%</b>

Total investments: 1017

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**How has the fund performed?**

This section tells you how the fund has performed over the past 8 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

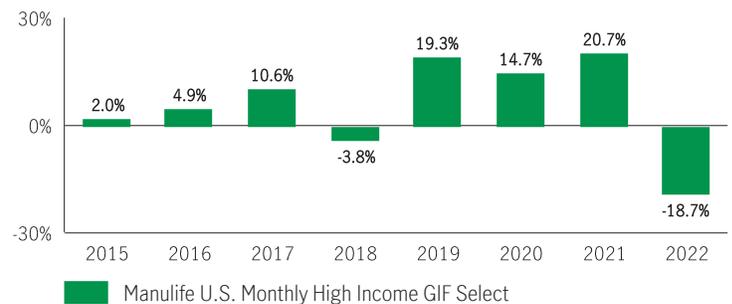
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on April 7, 2014 has \$1,647.48 on December 31, 2022. This works out to an average of 5.88% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 8 years for a contractholder who chose the InvestmentPlus Series. In the last 8 years the fund was up in value 6 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.66	1.73	—
IncomePlus	2.64	1.76	1.15
EstatePlus	2.63	1.76	0.55

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

### What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** This Balanced Fund seeks to provide a combination of income and capital appreciation by investing primarily in a diversified portfolio of U.S. dividend paying and other equity securities as well as fixed income securities.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.97	1.09	17.4546	318,636
IncomePlus	1,000,000	1.99	1.13	16.6958	10
EstatePlus	1,000,000	1.98	1.13	16.5222	108,801

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.60	0.82	17.8578	22,312
IncomePlus	25,000	1.59	0.82	17.4849	10
EstatePlus	10,000	1.50	0.82	17.1464	28,360

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

Manulife Investment Management is a trade name of The Manufacturers Life Insurance Company. The Manufacturers Life Insurance Company (Manulife) is the issuer of insurance contracts containing Manulife segregated funds and the guarantor of any guarantee provisions therein. Manulife, Manulife Investment Management, the Stylized M Design, and Manulife Investment Management & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

Fund Facts — GIF Select

**Manulife Diversified Investment GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2009      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$577,996,043  
**Date Fund Created:** July 2008      **Total Units Outstanding:** 27,226,453      **Portfolio Turnover Rate:** 3.87%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.63	1.83	21.5246	1,190,031
IncomePlus	25,000	2.71	1.90	17.4874	166,160
EstatePlus	10,000	2.73	1.90	21.3463	303,846

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

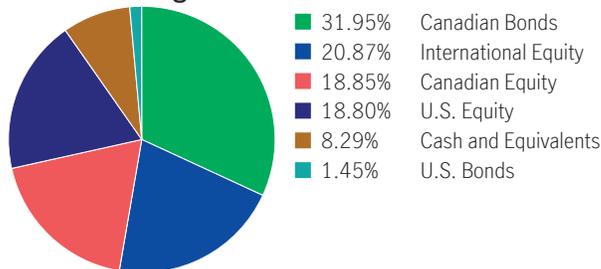
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Diversified Investment Fund. The underlying mutual fund trust holds primarily foreign equities and Canadian fixed income investments.

**Top 10 investments (of the underlying fund)**

Canada Housing Trust No. 1, 1.95%, 12/15/2025	4.26%
Gov. of Canada Treasury Bill, 5/25/2023	3.40%
Gov. of Canada Treasury Bill, 3/2/2023	1.73%
Gov. of Canada Treasury Bill, 3/30/2023	1.68%
Province of Ontario, 4.65%, 6/2/2041	1.48%
Province of Quebec, 1.5%, 9/1/2031	1.38%
Province of Quebec, 3.1%, 12/1/2051	1.19%
Gov. of Canada, 3.5%, 12/1/2045	1.17%
Province of Ontario, 4.6%, 6/2/2039	0.99%
Bank of Nova Scotia (The), 2.95%, 3/8/2027	0.99%
<b>Total</b>	<b>18.26%</b>

Total investments: 348

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

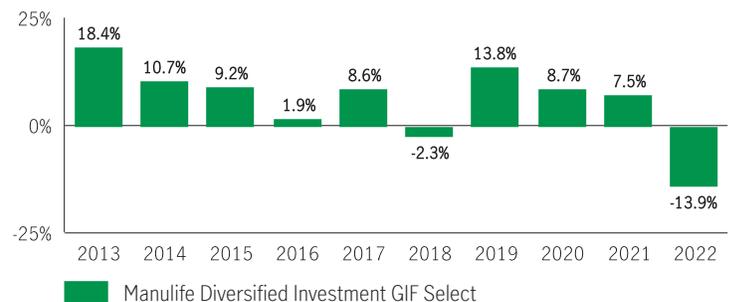
It’s important to note that this doesn’t tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,771.08 on December 31, 2022. This works out to an average of 5.88% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 8 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.63	1.83	—
IncomePlus	2.71	1.90	1.15
EstatePlus	2.73	1.90	0.55

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** This Balanced Fund aims to achieve long-term growth. The Fund invests for high long-term, after-tax rates of return. The portfolio sub-advisor intends to achieve this objective by investing in a diversified mix of common shares, preferred shares, treasury bills, short-term notes, debentures and bonds. The Fund may also invest up to all of its assets in other Manulife funds.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.79	1.13	23.9686	90,975
IncomePlus	1,000,000	1.99	1.19	19.0546	10
EstatePlus	1,000,000	1.94	1.19	23.7304	45,015

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.57	1.06	22.5177	10
IncomePlus	25,000	1.57	1.06	19.8514	10
EstatePlus	10,000	1.57	1.06	22.6050	8

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca

Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

Manulife Investment Management is a trade name of The Manufacturers Life Insurance Company. The Manufacturers Life Insurance Company (Manulife) is the issuer of insurance contracts containing Manulife segregated funds and the guarantor of any guarantee provisions therein. Manulife, Manulife Investment Management, the Stylized M Design, and Manulife Investment Management & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

Fund Facts — GIF Select

**Manulife Fidelity Disciplined Equity Bundle GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2009

**Fund Manager:** Manulife

**Total Fund Value:** \$215,284,360

**Date Fund Created:** July 2008

**Total Units Outstanding:** 11,567,347

**Portfolio Turnover Rate:** 11.83%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.92	1.89	19.9063	511,024
IncomePlus	25,000	2.96	1.89	17.4973	331,490
EstatePlus	10,000	2.92	1.89	19.9063	227,396

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

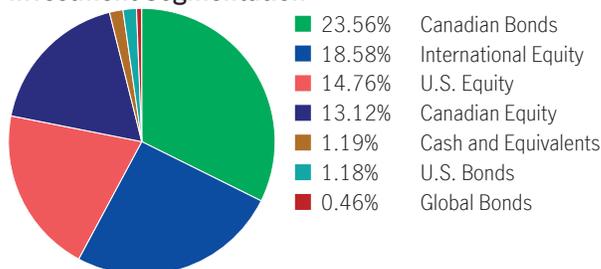
This segregated fund has a “fund-of-fund” structure that invests into a basket of funds which includes, but is not limited to, mutual funds. The underlying funds hold primarily foreign equities and Canadian fixed income investments.

**Top 10 investments**

Fidelity Global Disciplined Equity® Fund	50.28%
Fidelity Canadian Bond Fund	30.29%
Fidelity Canadian Disciplined Equity Fund	19.72%
<b>Total</b>	<b>100.29%</b>

Total investments: 3

**Investment Segmentation**



**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

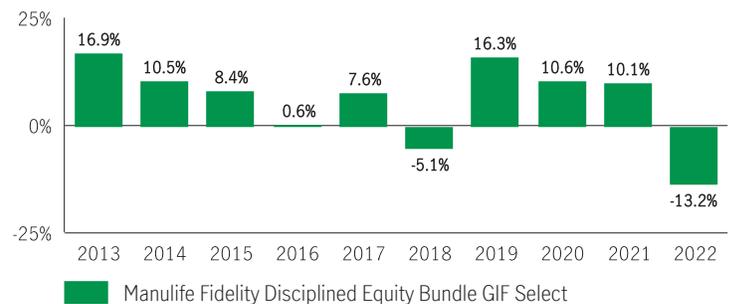
It’s important to note that this doesn’t tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,769.14 on December 31, 2022. This works out to an average of 5.87% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 8 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



**Who is this fund for?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	5.50	2 years of buying	5.00	3 years of buying	5.00	4 years of buying	4.00	5 years of buying	4.00	6 years of buying	3.00	7 years of buying	2.00	After 7 years	0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
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No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.92	1.89	—
IncomePlus	2.96	1.89	1.15
EstatePlus	2.92	1.89	0.55

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

### What if I change my mind?

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You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

**Objective:** The bundle is an investment solution that incorporates components from three Fidelity Mutual Funds including a global equity fund, a Canadian equity fund, and a fixed income fund. Typically, this fund will maintain an asset mix of approximately 20% fixed income investments and 80% equities.

**Strategy:** This fund will invest in units of multiple underlying funds. The strategy for this fund is available through the Investment Policy Statement (IPS).

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.17	1.27	21.8472	10
IncomePlus	1,000,000	2.26	1.27	18.8509	10
EstatePlus	1,000,000	2.17	1.27	21.8472	6,802

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.87	1.12	20.9206	10
IncomePlus	25,000	1.88	1.12	19.6891	10
EstatePlus	10,000	1.87	1.12	20.9206	—

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6  
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Fund Facts — GIF Select

**Manulife National Bank Bundle GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2016      **Fund Manager:** Manulife      **Total Fund Value:** \$297,967,178  
**Date Fund Created:** October 2016      **Total Units Outstanding:** 21,098,249      **Portfolio Turnover Rate:** 13.53%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.91	2.08	14.1423	1,318,328
IncomePlus	25,000	2.93	2.09	14.1251	495,595
EstatePlus	10,000	2.91	2.08	14.1423	1,100,789

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

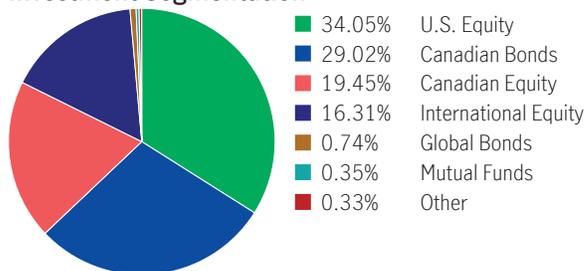
This segregated fund has a “fund-of-fund” structure that invests into a basket of funds which includes, but is not limited to, mutual funds. The underlying funds hold primarily foreign equities and Canadian fixed income investments.

**Top 10 investments**

National Bank Global Equity Fund	50.40%
National Bank Bond Fund	30.32%
National Bank Canadian All Cap Equity Fund	19.57%
<b>Total</b>	<b>100.28%</b>

Total investments: 3

**Investment Segmentation**



**How has the fund performed?**

This section tells you how the fund has performed over the past 6 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

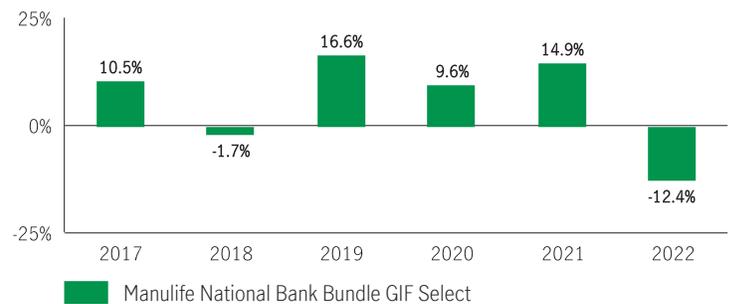
It’s important to note that this doesn’t tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on October 14, 2016 has \$1,414.45 on December 31, 2022. This works out to an average of 5.74% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 6 years for a contractholder who chose the InvestmentPlus Series. In the last 6 years the fund was up in value 4 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.91	2.08	—
IncomePlus	2.93	2.09	1.15
EstatePlus	2.91	2.08	0.55

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

### What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

**Objective:** The bundle is an investment solution that incorporates components from three National Bank Mutual Funds including a global equity fund, a Canadian equity fund, and a fixed income fund. Typically, this fund will maintain an asset mix of approximately 20% fixed income investments and 80% equities.

**Strategy:** This fund will invest in units of multiple underlying funds. The strategy for this fund is available through the Investment Policy Statement (IPS).

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.17	1.39	14.8043	57,590
IncomePlus	1,000,000	2.38	1.44	14.8647	10,613
EstatePlus	1,000,000	2.17	1.39	14.8043	63,821

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.82	1.20	15.1901	4,170
IncomePlus	25,000	1.92	1.27	15.2780	10
EstatePlus	10,000	1.82	1.20	15.1901	7,303

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

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Quebec & French Business 1-800-355-6776

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Fund Facts — GIF Select

**Manulife Opportunities Bundle GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2009      **Fund Manager:** Manulife      **Total Fund Value:** \$270,623,436  
**Date Fund Created:** July 2008      **Total Units Outstanding:** 14,443,604      **Portfolio Turnover Rate:** 10.84%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.79	1.89	19.3168	786,263
IncomePlus	25,000	2.78	1.89	17.5419	286,807
EstatePlus	10,000	2.79	1.89	19.3168	228,224

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

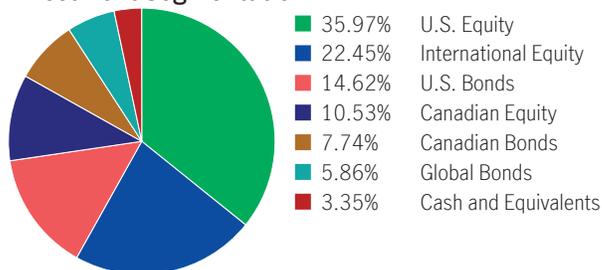
This segregated fund has a “fund-of-fund” structure that invests into a basket of funds which includes, but is not limited to, mutual funds. The underlying funds hold primarily foreign equities and Canadian fixed income investments.

**Top 10 investments**

Manulife Global Dividend Fund	49.85%
Manulife Fundamental Equity Fund	19.79%
Manulife Strategic Income Fund	15.35%
Manulife Corporate Bond Fund	15.28%
<b>Total</b>	<b>100.28%</b>

Total investments: 4

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

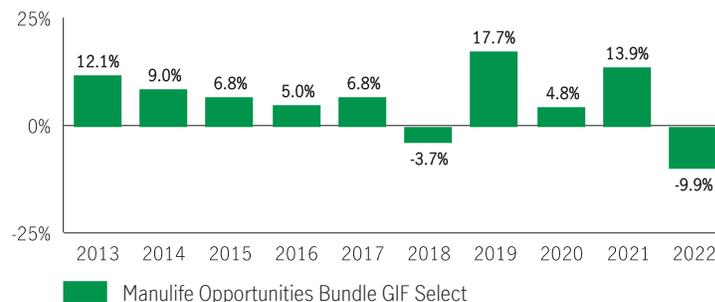
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,784.01 on December 31, 2022. This works out to an average of 5.96% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 8 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
Low Load Sales Charge *	<b>If you sell within:</b> 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.79	1.89	—
IncomePlus	2.78	1.89	1.15
EstatePlus	2.79	1.89	0.55

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

### What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

**Objective:** The bundle is an investment solution that incorporates components from four Manulife Mutual Funds including two global equity funds, a Canadian equity fund, and a fixed income fund. Typically, this fund will maintain an asset mix of approximately 20% fixed income investments and 80% equities.

**Strategy:** This fund will invest in units of multiple underlying funds. The strategy for this fund is available through the Investment Policy Statement (IPS).

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.94	1.17	21.5902	11,664
IncomePlus	1,000,000	2.05	1.17	18.9261	17,592
EstatePlus	1,000,000	1.94	1.17	21.5902	—

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.77	1.12	18.8920	4,942
IncomePlus	25,000	1.77	1.12	19.9501	10
EstatePlus	10,000	1.77	1.12	18.8920	—

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

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Fund Facts — GIF Select

**Manulife Simplicity Growth Portfolio GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2009      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$729,617,504  
**Date Fund Created:** October 2006      **Total Units Outstanding:** 39,979,880      **Portfolio Turnover Rate:** 6.87%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.77	2.19	20.0524	2,635,427
IncomePlus	25,000	2.77	2.19	17.5517	257,690
EstatePlus	10,000	2.77	2.19	20.0524	394,627

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

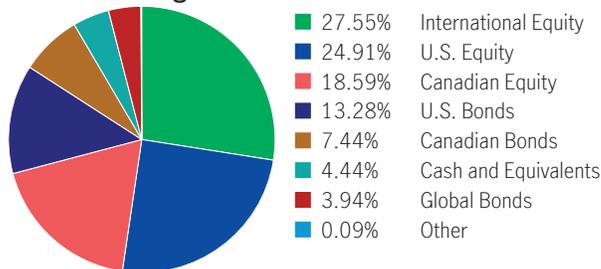
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Simplicity Growth Portfolio. The underlying mutual fund trust holds primarily foreign equities.

**Top 10 investments (of the underlying fund)**

Manulife Strategic Income Fund	10.08%
Manulife U.S. All Cap Equity Fund	7.88%
Manulife Covered Call U.S. Equity Fund	6.99%
Manulife Corporate Bond Fund	6.03%
Manulife Global Dividend Class	5.99%
Manulife World Investment Class	5.97%
Manulife Multifactor Canadian Large Cap	5.48%
Manulife U.S. Unconstrained Bond Fund	5.03%
MLF EAFE Equity Fund	5.01%
Manulife Fundamental Equity Fund	4.97%
<b>Total</b>	<b>63.44%</b>

Total investments: 21

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

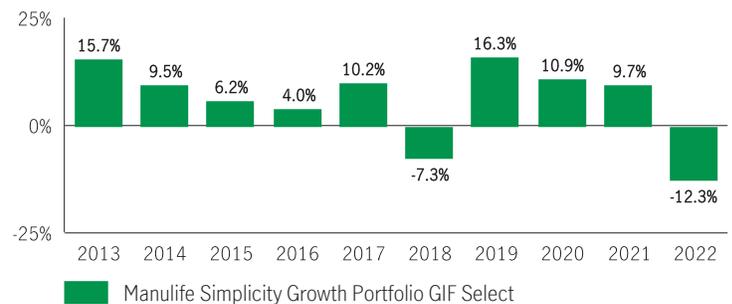
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,773.42 on December 31, 2022. This works out to an average of 5.90% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 8 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	5.50	2 years of buying	5.00	3 years of buying	5.00	4 years of buying	4.00	5 years of buying	4.00	6 years of buying	3.00	7 years of buying	2.00	After 7 years	0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
	%																			
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	%																			
1 year of buying	2.50																			
2 years of buying	2.00																			
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No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.77	2.19	—
IncomePlus	2.77	2.19	1.15
EstatePlus	2.77	2.19	0.55

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**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.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.98	1.64	22.2748	136,387
IncomePlus	1,000,000	2.02	1.64	19.2239	10
EstatePlus	1,000,000	1.98	1.64	22.2748	20,337

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.64	1.43	20.8431	10
IncomePlus	25,000	1.75	1.43	19.7644	10
EstatePlus	10,000	1.64	1.43	20.8431	17,178

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca

Canada, Outside of Quebec 1-888-790-4387  
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Fund Facts — GIF Select

**Manulife Canadian Equity Class GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** May 2020      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$42,722,267  
**Date Fund Created:** May 2020      **Total Units Outstanding:** 3,063,173      **Portfolio Turnover Rate:** 7.26%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.72	2.46	13.9459	3,025,991

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

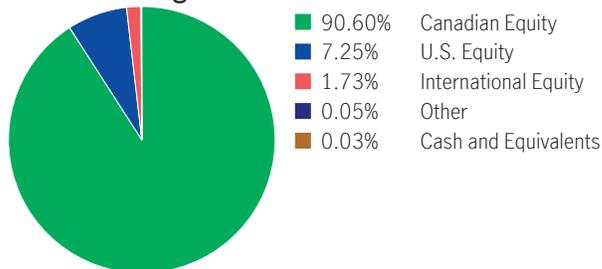
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Canadian Equity Class. The underlying corporate class mutual fund holds primarily Canadian equities.

**Top 10 investments (of the underlying fund)**

Toronto-Dominion Bank Com New	7.19%
Canadian National Railwaypany	5.61%
Canadian Natural Resources Ltd.	5.32%
Constellation Software Inc.	4.58%
Sun Life Financial Inc.	4.10%
Telus Corp.	3.85%
TMX Group Limited	3.61%
National Bank of Canada	3.11%
Brookfield Corporation Vtg Shs Cl A	3.06%
Empire Co. Ltd. Cl A	3.03%
<b>Total</b>	<b>43.45%</b>

Total investments: 43

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

**How has the fund performed?**

This section tells you how the fund has performed over the past 2 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

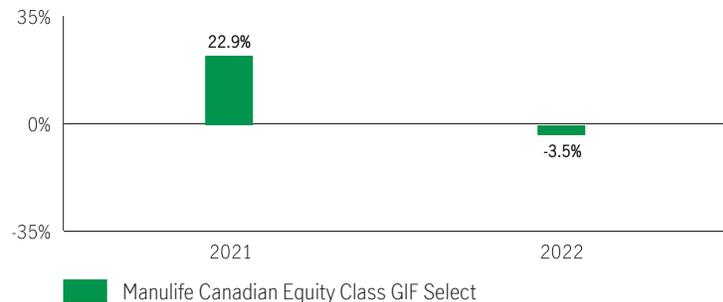
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on May 4, 2020 has \$1,395.55 on December 31, 2022. This works out to an average of 13.36% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 2 years for a contractholder who chose the InvestmentPlus Series. In the last 2 years the fund was up in value 1 year and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
Low Load Sales Charge *	<b>If you sell within:</b> 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.72	2.46	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The objective of the Manulife Canadian Equity Class fund is to seek long-term capital appreciation by investing primarily in Canadian equity securities. The fund may seek to accomplish its objective by investing in securities of other mutual funds.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.01	1.76	14.2530	10

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.58	1.38	14.5469	6,019

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

www.manulifeim.ca

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

Manulife Investment Management is a trade name of The Manufacturers Life Insurance Company. The Manufacturers Life Insurance Company (Manulife) is the issuer of insurance contracts containing Manulife segregated funds and the guarantor of any guarantee provisions therein. Manulife, Manulife Investment Management, the Stylized M Design, and Manulife Investment Management & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

Fund Facts — GIF Select

**Manulife Canadian Investment Class GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2009      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$77,159,414  
**Date Fund Created:** July 2008      **Total Units Outstanding:** 3,150,687      **Portfolio Turnover Rate:** 6.91%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.91	2.21	27.0392	514,619

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

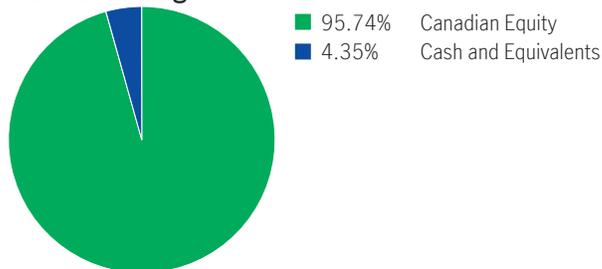
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Canadian Investment Class. The underlying corporate class mutual fund holds primarily Canadian equities.

**Top 10 investments (of the underlying fund)**

Canadian Natural Resources Ltd.	5.32%
Royal Bank of Canada	5.06%
Toronto-Dominion Bank Com New	4.71%
Canadian Pacific Railway Ltd.	3.90%
Finning International Inc. Com New	3.82%
Loblaw Cos. Ltd.	3.66%
Suncor Energy Inc.	3.64%
Bank of Montreal	3.60%
Alimentation Couche-Tard Inc.	3.58%
CGI Inc. Cl A Sub Vtg	3.45%
<b>Total</b>	<b>40.73%</b>

Total investments: 48

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

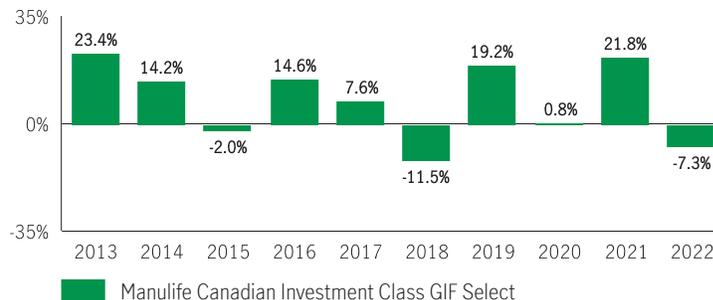
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$2,041.65 on December 31, 2022. This works out to an average of 7.40% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 7 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	5.50	2 years of buying	5.00	3 years of buying	5.00	4 years of buying	4.00	5 years of buying	4.00	6 years of buying	3.00	7 years of buying	2.00	After 7 years	0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
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\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.91	2.21	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

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## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** This Canadian Equity Fund aims to obtain long-term capital growth. The Fund seeks to provide above average long-term returns by investing in large-cap securities of Canadian companies. Treasury bills or short-term investments, not exceeding three years to maturity, may also be used from time to time.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.06	1.50	30.0985	5,766

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.75	1.33	26.9990	10

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

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Fund Facts — GIF Select

**Manulife Fidelity Canadian Disciplined Equity GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2009

**Underlying Fund Manager:** Fidelity Investments Canada ULC

**Total Fund Value:** \$115,722,842

**Date Fund Created:** July 2008

**Total Units Outstanding:** 5,772,696

**Portfolio Turnover Rate:** 8.85%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	3.08	2.19	22.6030	1,532,319

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

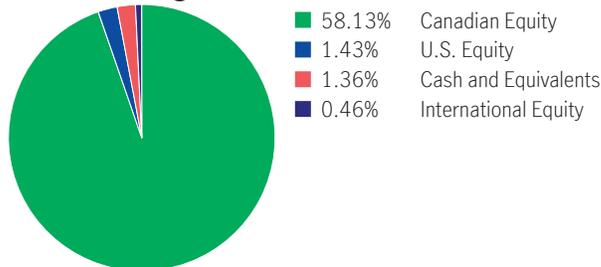
This segregated fund has a “fund-of-fund” structure and invests into the Fidelity Canadian Disciplined Equity Fund. The underlying mutual fund trust holds primarily Canadian equities.

**Top 10 investments (of the underlying fund)**

Royal Bank of Canada	7.47%
Toronto-Dominion Bank Com New	7.26%
Canadian Pacific Railway Ltd.	5.98%
Canadian National Railwaypany	4.68%
Canadian Natural Resources Ltd.	4.07%
Agnico-Eagle Mines Ltd.	3.24%
Bank of Montreal	2.99%
Nutrien Ltd.	2.98%
Loblaw Cos. Ltd.	2.82%
Intact Financial Corporation	1.84%
<b>Total</b>	<b>43.33%</b>

Total investments: 78

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

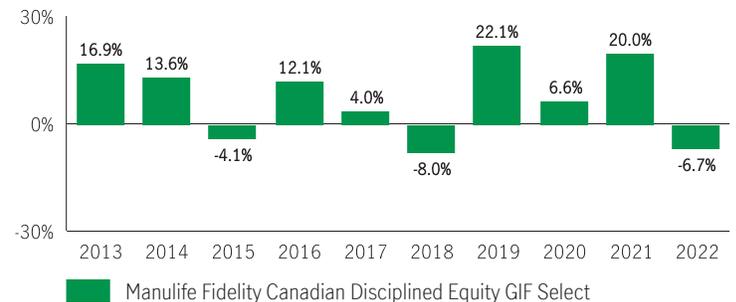
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,990.27 on December 31, 2022. This works out to an average of 7.13% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 7 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
Low Load Sales Charge *	<b>If you sell within:</b> 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	3.08	2.19	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The fund aims to achieve long term capital growth. It invests primarily in equity securities of Canadian companies.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.42	1.57	24.6744	103,709

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.05	1.43	23.0312	818

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

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Fund Facts — GIF Select

**Manulife Fidelity True North GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2009      **Underlying Fund Manager:** Fidelity Investments Canada ULC      **Total Fund Value:** \$228,627,819  
**Date Fund Created:** January 1997      **Total Units Outstanding:** 7,420,501      **Portfolio Turnover Rate:** 8.17%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	3.08	2.21	24.0074	2,686,267

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

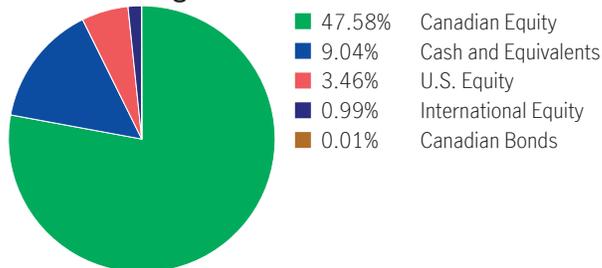
This segregated fund has a “fund-of-fund” structure and invests into the Fidelity True North Fund. The underlying mutual fund trust holds primarily Canadian equities.

**Top 10 investments (of the underlying fund)**

Royal Bank of Canada	6.44%
Toronto-Dominion Bank Com New	4.82%
Canadian Pacific Railway Ltd.	4.69%
Canadian Natural Resources Ltd.	3.56%
Canadian National Railwaypany	3.32%
Intact Financial Corporation	2.69%
Nutrien Ltd.	2.49%
Agnico-Eagle Mines Ltd.	2.32%
Franco-Nevada Corporation	1.82%
TMX Group Limited	1.73%
<b>Total</b>	<b>33.87%</b>

Total investments: 91

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

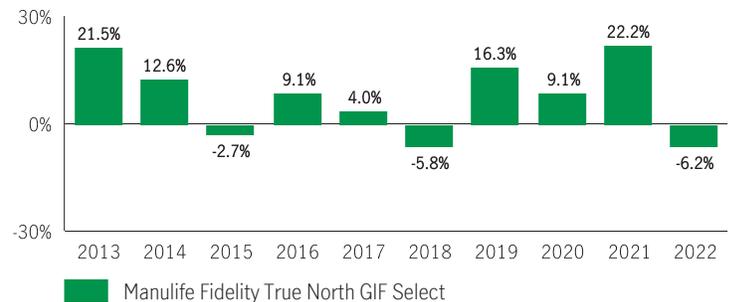
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$2,072.29 on December 31, 2022. This works out to an average of 7.56% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 7 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
Low Load Sales Charge *	<b>If you sell within:</b> 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	3.08	2.21	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund aims to achieve long-term capital growth. It invests primarily in equity securities of Canadian companies.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.42	1.59	26.5236	76,460

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.05	1.45	24.9503	10

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

www.manulifeim.ca

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

Manulife Investment Management is a trade name of The Manufacturers Life Insurance Company. The Manufacturers Life Insurance Company (Manulife) is the issuer of insurance contracts containing Manulife segregated funds and the guarantor of any guarantee provisions therein. Manulife, Manulife Investment Management, the Stylized M Design, and Manulife Investment Management & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

Fund Facts — GIF Select

**Manulife Dividend Income GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2013      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$1,120,662,875  
**Date Fund Created:** April 2013      **Total Units Outstanding:** 50,769,769      **Portfolio Turnover Rate:** 6.81%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.78	2.22	22.1967	38,455,486

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

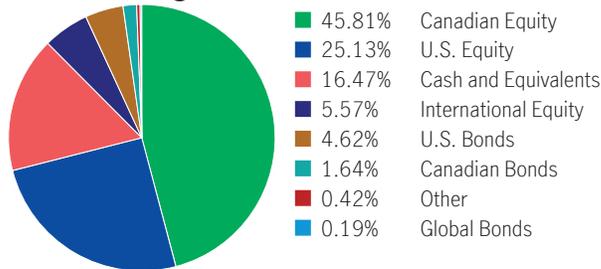
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Dividend Income Fund. The underlying mutual fund trust holds primarily Canadian equities.

**Top 10 investments (of the underlying fund)**

FirstService Corporation	4.21%
Thomson Reuters Corp. Com New	4.12%
Cadence Design Systems Inc.	4.08%
Danaher Corp.	4.06%
Roper Technologies Inc.	4.06%
Thermo Fisher Scientific Inc.	4.05%
Waste Connections Inc.	4.04%
Constellation Software Inc.	4.02%
Canadian Pacific Railway Ltd.	4.01%
Canadian National Railwaypany	3.99%
<b>Total</b>	<b>40.65%</b>

Total investments: 100

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

**How has the fund performed?**

This section tells you how the fund has performed over the past 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

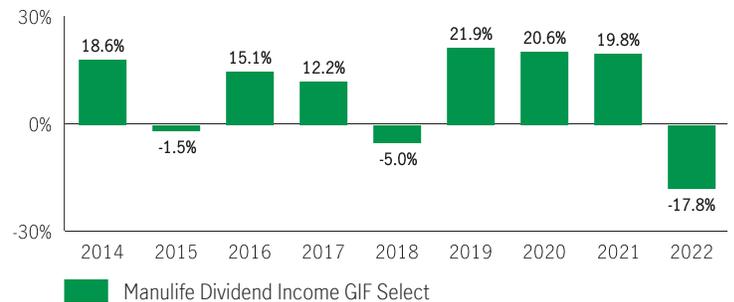
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on October 7, 2013 has \$2,220.20 on December 31, 2022. This works out to an average of 9.02% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 6 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
Low Load Sales Charge *	<b>If you sell within:</b> 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.78	2.22	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** This Canadian Equity Fund seeks to provide a combination of income and long-term capital appreciation. The Fund will invest in a diversified portfolio, of which the equity portion will be comprised of mainly Canadian dividend paying common and preferred equity securities. The Fund may also invest in real estate investment trusts (“REITs”) and royalty trusts. A portion of the Fund’s assets may also be held in foreign securities.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.71	1.54	24.5311	477,139

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.68	1.41	24.4124	76,746

## For more information

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### Manulife

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Fund Facts — GIF Select

**Manulife Fundamental Dividend GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** May 2019      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$255,963,215  
**Date Fund Created:** October 2007      **Total Units Outstanding:** 12,465,740      **Portfolio Turnover Rate:** 10.06%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.77	2.47	12.7499	2,103,584

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

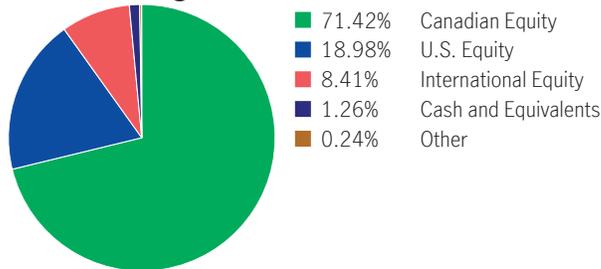
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Fundamental Dividend Fund. The underlying mutual fund trust holds primarily Canadian and foreign equities.

**Top 10 investments (of the underlying fund)**

Toronto-Dominion Bank Com New	8.01%
Suncor Energy Inc.	5.88%
Enbridge Inc.	5.28%
Royal Bank of Canada	4.65%
Sun Life Financial Inc.	3.61%
Bank of Montreal	3.50%
Canadian National Railwaypany	3.24%
Telus Corp.	3.20%
Ahold Delhaize N.V. Sponsored ADR Sponsored ADR New 2016	3.08%
Oracle Corp.	3.06%
<b>Total</b>	<b>43.51%</b>

Total investments: 41

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This Fund may be right for people seeking potential capital growth and income. They are comfortable with the risks of investing in equities.

**How has the fund performed?**

This section tells you how the fund has performed over the past 3 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

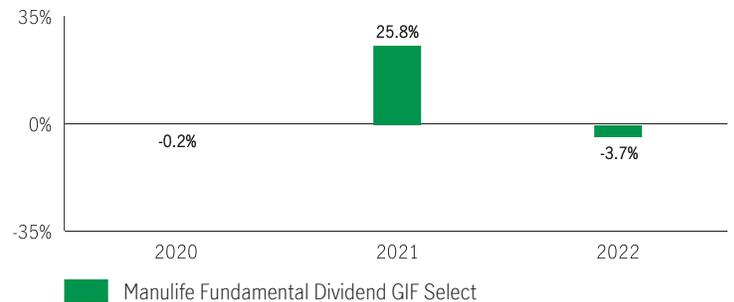
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on May 27, 2019 has \$1,275.46 on December 31, 2022. This works out to an average of 7.00% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 3 years for a contractholder who chose the InvestmentPlus Series. In the last 3 years the fund was up in value 1 year and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	5.50	2 years of buying	5.00	3 years of buying	5.00	4 years of buying	4.00	5 years of buying	4.00	6 years of buying	3.00	7 years of buying	2.00	After 7 years	0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
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No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.77	2.47	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** This Canadian Equity Fund seeks to generate a combination of capital growth and income by primarily investing in a diversified portfolio of high-yielding equity and equity-type securities. The Fund may also invest in fixed income investments and money market instruments.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.20	1.93	12.9427	138,344

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.68	1.47	13.3180	10

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

[www.manulifeim.ca](http://www.manulifeim.ca)

Canada, Outside of Quebec 1-888-790-4387

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Manulife Investment Management is a trade name of The Manufacturers Life Insurance Company. The Manufacturers Life Insurance Company (Manulife) is the issuer of insurance contracts containing Manulife segregated funds and the guarantor of any guarantee provisions therein. Manulife, Manulife Investment Management, the Stylized M Design, and Manulife Investment Management & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

Fund Facts — GIF Select

**Manulife Growth Opportunities GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2009      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$42,000,187  
**Date Fund Created:** July 2002      **Total Units Outstanding:** 1,877,926      **Portfolio Turnover Rate:** 12.69%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.91	2.34	19.5075	1,077,978

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

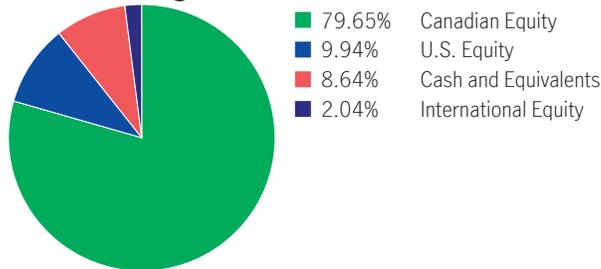
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Growth Opportunities Fund. The underlying mutual fund trust holds primarily Canadian equities.

**Top 10 investments (of the underlying fund)**

Wheaton Precious Metals Corp.	3.45%
SSR Mining Inc.	3.36%
Gov. of Canada, 1/5/2023	3.12%
StorageVault Canada Inc.	2.88%
Enerplus Corporation	2.82%
Northland Power Inc.	2.73%
Jamieson Wellness Inc.	2.57%
Pet Valu Holdings Ltd.	2.54%
Innergex Renewable Energy Inc.	2.46%
Whitecap Resources Inc. Com New	2.41%
<b>Total</b>	<b>28.34%</b>

Total investments: 52

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

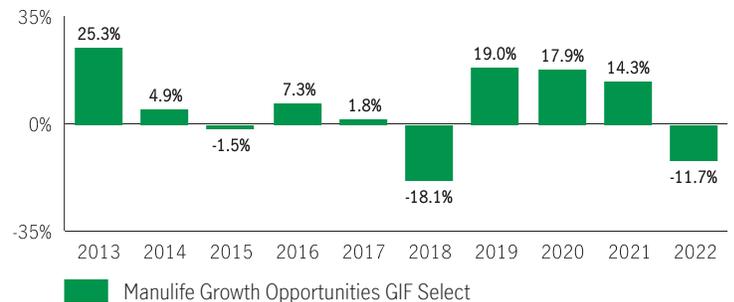
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,641.45 on December 31, 2022. This works out to an average of 5.08% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 7 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
Low Load Sales Charge *	<b>If you sell within:</b> 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.91	2.34	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** This Canadian Equity Fund aims to obtain long-term capital growth. The Fund invests primarily in high quality securities and convertible instruments of small- and mid-cap Canadian companies.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.20	1.73	21.5455	10

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.77	1.45	17.6040	10

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

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Fund Facts — GIF Select

**Manulife CI Canadian Investment GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2009      **Underlying Fund Manager:** CI Investments Inc.      **Total Fund Value:** \$50,138,247  
**Date Fund Created:** January 1998      **Total Units Outstanding:** 2,343,538      **Portfolio Turnover Rate:** 0.81%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	3.11	2.24	14.6493	488,599

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

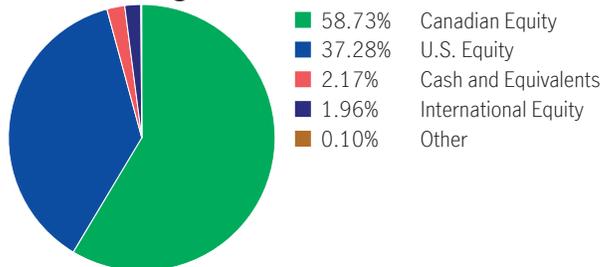
This segregated fund has a “fund-of-fund” structure and invests into the CI Canadian Investment Fund. The underlying mutual fund trust holds primarily Canadian and U.S. equities.

**Top 10 investments (of the underlying fund)**

Royal Bank of Canada	4.25%
Humana Inc.	4.04%
Mastercard Inc. CI A	3.79%
Toronto-Dominion Bank Com New	3.79%
Microsoft Corp.	3.71%
Canadian Natural Resources Ltd.	3.36%
Danaher Corp.	3.35%
Constellation Software Inc.	3.24%
Amazon.com Inc.	3.15%
Thomson Reuters Corp. Com New	3.08%
<b>Total</b>	<b>35.76%</b>

Total investments: 38

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

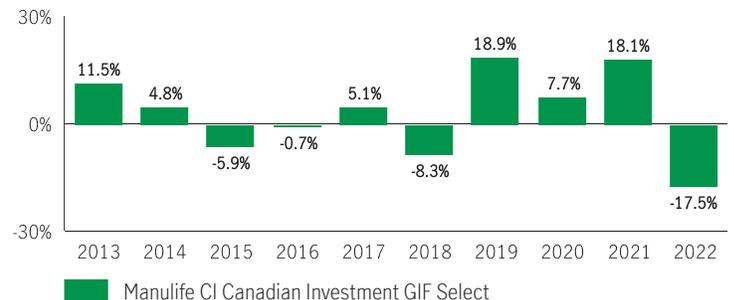
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,315.54 on December 31, 2022. This works out to an average of 2.78% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 6 years and down in value 4 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	3.11	2.24	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** This fund's objective is to obtain maximum long-term capital growth. It invests primarily in equity and equity-related securities of high-quality, large and mid-capitalization Canadian companies that the portfolio advisor believes have good potential for future growth.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.30	1.62	16.0706	857

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.10	1.48	15.8489	11

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

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Fund Facts — GIF Select

**Manulife Dividend Income Plus GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** June 2018      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$124,229,713  
**Date Fund Created:** October 2013      **Total Units Outstanding:** 11,204,523      **Portfolio Turnover Rate:** 14.20%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.79	2.45	10.4522	7,237,994

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

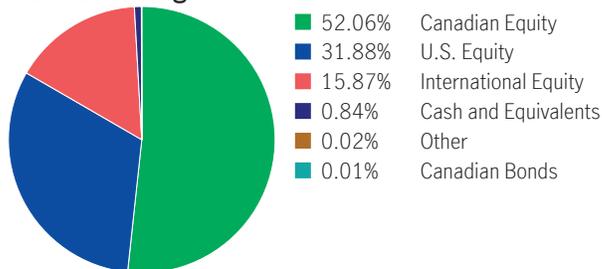
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Dividend Income Plus Fund. The underlying mutual fund trust holds primarily Canadian equities.

**Top 10 investments (of the underlying fund)**

Constellation Software Inc.	3.97%
GFL Environmental Inc. Sub Vtg Shs	3.79%
Trisura Group Ltd. Com New	3.77%
FirstService Corporation	3.60%
Canadian Pacific Railway Ltd.	3.58%
Fairfax Financial Holdings Ltd. Sub Vtg	3.49%
Microsoft Corp.	3.27%
Brookfield Corporation Vtg Shs Cl A	3.24%
Restaurant Brands International Inc.	3.19%
Charles Schwab Corp.	2.96%
<b>Total</b>	<b>34.85%</b>

Total investments: 68

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

**How has the fund performed?**

This section tells you how the fund has performed over the past 4 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

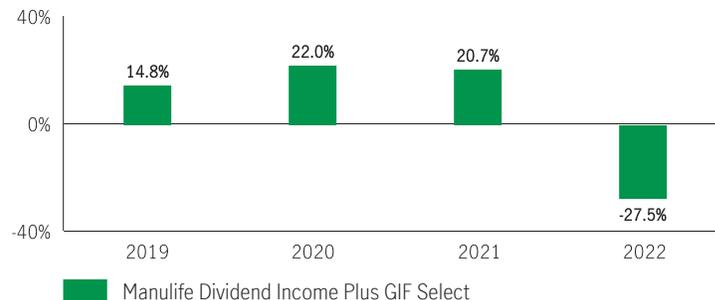
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on June 22, 2018 has \$1,045.25 on December 31, 2022. This works out to an average of 0.98% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 4 years for a contractholder who chose the InvestmentPlus Series. In the last 4 years the fund was up in value 3 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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After 7 years	0.00																			
Low Load Sales Charge *	<b>If you sell within:</b> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	2.50	2 years of buying	2.00	3 years of buying	1.50	After 3 years	0.00									
	%																			
1 year of buying	2.50																			
2 years of buying	2.00																			
3 years of buying	1.50																			
After 3 years	0.00																			
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.79	2.45	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** This Canadian Equity Fund seeks to obtain capital appreciation, preservation and dividend income. The Fund will invest in a diversified portfolio, of which the equity portion will be comprised of mainly Canadian and U.S. equity securities. A portion of the Fund's assets may also be held in securities outside of North America.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.99	1.70	10.8090	10

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.69	1.45	11.0102	1,963

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6  
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Quebec & French Business 1-800-355-6776

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Fund Facts — GIF Select

**Manulife Fundamental Equity GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2009      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$314,408,686  
**Date Fund Created:** January 2004      **Total Units Outstanding:** 12,051,034      **Portfolio Turnover Rate:** 9.83%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.70	2.16	27.2574	3,582,475

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

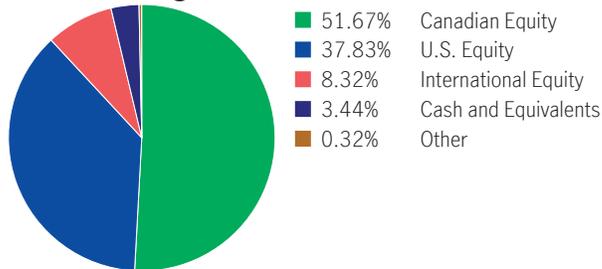
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Fundamental Equity Fund. The underlying mutual fund trust holds primarily Canadian equities.

**Top 10 investments (of the underlying fund)**

Oracle Corp.	5.13%
Canadian National Railwaypany	4.40%
Constellation Software Inc.	4.29%
TMX Group Limited	4.04%
Thermo Fisher Scientific Inc.	3.85%
Accenture PLC Shs Class A	3.61%
Telus Corp.	3.43%
Empire Co. Ltd. Cl A	3.38%
Microsoft Corp.	3.22%
Visa Inc. Com Cl A	2.87%
<b>Total</b>	<b>38.22%</b>

Total investments: 79

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

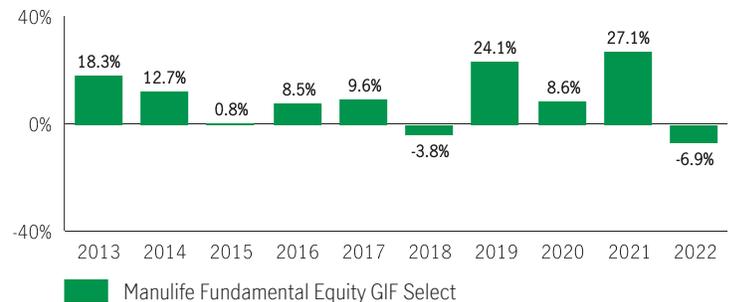
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$2,450.22 on December 31, 2022. This works out to an average of 9.38% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 8 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
Low Load Sales Charge *	<b>If you sell within:</b> 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.70	2.16	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund seeks to obtain long-term capital appreciation by investing primarily in Canadian equity securities.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.02	1.55	29.9314	30,831

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.63	1.32	27.9710	10

## For more information

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### Manulife

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Fund Facts — GIF Select

**Manulife Invesco EQV Canadian Premier Equity Class GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2009      **Underlying Fund Manager:** Invesco Canada Ltd.      **Total Fund Value:** \$42,403,214  
**Date Fund Created:** January 1997      **Total Units Outstanding:** 1,632,607      **Portfolio Turnover Rate:** 2.37%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.88	2.32	21.6467	161,885

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

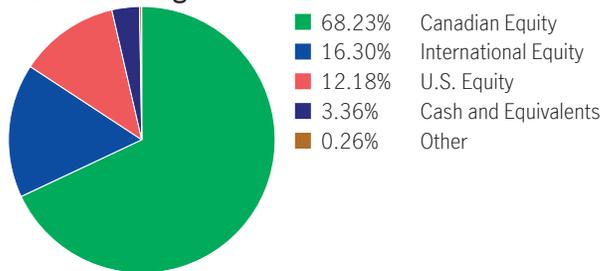
This segregated fund has a “fund-of-fund” structure and invests into the Invesco EQV Canadian Premier Equity Class. The underlying corporate class mutual fund holds primarily Canadian equities.

**Top 10 investments (of the underlying fund)**

Aritzia Inc. Sub Vtg Shs	4.05%
Celestica Inc. Sub Vtg Shs	3.77%
Element Fleet Management Corp.	2.95%
Canadian Pacific Railway Ltd.	2.56%
Franco-Nevada Corporation	2.53%
Colliers International Group Inc. Sub Vtg Sh	2.46%
Brookfield Corporation Vtg Shs Cl A	2.41%
Toronto-Dominion Bank Com New	2.40%
Fairfax Financial Holdings Ltd. Sub Vtg	2.28%
Intact Financial Corporation	2.26%
<b>Total</b>	<b>27.67%</b>

Total investments: 119

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

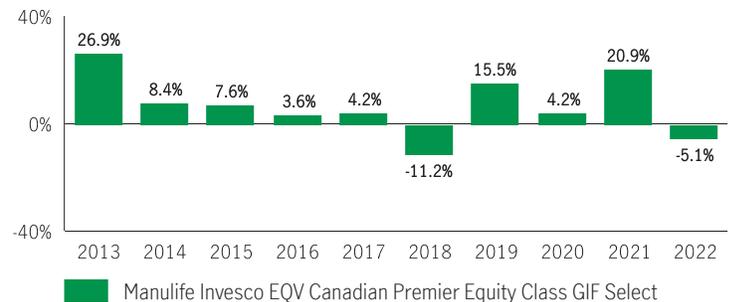
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,958.97 on December 31, 2022. This works out to an average of 6.96% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 8 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.88	2.32	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund seeks to generate long-term capital growth by investing mainly in equities of small-, medium- and large-cap Canadian companies that offer growth potential.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.29	1.78	23.7342	11

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.91	1.56	22.4360	10

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

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Quebec & French Business 1-800-355-6776

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Fund Facts — GIF Select

**Manulife Fidelity American Disciplined Equity GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2009      **Underlying Fund Manager:** Fidelity Investments Canada ULC      **Total Fund Value:** \$80,434,870  
**Date Fund Created:** July 2008      **Total Units Outstanding:** 2,291,671      **Portfolio Turnover Rate:** 18.98%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	3.12	2.29	36.2333	1,961,691

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

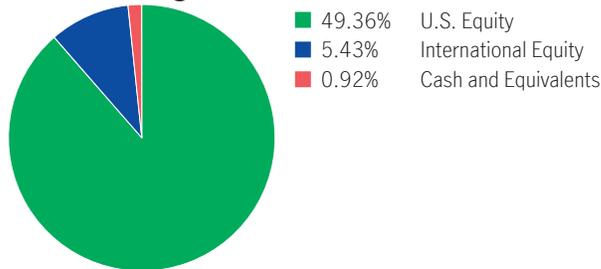
This segregated fund has a “fund-of-fund” structure and invests into the Fidelity American Disciplined Equity Fund. The underlying mutual fund trust holds primarily U.S. equities.

**Top 10 investments (of the underlying fund)**

Microsoft Corp.	6.21%
JPMorgan Chase & Co.	2.84%
Exxon Mobil Corp.	2.61%
Danaher Corp.	2.48%
Boston Scientific Corp.	2.42%
Wells Fargo & Co.	2.39%
NVIDIA Corp.	2.33%
AstraZeneca PLC Sponsored ADR Sponsored ADR	2.12%
Eli Lilly & Co.	1.87%
Procter & Gamble Co.	1.55%
<b>Total</b>	<b>26.84%</b>

Total investments: 146

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

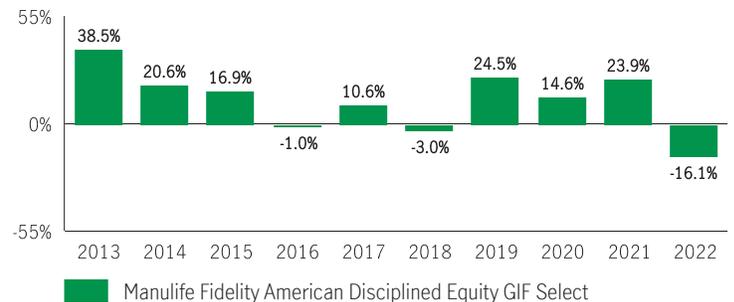
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$3,073.85 on December 31, 2022. This works out to an average of 11.89% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 7 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	5.50	2 years of buying	5.00	3 years of buying	5.00	4 years of buying	4.00	5 years of buying	4.00	6 years of buying	3.00	7 years of buying	2.00	After 7 years	0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
	%																			
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2 years of buying	5.00																			
3 years of buying	5.00																			
4 years of buying	4.00																			
5 years of buying	4.00																			
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Low Load Sales Charge *	<b>If you sell within:</b> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	2.50	2 years of buying	2.00	3 years of buying	1.50	After 3 years	0.00									
	%																			
1 year of buying	2.50																			
2 years of buying	2.00																			
3 years of buying	1.50																			
After 3 years	0.00																			
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	3.12	2.29	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The fund aims to achieve long-term capital growth. It invests primarily in equity securities of U.S. companies.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.48	1.64	40.2225	16,890

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.09	1.52	39.1244	1,520

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

www.manulifeim.ca

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

Manulife Investment Management is a trade name of The Manufacturers Life Insurance Company. The Manufacturers Life Insurance Company (Manulife) is the issuer of insurance contracts containing Manulife segregated funds and the guarantor of any guarantee provisions therein. Manulife, Manulife Investment Management, the Stylized M Design, and Manulife Investment Management & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

Fund Facts — GIF Select

**Manulife U.S. All Cap Equity GIF Select**

Due to the management fee adjustment in 2022, the MER may not reflect the true MER. For more information, please see the applicable online Fund Facts booklet. Effective June 1, 2023 or thereafter, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2013      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$445,316,708  
**Date Fund Created:** October 2013      **Total Units Outstanding:** 18,533,848      **Portfolio Turnover Rate:** 10.17%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.87	2.09	24.3485	15,569,482

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

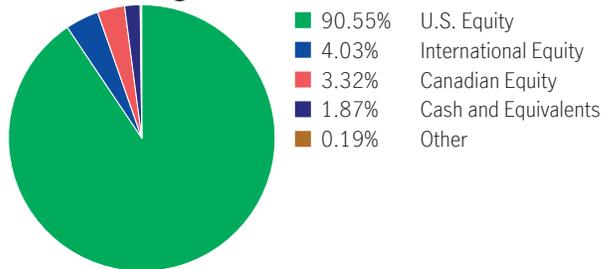
This segregated fund has a “fund-of-fund” structure and invests into the Manulife U.S. All Cap Equity Fund. The underlying mutual fund trust holds primarily U.S. equities.

**Top 10 investments (of the underlying fund)**

Amazon.com Inc.	7.68%
Alphabet Inc. Cl A	5.06%
Goldman Sachs Group Inc. (The)	4.70%
Workday Inc. Cl A	4.46%
BancWest Corp.	4.00%
Lennar Corp. Cl A	3.98%
Morgan Stanley Com New	3.94%
Analog Devices Inc.	3.93%
KKR & Co. Inc.	3.84%
Apple Inc.	3.77%
<b>Total</b>	<b>45.36%</b>

Total investments: 45

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

**How has the fund performed?**

This section tells you how the fund has performed over the past 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

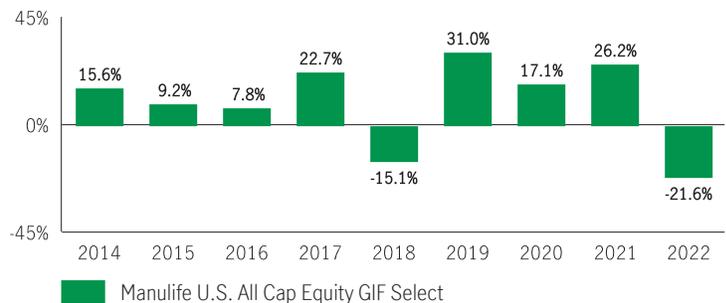
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on October 7, 2013 has \$2,435.49 on December 31, 2022. This works out to an average of 10.12% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 7 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
Low Load Sales Charge *	<b>If you sell within:</b> 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.87	2.09	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund seeks to provide long-term capital appreciation by investing primarily in equity securities of U.S. companies of all sizes.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	1.89	1.37	26.6501	54,762

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.77	1.31	27.0418	19,941

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

www.manulifeim.ca

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

Manulife Investment Management is a trade name of The Manufacturers Life Insurance Company. The Manufacturers Life Insurance Company (Manulife) is the issuer of insurance contracts containing Manulife segregated funds and the guarantor of any guarantee provisions therein. Manulife, Manulife Investment Management, the Stylized M Design, and Manulife Investment Management & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

**Fund Facts — GIF Select**

**Manulife U.S. Dividend Income GIF Select**

Due to the management fee adjustment in 2022, the MER may not reflect the true MER. For more information, please see the applicable online Fund Facts booklet. Effective June 1, 2023 or thereafter, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** May 2018      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$613,664,162  
**Date Fund Created:** October 2007      **Total Units Outstanding:** 30,204,068      **Portfolio Turnover Rate:** 9.72%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.83	2.15	14.6744	14,016,296

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

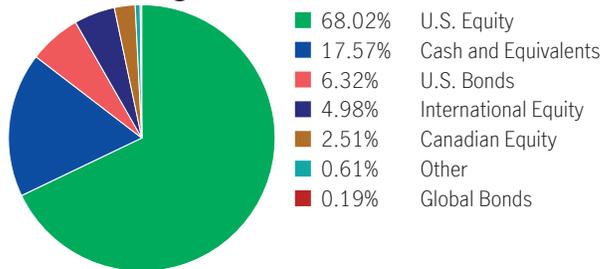
This segregated fund has a “fund-of-fund” structure and invests into the Manulife U.S. Dividend Income Fund. The underlying mutual fund trust holds primarily U.S. equities.

**Top 10 investments (of the underlying fund)**

United States Treasury Bill, 1/3/2023	7.66%
Federal Home Loan Banks, 1/25/2023	6.87%
Cadence Design Systems Inc.	4.09%
Danaher Corp.	4.07%
Thermo Fisher Scientific Inc.	4.06%
Roper Technologies Inc.	4.04%
Cintas Corp.	3.88%
Home Depot Inc.	3.85%
WEC Energy Group Inc.	3.53%
Sherwin-Williams Co.	3.50%
<b>Total</b>	<b>45.55%</b>

Total investments: 86

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This Fund may be right for people seeking potential capital growth and some income. They are comfortable with the risks of investing in U.S. equities.

**How has the fund performed?**

This section tells you how the fund has performed over the past 4 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

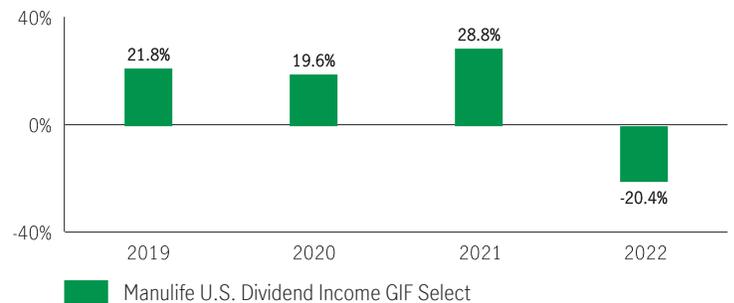
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on May 14, 2018 has \$1,467.77 on December 31, 2022. This works out to an average of 8.64% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 4 years for a contractholder who chose the InvestmentPlus Series. In the last 4 years the fund was up in value 3 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
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No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.83	2.15	—

#### Trailing commission

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### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

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## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund seeks to achieve a combination of capital growth and income. The Fund invests primarily in a diversified portfolio of U.S. equity and equity-type securities and other income producing investments.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.32	1.46	15.0257	98,232

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.76	1.15	15.4284	17,264

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
Canada, Outside of Quebec 1-888-790-4387  
Quebec & French Business 1-800-355-6776

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Fund Facts — GIF Select

**Manulife U.S. Equity GIF Select**

Due to the management fee adjustment in 2022, the MER may not reflect the true MER. For more information, please see the applicable online Fund Facts booklet. Effective June 1, 2023 or thereafter, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2009      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$689,550,760  
**Date Fund Created:** July 2008      **Total Units Outstanding:** 20,409,682      **Portfolio Turnover Rate:** 4.20%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.93	2.18	43.3090	11,939,543

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

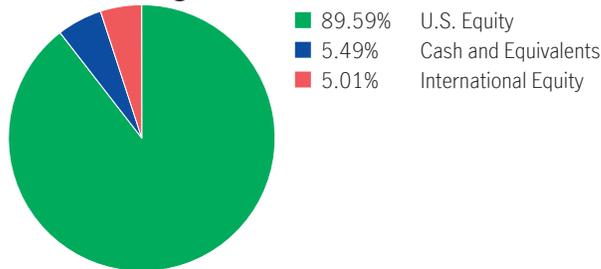
This segregated fund has a “fund-of-fund” structure and invests into the Manulife U.S. Equity Fund. The underlying mutual fund trust holds primarily foreign equities.

**Top 10 investments (of the underlying fund)**

Marsh & McLennan Cos.	4.51%
Microsoft Corp.	4.05%
Amphenol Corp. Cl A	3.90%
Visa Inc. Com Cl A	3.80%
Procter & Gamble Co.	3.38%
Waters Corporation	3.23%
UnitedHealth Group Inc.	3.20%
Alphabet Inc. Cap Stk Cl C	3.15%
Verisk Analytics Inc.	3.00%
Arthur J. Gallagher & Co.	2.98%
<b>Total</b>	<b>35.19%</b>

Total investments: 65

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

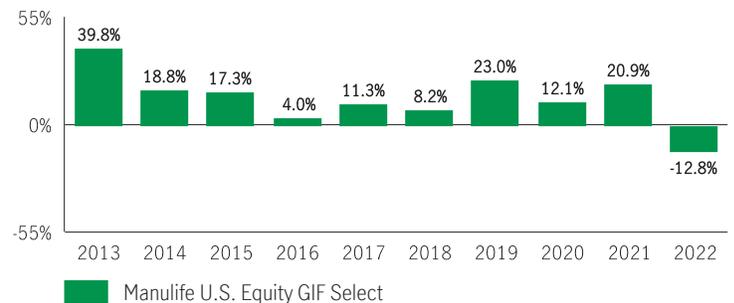
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$3,547.47 on December 31, 2022. This works out to an average of 13.50% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 9 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	5.50	2 years of buying	5.00	3 years of buying	5.00	4 years of buying	4.00	5 years of buying	4.00	6 years of buying	3.00	7 years of buying	2.00	After 7 years	0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
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No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.93	2.18	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund aims to obtain long-term capital growth. The Fund seeks to provide above-average long-term rates of return by investing in common shares of U.S. companies. The Fund may also invest in treasury bills or short-term investments, not exceeding three years to maturity, from time to time.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.18	1.47	48.0511	90,799

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.75	1.42	48.6879	10,161

## For more information

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### Manulife

500 King Street North, Waterloo ON N2J4C6  
www.manulifeim.ca  
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Fund Facts — GIF Select

**Manulife U.S. Mid-Cap Equity GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** May 2022      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$28,773,692  
**Date Fund Created:** May 2022      **Total Units Outstanding:** 2,691,821      **Portfolio Turnover Rate:** --

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.99	2.69	10.6722	1,274,661

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

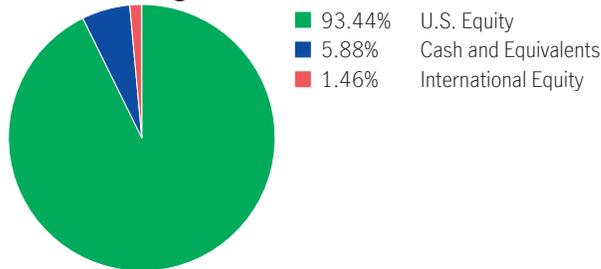
This segregated fund has a “fund-of-fund” structure that invests into the Manulife U.S. Mid-Cap Equity Fund. The underlying mutual fund trust holds primarily U.S. mid-cap equities.

**Top 10 investments (of the underlying fund)**

Winmark Corporation	4.38%
FTI Consulting Inc.	4.27%
Charles River Laboratories International Inc.	4.09%
Amphenol Corp. Cl A	3.95%
Humana Inc.	3.77%
CDW Corp.	3.59%
Insperty, Inc.	3.49%
LHC Group, Inc.	3.31%
Valvoline Inc.	3.21%
Concentrix Corporation	3.04%
<b>Total</b>	<b>37.10%</b>

Total investments: 44

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the U.S. equity market.

**How has the fund performed?**

This section tells you how the fund has performed over the past years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

The fund is not old enough to show performance history.

**Year-by-year returns** Any values close to zero may not be visible.

The fund is not old enough to show performance history.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.99	2.69	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund aims to provide above-average long-term, risk-adjusted returns by investing primarily in equities and equity-related securities of U.S. mid-capitalization entities. Treasury bills or short-term investments, not exceeding three years to maturity, may also be used from time to time.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.41	2.11	10.6770	10

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.93	1.69	10.7860	10

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

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Fund Facts — GIF Select

**Manulife Invesco EQV European Equity GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2009      **Underlying Fund Manager:** Invesco Canada Ltd.      **Total Fund Value:** \$16,071,473  
**Date Fund Created:** January 2000      **Total Units Outstanding:** 771,410      **Portfolio Turnover Rate:** 11.06%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.98	2.35	21.1528	730,410

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

This segregated fund has a “fund-of-fund” structure and invests into the Invesco EQV European Equity Fund. The underlying mutual fund trust holds primarily foreign equities.

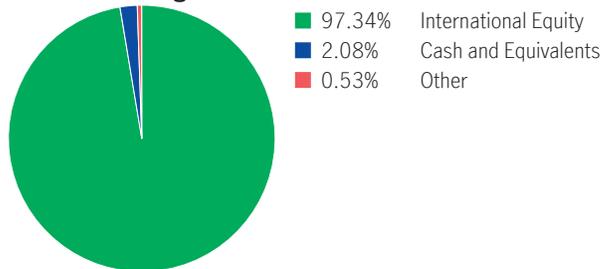
**Top 10 investments (of the underlying fund)**

Enento Group Oyj Enento Group Oyj	7.35%
Novo Nordisk A/S Almindelig Aktie	2.91%
Clarkson PLC Shs	2.90%
FinecoBank S.p.A. Shs	2.80%
IG Group Holdings plc Shs	2.80%
Sandvik AB Shs	2.72%
DCC plc Shs	2.67%
Heineken Holding N.V. Shs	2.67%
Richter Gedeon Vegyészeti Gyár Nyilvánosan Muködo Rt. Richter	2.57%
Gedeon Nyrt Torzsreszveny	
Deutsche Boerse AG Namen -Akt	2.52%

**Total** **31.88%**

Total investments: 90

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

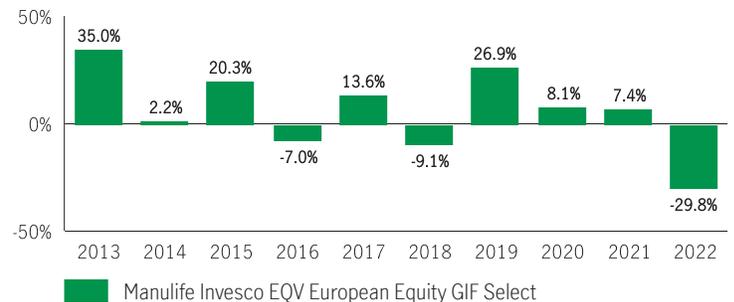
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,650.21 on December 31, 2022. This works out to an average of 5.14% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 7 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.98	2.35	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund seeks to produce strong capital growth over the long term; it invests mainly in equities focusing on companies located in Europe, including Eastern European countries and the Commonwealth of Independent States (countries of the former Soviet Union). The Fund may, from time to time, invest in companies located in other countries, generally in the Mediterranean region.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.40	1.65	23.7820	10

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.86	1.59	22.4690	4,442

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

[www.manulifeim.ca](http://www.manulifeim.ca)

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

Manulife Investment Management is a trade name of The Manufacturers Life Insurance Company. The Manufacturers Life Insurance Company (Manulife) is the issuer of insurance contracts containing Manulife segregated funds and the guarantor of any guarantee provisions therein. Manulife, Manulife Investment Management, the Stylized M Design, and Manulife Investment Management & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

Fund Facts — GIF Select

**Manulife EAFE Equity GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** May 2019      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$2,154,970  
**Date Fund Created:** May 2019      **Total Units Outstanding:** 224,483      **Portfolio Turnover Rate:** 17.67%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.93	2.60	9.6007	219,915

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

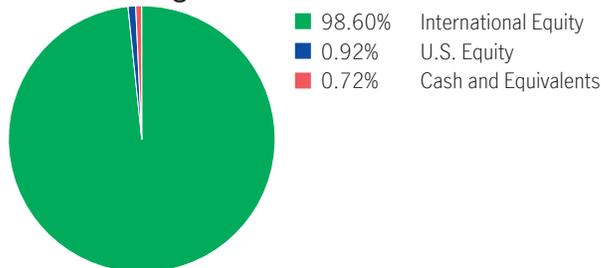
This segregated fund has a “fund-of-fund” structure and invests into the Manulife EAFE Equity Fund. The underlying mutual fund trust holds primarily foreign equities.

**Top 10 investments (of the underlying fund)**

Nestle S.A. Shs Nom	4.34%
ASML Holding N.V. Aab Reverse Stock Split	3.01%
Roche Holding AG Dividend Right Cert	2.88%
Informa PLC Ord Gbp0.001	2.86%
Anheuser-Busch InBev S.A./N.V. Shs	2.74%
Universal Music Group N.V. Universal Music Group Nv	2.62%
Safran SA Shs	2.54%
Shell PLC Ord Sh	2.47%
Compagnie Financiere Richemont S.A. Namen Akt	2.45%
DBS Group Holdings Ltd.	2.35%
<b>Total</b>	<b>28.26%</b>

Total investments: 62

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking current income and capital appreciation. They are comfortable with a medium level of investment risk.

**How has the fund performed?**

This section tells you how the fund has performed over the past 3 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

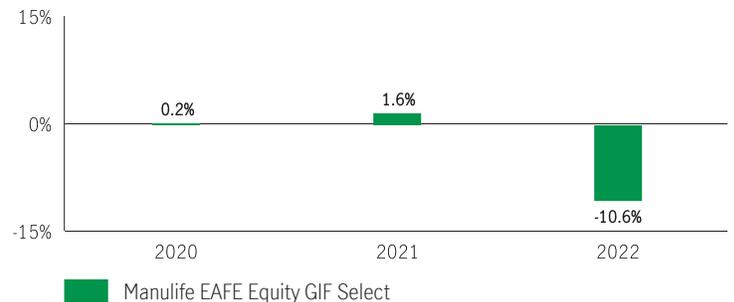
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on May 27, 2019 has \$960.01 on December 31, 2022. This works out to an average of -1.13% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 3 years for a contractholder who chose the InvestmentPlus Series. In the last 3 years the fund was up in value 2 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.93	2.60	—

#### Trailing commission

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### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

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## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fundamental investment objective is to provide long-term capital appreciation by employing a bottom-up fundamental approach to invest primarily in all-cap non-North American companies, located in developed markets.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.35	2.06	9.7520	10

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.84	1.61	10.2510	10

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

www.manulifeim.ca

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

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Fund Facts — GIF Select

**Manulife World Investment (Capped) GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2009      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$37,755,657  
**Date Fund Created:** July 2008      **Total Units Outstanding:** 1,952,205      **Portfolio Turnover Rate:** 2.29%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	3.05	2.24	21.5754	535,234

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

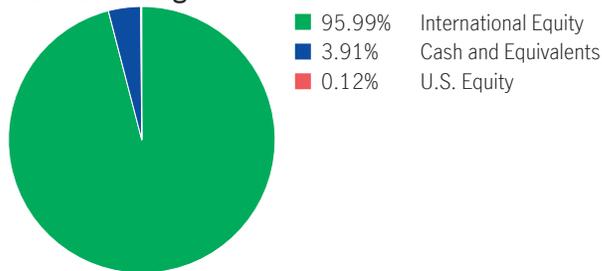
This segregated fund has a “fund-of-fund” structure and invests into the Manulife World Investment Class. The underlying corporate class mutual fund holds primarily foreign equities.

**Top 10 investments (of the underlying fund)**

Aon PLC Shs Cl A	5.70%
Wolters Kluwer N.V. Shs	4.70%
Bunzl PLC Shs	3.51%
RELX PLC Shs	3.47%
Taiwan Semiconductor Manufacturing Co. Ltd. Shs	2.99%
LVMH Moet Hennessy Louis Vuitton S.E. Shs	2.98%
Novo Nordisk A/S Almindelig Aktie	2.88%
Roche Holding AG Dividend Right Cert	2.59%
AstraZeneca PLC Shs	2.54%
Deutsche Boerse AG Namen -Akt	2.38%
<b>Total</b>	<b>33.74%</b>

Total investments: 63

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

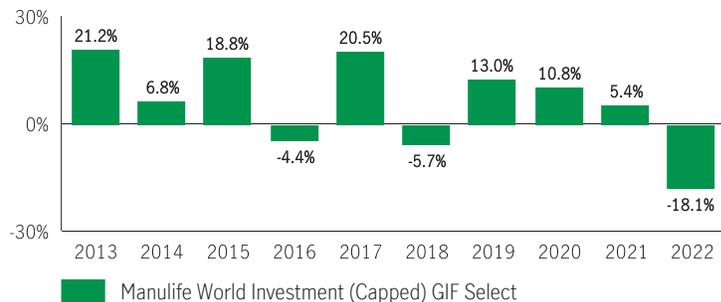
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,805.34 on December 31, 2022. This works out to an average of 6.09% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 7 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	3.05	2.24	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund seeks to provide long-term growth and capital gains to provide diversification of risk by investing primarily in equities of companies located outside of Canada and the United States.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.16	1.52	24.1504	20,102

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.85	1.48	22.8433	10

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

www.manulifeim.ca

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

Manulife Investment Management is a trade name of The Manufacturers Life Insurance Company. The Manufacturers Life Insurance Company (Manulife) is the issuer of insurance contracts containing Manulife segregated funds and the guarantor of any guarantee provisions therein. Manulife, Manulife Investment Management, the Stylized M Design, and Manulife Investment Management & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

**Fund Facts — GIF Select**

**Manulife World Investment GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** September 2014    **Underlying Fund Manager:** Manulife Investment Management Limited    **Total Fund Value:** \$121,181,811  
**Date Fund Created:** October 2013    **Total Units Outstanding:** 8,554,239    **Portfolio Turnover Rate:** 6.23%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	3.04	2.24	14.0211	6,707,495

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

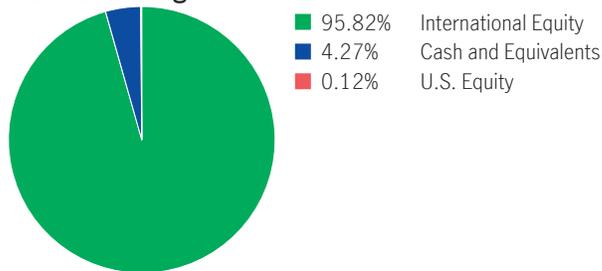
This segregated fund has a “fund-of-fund” structure and invests into the Manulife World Investment Fund. The underlying mutual fund trust holds primarily foreign equities.

**Top 10 investments (of the underlying fund)**

Aon PLC Shs Cl A	5.69%
Wolters Kluwer N.V. Shs	4.73%
Bunzl PLC Shs	3.51%
RELX PLC Shs	3.46%
Taiwan Semiconductor Manufacturing Co. Ltd. Shs	2.98%
LVMH Moet Hennessy Louis Vuitton S.E. Shs	2.98%
Novo Nordisk A/S Almindelig Aktie	2.87%
Roche Holding AG Dividend Right Cert	2.58%
AstraZeneca PLC Shs	2.54%
Deutsche Boerse AG Namen -Akt	2.37%
<b>Total</b>	<b>33.71%</b>

Total investments: 65

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

**How has the fund performed?**

This section tells you how the fund has performed over the past 8 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

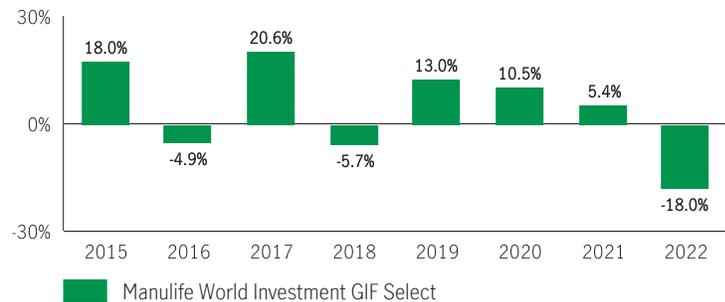
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on September 19, 2014 has \$1,402.27 on December 31, 2022. This works out to an average of 4.17% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 8 years for a contractholder who chose the InvestmentPlus Series. In the last 8 years the fund was up in value 5 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	5.50	2 years of buying	5.00	3 years of buying	5.00	4 years of buying	4.00	5 years of buying	4.00	6 years of buying	3.00	7 years of buying	2.00	After 7 years	0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
	%																			
1 year of buying	5.50																			
2 years of buying	5.00																			
3 years of buying	5.00																			
4 years of buying	4.00																			
5 years of buying	4.00																			
6 years of buying	3.00																			
7 years of buying	2.00																			
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Low Load Sales Charge *	<b>If you sell within:</b> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	2.50	2 years of buying	2.00	3 years of buying	1.50	After 3 years	0.00									
	%																			
1 year of buying	2.50																			
2 years of buying	2.00																			
3 years of buying	1.50																			
After 3 years	0.00																			
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	3.04	2.24	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund seeks to provide long-term growth and capital gains to provide diversification of risk by investing primarily in equities of companies located outside of Canada and the United States.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.29	1.57	14.9199	48,884

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.94	1.51	15.3879	14,782

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

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Quebec & French Business 1-800-355-6776

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Fund Facts — GIF Select

**Manulife Climate Action GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** May 2021      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$32,297,807  
**Date Fund Created:** May 2021      **Total Units Outstanding:** 3,222,691      **Portfolio Turnover Rate:** 16.93%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.74	2.49	9.9985	2,183,711

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

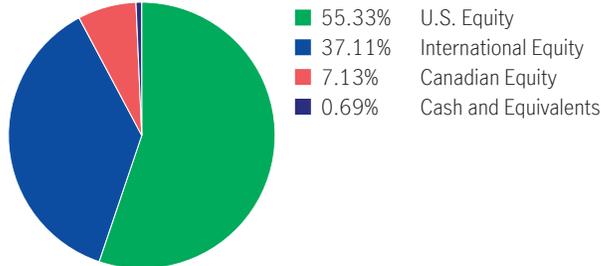
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Climate Action Fund. The underlying mutual fund trust holds primarily a diversified portfolio of global equity issuers who are leaders in making positive contributions to climate change mitigation.

**Top 10 investments (of the underlying fund)**

Microsoft Corp.	5.93%
Oracle Corp.	5.10%
Schneider Electric S.E. Shs	4.34%
Johnson Controls International PLC Shs	4.22%
Accenture PLC Shs Class A	4.13%
Thermo Fisher Scientific Inc.	4.08%
Visa Inc. Com Cl A	4.06%
Deutsche Boerse AG Namen -Akt	3.76%
EssilorLuxottica Shs	3.74%
McKesson Corp.	3.67%
<b>Total</b>	<b>43.03%</b>

Total investments: 34

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

**How has the fund performed?**

This section tells you how the fund has performed over the past year for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

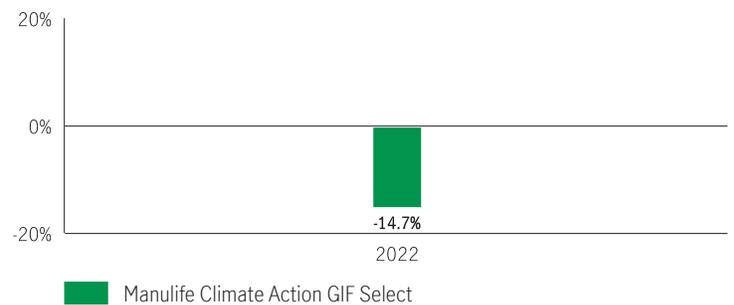
It’s important to note that this doesn’t tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on May 25, 2021 has \$999.85 on December 31, 2022. This works out to an average of -0.01% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in the past year for a contractholder who chose the InvestmentPlus Series. In the past year the Fund was down in value.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
Low Load Sales Charge *	<b>If you sell within:</b> 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.74	2.49	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund seeks to provide long-term capital growth by investing primarily in a diversified portfolio of global equity securities of issuers who are also leaders in making positive contributions to climate change mitigation.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.05	1.79	10.0752	6,552

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.70	1.48	10.2608	804

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

[www.manulifeim.ca](http://www.manulifeim.ca)

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

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Fund Facts — GIF Select

**Manulife Global All-Cap Focused GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2010      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$4,847,184  
**Date Fund Created:** October 2010      **Total Units Outstanding:** 305,104      **Portfolio Turnover Rate:** 2.40%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.94	2.12	16.4078	142,804

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

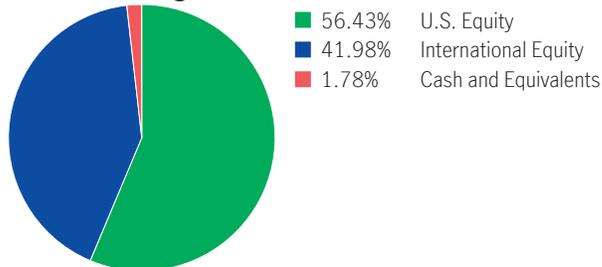
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global All Cap Focused Fund. The underlying mutual fund trust holds primarily foreign equities.

**Top 10 investments (of the underlying fund)**

Microsoft Corp.	5.76%
Alphabet Inc. Cl A	4.41%
Sumitomo Mitsui Financial Group Inc. Shs	3.68%
Johnson & Johnson	3.58%
Oracle Corp.	3.47%
Otis Worldwide Corp.	3.07%
TotalEnergies SE Shs	3.01%
ConocoPhillips	2.84%
UnitedHealth Group Inc.	2.84%
Philip Morris International Inc.	2.82%
<b>Total</b>	<b>35.49%</b>

Total investments: 46

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future.

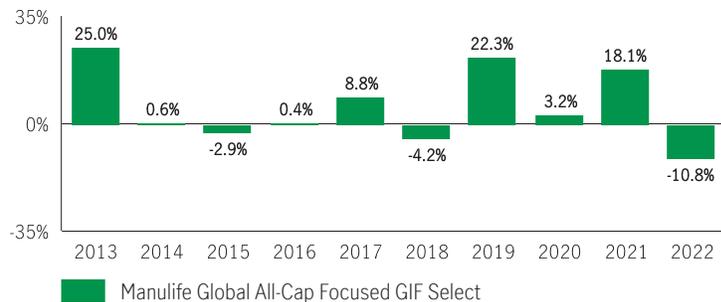
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,697.84 on December 31, 2022. This works out to an average of 5.44% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 7 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.94	2.12	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund aims to protect capital and achieve maximum long-term capital growth by benefiting from diversification which global capital markets offer to investors by investing primarily in equity securities of companies operating in world markets.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.23	1.42	18.2868	11

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.87	1.38	19.3150	10

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

www.manulifeim.ca

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

Manulife Investment Management is a trade name of The Manufacturers Life Insurance Company. The Manufacturers Life Insurance Company (Manulife) is the issuer of insurance contracts containing Manulife segregated funds and the guarantor of any guarantee provisions therein. Manulife, Manulife Investment Management, the Stylized M Design, and Manulife Investment Management & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

Fund Facts — GIF Select

**Manulife Global Dividend GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** September 2014    **Underlying Fund Manager:** Manulife Investment Management Limited    **Total Fund Value:** \$56,622,564  
**Date Fund Created:** September 2014    **Total Units Outstanding:** 3,421,514    **Portfolio Turnover Rate:** 10.56%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	3.09	2.19	16.6780	2,309,329

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

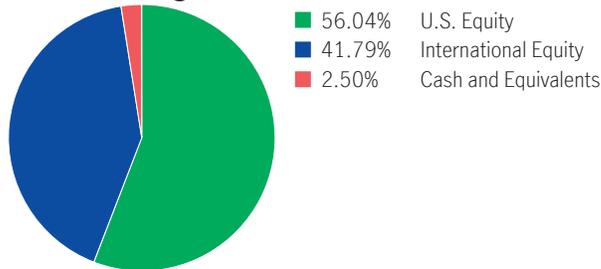
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global Dividend Fund. The underlying mutual fund trust holds primarily foreign equities.

**Top 10 investments (of the underlying fund)**

Microsoft Corp.	5.80%
Alphabet Inc. Cl A	4.36%
Sumitomo Mitsui Financial Group Inc. Shs	3.67%
Johnson & Johnson	3.56%
Oracle Corp.	3.43%
Otis Worldwide Corp.	3.03%
TotalEnergies SE Shs	3.00%
ConocoPhillips	2.84%
UnitedHealth Group Inc.	2.80%
Philip Morris International Inc.	2.79%
<b>Total</b>	<b>35.28%</b>

Total investments: 46

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

**How has the fund performed?**

This section tells you how the fund has performed over the past 8 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

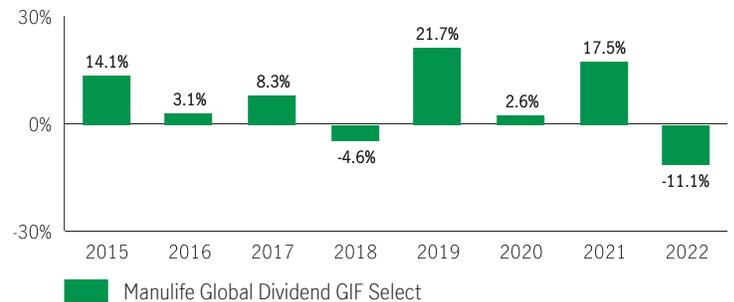
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on September 19, 2014 has \$1,668.08 on December 31, 2022. This works out to an average of 6.37% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 8 years for a contractholder who chose the InvestmentPlus Series. In the last 8 years the fund was up in value 6 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	3.09	2.19	—

#### Trailing commission

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Fee	What you pay
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## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund seeks long-term capital appreciation by investing primarily in a diversified portfolio of dividend paying global equity securities.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.30	1.56	17.5370	15,638

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.79	1.29	18.4187	593

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

www.manulifeim.ca

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

Manulife Investment Management is a trade name of The Manufacturers Life Insurance Company. The Manufacturers Life Insurance Company (Manulife) is the issuer of insurance contracts containing Manulife segregated funds and the guarantor of any guarantee provisions therein. Manulife, Manulife Investment Management, the Stylized M Design, and Manulife Investment Management & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

Fund Facts — GIF Select

**Manulife Global Equity Class GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2013      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$509,007,292  
**Date Fund Created:** October 2013      **Total Units Outstanding:** 22,563,403      **Portfolio Turnover Rate:** 6.31%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	3.08	2.35	23.0669	18,671,516

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

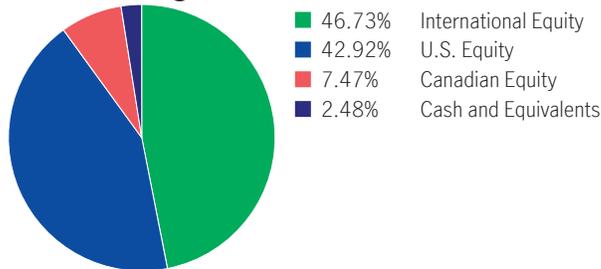
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global Equity Class. The underlying corporate class mutual fund holds primarily foreign equities.

**Top 10 investments (of the underlying fund)**

Marsh & McLennan Cos.	5.06%
Alimentation Couche-Tard Inc.	3.98%
Aon PLC Shs Cl A	3.79%
Wolters Kluwer N.V. Shs	3.69%
CGI Inc. Cl A Sub Vtg	3.49%
KDDI Corp. Shs	3.48%
Microsoft Corp.	3.23%
Roche Holding AG Dividend Right Cert	3.10%
Johnson & Johnson	2.97%
Alphabet Inc. Cap Stk Cl C	2.97%
<b>Total</b>	<b>35.75%</b>

Total investments: 61

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

**How has the fund performed?**

This section tells you how the fund has performed over the past 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

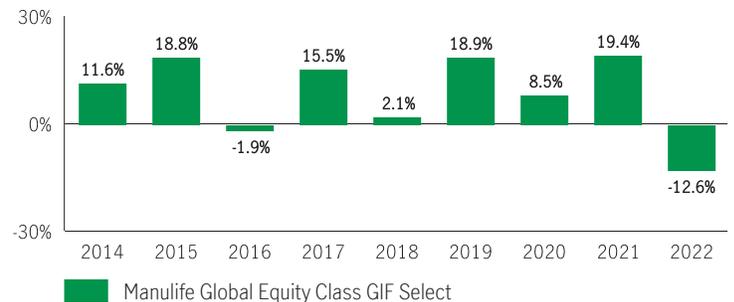
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on October 7, 2013 has \$2,307.26 on December 31, 2022. This works out to an average of 9.48% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 7 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

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No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

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Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	3.08	2.35	—

#### Trailing commission

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Fee	What you pay
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## What if I change my mind?

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## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund aims to obtain long-term capital growth. The Fund seeks to provide above average long-term returns by investing in securities of companies around the world.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.07	1.70	25.3098	246,182

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.92	1.50	25.5433	47,188

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

www.manulifeim.ca

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

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**Fund Facts — GIF Select**

**Manulife Global Franchise GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** April 2010      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$2,389,340  
**Date Fund Created:** April 2010      **Total Units Outstanding:** 174,082      **Portfolio Turnover Rate:** 13.00%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	3.08	2.19	13.6869	151,508

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

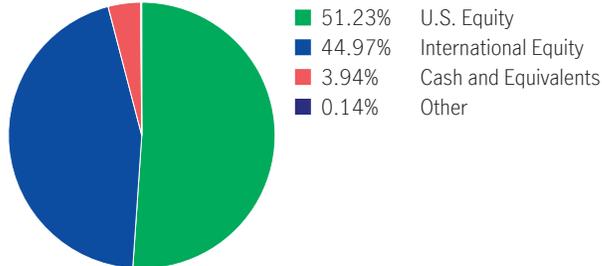
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global Franchise Fund. The underlying mutual fund trust holds primarily foreign equities.

**Top 10 investments (of the underlying fund)**

Anheuser-Busch InBev S.A./N.V. Shs	7.10%
eBay Inc.	6.44%
Amazon.com Inc.	6.05%
Danone Shs	5.60%
Ferrari N.V. Common Shares Of Fe New N V To Be Renamed Ferrari N V Post	5.49%
Oracle Corp.	4.98%
Comcast Corp. Cl A	4.93%
Heineken Holding N.V. Shs	4.86%
Formula One Group Com Ser A Formula One	4.84%
Walmart Inc.	4.51%
<b>Total</b>	<b>54.80%</b>

Total investments: 29

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

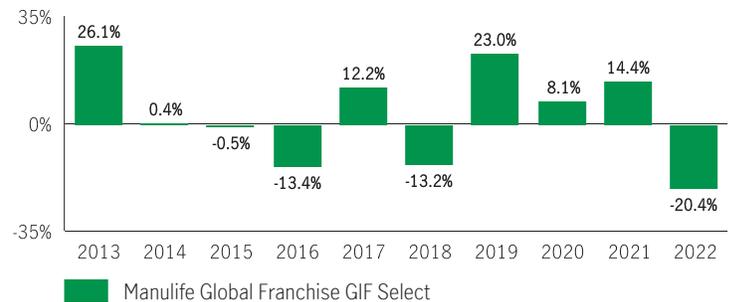
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,285.56 on December 31, 2022. This works out to an average of 2.54% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 6 years and down in value 4 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	5.50	2 years of buying	5.00	3 years of buying	5.00	4 years of buying	4.00	5 years of buying	4.00	6 years of buying	3.00	7 years of buying	2.00	After 7 years	0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
	%																			
1 year of buying	5.50																			
2 years of buying	5.00																			
3 years of buying	5.00																			
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	%																			
1 year of buying	2.50																			
2 years of buying	2.00																			
3 years of buying	1.50																			
After 3 years	0.00																			
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	3.08	2.19	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund seeks to provide capital appreciation over the medium to longer term by primarily investing in equity and equity-type securities of multinational companies throughout the world. It may also invest in companies that the portfolio sub-advisors expect will achieve multinational status. Income will not be a prime consideration for securityholders in the Fund.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.36	1.59	15.3285	3,157

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.90	1.40	14.5381	10

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

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Quebec & French Business 1-800-355-6776

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Fund Facts — GIF Select

**Manulife Global Listed Infrastructure GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2013      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$48,827,929  
**Date Fund Created:** October 2013      **Total Units Outstanding:** 3,098,276      **Portfolio Turnover Rate:** 11.76%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	3.26	2.40	15.9789	2,376,427

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

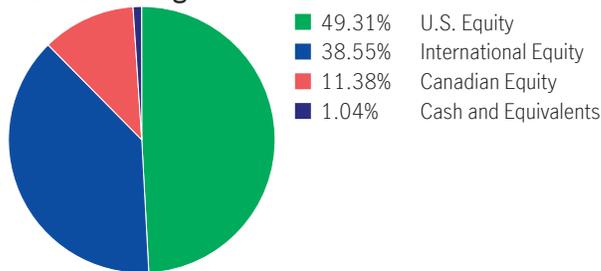
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global Listed Infrastructure Fund. The underlying mutual fund trust holds primarily foreign equities.

**Top 10 investments (of the underlying fund)**

Enbridge Inc.	8.24%
Crown Castle Inc. REIT	6.57%
American Tower Corp. REIT	5.39%
Vinci S.A. Shs	5.07%
National Grid PLC Ord Gbp0.12431289	4.93%
Cheniere Energy Inc. Com New	4.90%
PG&E Corp.	4.15%
Ferrovial S.A. Shs	3.96%
CenterPoint Energy Inc.	3.68%
Cellnex Telecom S.A. Cellnex Telecom SA Acciones	3.45%
<b>Total</b>	<b>50.34%</b>

Total investments: 39

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

**How has the fund performed?**

This section tells you how the fund has performed over the past 9 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

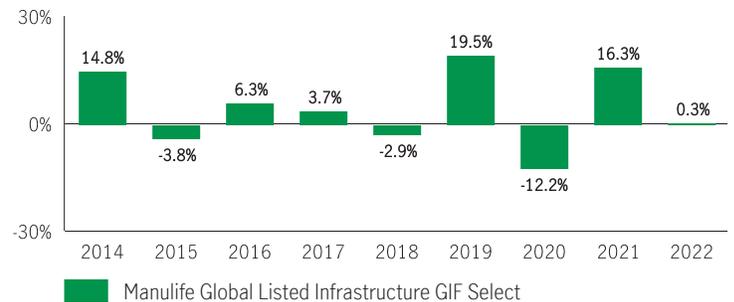
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on October 7, 2013 has \$1,598.11 on December 31, 2022. This works out to an average of 5.21% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 9 years for a contractholder who chose the InvestmentPlus Series. In the last 9 years the fund was up in value 6 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	5.50	2 years of buying	5.00	3 years of buying	5.00	4 years of buying	4.00	5 years of buying	4.00	6 years of buying	3.00	7 years of buying	2.00	After 7 years	0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
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Low Load Sales Charge *	<b>If you sell within:</b> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>2.50</td> </tr> <tr> <td>2 years of buying</td> <td>2.00</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	2.50	2 years of buying	2.00	3 years of buying	1.50	After 3 years	0.00									
	%																			
1 year of buying	2.50																			
2 years of buying	2.00																			
3 years of buying	1.50																			
After 3 years	0.00																			
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	3.26	2.40	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** This Global Equity Fund seeks to achieve long-term capital appreciation by investing primarily in the securities of companies believed to be well-financed and well-managed in infrastructure and related industries and priced below their intrinsic values.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.32	1.65	17.4770	21,878

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.99	1.60	18.0822	10

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

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Fund Facts — GIF Select

**Manulife Global Thematic Opportunities GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** November 2018      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$270,909,108  
**Date Fund Created:** November 2018      **Total Units Outstanding:** 23,101,994      **Portfolio Turnover Rate:** 9.05%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	3.07	2.70	12.1165	13,240,895

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

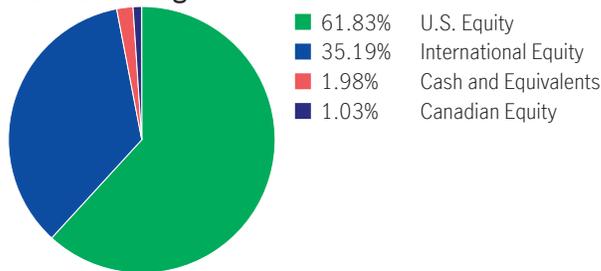
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global Thematic Opportunities Fund. The underlying mutual fund trust holds primarily equities of companies that benefit from global long-term market themes.

**Top 10 investments (of the underlying fund)**

UnitedHealth Group Inc.	4.34%
Thermo Fisher Scientific Inc.	3.69%
Visa Inc. Com Cl A	3.53%
Boston Scientific Corp.	3.01%
Novo Nordisk A/S Almindelig Aktie	2.61%
Quest Diagnostics Inc.	2.52%
Hermès International Société en commandite par actions Shs	2.47%
Ferguson PLC Ord Gbp0.10	2.45%
Allegion PLC Ord Shs	2.37%
Fidelity National Financial Inc. Fnf Group	2.34%
<b>Total</b>	<b>29.33%</b>

Total investments: 57

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking long term growth through capital appreciation and who are interested in diversifying globally in developed and emerging countries.

**How has the fund performed?**

This section tells you how the fund has performed over the past 4 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on November 12, 2018 has \$1,211.80 on December 31, 2022. This works out to an average of 4.76% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 4 years for a contractholder who chose the InvestmentPlus Series. In the last 4 years the fund was up in value 3 years and down in value 1 year.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
Low Load Sales Charge *	<b>If you sell within:</b> 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	3.07	2.70	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** This Global Equity Fund aims to achieve capital growth by investing mainly in equities of companies that benefit from global long-term market themes.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.36	2.14	12.4076	16,915

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.99	1.70	12.6403	765

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

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Manulife Investment Management is a trade name of The Manufacturers Life Insurance Company. The Manufacturers Life Insurance Company (Manulife) is the issuer of insurance contracts containing Manulife segregated funds and the guarantor of any guarantee provisions therein. Manulife, Manulife Investment Management, the Stylized M Design, and Manulife Investment Management & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

Fund Facts — GIF Select

**Manulife Invesco Global Select Equity GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2009      **Underlying Fund Manager:** Invesco Canada Ltd.      **Total Fund Value:** \$48,616,885  
**Date Fund Created:** January 1997      **Total Units Outstanding:** 2,594,171      **Portfolio Turnover Rate:** 1.54%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	3.18	2.56	21.0553	896,667

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

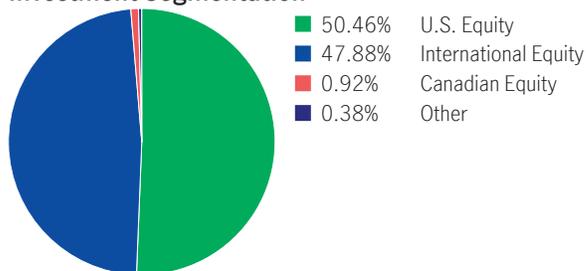
This segregated fund has a “fund-of-fund” structure and invests into the Invesco Global Select Equity Fund. The underlying mutual fund trust holds primarily foreign equities.

**Top 10 investments (of the underlying fund)**

Alphabet Inc. Cl A	9.82%
LVMH Moet Hennessy Louis Vuitton S.E. Shs	5.77%
Analog Devices Inc.	5.24%
S&P Global Inc.	5.09%
Airbus SE Airbus Group N V	4.66%
JD.com Inc. Sponsored ADR Sponsored ADR Repstg Com Cl A	4.59%
Intuit Inc.	4.57%
Novo Nordisk A/S Almindelig Aktie	3.79%
DLF Limited Shs	3.43%
Meta Platforms Inc. Cl A	3.00%
<b>Total</b>	<b>49.96%</b>

Total investments: 115

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

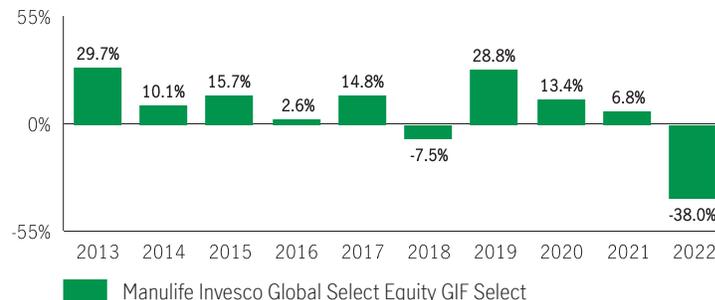
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,740.97 on December 31, 2022. This works out to an average of 5.70% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 8 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	5.50	2 years of buying	5.00	3 years of buying	5.00	4 years of buying	4.00	5 years of buying	4.00	6 years of buying	3.00	7 years of buying	2.00	After 7 years	0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
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\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	3.18	2.56	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund seeks to achieve strong capital growth with a high degree of reliability over the long term. The Fund invests primarily in equities of companies anywhere in the world.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.56	2.01	23.3457	10

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.18	1.80	23.1210	10

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

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Fund Facts — GIF Select

**Manulife Ivy Foreign Equity GIF Select (Mackenzie)**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2009

**Fund Manager:** Mackenzie Financial

**Total Fund Value:** \$34,908,267

**Date Fund Created:** January 2005

**Total Units Outstanding:** 1,581,433

**Portfolio Turnover Rate:** 37.02%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	3.08	2.46	22.8918	876,424

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

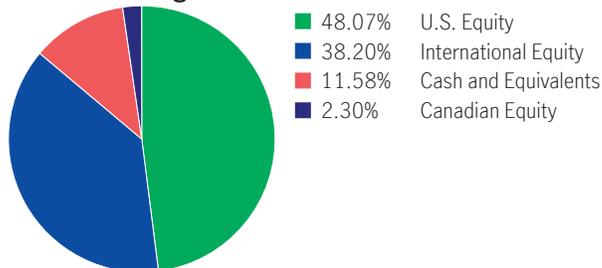
This segregated fund invests directly into a basket of securities holding primarily foreign equities.

**Top 10 investments**

RBC 03JAN23 4.3% TD	6.58%
Danaher Corp.	3.49%
Seven & i Holdings Co. Ltd. Shs	3.41%
Johnson & Johnson	3.28%
Amcor PLC Depository Receipt Cdi 1 1 Foreign Exempt Nyse	3.01%
Colgate-Palmolive Co.	2.92%
Compass Group PLC Ord Gbp0.1105	2.89%
RELX PLC Shs	2.86%
Oracle Corp.	2.77%
Reckitt Benckiser Group PLC Shs	2.77%
<b>Total</b>	<b>34.00%</b>

Total investments: 47

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

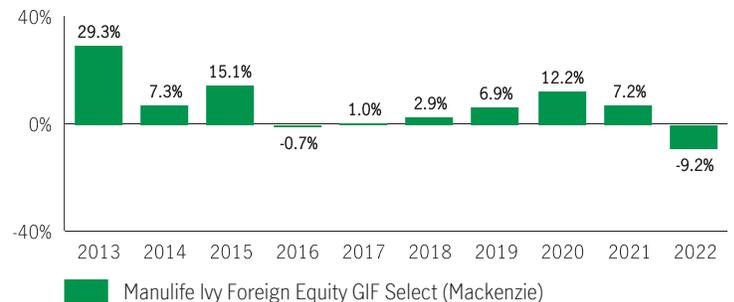
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,924.69 on December 31, 2022. This works out to an average of 6.77% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 8 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
Low Load Sales Charge *	<b>If you sell within:</b> 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	3.08	2.46	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

**Objective:** The Fund seeks for long-term capital growth consistent with protection of capital. The Fund invests the majority of its assets in equity securities of American companies although the Fund's investments are not limited geographically and the Fund will pursue investments in other international markets. The Fund may also purchase fixed income securities if appropriate in relation to economic and market conditions.

**Strategy:** The portfolio advisor follows a blended value and growth investment style. While the team's focus is on companies which appear likely to have superior and relatively consistent longer term growth prospects, strong consideration is placed on assessing the investment's true worth relative to its stock price. The review process includes analysis of the company's competitive position, management strengths, expected profitability and financial position. The strategy for this fund is available through the Investment Policy Statement (IPS).

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.40	1.92	25.2750	27,945

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.07	1.70	24.8024	3,743

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

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Fund Facts — GIF Select

**Manulife Tax-Managed Growth GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2009      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$19,866,877  
**Date Fund Created:** January 2002      **Total Units Outstanding:** 684,447      **Portfolio Turnover Rate:** 5.07%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	3.03	2.29	29.6469	323,935

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

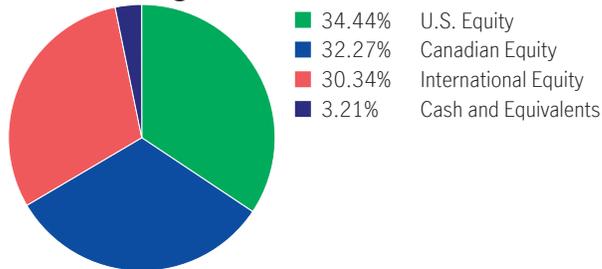
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Tax-Managed Growth Fund. The underlying mutual fund trust holds primarily foreign equities.

**Top 10 investments (of the underlying fund)**

Marsh & McLennan Cos.	1.58%
Amphenol Corp. Cl A	1.50%
Microsoft Corp.	1.48%
Canadian Natural Resources Ltd.	1.48%
Aon PLC Shs Cl A	1.47%
Royal Bank of Canada	1.43%
Visa Inc. Com Cl A	1.34%
Toronto-Dominion Bank Com New	1.32%
Wolters Kluwer N.V. Shs	1.22%
Procter & Gamble Co.	1.21%
<b>Total</b>	<b>14.04%</b>

Total investments: 260

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

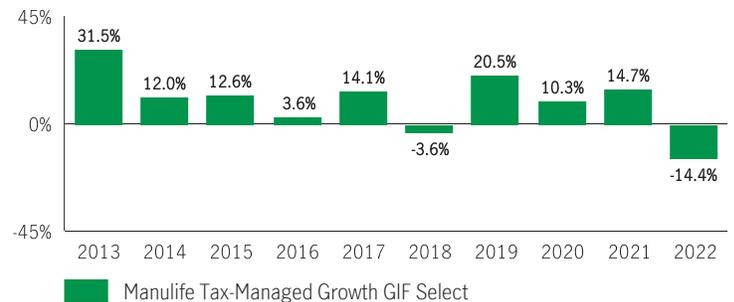
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$2,465.71 on December 31, 2022. This works out to an average of 9.45% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 8 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> 1 year of buying 5.50 2 years of buying 5.00 3 years of buying 5.00 4 years of buying 4.00 5 years of buying 4.00 6 years of buying 3.00 7 years of buying 2.00 After 7 years 0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
Low Load Sales Charge *	<b>If you sell within:</b> 1 year of buying 2.50 2 years of buying 2.00 3 years of buying 1.50 After 3 years 0.00	

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	3.03	2.29	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The investment objective of this fund is to obtain after-tax portfolio efficiency to maximize overall after-tax returns by investing directly in high quality small-, mid- and large-cap Canadian, U.S. and international equities.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.34	1.57	33.2649	41,099

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.05	1.52	31.5740	10

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

500 King Street North, Waterloo ON N2J4C6

[www.manulifeim.ca](http://www.manulifeim.ca)

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Fund Facts — GIF Select

**Manulife Fidelity NorthStar GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2009      **Underlying Fund Manager:** Fidelity Investments Canada ULC      **Total Fund Value:** \$111,799,960  
**Date Fund Created:** January 2004      **Total Units Outstanding:** 4,769,483      **Portfolio Turnover Rate:** 5.03%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	3.19	2.56	25.9831	1,242,843

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

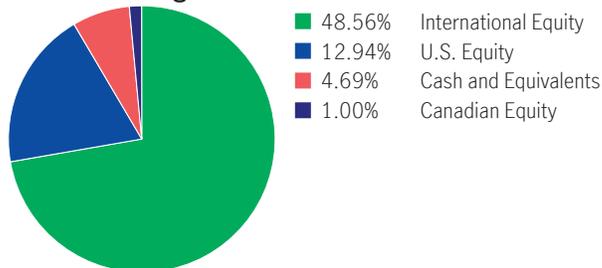
This segregated fund has a “fund-of-fund” structure and invests into the Fidelity NorthStar Fund. The underlying mutual fund trust holds primarily Canadian equities.

**Top 10 investments (of the underlying fund)**

Oil and Natural Gas Corp. Ltd. Shs	2.24%
Microsoft Corp.	1.90%
DB Insurance Co. Ltd. Shs	1.68%
Itochu Corp. Shs	1.46%
Simplo Technology Co., Ltd. Shs	1.40%
JUMBO SA	1.17%
Redington Limited Shs	1.06%
TotalEnergies SE Sponsored ADR Sponsored Adr	1.00%
Fukuda Denshi Co., Ltd. Shs	1.00%
British American Tobacco PLC Shs	0.99%
<b>Total</b>	<b>13.90%</b>

Total investments: 528

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

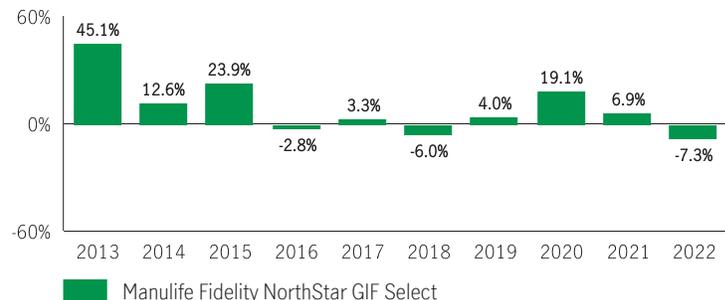
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$2,343.84 on December 31, 2022. This works out to an average of 8.89% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 7 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
Deferred Sales Charge (DSC) *	<b>If you sell within:</b> <table border="1"> <thead> <tr> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.50</td> </tr> <tr> <td>2 years of buying</td> <td>5.00</td> </tr> <tr> <td>3 years of buying</td> <td>5.00</td> </tr> <tr> <td>4 years of buying</td> <td>4.00</td> </tr> <tr> <td>5 years of buying</td> <td>4.00</td> </tr> <tr> <td>6 years of buying</td> <td>3.00</td> </tr> <tr> <td>7 years of buying</td> <td>2.00</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>		%	1 year of buying	5.50	2 years of buying	5.00	3 years of buying	5.00	4 years of buying	4.00	5 years of buying	4.00	6 years of buying	3.00	7 years of buying	2.00	After 7 years	0.00	<ul style="list-style-type: none"> <li>The sales charge is deducted from the amount you sell</li> <li>You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge</li> <li>You can switch to units of other funds within the same guarantee option and sales charge option without paying any sales charge. The sales charge schedule will be based on the date you invest in your first fund</li> <li>Any sales charge you pay goes to Manulife</li> </ul>
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2 years of buying	2.00																			
3 years of buying	1.50																			
After 3 years	0.00																			
No Load Sales Charge	There are no charges to you.	When you invest, Manulife pays a commission of up to 3.0%. Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	3.19	2.56	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund aims to achieve long-term capital growth. It invests primarily in equity securities of companies anywhere in the world.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.49	2.01	28.4223	15,844

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.18	1.80	27.1209	4,221

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

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Fund Facts — GIF Select

**Manulife Global Small Cap GIF Select**

Effective June 1, 2023 or thereabout, the deferred and low load sales charge options, where offered, will no longer be available for purchase and subsequent deposit.

**Quick Facts**

**Date Fund Available:** October 2009      **Underlying Fund Manager:** Manulife Investment Management Limited      **Total Fund Value:** \$28,058,127  
**Date Fund Created:** July 2008      **Total Units Outstanding:** 697,589      **Portfolio Turnover Rate:** 2.55%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	3.04	2.24	39.7347	608,214

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

**What does the fund invest in?**

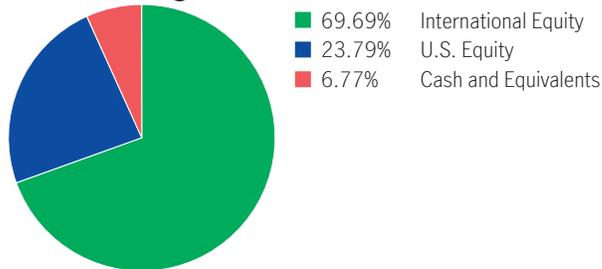
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global Small Cap Fund. The underlying mutual fund trust holds primarily foreign equities.

**Top 10 investments (of the underlying fund)**

De'Longhi S.p.A. Shs	4.54%
Ipsos SA Shs	3.93%
PC Connection, Inc.	3.65%
InPost S.A. Shs Inpost S A Ord Br	3.45%
Winmark Corporation	3.42%
Atea ASA Shs	3.25%
RS Group plc Ord Shs	3.22%
Aramex PJSC Shs	2.68%
Insperty, Inc.	2.50%
CBIZ, Inc.	2.39%
<b>Total</b>	<b>33.04%</b>

Total investments: 58

**Investment Segmentation**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

**Who is this fund for?**

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

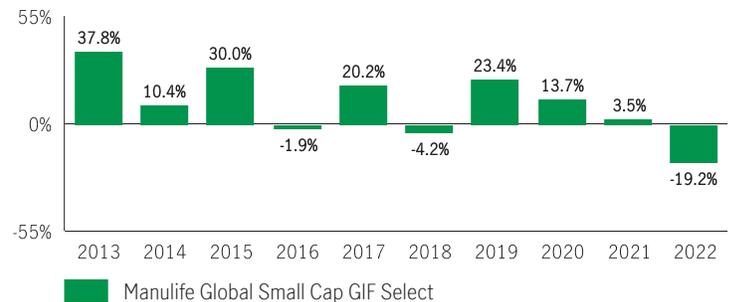
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$2,623.12 on December 31, 2022. This works out to an average of 10.13% per year.

**Year-by-year returns** Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus Series. In the last 10 years the fund was up in value 7 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.



## How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

### 1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate</li> <li>The initial sales charge is deducted from the amount you invest. It is paid as a commission</li> </ul>																		
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	%																			
1 year of buying	2.50																			
2 years of buying	2.00																			
3 years of buying	1.50																			
After 3 years	0.00																			

\* Back-end and low-load sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

### 2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	3.04	2.24	—

#### Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

### 3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

**Objective:** The Fund seeks to provide above average long-term returns by investing in securities of global, small-cap companies. The Fund is primarily invested in equity securities of companies located around the world. The amount invested in any one country varies depending upon the economic, investment, and market outlook and opportunities in each area. The Fund may also invest in treasury bills or short-term investments, not exceeding three years to maturity, from time to time.

**Strategy:** This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

## Information specific to Elite and F-Class sales charge options

### Elite (available only to GIF Select InvestmentPlus contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

#### What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	1,000,000	2.31	1.52	44.6601	26,290

### F-Class

This section shows the information specific to the F-Class sales charge option of this fund. Funds in the F-Class sales charge option are available for investors who have fee-based or wrap accounts with their dealer.

#### What you pay

- Sales charges are generally negotiated between you and your dealer
- Collection of these fees will occur within the dealer account and not from the contract
- These are separate fees in addition to the MER

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	1.85	1.48	39.9030	10

## For more information

This summary may not contain all the information you need. Please read the Information Folder and Contract or you may contact us at:

### Manulife

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[www.manulifeim.ca](http://www.manulifeim.ca)

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

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# Potential risks of investing

The underlying investments of the segregated funds may be units of mutual funds, pooled funds or other selected investments. The risk factors of the underlying investments directly affect those investments and will also affect the segregated funds. For a comprehensive disclosure of the risks of these underlying funds, refer to the simplified prospectus or other disclosure documents of the underlying funds, copies of which are available upon request.

**Asset-backed and mortgage-backed risk:** If there are changes in the market's perception of the issuers of asset backed or mortgage backed securities, or in the credit worthiness of the parties involved, then the value of the securities may be affected. In addition, for asset-backed securities, there is a risk that there may be a mismatch in timing between the cash flow of the underlying assets backing the security and the repayment obligation of the security upon maturity. In the use of mortgage-backed securities, there are also risks that there may be a drop in the interest rates charged on mortgages, a mortgagor may default in its obligations under a mortgage or there may be a drop in the value of the property secured by the mortgage.

**Concentration Risk** occurs when a Fund, including an underlying Fund, invests in a portfolio of relatively few securities. As a result, the securities invested in may not be diversified across all sectors or they may be concentrated in specific regions or countries. By concentrating its investment, a significant portion of the Fund or the underlying Fund may be invested in a single security. This may result in higher volatility, as changes in the market value of an individual security will have a greater impact on the value of the Fund's portfolio. It may also result in a decrease in the liquidity of the Fund's portfolio.

**Credit risk** is the risk of default by the issuer of debt instruments, such as bond or money market instruments. Default will negatively impact the value of assets within the underlying fund, thus lowering the overall return of the Fund.

**Corporate class risk:** Certain underlying funds are structured as classes of shares of a single corporation which may contain multiple funds. Each corporate class fund has its own assets and liabilities, and each fund will be charged separately for any expenses that are specifically attributable to that fund. However, each fund's assets are the property of the corporation. Therefore, if a fund cannot meet its obligations, the assets of the other funds of the corporation may be used to pay those obligations.

**Cybersecurity Risk** is the risk of cyber-attacks or data breaches of technological systems that may result in the disclosure of confidential information, unauthorized access to sensitive information, the destruction or corruption of data, and financial loss to the Fund. Manulife and its service providers use technology in virtually all aspects of business and operations including that of the Fund. As a result, Manulife has and requires its service providers to have a robust and evolving information security program that features policies, processes, technologies, and dedicated professionals that protect information, systems, and networks. Despite this, there can be no assurances that these measures will be successful in protecting our networks and information assets against attacks in every instance. This is because cyber-attack techniques are changing frequently, increasing in sophistication, are often not recognizable until launched, and can originate from a wide variety of sources. As a result, Manulife and its service providers may not be able to anticipate or implement effective preventive measures against all disruptions or privacy and security breaches. Cyber-attacks could result in violation of privacy laws or information security regulations, or could materially disrupt network access or business operations.

**Derivative risk** occurs when derivatives are used as a risk management tool to mitigate risks or diversify risks that are not desired. Some Funds and underlying mutual funds may invest in derivatives for hedging purposes, for achieving the duration target or for replicating the approximate return of a direct investment in the underlying mutual funds(s). A Fund's ability to dispose of the derivatives depends on the liquidity of such positions in the market, if the market direction goes against the manager's forecast, and the ability of the other party to fulfill its obligations. Therefore, there is no guarantee that transactions involving derivatives will always be beneficial to the Fund. The use of derivative instruments is prohibited in acquiring investment exposures not otherwise permitted in the Fund's investment description.

**Sustainability (Environmental, Social, and Governance (ESG)) Policy Risk:** An ESG Fund's ESG investment policy could cause it to perform differently compared to similar funds that do not have such a policy. Any criteria related to this ESG investment policy may result in the ESG Fund's forgoing opportunities to buy certain securities when it might otherwise be advantageous to do so, or selling securities for ESG reasons when it might be otherwise disadvantageous for it to do so. Furthermore, information and third party data used to evaluate certain ESG characteristics of a company or asset may be incomplete, inaccurate or unavailable, which may impact the portfolio advisor's investment assessment or its ability to determine accurately the ESG characteristics or practices of some company or assets or the evolution over time of those ESG characteristics or practices. In addition, investors may differ in their views on what constitutes positive or negative ESG characteristics. As a result, the companies in which an ESG Fund invests, directly or indirectly, may not reflect the beliefs and values of any particular investor. An ESG Fund will vote proxies in accordance with the Manager's Proxy Voting Policy.

**Exchange-traded fund risk:** Certain Funds may invest in securities of exchange-traded funds (ETFs). These ETFs seek to provide returns similar to the performance of a particular market index or industry sector index. ETFs may not achieve the same return as their benchmark market or industry sector indices due to, among other things, differences in the actual weights of securities held in the ETF versus the weights in the relevant index (any such differences are usually small) and due to the operating and management expenses of the ETFs. An ETF may, for a variety of reasons, also fail to accurately track the market segment or index that underlies its investment objective. The price of an ETF can also fluctuate and the value of Funds that invest in securities offered by ETFs will change with these fluctuations.

**Foreign currency risk** occurs when an underlying fund invests in countries other than Canada or holds assets valued in another currency, which may decline in value relative to the Canadian currency. This situation will adversely affect the returns of those foreign assets held in the underlying fund and the total return of the Fund.

**Inflation risk** is the risk that inflation will affect interest rates and, in turn, make assets within an underlying fund less attractive from a price perspective, thus hurting the overall performance of the Fund.

**Interest rate risk** is the chance that interest rates may fluctuate, and thereby may negatively impact the value of the assets within an underlying fund, thus lowering the overall return of the Fund.

**Liquidity risk** is the risk that an investment cannot be easily converted into cash. An investment may be less liquid if it is not widely traded, if there are restrictions on the exchange where the trading takes place or due to legal restrictions, the nature of the investment itself, settlement terms, or for other reasons such as a shortage of buyers interested in a particular investment or an entire market. Investments with low liquidity can have dramatic changes in value and can result in loss.

**Manager risk** is the chance that a fund manager may purchase a poor asset or may dispose of an asset which continues to grow in value; the fund manager may fail to recognize increasing or decreasing market conditions. Any or all of these can directly affect the performance of the Fund.

**Real estate risk:** Real estate by nature is not a liquid asset. There is no formal market for trading in real property and very few records are available to the public, which give terms and conditions of real property transactions. It may take time to sell real estate investments at a reasonable price, limiting the funds ability to respond quickly to changes in economic or investment conditions.

**Securities lending, repurchase, and reverse Repurchase transaction risk:**

Funds may engage in securities lending, repurchase and reverse repurchase transactions directly, or may be exposed to these transactions indirectly because of the underlying funds in which they invest. While securities lending, repurchase and reverse repurchase transactions are different, all three arrangements involve the temporary exchange of securities for cash with a simultaneous obligation to redeliver a like quantity of the same securities at a future date. Securities lending is an agreement whereby a fund lends securities through an authorized agent in exchange for a fee and a form of acceptable collateral. Under a repurchase transaction, a fund agrees to sell securities for cash, while at the same time assuming an obligation to repurchase the same securities for cash, usually at a lower price and at a later date. A reverse repurchase transaction is a transaction in which a fund buys securities for cash and simultaneously agrees to resell the same securities for cash, usually at a higher price and at a later date.

The risks associated with securities lending, repurchase and reverse repurchase transactions arise when a counterparty, whether it be the borrower, seller or buyer, defaults under the agreement evidencing the transaction. The fund is then forced to make a claim in order to recover its investment. In securities lending or repurchase transactions, the fund could incur a loss if the value of the securities loaned or sold has increased relative to the value of the collateral held by the fund. In the case of a reverse repurchase transaction, the fund could incur a loss if the value of the securities purchased by the fund decreases in value relative to the value of the collateral held by the fund. To limit the risks associated with these transactions, a fund would adhere to controls and limits that are intended to offset these risks and by limiting the amount of exposure to these transactions. A fund would also typically deposit collateral only with lenders that meet certain criteria for creditworthiness and only up to certain limits. Small company risk is the result of smaller companies having valuations that tend to be more volatile than those of large established companies. As such, the value of Funds that buy investments in smaller companies may rise and fall significantly.

**Sovereign risk** applies when investing abroad as there may be additional risk of the Fund's capital to companies outside of the laws of Canada. Information flow, liquidity, political stability, and social policy may all affect the prices of foreign investments and in return the value of the assets within the Fund, thus hurting the overall performance of the Fund.

**Specialization risk:** Some Funds specialize in investing in a particular industry or part of the world. Specialization allows the portfolio advisor to focus on specific areas of the economy, which can boost profits if both the sector and the companies selected prosper. However, if the industry or geographic area experience challenges, the Fund will suffer because there are relatively few other exposures to offset and because securities in the same industry tend to be affected by challenges in a similar manner. The Fund must follow its investment objective and may be required to continue to invest primarily in securities in the industry or geographic area, whether or not it is prosperous.

**Substantial securityholder risk:** A Fund may have one or more substantial investors who hold a significant amount of securities of the Fund, such as a financial institution or a Top Fund. If a substantial investor decides to redeem its investment in a Fund, the Fund may be forced to sell its investments at an unfavourable market price in order to accommodate such request. The Fund may also be forced to change the composition of its portfolio. Such actions may result in considerable price fluctuations to the Fund's net asset value and negatively impact on its returns. The Funds do, however, have policies and procedures designed to monitor, detect and deter inappropriate short-term or excessive trading. See "Short-Term Trading".

**Underlying fund risk** applies where a segregated fund that invests in units of an underlying fund may be exposed to the risks associated with the underlying fund.

 **Manulife** Investment Management

Manulife Investment Management is a trade name of The Manufacturers Life Insurance Company. The Manufacturers Life Insurance Company (Manulife) is the issuer of insurance contracts containing Manulife segregated funds and the guarantor of any guarantee provisions therein. Manulife, Manulife Investment Management, the Stylized M Design, and Manulife Investment Management & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.