

Fund Facts

GIF Select

Manulife Guaranteed Investment Funds Select (GIF Select)

Segregated Fund Solutions**Effective July 10, 2020****Performance as at December 31, 2019**

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?

Fund Addition

Effective May 25, 2021, the following fund was added to the InvestmentPlus Series:

- Manulife Climate Action GIF Select

Full fund details, including fund codes and MERs of new fund, are available on **Price & Performance**.

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.
 - **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.

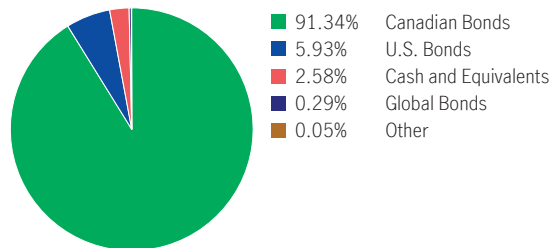
Top 10 investments (of the underlying fund)

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.

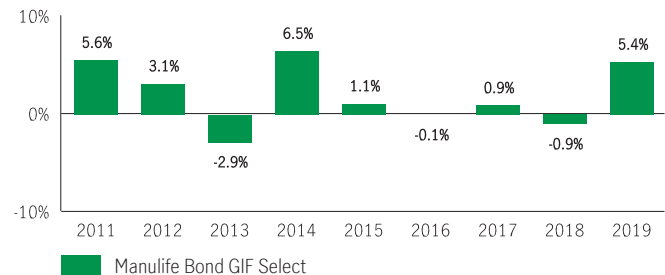
Average return

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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
Low Load Sales Charge	If you sell within: 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
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.

20

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

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 Balanced Portfolio GIF Select

Quick Facts

Date Fund Available: May 2017
Date Fund Created: May 2017

Underlying Fund Manager: Manulife Investment Management Limited
Total Units Outstanding: 18,655,084

Total Fund Value: \$206,327,537
Portfolio Turnover Rate: 2.80%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.73	2.35	11.0324	13,615,112

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

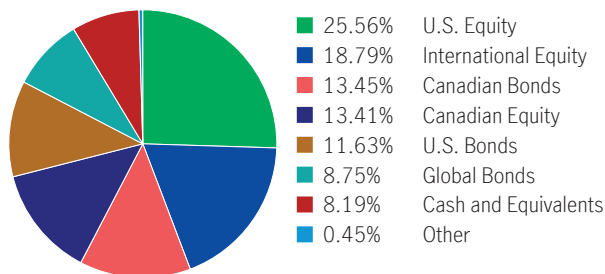
This Segregated Fund invests in the Manulife Balanced Portfolio mutual fund. The underlying fund invests primarily in securities of funds and/or ETFs which in turn invest in domestic and global equity securities and/or domestic and global fixed income securities.

Top 10 investments (of the underlying fund)

Manulife Dividend Income Fund	11.27%
Manulife Strategic Income Fund	8.12%
Manulife Global Unconstrained Bond Fund	7.94%
Manulife Canadian Unconstrained Bond Fund	7.94%
Manulife Bond Fund	7.66%
Manulife Global Listed Infrastructure Fund	7.53%
Manulife World Investment Fund	6.62%
Manulife Fundamental Equity Fund	4.95%
Manulife Money Market Fund	4.55%
Manulife Emerging Markets Fund	4.49%
Total	71.06%

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 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 2 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

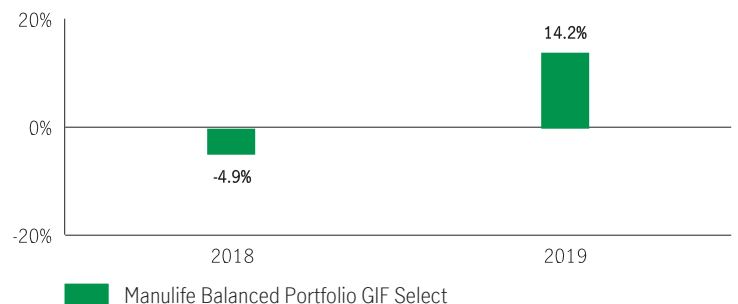
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on May 19, 2017 has \$1,103.24 on December 31, 2019. This works out to an average of 3.83% 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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
Low Load Sales Charge	If you sell within: 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 2.0%. 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. 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?

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 for complete objective and strategy of the underlying fund.

Objective: This Global Equity 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

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	1.59	11.2530	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	1.51	1.39	11.3679	33,675

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 Conservative Portfolio GIF Select

Quick Facts

Date Fund Available: May 2017

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$143,747,750

Date Fund Created: May 2017

Total Units Outstanding: 13,273,161

Portfolio Turnover Rate: 8.07%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.27	1.94	10.7716	7,438,397

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

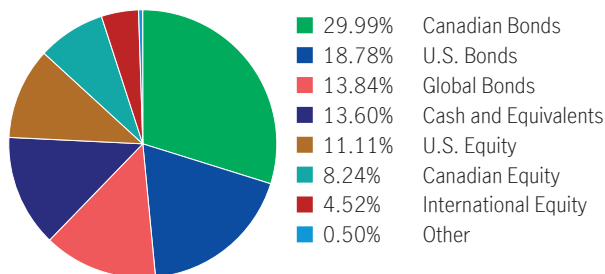
This Segregated Fund invests in the Manulife Conservative Portfolio mutual fund. The underlying fund invests primarily in securities of funds and/or ETFs which in turn invest in domestic and global equity securities and/or domestic and global fixed income securities.

Top 10 investments (of the underlying fund)

Manulife Bond Fund	27.44%
Manulife Strategic Income Fund	17.39%
Manulife Global Unconstrained Bond Fund	9.05%
Manulife Money Market Fund	8.73%
Manulife Dividend Income Fund	6.68%
Manulife Global Equity Class	5.76%
Manulife Canadian Unconstrained Bond Fund	4.74%
Vanguard Emerging Markets Government Bond Index Fund	4.69%
Manulife U.S. Unconstrained Bond Fund	4.02%
Manulife Multifactor Canadian Large Cap	3.43%
Total	91.94%

Total investments: 15

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 2 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

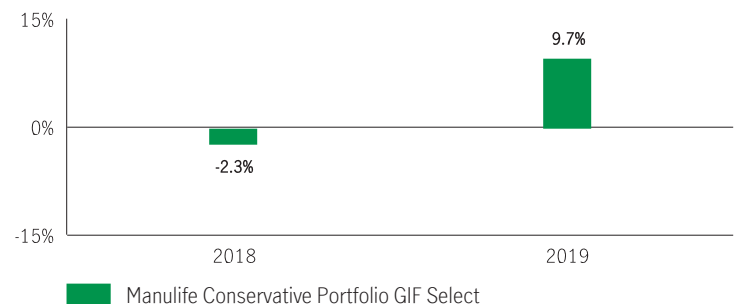
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on May 19, 2017 has \$1,077.16 on December 31, 2019. This works out to an average of 2.88% 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 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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. 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.

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.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.27	1.94	—

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 for 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

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	10.9474	22,555

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	1.16	1.07	11.0511	4,948

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 Growth Portfolio GIF Select

Quick Facts

Date Fund Available: May 2017

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$84,216,334

Date Fund Created: May 2017

Total Units Outstanding: 7,575,693

Portfolio Turnover Rate: 9.71%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.77	2.39	11.0980	6,386,315

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

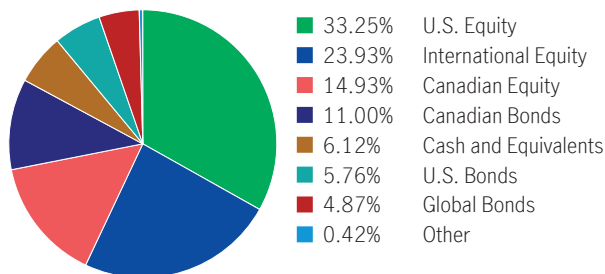
This Segregated Fund invests in the Manulife Growth Portfolio mutual fund. The underlying fund invests primarily in securities of funds and/or ETFs which in turn invest in domestic and global equity securities and/or domestic and global fixed income securities.

Top 10 investments (of the underlying fund)

Manulife Dividend Income Fund	11.81%
Manulife Global Listed Infrastructure Fund	9.87%
Manulife Canadian Unconstrained Bond Fund	7.34%
Manulife Fundamental Equity Fund	6.62%
Manulife World Investment Fund	6.42%
Manulife Emerging Markets Fund	6.22%
Manulife Bond Fund	5.99%
Manulife Global Unconstrained Bond Fund	5.12%
Manulife U.S. All Cap Equity Fund	5.02%
MIM Global Small Cap Equity Pooled Fund	4.30%
Total	68.72%

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 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 2 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

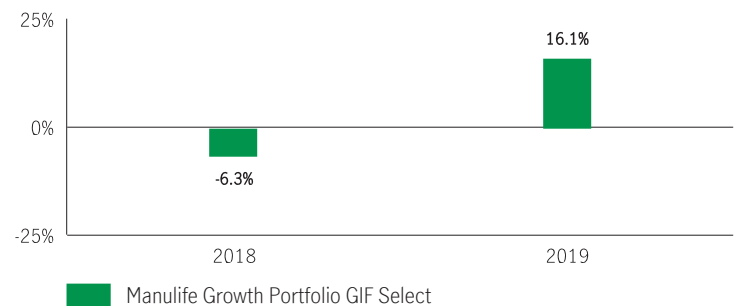
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on May 19, 2017 has \$1,109.80 on December 31, 2019. This works out to an average of 4.06% 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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. 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 for 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

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	1.85	11.3567	18,858

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	1.67	1.43	11.4231	4,138

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 Moderate Portfolio GIF Select

Quick Facts

Date Fund Available: May 2017

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$115,745,576

Date Fund Created: May 2017

Total Units Outstanding: 10,668,008

Portfolio Turnover Rate: 6.08%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.54	2.18	10.8193	8,600,771

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

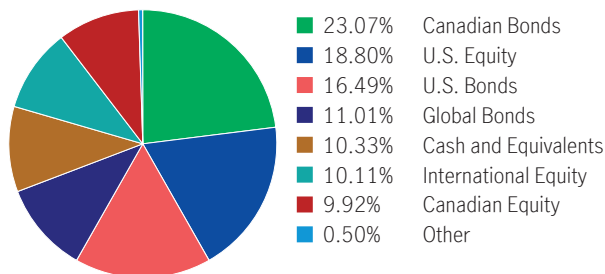
This Segregated Fund invests in the Manulife Moderate Portfolio mutual fund. The underlying fund invests primarily in securities of funds and/or ETFs which in turn invest in domestic and global equity securities and/or domestic and global fixed income securities.

Top 10 investments (of the underlying fund)

Manulife Bond Fund	17.43%
Manulife Strategic Income Fund	15.09%
Manulife Canadian Unconstrained Bond Fund	8.22%
Manulife Dividend Income Fund	7.68%
Manulife Global Unconstrained Bond Fund	6.86%
Manulife Money Market Fund	6.58%
Manulife World Investment Fund	5.74%
Manulife Global Listed Infrastructure Fund	4.99%
Manulife Fundamental Equity Fund	4.28%
Manulife U.S. Unconstrained Bond Fund	3.56%
Total	80.43%

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 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 2 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

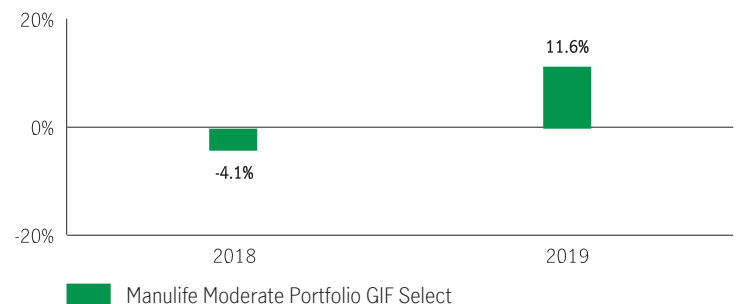
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on May 19, 2017 has \$1,081.93 on December 31, 2019. This works out to an average of 3.05% 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 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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. 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 for 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

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	1.65	11.0148	23,067

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	1.33	11.1350	10

For more information

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Manulife

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Fund Facts — GIF Select

Manulife Dollar-Cost Averaging Program GIF Select

Quick Facts

Date Fund Available: May 2019

Fund Manager: Manulife

Total Fund Value: \$94,310,181

Date Fund Created: May 2019

Total Units Outstanding: 9,389,792

Portfolio Turnover Rate: --

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	0.00	0.00	10.0437	2,801,120
IncomePlus	25,000	0.00	0.00	10.0516	17,586
EstatePlus	10,000	0.00	0.00	10.0437	2,793

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

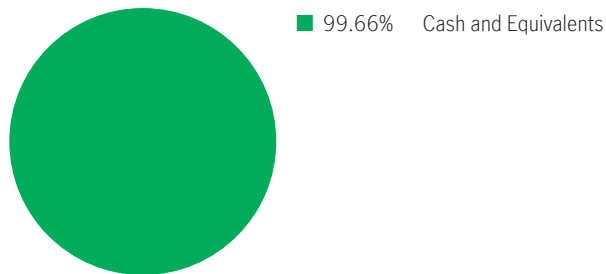
This Segregated Fund invests primarily in Canadian cash and on demand deposit accounts.

Top 10 investments

Canadian Dollar 99.66%
Total 99.66%

Total investments: 1

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 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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
Low Load Sales Charge	If you sell within: 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 2.0%. 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. 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: Upon request, 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	10.0480	10
IncomePlus	25,000	0.00	0.00	10.0480	10
EstatePlus	10,000	0.00	0.00	10.0480	—

For more information

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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 High Interest Savings GIF Select

Quick Facts

Date Fund Available: October 2009

Fund Manager: Manulife

Total Fund Value: \$470,220,822

Date Fund Created: October 2006

Total Units Outstanding: 41,702,384

Portfolio Turnover Rate: --

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	0.00	0.00	11.1519	22,643,211
IncomePlus	25,000	0.00	0.00	10.6679	164,154
EstatePlus	10,000	0.00	0.00	11.1519	477,288

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

This Segregated Fund invests primarily in Canadian cash and cash equivalents.

Top 10 investments

Canadian Dollar

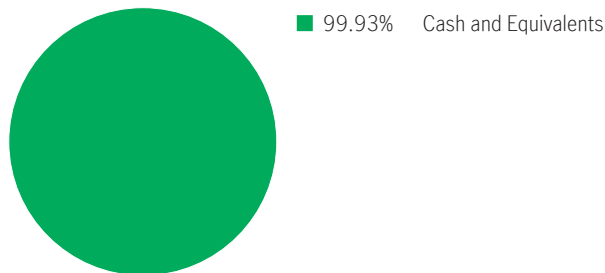
99.93%

Total

99.93%

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.

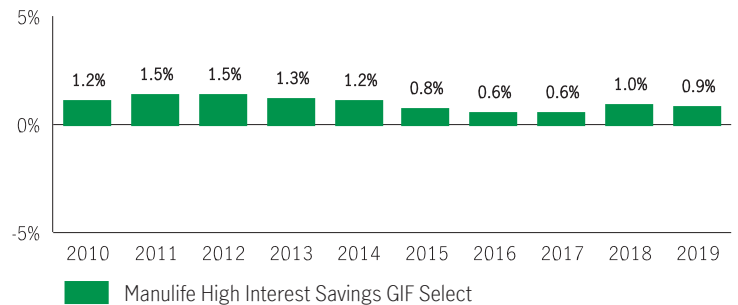
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,112.51 on December 31, 2019. This works out to an average of 1.07% 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.

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 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>1.50</td> </tr> <tr> <td>2 years of buying</td> <td>1.50</td> </tr> <tr> <td>3 years of buying</td> <td>1.50</td> </tr> <tr> <td>4 years of buying</td> <td>1.00</td> </tr> <tr> <td>5 years of buying</td> <td>1.00</td> </tr> <tr> <td>6 years of buying</td> <td>1.00</td> </tr> <tr> <td>7 years of buying</td> <td>0.50</td> </tr> <tr> <td>After 7 years</td> <td>0.00</td> </tr> </tbody> </table>	If you sell within:	%	1 year of buying	1.50	2 years of buying	1.50	3 years of buying	1.50	4 years of buying	1.00	5 years of buying	1.00	6 years of buying	1.00	7 years of buying	0.50	After 7 years	0.00	<p>When you invest, Manulife pays a commission of 1.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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
If you sell within:	%																			
1 year of buying	1.50																			
2 years of buying	1.50																			
3 years of buying	1.50																			
4 years of buying	1.00																			
5 years of buying	1.00																			
6 years of buying	1.00																			
7 years of buying	0.50																			
After 7 years	0.00																			
Low Load Sales Charge	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>1.00</td> </tr> <tr> <td>2 years of buying</td> <td>0.50</td> </tr> <tr> <td>3 years of buying</td> <td>0.50</td> </tr> <tr> <td>After 3 years</td> <td>0.00</td> </tr> </tbody> </table>	If you sell within:	%	1 year of buying	1.00	2 years of buying	0.50	3 years of buying	0.50	After 3 years	0.00	<p>When you invest, Manulife pays a commission of 0.5%. Any sales charge you pay goes to Manulife.</p>								
If you sell within:	%																			
1 year of buying	1.00																			
2 years of buying	0.50																			
3 years of buying	0.50																			
After 3 years	0.00																			
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.																		

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.

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: Upon request, 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	11.0310	40,680
IncomePlus	25,000	0.00	0.00	10.6891	11
EstatePlus	10,000	0.00	0.00	11.0310	—

For more information

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Fund Facts — GIF Select

Manulife Bond GIF Select

Quick Facts

Date Fund Available: October 2010

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$185,627,348

Date Fund Created: October 2010

Total Units Outstanding: 16,718,581

Portfolio Turnover Rate: 8.17%

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

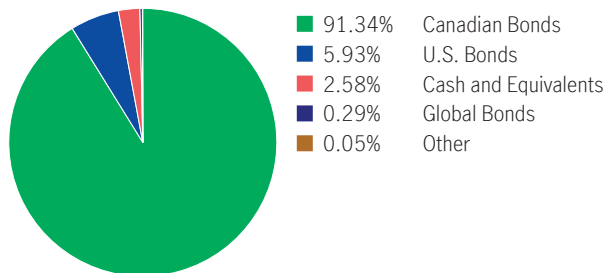
This Segregated Fund invests in the Manulife Bond Fund. The underlying mutual fund invests primarily in Canadian fixed income investments.

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



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.

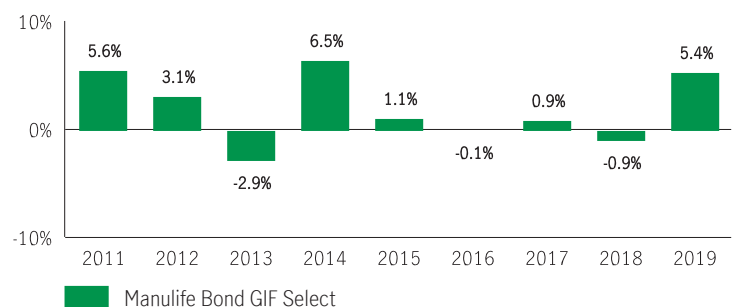
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on October 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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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.
Low Load Sales Charge	If you sell within: 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
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 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.

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 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	1.54	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

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Fund Facts — GIF Select

Manulife Fidelity Canadian Bond GIF Select

Quick Facts

Date Fund Available: October 2009
Date Fund Created: January 1997

Underlying Fund Manager: Fidelity Investments Canada ULC
Total Units Outstanding: 8,021,948

Total Fund Value: \$110,613,390
Portfolio Turnover Rate: 5.95%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.30	1.79	12.6309	1,228,484
IncomePlus	25,000	2.32	1.79	11.0833	51,401
EstatePlus	10,000	2.30	1.79	12.6309	279,026

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

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

Top 10 investments (of the underlying fund)

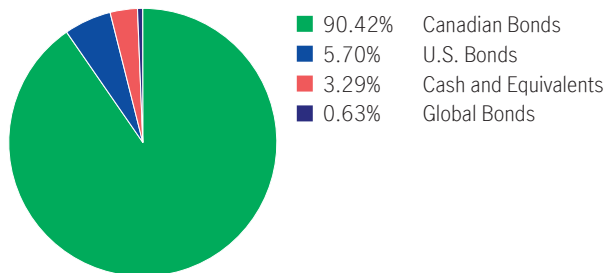
Gov. of Canada, 5%, 6/1/2037	1.98%
Province of Alberta, 2.35%, 6/1/2025	1.73%
Province of Quebec, 5%, 12/1/2041	1.62%
Province of Ontario, 5.85%, 3/8/2033	1.38%
Province of Quebec, 3.75%, 9/1/2024	1.23%
Province of Ontario, 2.4%, 6/2/2026	1.23%
Gov. of Canada, 1.25%, 12/1/2047	1.11%
Province of Ontario, 3.5%, 6/2/2043	1.07%
Canada Housing Trust No.1, 0.0265%, 12/15/2028 144A	1.02%
Gov. of Canada, 3.5%, 12/1/2045	0.97%

Total

13.34%

Total investments: 555

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.

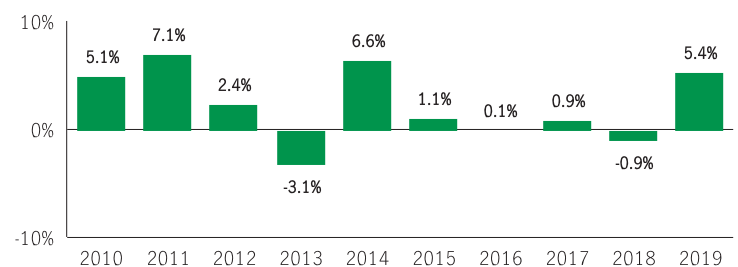
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,268.02 on December 31, 2019. This works out to an average of 2.40% 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 8 years and down in value 2 years.



Manulife Fidelity Canadian Bond 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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.
Low Load Sales Charge	If you sell within: 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	2.30	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 for 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

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	1.38	13.3421	10
IncomePlus	1,000,000	1.81	1.31	11.7525	11
EstatePlus	1,000,000	1.73	1.38	13.3421	—

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	1.24	12.6545	10
IncomePlus	25,000	1.81	1.31	11.7525	11
EstatePlus	10,000	1.81	1.24	12.6545	—

For more information

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Fund Facts — GIF Select

Manulife Corporate Bond GIF Select

Quick Facts

Date Fund Available: October 2009

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$115,120,177

Date Fund Created: January 2005

Total Units Outstanding: 7,153,134

Portfolio Turnover Rate: 9.32%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.13	1.64	15.1807	2,290,496

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

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

Top 10 investments (of the underlying fund)

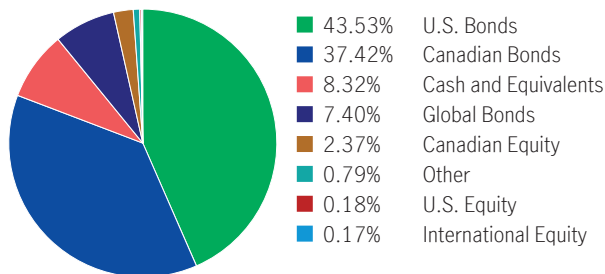
Federal Home Loan Bank 01/08/2020 DN	4.10%
Fannie Mae Treasury Bill, 1/2/2020	1.75%
Bank of Nova Scotia, 4.5%, 12/16/2025	1.55%
Altice France S.A., 7.375%, 5/1/2026 144A	0.88%
Morgan Stanley, 3%, 2/7/2024	0.88%
National Bank of Canada (FRN), 0.03183%, 2/1/2028	0.84%
Wells Fargo & Co., 4.1%, 6/3/2026	0.82%
Uber Technologies, Inc., 6.19513%, 4/4/2025	0.81%
WMG Acquisition Corp., 4.237%, 11/1/2023	0.81%
CSI Compressco LP, 7.5%, 4/1/2025 144A	0.79%

Total

13.24%

Total investments: 391

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.

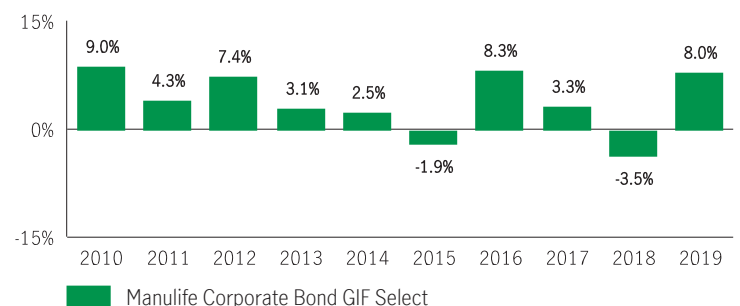
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,475.27 on December 31, 2019. This works out to an average of 3.97% 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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
Low Load Sales Charge	If you sell within: 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. 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 for 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

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	1.56	1.24	16.0150	29,756

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	14.3948	5,851

For more information

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Manulife

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Fund Facts — GIF Select

Manulife U.S. Unconstrained Bond GIF Select

Quick Facts

Date Fund Available: October 2013

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$15,098,818

Date Fund Created: October 2013

Total Units Outstanding: 1,087,234

Portfolio Turnover Rate: 28.24%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.26	1.80	13.9457	903,953

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

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

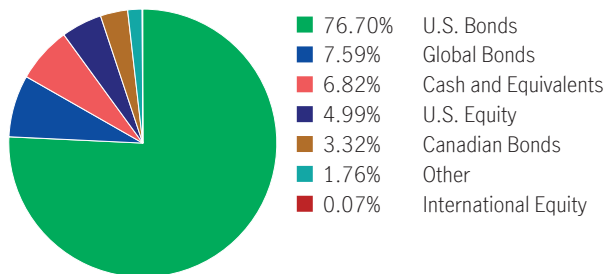
Top 10 investments (of the underlying fund)

GLP Capital L.P., 5.375%, 4/15/2026	1.03%
Uber Technologies, Inc., 8%, 11/1/2026 144A	1.03%
Bank of America Corp. (FRN), 6.1%, 12/29/2049	1.00%
Gentiva Health Services Inc., 5.875%, 7/2/2025	0.99%
Centene Escrow I Corporation, 5.375%, 6/1/2026 144A	0.96%
BBCMS 2018-Tall Mortgage Trust, 4.214%, 3/16/2037 144A	0.91%
CCO Holdings LLC, 5.125%, 5/1/2027	0.91%
Broadcom Inc	0.91%
IHS Markit Ltd., 4%, 3/1/2026 144A	0.87%
Crown Castle International Corp., 6.875%	0.87%

Total

Total investments: 200

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 6 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

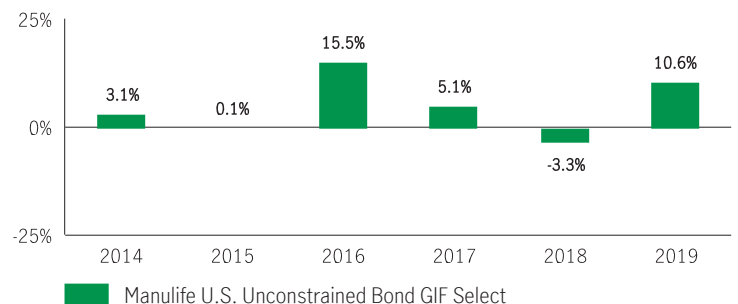
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on October 7, 2013 has \$1,394.57 on December 31, 2019. This works out to an average of 5.48% 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 6 years for a contractholder who chose the InvestmentPlus Series. In the last 6 years the fund was up in value 5 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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
Low Load Sales Charge	If you sell within: 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. 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	1.80	—

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 for 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

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	14.5526	21,077

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	1.47	1.11	14.6770	10

For more information

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Fund Facts — GIF Select

Manulife Global Unconstrained Bond GIF Select

Quick Facts

Date Fund Available: May 2019

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$4,336,431

Date Fund Created: May 2019

Total Units Outstanding: 417,810

Portfolio Turnover Rate: --

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.16	1.93	10.3775	395,570

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

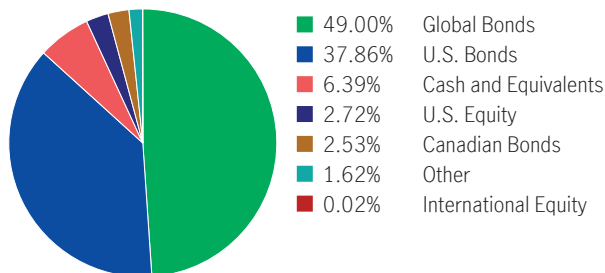
This Segregated Fund invests in the Manulife Canadian Unconstrained Bond mutual fund. The underlying fund invests primarily in a diversified portfolio of Canadian fixed income securities and may also invest in fixed income securities of other countries.

Top 10 investments (of the underlying fund)

Microsoft Corp., 3.3%, 2/6/2027	1.06%
Walmart Inc., 3.7%, 6/26/2028	1.00%
Apple Inc., 3%, 11/13/2027	0.90%
Uber Technologies, Inc., 8%, 11/1/2026 144A	0.71%
GLP Capital L.P., 4%, 1/15/2030	0.69%
Bank of America Corp. (FRN), 6.1%, 12/29/2049	0.66%
Centene Escrow I Corporation, 5.375%, 6/1/2026 144A	0.66%
China SCE Group Holdings Ltd., 7.25%, 4/19/2023	0.66%
Resorts World Las Vegas LLC, 4.625%, 4/16/2029 144A	0.62%
IHS Markit Ltd., 4%, 3/1/2026 144A	0.61%
Total	7.57%

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 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 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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.
Low Load Sales Charge	If you sell within: 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. 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	2.16	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 for 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

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	10.4153	14,555

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	1.32	1.20	10.4320	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 Strategic Income GIF Select

Quick Facts

Date Fund Available: October 2009
Date Fund Created: April 2006

Underlying Fund Manager: Manulife Investment Management Limited
Total Units Outstanding: 47,926,695

Total Fund Value: \$789,835,504
Portfolio Turnover Rate: 6.51%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.24	1.74	15.9175	27,606,908

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

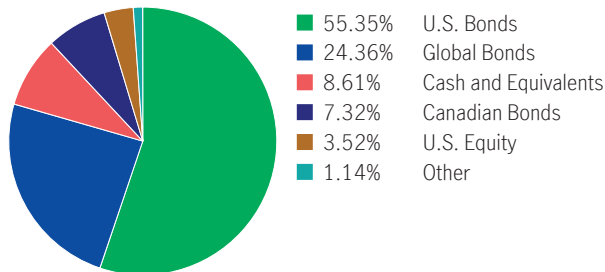
This Segregated Fund invests in the Manulife Strategic Income mutual fund. The underlying fund invests primarily in foreign fixed income investments.

Top 10 investments (of the underlying fund)

United States Treasury Bill, 2.375%, 5/15/2029	2.01%
United States Treasury Bill, 3%, 2/15/2049	1.47%
United States Treasury Bill, 2.75%, 11/15/2042	1.22%
United States Treasury Bill, 3.125%, 2/15/2043	1.17%
Brazil, 10%, 1/1/2023	1.13%
Gov. of Canada, 0.75%, 9/1/2020	0.97%
United States Treasury Bill, 4.375%, 2/15/2038	0.90%
United States Treasury Bill, 2.375%, 2/29/2024	0.88%
Japan, 0.1%, 12/20/2023	0.87%
Ireland, 3.9%, 3/20/2023	0.81%
Total	11.44%

Total investments: 472

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.

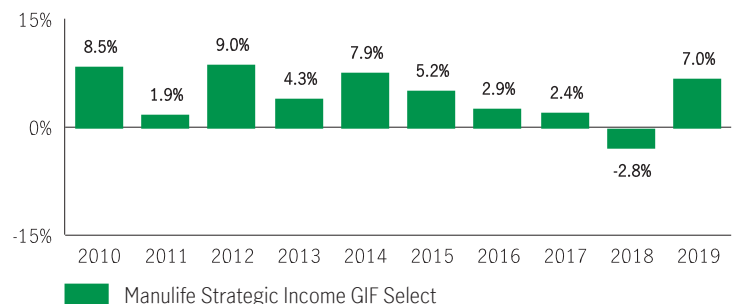
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,563.68 on December 31, 2019. This works out to an average of 4.57% 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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.
Low Load Sales Charge	If you sell within: 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. 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.

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	2.24	1.74	—

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 for 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

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	1.69	1.33	15.0407	669,052

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	1.59	1.19	15.2369	40,423

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 Investment Grade Global Bond GIF Select

Quick Facts

Date Fund Available: April 2015
Date Fund Created: April 2015

Underlying Fund Manager: Manulife Investment Management Limited
Total Units Outstanding: 316,335

Total Fund Value: \$3,409,866
Portfolio Turnover Rate: 49.69%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.23	1.36	10.7768	245,334

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

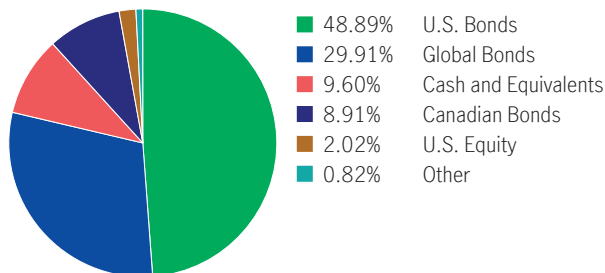
This Segregated Fund invests in the Manulife Strategic Investment Grade Global Bond mutual fund. The underlying fund invests primarily in foreign fixed income investments.

Top 10 investments (of the underlying fund)

United States Treasury Bill, 2.375%, 5/15/2029	2.37%
Singapore, 3.25%, 9/1/2020	1.37%
United States Treasury Bill, 4.375%, 2/15/2038	1.25%
Denmark, 1.75%, 11/15/2025	1.19%
Norway, 3.75%, 5/25/2021	1.12%
United States Treasury Bill, 3.125%, 2/15/2043	1.12%
United States Treasury Bill, 2.75%, 11/15/2042	1.09%
United States Treasury Bill, 3%, 2/15/2049	1.08%
Japan, 0.1%, 6/20/2026	1.00%
Wachovia Capital Trust III (FRN), 5.8%, 12/31/2049	0.99%
Total	12.57%

Total investments: 317

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 4 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

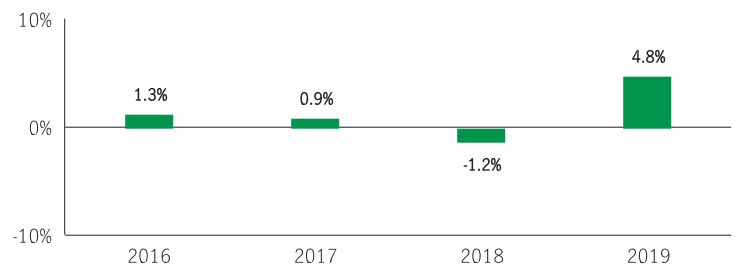
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on April 30, 2015 has \$1,077.68 on December 31, 2019. This works out to an average of 1.61% 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 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.



Manulife Strategic Investment Grade Global Bond 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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.
Low Load Sales Charge	If you sell within: 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. 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	2.23	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 for 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

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	0.93	11.1147	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	11.1101	9,578

For more information

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Manulife

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Fund Facts — GIF Select

Manulife Mackenzie Income GIF Select

Quick Facts

Date Fund Available: October 2009

Fund Manager: Manulife

Total Fund Value: \$273,170,997

Date Fund Created: May 2002

Total Units Outstanding: 17,597,210

Portfolio Turnover Rate: 5.33%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.46	1.93	15.4229	3,610,187
IncomePlus	25,000	2.45	1.93	13.3820	148,290
EstatePlus	10,000	2.46	1.93	15.4229	1,146,108

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

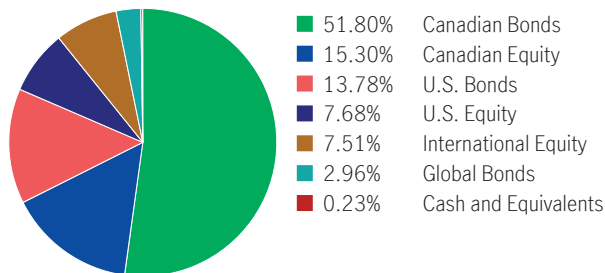
This Segregated Fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

Province of Ontario, 0.029%, 6/2/2028	3.73%
Gov. of Canada, 2.75%, 12/1/2048	2.75%
Gov. of Canada, 1.25%, 12/1/2047	2.27%
Province of Quebec, 3.5%, 12/1/2048	2.13%
United States Treasury Bill, 2.375%, 5/15/2029	2.06%
Province of Ontario, 0.0265%, 12/2/2050	1.94%
Province of Ontario, 2.70%, 6/2/2029	1.92%
Province of Ontario, 2.9%, 6/2/2049	1.86%
Royal Bank of Canada	1.51%
Toronto-Dominion Bank	1.50%
Total	21.66%

Total investments: 499

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.

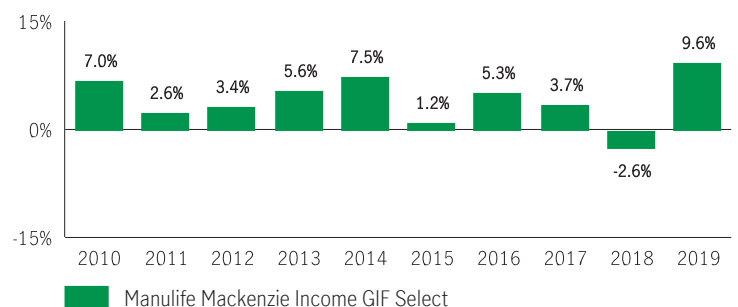
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,519.23 on December 31, 2019. This works out to an average of 4.27% 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 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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 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.

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 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	1.59	16.3005	51,067
IncomePlus	1,000,000	1.97	1.35	14.1908	11
EstatePlus	1,000,000	1.98	1.59	16.3005	67,998

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	1.17	15.7457	12,215
IncomePlus	25,000	1.44	1.12	14.5154	11
EstatePlus	10,000	1.44	1.17	15.7457	—

For more information

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Fund Facts — GIF Select

Manulife Simplicity Conservative Portfolio GIF Select

Quick Facts

Date Fund Available: October 2009

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$340,219,339

Date Fund Created: October 2006

Total Units Outstanding: 23,147,578

Portfolio Turnover Rate: 11.30%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.21	1.69	14.4933	9,261,109
IncomePlus	25,000	2.24	1.69	12.6089	245,640
EstatePlus	10,000	2.21	1.69	14.4933	1,462,754

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

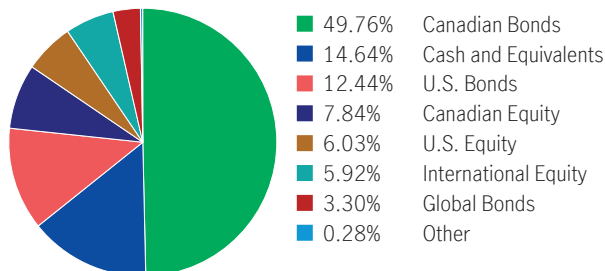
This Segregated Fund invests in the Manulife Simplicity Conservative Portfolio mutual fund. The underlying fund invests primarily in Canadian fixed income and money market funds.

Top 10 investments (of the underlying fund)

Manulife Bond Fund	31.59%
Manulife Canadian Universe Bond Fund	15.42%
Manulife Money Market Fund	10.99%
Manulife Strategic Income Fund	10.06%
Manulife Corporate Bond Fund	6.54%
Manulife Canadian Unconstrained Bond Fund	5.53%
Manulife Canadian Investment Fund	2.80%
Manulife Fundamental Equity Fund	2.17%
Manulife Covered Call U.S. Equity Fund	1.96%
Manulife U.S. All Cap Equity Fund	1.96%
Total	89.01%

Total investments: 18

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.

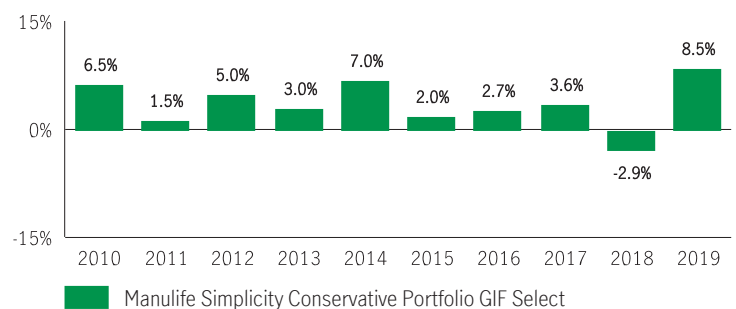
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,432.50 on December 31, 2019. This works out to an average of 3.66% 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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 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	2.24	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 for complete objective and strategy of the underlying fund.

Objective: Thr Manulife Simplicity Conservative Portfolio is a strategic asset allocation portfolio. The Portfolio seeks to generate income with an emphasis on preserving capital. It invests its assets in 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

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	1.69	1.36	15.2598	238,364
IncomePlus	1,000,000	1.71	1.31	13.3806	11
EstatePlus	1,000,000	1.69	1.36	15.2598	42,837

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	1.15	0.92	14.9538	727
IncomePlus	25,000	1.15	0.97	13.6263	11
EstatePlus	10,000	1.15	0.92	14.9538	—

For more information

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Fund Facts — GIF Select

Manulife Simplicity Moderate Portfolio GIF Select

Quick Facts

Date Fund Available: October 2009

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$247,729,483

Date Fund Created: October 2006

Total Units Outstanding: 15,421,288

Portfolio Turnover Rate: 7.53%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.35	1.83	16.1300	2,775,704
IncomePlus	25,000	2.38	1.83	13.9852	134,054
EstatePlus	10,000	2.35	1.83	16.1300	1,092,821

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

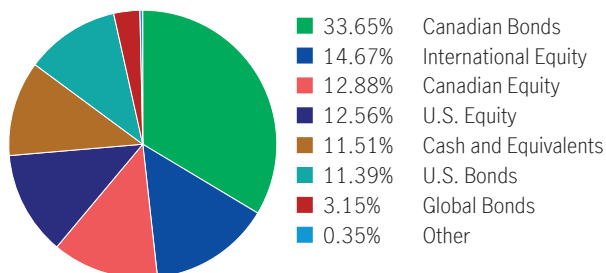
This Segregated Fund invests in the Manulife Simplicity Moderate Portfolio mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

Manulife Bond Fund	19.40%
Manulife Canadian Universe Bond Fund	10.36%
Manulife Strategic Income Fund	9.50%
Manulife Money Market Fund	8.00%
Manulife Corporate Bond Fund	7.83%
Manulife U.S. All Cap Equity Fund	5.17%
Manulife Canadian Investment Fund	5.15%
Manulife World Investment Class	4.79%
MLF EAFE Equity Fund	4.43%
Manulife Canadian Unconstrained Bond Fund	4.26%
Total	78.91%

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.

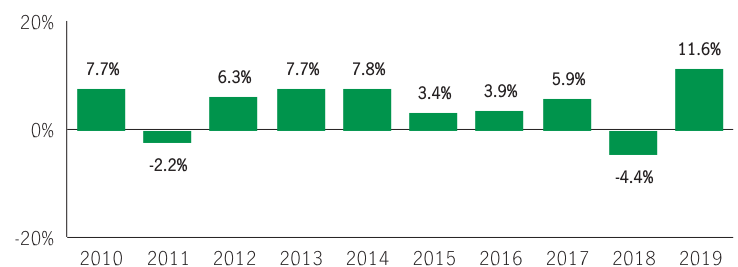
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,575.85 on December 31, 2019. This works out to an average of 4.65% 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.



Manulife Simplicity Moderate Portfolio 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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 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	2.35	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.

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 for complete objective and strategy of the underlying fund.

Objective: The Manulife Simplicity Moderate Portfolio is a strategic asset allocation portfolio. The Portfolio aims to generate income and to provide long-term growth consistent with preservation of capital. 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

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	17.1701	208,940
IncomePlus	1,000,000	1.75	1.27	14.9058	11
EstatePlus	1,000,000	1.75	1.41	17.1701	223,302

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	16.3133	10
IncomePlus	25,000	1.32	1.01	15.2090	11
EstatePlus	10,000	1.30	1.07	16.3133	—

For more information

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Fund Facts — GIF Select

Manulife Yield Opportunities GIF Select

Quick Facts

Date Fund Available: October 2010

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$302,168,928

Date Fund Created: October 2010

Total Units Outstanding: 21,076,603

Portfolio Turnover Rate: 5.58%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.44	1.73	15.5297	14,059,685

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

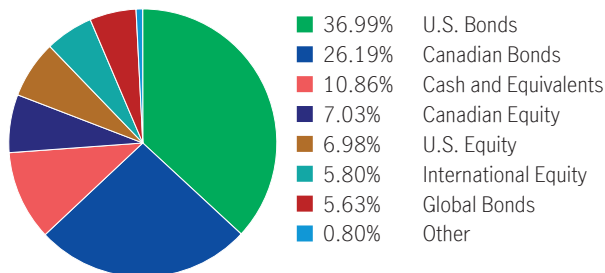
This Segregated Fund invests in the Manulife Yield Opportunities mutual fund. The underlying fund invests primarily in Canadian and/or global equities and fixed income investments.

Top 10 investments (of the underlying fund)

Gov. of Canada Treasury Bill, 4/16/2020	2.40%
Boeing Co., 5/22/2020	1.89%
Gov. of Canada Treasury Bill, 4/2/2020	1.62%
Merit Trust 02/01/2020 DN	1.50%
Gov. of Canada, 3.5%, 12/1/2045	1.50%
Gov. of Canada, 2.75%, 12/1/2048	1.37%
Province of Ontario, 2.8%, 6/2/2048	1.00%
Bank of Nova Scotia, 4.5%, 12/16/2025	0.99%
United States Treasury Bill, 3%, 2/15/2049	0.91%
Gov. of Canada Treasury Bill, 1/23/2020	0.89%
Total	14.08%

Total investments: 479

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.

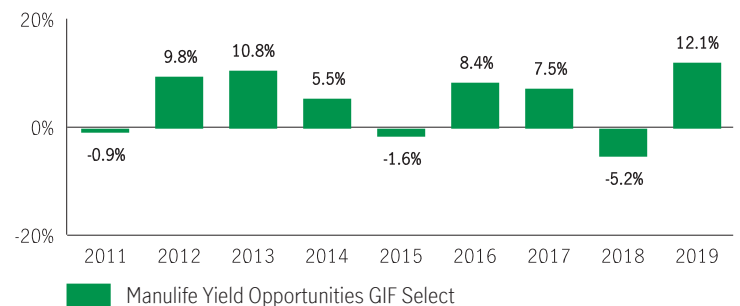
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on October 18, 2010 has \$1,552.97 on December 31, 2019. 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 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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
Low Load Sales Charge	If you sell within: 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 2.0%. 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. 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	2.44	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 for 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

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	16.7177	262,484

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	17.2359	32,586

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 Canadian Asset Allocation GIF Select

Quick Facts

Date Fund Available: October 2009

Underlying Fund Manager: Fidelity Investments Canada ULC

Total Fund Value: \$981,595,384

Date Fund Created: January 1997

Total Units Outstanding: 56,552,368

Portfolio Turnover Rate: 4.64%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.83	2.24	15.4022	3,878,733
EstatePlus	10,000	2.83	2.24	15.4022	563,320

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

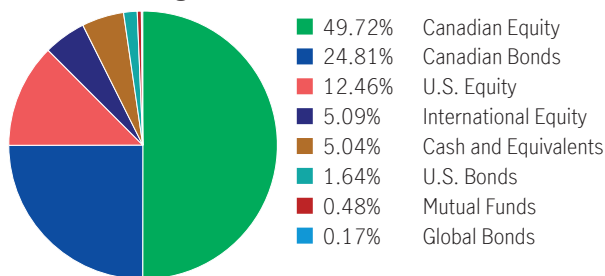
This Segregated Fund invests in the Fidelity Canadian Asset Allocation mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

Royal Bank of Canada	3.75%
Toronto-Dominion Bank	3.34%
iShares Comex Gold Trust ETF	3.04%
TC Energy Corporation	2.34%
Metro Inc.	2.18%
Suncor Energy Inc.	2.03%
Brookfield Asset Management Inc.	1.98%
Alimentation Couche-Tard Inc.	1.85%
George Weston Ltd.	1.85%
Bank of Nova Scotia	1.81%
Total	24.16%

Total investments: 940

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.

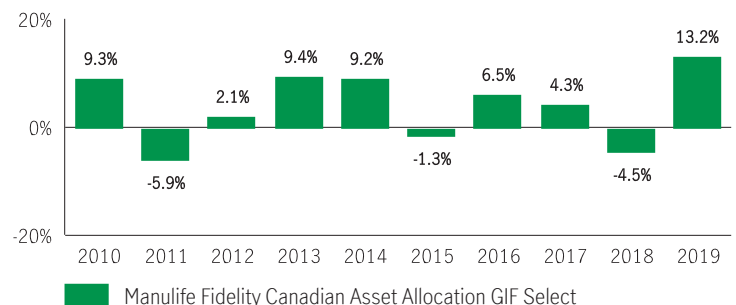
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,486.28 on December 31, 2019. This works out to an average of 4.04% 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 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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. 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	2.24	—
EstatePlus	2.83	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.

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 for 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

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	16.4684	176,675
EstatePlus	1,000,000	2.18	1.74	16.4684	19,834

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	1.78	1.48	15.6554	10
EstatePlus	10,000	1.78	1.48	15.6554	—

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 Focused Bundle GIF Select

Quick Facts

Date Fund Available: October 2009

Fund Manager: Manulife

Total Fund Value: \$19,690,608

Date Fund Created: October 2009

Total Units Outstanding: 1,322,405

Portfolio Turnover Rate: 17.29%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.89	1.89	15.3622	203,709
IncomePlus	25,000	2.91	1.89	13.4328	118,382
EstatePlus	10,000	2.89	1.89	15.3622	83,708

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

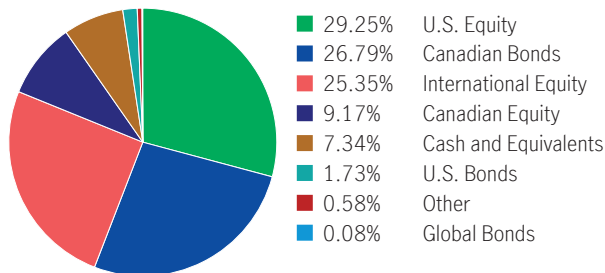
This Segregated Fund invests in several different Manulife mutual funds. The underlying funds invest primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments

Manulife Global Franchise Fund	52.34%
Manulife Bond Fund	29.28%
Manulife Dividend Income Plus Fund	18.63%
Total	100.26%

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.

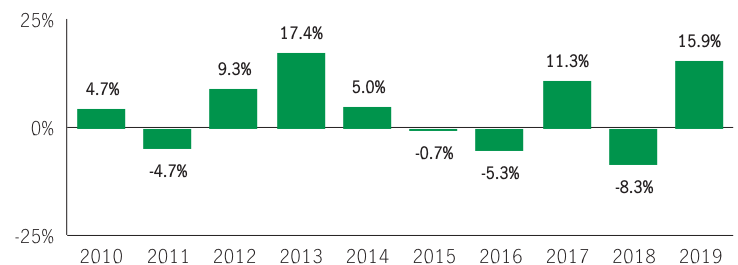
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,495.22 on December 31, 2019. This works out to an average of 4.11% 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 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.



Manulife Focused 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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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 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	2.89	1.89	—
IncomePlus	2.91	1.89	1.15
EstatePlus	2.89	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.

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 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	2.22	1.27	16.3278	6,352
IncomePlus	1,000,000	2.27	1.19	14.0478	11
EstatePlus	1,000,000	2.22	1.27	16.3278	—

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	1.00	15.8280	10
IncomePlus	25,000	1.88	1.04	14.8629	11
EstatePlus	10,000	1.88	1.00	15.8280	—

For more information

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Fund Facts — GIF Select

Manulife Fundamental Balanced Class GIF Select

Quick Facts

Date Fund Available: May 2020

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$500

Date Fund Created: May 2020

Total Units Outstanding: 50

Portfolio Turnover Rate: --

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.59	2.32	10.0000	10

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

This Segregated Fund invests in the Manulife Fundamental Balanced Class. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

This fund did not exist prior to December 31, 2019, so no information is available for the Top 10 Holdings.

This fund did not exist prior to December 31, 2019, so no information is available for the 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 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

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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. 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	2.59	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 for 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

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	1.61	10.0000	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	1.32	10.0000	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 TD Dividend Income GIF Select

Quick Facts

Date Fund Available: October 2009

Underlying Fund Manager: TD Asset Management Inc.

Total Fund Value: \$584,972,285

Date Fund Created: July 2008

Total Units Outstanding: 33,124,631

Portfolio Turnover Rate: 3.76%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.89	2.02	18.2415	7,222,992
EstatePlus	10,000	2.89	2.02	18.2415	586,244

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 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?

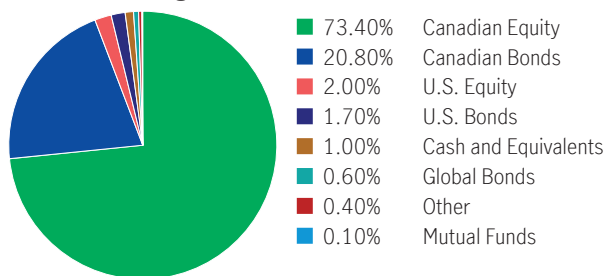
This Segregated Fund invests in the TD Dividend Income mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

Toronto-Dominion Bank	7.32%
Royal Bank of Canada	7.02%
Bank of Montreal	5.82%
Canadian Imperial Bank of Commerce	5.12%
Bank of Nova Scotia	5.02%
Brookfield Asset Management Inc.	4.71%
Enbridge Inc.	4.21%
Canadian National Railway Company	3.21%
TC Energy Corporation	2.41%
Canadian Pacific Railway Limited	2.41%
Total	47.25%

Total investments: 458

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.

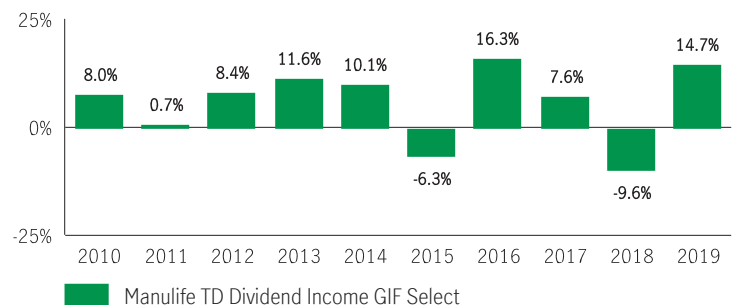
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,764.31 on December 31, 2019. This works out to an average of 5.84% 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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. 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 for 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

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	1.40	19.6203	110,922
EstatePlus	1,000,000	2.20	1.40	19.6203	47,341

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	1.26	18.1396	1,616
EstatePlus	10,000	1.82	1.26	18.1396	—

For more information

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Fund Facts — GIF Select

Manulife Balanced GIF Select (Multi-Manager)

Quick Facts

Date Fund Available: October 2009

Fund Manager: Manulife

Total Fund Value: \$216,421,833

Date Fund Created: September 1986

Total Units Outstanding: 9,813,244

Portfolio Turnover Rate: 9.13%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.53	1.98	16.6066	1,371,243
IncomePlus	25,000	2.66	2.06	14.3202	176,971
EstatePlus	10,000	2.63	2.06	16.5261	359,660

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

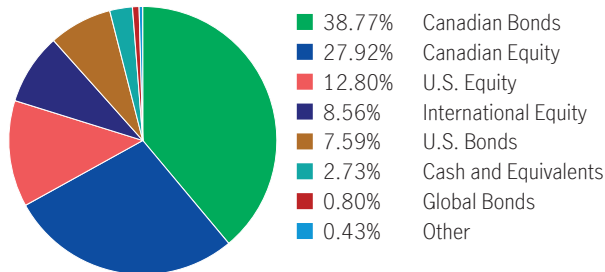
This Segregated Fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments

MIM Canadian Core Fixed Income	44.17%
Manulife Dividend Income Fund	10.22%
Franklin Bissett Canadian Equity Fund	10.09%
Manulife Core Canadian Equity Fund	9.85%
MIM US Large Cap Core Pooled Fund	8.08%
Manulife U.S. Unconstrained Bond Fund	5.01%
National Bank Canadian All Cap Equity Fund	4.99%
National Bank <i>SmartData</i> International Equity Fund	3.49%
Manulife International Equity Fund	3.31%
Total	99.23%

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.

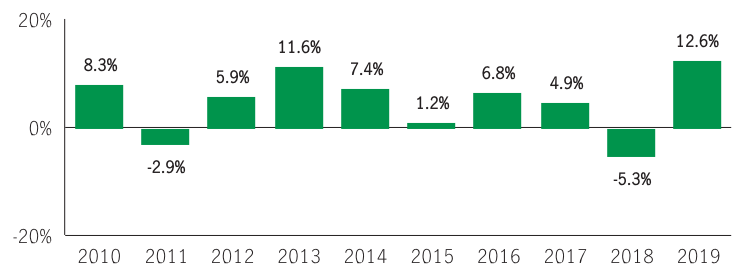
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,614.85 on December 31, 2019. This works out to an average of 4.91% 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 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.



Manulife Balanced GIF Select (Multi-Manager)

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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 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	2.53	1.98	—
IncomePlus	2.66	2.06	0.85
EstatePlus	2.63	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.

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 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	1.81	1.38	17.9931	16,665
IncomePlus	1,000,000	1.75	1.26	15.3507	11
EstatePlus	1,000,000	1.82	1.48	17.9241	35,723

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	1.09	17.1170	10
IncomePlus	25,000	1.61	1.21	15.6650	11
EstatePlus	10,000	1.37	1.19	16.8971	11

For more information

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Fund Facts — GIF Select

Manulife Canadian Balanced GIF Select

Quick Facts

Date Fund Available: October 2010

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$238,180,707

Date Fund Created: October 2010

Total Units Outstanding: 12,522,908

Portfolio Turnover Rate: 4.79%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.55	1.79	19.2111	971,673
IncomePlus	25,000	2.63	1.87	16.5971	89,353
EstatePlus	10,000	2.65	1.87	19.1126	237,038

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

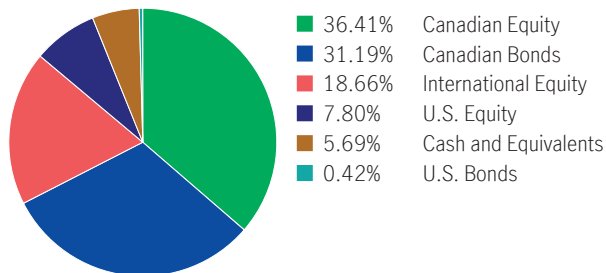
This Segregated Fund invests in the Manulife Canadian Balanced mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

Brookfield Asset Management Inc.	2.19%
Gov. of Canada Treasury Bill, 1/23/2020	2.02%
Royal Bank of Canada	1.95%
Canadian Pacific Railway Ltd.	1.70%
Gov. of Canada, 2.75%, 6/1/2022	1.60%
Toronto-Dominion Bank	1.58%
Canadian Natural Resources Ltd.	1.49%
Suncor Energy Inc.	1.37%
Telus Corp.	1.37%
Constellation Software Inc.	1.32%
Total	16.60%

Total investments: 266

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.

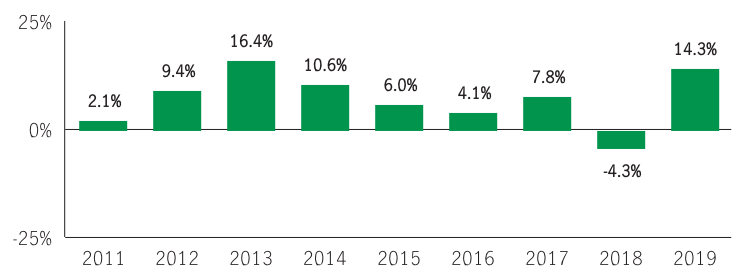
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on October 18, 2010 has \$1,921.11 on December 31, 2019. This works out to an average of 7.35% 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 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.



Manulife Canadian Balanced 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</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>	If you sell within:	%	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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
If you sell within:	%																			
1 year of buying	5.50																			
2 years of buying	5.00																			
3 years of buying	5.00																			
4 years of buying	4.00																			
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If you sell within:	%																			
1 year of buying	2.50																			
2 years of buying	2.00																			
3 years of buying	1.50																			
After 3 years	0.00																			

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	2.63	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 for 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

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	20.6977	22,021
IncomePlus	1,000,000	1.76	1.09	17.6845	11
EstatePlus	1,000,000	1.89	1.15	20.6014	36,246

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	1.47	0.89	21.5540	10
IncomePlus	25,000	1.47	1.01	18.2337	11
EstatePlus	10,000	1.47	1.12	21.3313	11

For more information

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Fund Facts — GIF Select

Manulife CIBC Monthly Income GIF Select

Quick Facts

Date Fund Available: October 2009
Date Fund Created: June 2008

Underlying Fund Manager: CIBC Global Asset Management Inc.
Total Units Outstanding: 4,731,522

Total Fund Value: \$66,727,253
Portfolio Turnover Rate: 5.89%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.85	1.89	14.8586	752,374
IncomePlus	25,000	2.85	1.89	12.8673	57,002
EstatePlus	10,000	2.85	1.89	14.8586	165,129

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

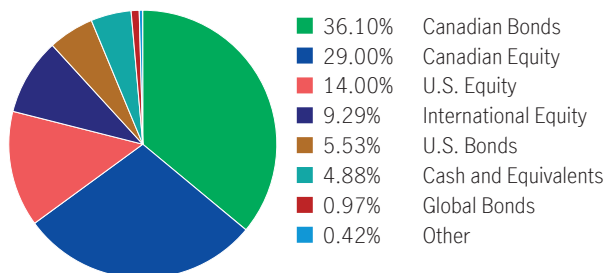
This Segregated Fund invests in the CIBC Monthly Income mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

Toronto-Dominion Bank	2.57%
Royal Bank of Canada	2.23%
Enbridge Inc.	1.86%
Gov. of Canada, 2.75%, 12/1/2048	1.81%
Gov. of Canada, 4%, 6/1/2041	1.53%
Province of British Columbia, 4.95%, 6/18/2040	1.38%
Bank of Montreal	1.22%
Canadian National Railway Company	1.20%
Canadian Imperial Bank of Commerce	1.18%
TC Energy Corporation	1.13%
Total	16.12%

Total investments: 632

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.

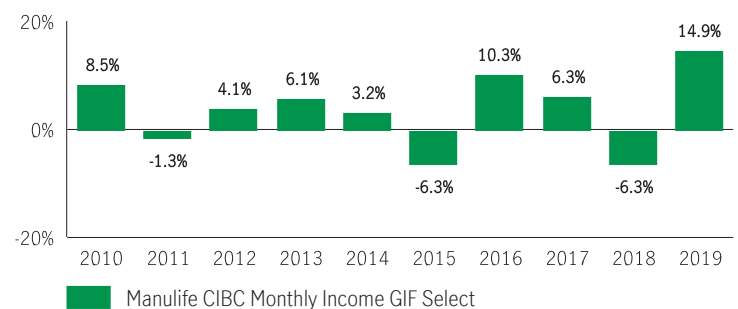
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,441.45 on December 31, 2019. 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 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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 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	2.85	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 for 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

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	2.12	1.27	15.9789	15,117
IncomePlus	1,000,000	2.22	1.21	13.4328	11
EstatePlus	1,000,000	2.12	1.27	15.9789	6,317

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	1.15	62.4630	10
IncomePlus	25,000	1.83	1.10	14.1926	11
EstatePlus	10,000	1.88	1.15	62.4630	—

For more information

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Fund Facts — GIF Select

Manulife Fidelity Canadian Balanced GIF Select

Quick Facts

Date Fund Available: October 2009
Date Fund Created: July 2008

Underlying Fund Manager: Fidelity Investments Canada ULC
Total Units Outstanding: 33,403,650

Total Fund Value: \$591,006,029
Portfolio Turnover Rate: 5.56%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.80	2.02	18.0673	4,320,278
IncomePlus	25,000	2.77	2.02	14.9972	556,074
EstatePlus	10,000	2.80	2.02	18.0673	1,626,565

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

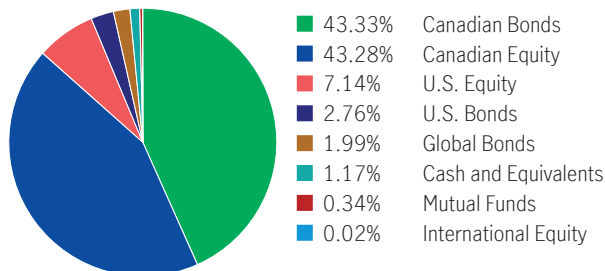
This Segregated Fund invests in the Fidelity Canadian Balanced mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

High Yield Investments Directly Held	6.23%
Canadian Pacific Railway Ltd.	3.89%
Toronto-Dominion Bank	3.83%
Royal Bank of Canada	3.40%
Brookfield Asset Management Inc.	2.94%
Suncor Energy Inc.	2.43%
Constellation Software Inc.	2.06%
Restaurant Brands International Inc.	1.96%
Sun Life Financial Inc.	1.85%
Thomson Reuters Corp.	1.82%
Total	30.41%

Total investments: 739

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.

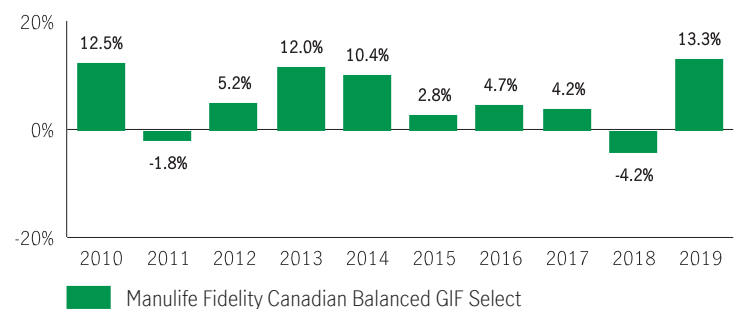
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,749.54 on December 31, 2019. This works out to an average of 5.75% 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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 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?

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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

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 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

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	1.40	19.4628	75,699
IncomePlus	1,000,000	2.05	1.40	15.8580	254
EstatePlus	1,000,000	2.07	1.40	19.4628	54,134

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	17.9837	12,113
IncomePlus	25,000	1.78	1.34	16.1514	11
EstatePlus	10,000	1.69	1.26	17.9837	9,156

For more information

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Fund Facts — GIF Select

Manulife Fidelity Monthly Income GIF Select

Quick Facts

Date Fund Available: October 2009

Underlying Fund Manager: Fidelity Investments Canada ULC

Total Fund Value: \$863,187,149

Date Fund Created: October 2006

Total Units Outstanding: 48,234,844

Portfolio Turnover Rate: 6.08%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.77	2.19	18.2701	8,587,063
IncomePlus	25,000	2.76	2.19	13.7741	867,840
EstatePlus	10,000	2.77	2.19	18.2701	2,228,830

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

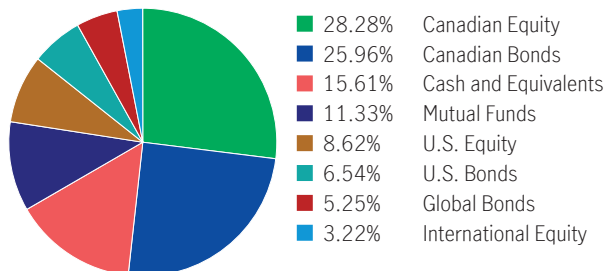
This Segregated Fund invests in the Fidelity Monthly Income mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

Fidelity American High Yield Fund	10.59%
S&P/TSX 60 IX FUT MAR20 PTHO	2.68%
BCE Inc.	2.65%
SPDR Gold Trust ETF	2.46%
S&P500 EMINI FUT MAR20 ESHO	1.88%
Enbridge Inc.	1.76%
Imperial Brands PLC	1.64%
CSMC 2017-PFHP, 12/15/2030 144A	1.55%
High Yield Investments Directly Held	1.55%
iShares Comex Gold Trust ETF	1.47%
Total	28.23%

Total investments: 1396

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.

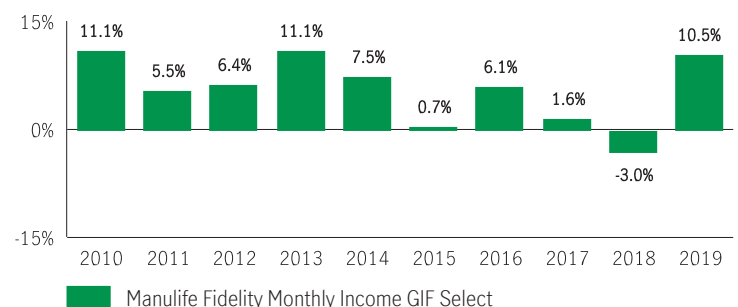
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,730.20 on December 31, 2019. This works out to an average of 5.64% 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 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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 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 for 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

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	2.13	1.69	19.5401	70,459
IncomePlus	1,000,000	2.12	1.69	14.4204	53,523
EstatePlus	1,000,000	2.13	1.69	19.5401	215,479

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	1.43	17.4275	21,881
IncomePlus	25,000	1.76	1.27	15.0928	11
EstatePlus	10,000	1.70	1.43	17.4275	17,228

For more information

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Fund Facts — GIF Select

Manulife Fundamental Income GIF Select

Quick Facts

Date Fund Available: August 2015

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$991,791,638

Date Fund Created: August 2015

Total Units Outstanding: 82,082,115

Portfolio Turnover Rate: 13.04%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.67	1.72	12.1461	6,794,658
IncomePlus	25,000	2.67	1.72	12.1546	766,828
EstatePlus	10,000	2.67	1.72	12.1461	1,728,815

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

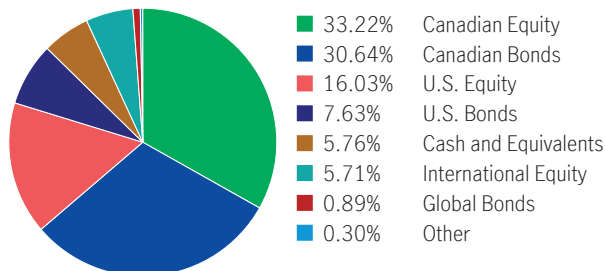
This Segregated Fund invests in the Manulife Fundamental Income mutual fund. The underlying fund invests primarily in a mix of Canadian and/or foreign equities and fixed income.

Top 10 investments (of the underlying fund)

Toronto-Dominion Bank	3.66%
Bank of Nova Scotia	3.48%
Enbridge Inc.	2.77%
Federal Home Loan Bank 01/08/2020 DN	2.18%
Rogers Communications Inc.	2.16%
Marsh & McLennan Cos.	2.09%
Microsoft Corp.	2.02%
Suncor Energy Inc.	1.98%
Telus Corp.	1.94%
Intact Financial Corporation	1.90%
Total	24.19%

Total investments: 384

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 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.

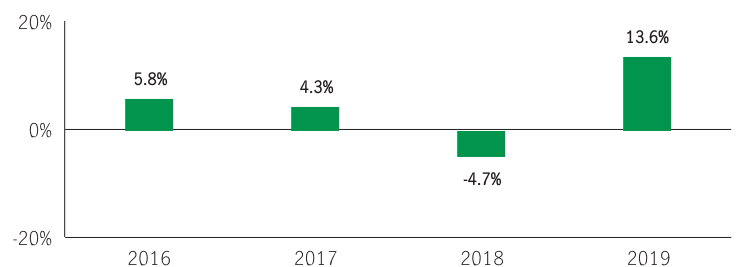
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on August 24, 2015 has \$1,214.61 on December 31, 2019. This works out to an average of 4.57% 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.



Manulife Fundamental Income 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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 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	2.67	1.72	—
IncomePlus	2.67	1.72	1.15
EstatePlus	2.67	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 for 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

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	1.04	12.5616	40,847
IncomePlus	1,000,000	1.94	1.04	12.5143	17,608
EstatePlus	1,000,000	1.88	1.04	12.5616	131,130

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	0.81	12.6956	34,846
IncomePlus	25,000	1.58	1.04	12.6684	10
EstatePlus	10,000	1.60	0.81	12.6956	39,324

For more information

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Fund Facts — GIF Select

Manulife Invesco Canadian Premier Balanced GIF Select

Quick Facts

Date Fund Available: October 2009
Date Fund Created: December 2000

Underlying Fund Manager: Invesco Canada Ltd.
Total Units Outstanding: 10,553,982

Total Fund Value: \$172,507,965
Portfolio Turnover Rate: 2.45%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.71	2.15	16.0370	884,614
IncomePlus	25,000	2.73	2.15	14.2237	33,215
EstatePlus	10,000	2.71	2.15	16.0370	233,820

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

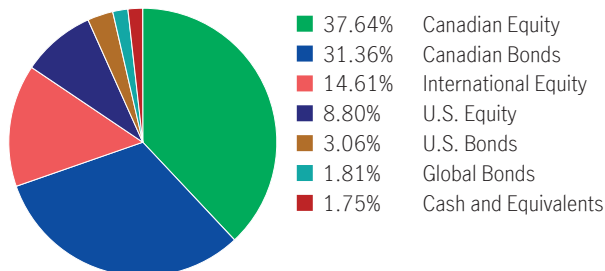
This Segregated Fund invests in the Invesco Canadian Premier Balanced mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

CGI Inc.	3.89%
Brookfield Asset Management Inc.	3.37%
Canadian National Railway Company	2.09%
Fairfax Financial Holdings Ltd.	1.96%
Toronto-Dominion Bank	1.91%
TMX Group Limited	1.87%
Manulife Financial Corporation	1.78%
Alimentation Couche-Tard Inc.	1.58%
Wheaton Precious Metals Corp.	1.57%
Onex Corp.	1.56%
Total	21.60%

Total investments: 237

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.

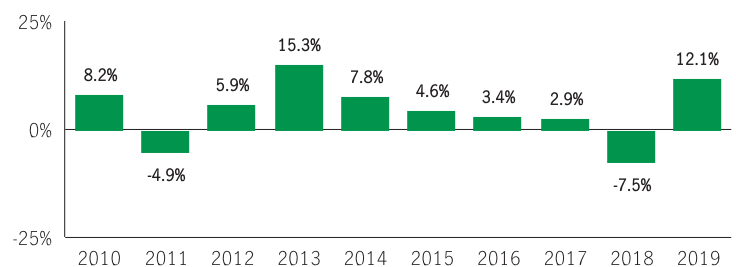
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,562.24 on December 31, 2019. This works out to an average of 4.56% 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 8 years and down in value 2 years.



Manulife Invesco Canadian Premier Balanced 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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 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	2.73	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.

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 for complete objective and strategy of the underlying fund.

Objective: The Invesco Canadian Premier Balanced 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

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	2.03	1.65	17.2377	6,311
IncomePlus	1,000,000	2.08	1.85	15.0326	11
EstatePlus	1,000,000	2.03	1.65	17.2377	6,850

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	16.4536	11,995
IncomePlus	25,000	1.70	1.23	15.5786	11
EstatePlus	10,000	1.70	1.39	16.4536	—

For more information

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Fund Facts — GIF Select

Manulife Monthly High Income GIF Select

Quick Facts

Date Fund Available: October 2009
Date Fund Created: December 2000

Underlying Fund Manager: Manulife Investment Management Limited
Total Units Outstanding: 214,978,391

Total Fund Value: \$4,455,490,724
Portfolio Turnover Rate: 3.72%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.61	2.05	19.7914	55,459,701
IncomePlus	25,000	2.59	2.05	16.2209	3,296,306
EstatePlus	10,000	2.61	2.05	19.7914	6,698,113

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

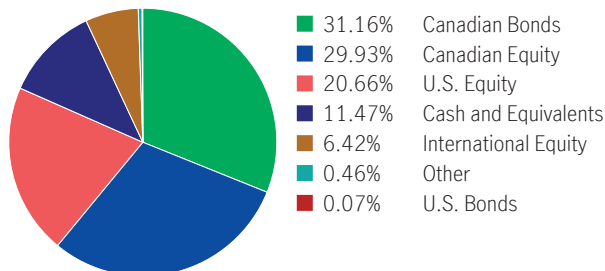
This Segregated Fund invests in the Manulife Monthly High Income mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

Gov. of Canada, 0.0225%, 2/1/2021	4.00%
Constellation Software Inc.	2.44%
Brookfield Asset Management Inc.	2.30%
BCE Inc.	2.21%
Progressive Corp.	2.16%
Brookfield Property Partners L.P.	2.11%
CI Financial Corp.	2.09%
Canadian Pacific Railway Ltd.	2.07%
Alimentation Couche-Tard Inc.	2.05%
Telus Corp.	2.03%
Total	23.48%

Total investments: 421

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.

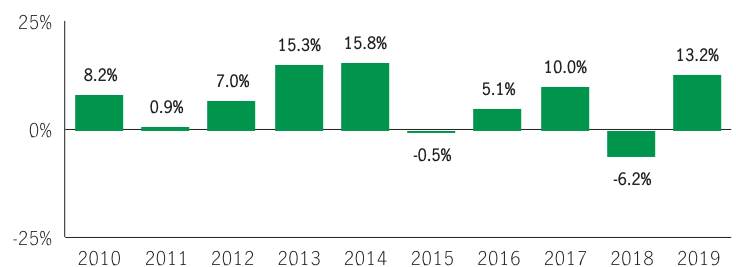
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,906.16 on December 31, 2019. This works out to an average of 6.66% 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.



Manulife Monthly High Income 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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 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 for 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

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	21.4371	1,427,012
IncomePlus	1,000,000	1.81	1.47	17.1501	207,413
EstatePlus	1,000,000	1.82	1.47	21.4371	738,953

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	19.6600	23,750
IncomePlus	25,000	1.43	1.24	17.5182	10
EstatePlus	10,000	1.53	1.25	19.6600	23,204

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 TD Diversified Monthly Income GIF Select

Quick Facts

Date Fund Available: October 2012

Underlying Fund Manager: TD Asset Management Inc.

Total Fund Value: \$17,046,968

Date Fund Created: October 2012

Total Units Outstanding: 1,320,726

Portfolio Turnover Rate: 110.24%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.83	1.89	12.9099	334,683
IncomePlus	25,000	2.81	1.89	12.8329	149,684
EstatePlus	10,000	2.83	1.89	12.9099	189,958

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

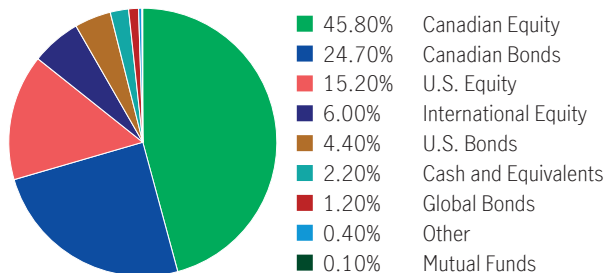
This Segregated Fund invests in the TD Diversified Monthly Income mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

Royal Bank of Canada	5.11%
Toronto-Dominion Bank	4.60%
Canadian National Railway Company	2.80%
Suncor Energy Inc.	2.80%
Brookfield Asset Management Inc.	2.60%
Canadian Natural Resources Limited	2.60%
Enbridge Inc.	2.50%
TC Energy Corporation	2.20%
Manulife Financial Corporation	2.10%
Alimentation Couche-Tard Inc.	2.00%
Total	29.33%

Total investments: 408

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 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.

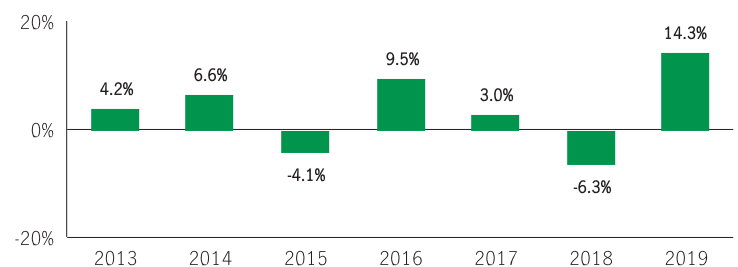
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on October 31, 2012 has \$1,290.99 on December 31, 2019. This works out to an average of 3.63% 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 TD Diversified Monthly Income 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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 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	2.83	1.89	—
IncomePlus	2.81	1.89	1.15
EstatePlus	2.83	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 for 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

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	2.21	1.12	13.6163	10
IncomePlus	1,000,000	2.05	1.27	13.5602	2,776
EstatePlus	1,000,000	2.21	1.12	12.9099	—

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	1.04	14.2810	10
IncomePlus	25,000	1.86	1.11	14.1189	11
EstatePlus	10,000	1.86	1.04	14.2810	—

For more information

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Fund Facts — GIF Select

Manulife CI Cambridge Canadian Asset Allocation GIF Select

Quick Facts

Date Fund Available: October 2012

Underlying Fund Manager: CI Investments Inc.

Total Fund Value: \$32,959,314

Date Fund Created: October 2012

Total Units Outstanding: 2,238,841

Portfolio Turnover Rate: 7.35%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.82	1.89	15.2934	1,411,551

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

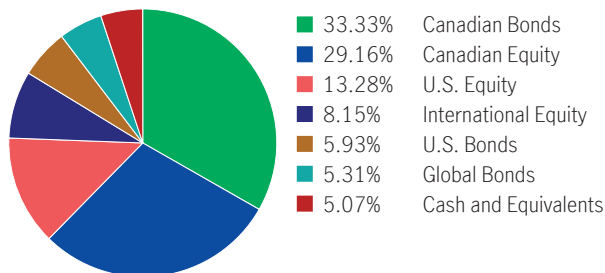
This Segregated Fund invests in the CI Cambridge Asset Allocation Corporate Class mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

United States Treasury Bill, 2.625%, 2/15/2029	3.19%
Tourmaline Oil Corp.	2.19%
Keyera Corp.	2.11%
Bank of Montreal, 3.19%, 3/1/2028	2.11%
Gov. of Canada RR, 4.25%, 12/1/2021	2.09%
Canadian Natural Resources Ltd.	2.08%
Imperial Brands PLC	2.05%
Enbridge Inc.	2.01%
Anthem Inc.	1.94%
McKesson Corp.	1.87%
Total	21.64%

Total investments: 157

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 7 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

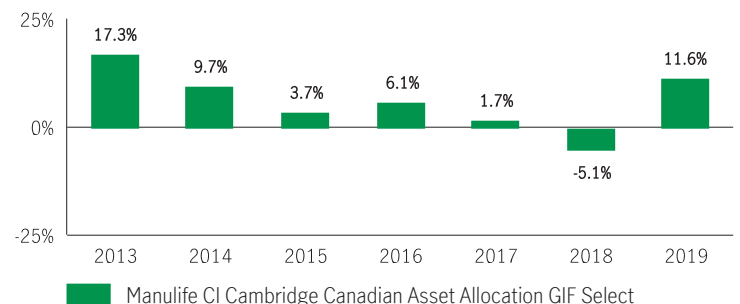
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on October 31, 2012 has \$1,529.34 on December 31, 2019. This works out to an average of 6.11% 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 7 years for a contractholder who chose the InvestmentPlus Series. In the last 7 years the fund was up in value 6 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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
Low Load Sales Charge	If you sell within: 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 2.0%. 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. 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	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 for 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

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	1.27	16.0174	125,057

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	1.12	16.6053	4,935

For more information

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Fund Facts — GIF Select

Manulife Value Balanced GIF Select

Quick Facts

Date Fund Available: October 2013

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$39,471,278

Date Fund Created: October 2013

Total Units Outstanding: 2,870,812

Portfolio Turnover Rate: 7.23%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.49	1.77	13.8536	2,429,443

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

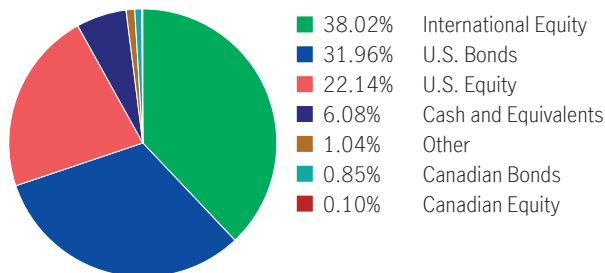
This segregated fund has a “fund on fund” structure and invests into the Manulife Value Balanced Fund. The underlying mutual fund trust holds primarily foreign equities and foreign fixed income investments.

Top 10 investments (of the underlying fund)

United States Treasury Bill, 1.125%, 2/28/2021	31.96%
Merit Trust 02/01/2020 DN	6.05%
Microsoft Corp.	2.26%
Sirius XM Holdings Inc.	2.22%
Mastercard Inc.	2.03%
Softcat plc	1.91%
Alphabet Inc.	1.81%
Burford Capital Limited	1.74%
Moncler S.p.A.	1.73%
CarMax, Inc.	1.63%
Total	53.31%

Total investments: 121

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 6 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

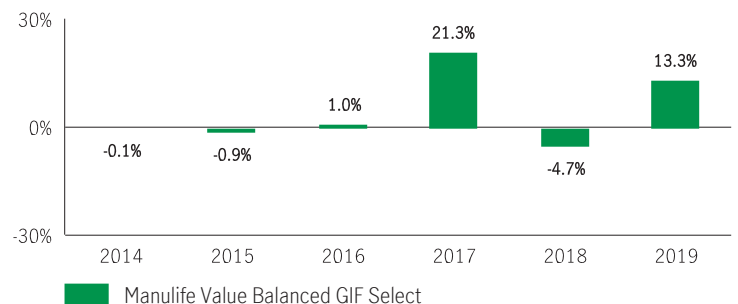
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on October 7, 2013 has \$1,385.36 on December 31, 2019. This works out to an average of 5.37% 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 6 years for a contractholder who chose the InvestmentPlus Series. In the last 6 years the fund was up in value 3 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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
Low Load Sales Charge	If you sell within: 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 2.0%. 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. 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	2.49	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

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	1.57	1.12	14.6917	73,163

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	14.9730	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

Quick Facts

Date Fund Available: October 2009

Fund Manager: Manulife

Total Fund Value: \$375,429,507

Date Fund Created: January 2005

Total Units Outstanding: 20,887,028

Portfolio Turnover Rate: 36.95%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.42	1.87	17.7848	2,377,877
IncomePlus	25,000	2.43	1.87	14.6939	129,888
EstatePlus	10,000	2.42	1.87	17.7848	905,546

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

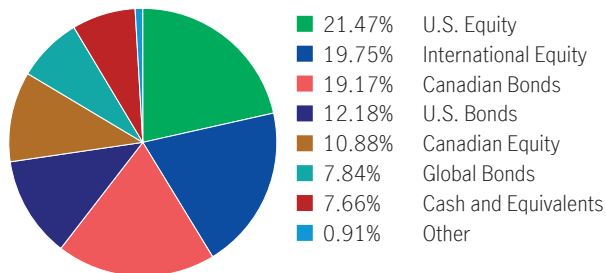
This Segregated Fund invests in several underlying mutual funds and pooled funds. The underlying funds collectively invest in equities and fixed income worldwide.

Top 10 investments

Manulife Corporate Bond Fund	12.46%
Manulife U.S. All Cap Equity Fund	9.02%
Manulife Strategic Income Fund	8.87%
MLF EAFE Equity Fund	8.51%
Manulife World Investment Class	8.27%
Manulife Canadian Bond Fund	7.63%
Manulife Dividend Income Fund	7.57%
Manulife Fundamental Dividend Fund	6.23%
Manulife Fundamental Equity Fund	5.25%
MIM Emerging Markets Corporate Debt Pooled Fund	5.03%
Total	78.85%

Total investments: 16

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.

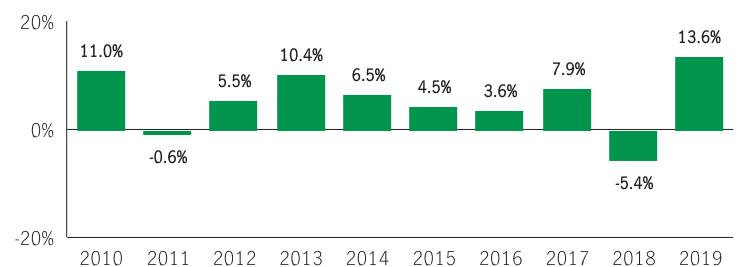
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,716.85 on December 31, 2019. This works out to an average of 5.55% 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.



Manulife Balanced Income Portfolio 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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 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	2.43	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.

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 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	18.9977	80,488
IncomePlus	1,000,000	1.96	1.25	15.4874	11
EstatePlus	1,000,000	1.75	1.42	18.9977	168,411

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	1.10	17.4745	11
IncomePlus	25,000	1.64	1.07	15.8368	11
EstatePlus	10,000	1.29	1.10	17.4745	16,085

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 Signature Income & Growth GIF Select

Quick Facts

Date Fund Available: October 2009

Underlying Fund Manager: CI Investments Inc.

Total Fund Value: \$481,932,236

Date Fund Created: October 2006

Total Units Outstanding: 27,361,725

Portfolio Turnover Rate: 7.76%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.82	2.25	17.8994	3,442,635
EstatePlus	10,000	2.82	2.25	17.8994	482,420

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

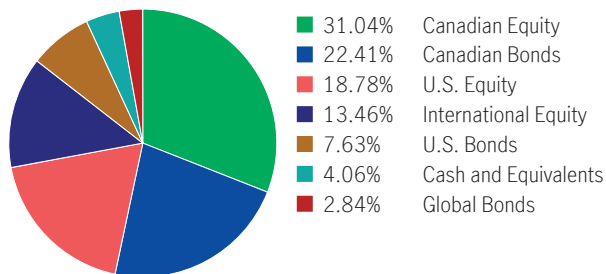
This Segregated Fund invests in the CI Signature Income & Growth mutual fund. The underlying fund invests primarily in foreign and Canadian equities and fixed income investments.

Top 10 investments (of the underlying fund)

Manulife Financial Corporation	4.27%
SPDR Gold Trust ETF	3.94%
Bank of Nova Scotia	3.27%
Suncor Energy Inc.	1.91%
Nestle S.A.	1.46%
Total S.A.	1.42%
Canadian Pacific Railway Ltd.	1.28%
Sony Corp.	1.24%
Advanced Micro Devices Inc.	1.19%
Province of Ontario, 0.0265%, 12/2/2050	1.15%
Total	21.13%

Total investments: 805

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.

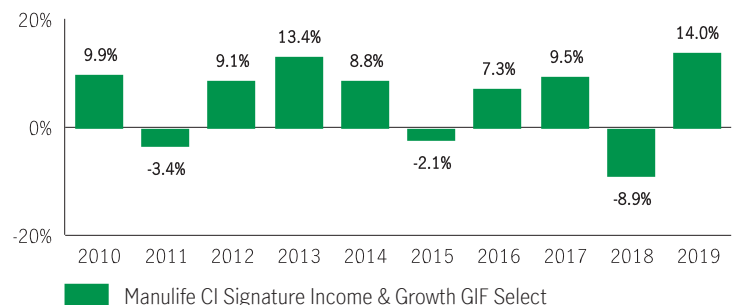
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,705.31 on December 31, 2019. This works out to an average of 5.48% 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 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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. 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 for 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

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	2.12	1.74	19.2394	90,237
EstatePlus	1,000,000	2.12	1.74	19.2394	17,671

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	1.72	1.49	17.7915	13,113
EstatePlus	10,000	1.72	1.49	17.7915	9,026

For more information

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Fund Facts — GIF Select

Manulife Global Balanced GIF Select

Quick Facts

Date Fund Available: October 2013

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$778,743,938

Date Fund Created: October 2013

Total Units Outstanding: 50,442,376

Portfolio Turnover Rate: 1.26%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.64	1.79	16.9454	28,164,647

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

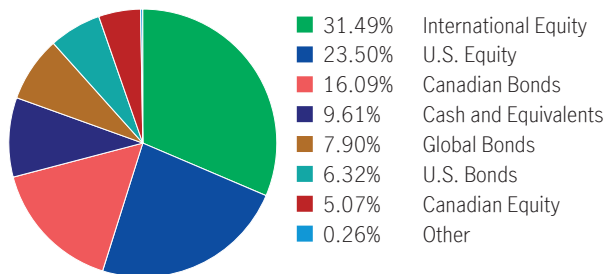
This Segregated Fund invests in the Manulife Global Balanced mutual fund. The underlying fund invests in foreign equity and fixed income investments.

Top 10 investments (of the underlying fund)

Aon plc	2.76%
JPMorgan Chase & Co.	2.60%
Gov. of Canada Treasury Bill, 3/19/2020	2.28%
Wolters Kluwer N.V.	1.99%
Microsoft Corp.	1.91%
Alphabet Inc.	1.88%
Visa Inc.	1.84%
McGraw Hill Financial Inc	1.80%
L'Air Liquide S.A.	1.79%
Gov. of Canada Treasury Bill, 1/23/2020	1.73%
Total	20.57%

Total investments: 567

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 6 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

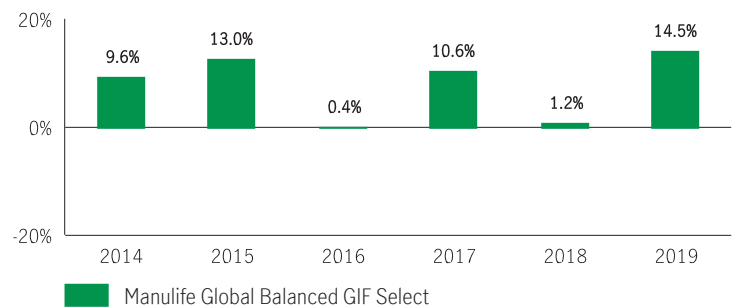
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on October 7, 2013 has \$1,694.54 on December 31, 2019. This works out to an average of 8.83% 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. In the past 6 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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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
Low Load Sales Charge	If you sell within: 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 2.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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
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. 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.

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.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.64	1.79	—

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 for 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

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	1.61	1.07	18.0659	295,949

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	1.02	18.1909	92,277

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 Global Managed Volatility GIF Select

Quick Facts

Date Fund Available: September 2014 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$70,814,117
Date Fund Created: October 2013 **Total Units Outstanding:** 6,013,733 **Portfolio Turnover Rate:** 6.01%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.60	1.72	11.8230	102,315
IncomePlus	25,000	2.50	1.72	11.8021	39,691
EstatePlus	10,000	2.60	1.72	11.8230	87,515

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

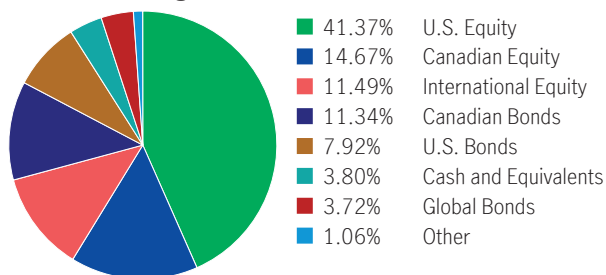
This Segregated Fund invests in the Manulife Global Managed Volatility Portfolio mutual fund. The underlying fund invests primarily in ETFs to gain exposure to foreign equity and fixed income investments.

Top 10 investments (of the underlying fund)

SPDR Bloomberg Barclays High Yield Bond ETF	5.31%
Vanguard FTSE Europe Index ETF	4.23%
Fannie Mae Treasury Bill, 1/2/2020	3.93%
VanEck Vectors ETF Trust - VanEck Vectors J.P. Morgan EM Local	2.97%
Currency Bond ETF	
SPDR Gold Trust ETF	2.73%
Merit Trust 02/01/2020 DN	2.64%
Apple Inc.	1.58%
SPDR S&P Homebuilders ETF	1.48%
Microsoft Corp.	1.43%
Royal Bank of Canada	1.35%
Total	27.65%

Total investments: 20579

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 5 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

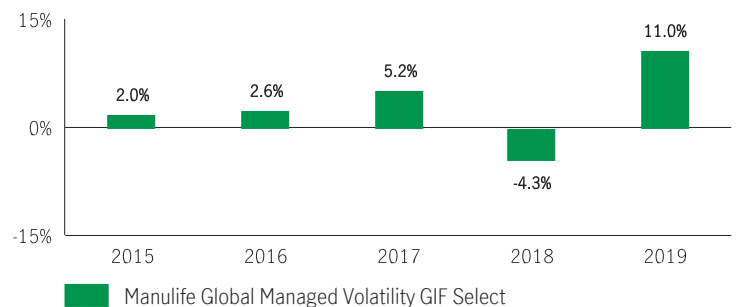
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on September 19, 2014 has \$1,182.30 on December 31, 2019. This works out to an average of 3.22% 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 4 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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 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	2.50	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 for 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

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	12.2378	10
IncomePlus	1,000,000	1.95	1.20	12.4687	11
EstatePlus	1,000,000	1.94	1.09	12.2378	670

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	12.4512	10
IncomePlus	25,000	1.63	1.06	12.5114	11
EstatePlus	10,000	1.57	0.81	12.4512	4,367

For more information

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Fund Facts — GIF Select

Manulife Global Strategic Balanced Yield GIF Select

Quick Facts

Date Fund Available: September 2014 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$111,640,539
Date Fund Created: September 2014 **Total Units Outstanding:** 8,752,792 **Portfolio Turnover Rate:** 11.43%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.66	1.76	14.4528	2,974,802

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

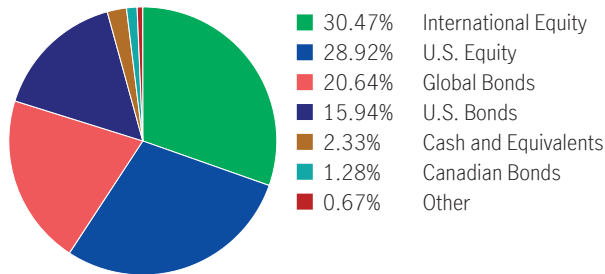
This Segregated Fund invests in the Manulife Global Strategic Balanced Yield mutual fund. The underlying fund invests primarily in foreign equities and fixed income investments.

Top 10 investments (of the underlying fund)

Apple Inc.	2.96%
Microsoft Corp.	2.47%
Johnson & Johnson	2.16%
United Technologies Corp.	2.09%
Compagnie Generale des Etablissements Michelin S.C.A.	1.82%
Wells Fargo & Co.	1.74%
Total S.A.	1.64%
Verizon Communications Inc.	1.64%
Amcor PLC Depository Receipt	1.57%
CRH plc	1.53%
Total	19.63%

Total investments: 337

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 5 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

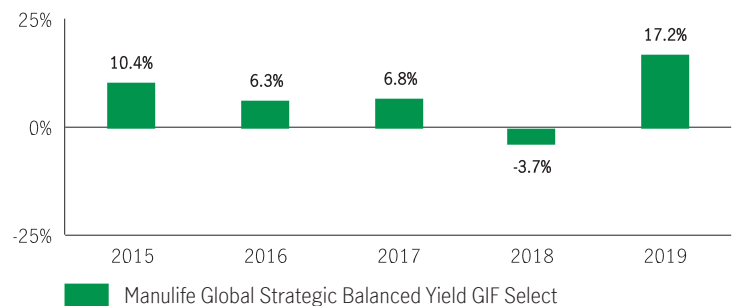
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on September 19, 2014 has \$1,445.28 on December 31, 2019. This works out to an average of 7.22% 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 4 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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
Low Load Sales Charge	If you sell within: 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 2.0%. 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. 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 for 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

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	0.99	15.0800	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	15.2930	4,206

For more information

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Fund Facts — GIF Select

Manulife Simplicity Balanced Portfolio GIF Select

Quick Facts

Date Fund Available: October 2009

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$797,914,643

Date Fund Created: October 2006

Total Units Outstanding: 47,451,497

Portfolio Turnover Rate: 5.50%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.68	2.11	17.3641	5,880,079
IncomePlus	25,000	2.69	2.11	15.1004	346,751
EstatePlus	10,000	2.68	2.11	17.3641	1,273,474

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

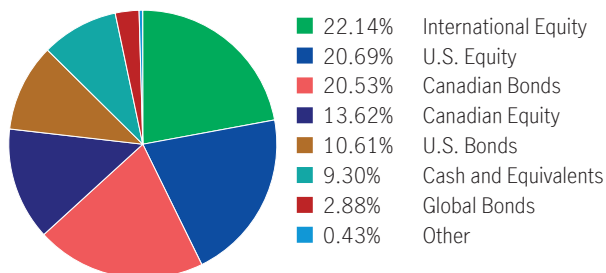
This Segregated Fund invests in the Manulife Simplicity Balanced Portfolio mutual fund. The underlying fund invests primarily in Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

Manulife Bond Fund	11.29%
Manulife Corporate Bond Fund	10.51%
Manulife U.S. All Cap Equity Fund	8.48%
Manulife Strategic Income Fund	7.93%
MLF EAFE Equity Fund	6.70%
Manulife World Investment Class	6.30%
Manulife Money Market Fund	5.71%
Manulife Canadian Investment Fund	5.58%
Manulife Covered Call U.S. Equity Fund	5.44%
Manulife Emerging Markets Fund	4.49%
Total	72.42%

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.

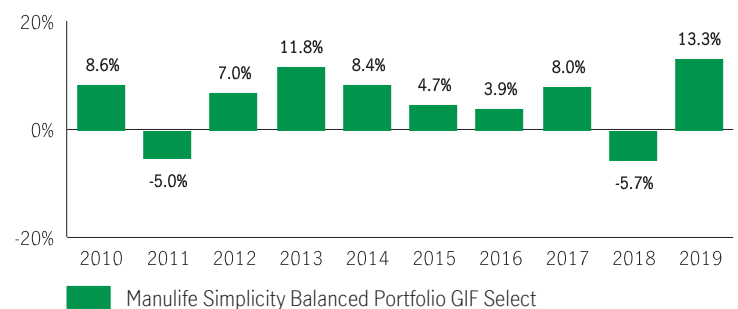
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,679.34 on December 31, 2019. This works out to an average of 5.32% 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 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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 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	2.68	2.11	—
IncomePlus	2.69	2.11	0.85
EstatePlus	2.68	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 for complete objective and strategy of the underlying fund.

Objective: The Manulife Simplicity Balanced Portfolio is a strategic asset allocation portfolio. The Portfolio aims to achieve long term growth consistent with safety of capital. 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

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	1.85	1.49	18.8756	50,801
IncomePlus	1,000,000	1.92	1.59	16.2369	11
EstatePlus	1,000,000	1.85	1.49	18.8756	301,098

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	17.4720	4,280
IncomePlus	25,000	1.65	1.18	16.5299	11
EstatePlus	10,000	1.65	1.35	17.4720	—

For more information

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Fund Facts — GIF Select

Manulife Simplicity Global Balanced Portfolio GIF Select

Quick Facts

Date Fund Available: October 2009
Date Fund Created: April 2007

Underlying Fund Manager: Manulife Investment Management Limited
Total Units Outstanding: 36,912,756

Total Fund Value: \$637,259,359
Portfolio Turnover Rate: 5.78%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.82	2.12	18.5829	3,920,241
IncomePlus	25,000	2.83	2.12	15.7311	540,848
EstatePlus	10,000	2.82	2.12	18.5829	2,028,387

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

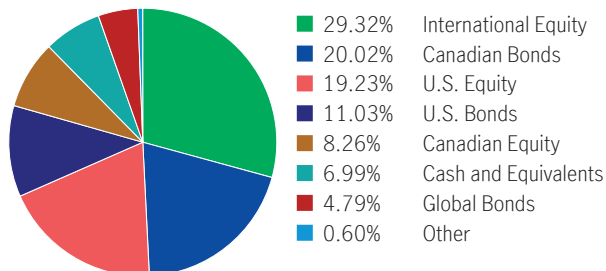
This Segregated Fund invests in the Manulife Simplicity Global Balanced Portfolio mutual fund. The underlying fund invests primarily in foreign equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

Manulife Bond Fund	13.97%
Manulife Corporate Bond Fund	10.92%
Manulife U.S. All Cap Equity Fund	9.00%
Manulife Strategic Income Fund	8.35%
MLF EAFE Equity Fund	7.70%
Manulife World Investment Class	6.47%
Manulife Emerging Markets Fund	5.99%
Manulife Covered Call U.S. Equity Fund	5.94%
Manulife World Investment Fund	5.73%
Manulife Canadian Investment Fund	4.24%
Total	78.31%

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.

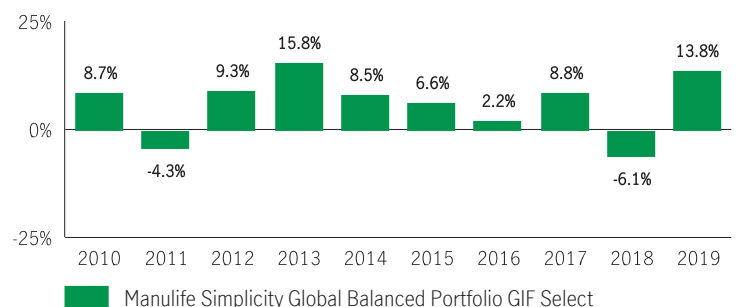
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,808.07 on December 31, 2019. This works out to an average of 6.10% 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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 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	2.83	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 for complete objective and strategy of the underlying fund.

Objective: The Portfolio aims to obtain long term returns consistent with safety of capital. Manulife Simplicity Global Balanced Portfolio (the "Portfolio") 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

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	1.53	20.1479	63,420
IncomePlus	1,000,000	2.08	1.72	16.8905	11
EstatePlus	1,000,000	2.05	1.53	20.1479	220,547

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	18.6302	2,972
IncomePlus	25,000	1.80	1.15	17.2442	11
EstatePlus	10,000	1.79	1.36	18.6302	2,645

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 Strategic Balanced Yield GIF Select

Quick Facts

Date Fund Available: October 2012

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$552,293,315

Date Fund Created: October 2012

Total Units Outstanding: 30,527,022

Portfolio Turnover Rate: 3.54%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.59	1.80	18.7842	21,719,555

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

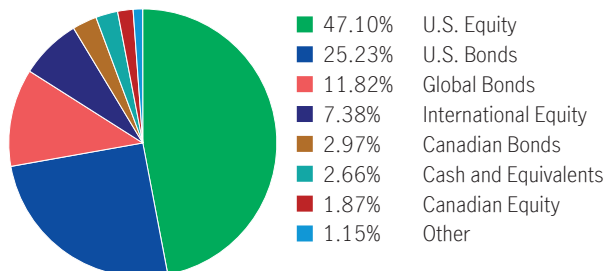
This Segregated Fund invests in the Manulife Strategic Balanced Yield mutual fund. The underlying fund invests primarily in foreign equities and foreign fixed income investments.

Top 10 investments (of the underlying fund)

Microsoft Corp.	4.62%
Apple Inc.	2.89%
Bank of America Corp.	2.33%
UnitedHealth Group Inc.	2.31%
Citigroup Inc.	2.29%
The Goldman Sachs Group Inc.	2.00%
Morgan Stanley	1.96%
Heineken Holding N.V.	1.72%
Fox Corp.	1.60%
Union Pacific Corp.	1.54%
Total	23.25%

Total investments: 462

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 7 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

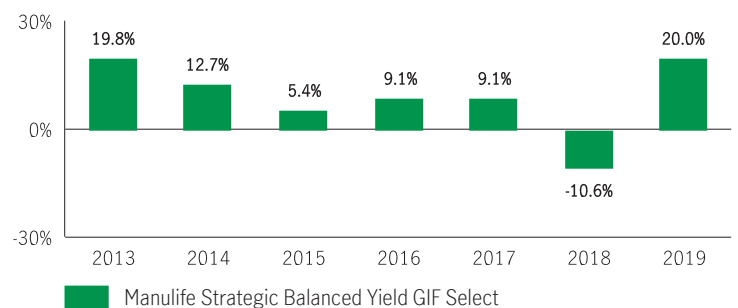
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on October 31, 2012 has \$1,878.42 on December 31, 2019. This works out to an average of 9.20% 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 7 years for a contractholder who chose the InvestmentPlus Series. In the last 7 years the fund was up in value 6 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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. 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	2.59	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 for 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

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	1.85	1.08	19.8331	352,112

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	1.47	1.06	20.1984	12,549

For more information

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Fund Facts — GIF Select

Manulife Strategic Dividend Bundle GIF Select

Quick Facts

Date Fund Available: August 2015

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$508,075,022

Date Fund Created: August 2015

Total Units Outstanding: 38,629,933

Portfolio Turnover Rate: 7.10%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.58	1.63	13.1494	32,797,902

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

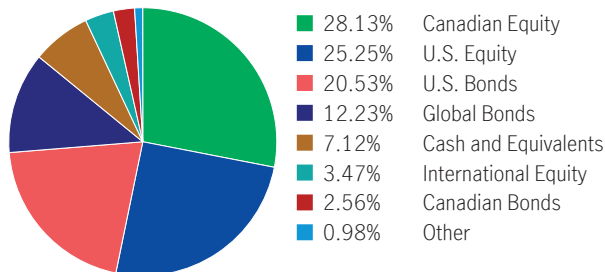
This Segregated Fund invests in the Manulife Strategic Dividend Bundle mutual fund. The underlying fund invests primarily in securities of other mutual funds to gain exposure to Canadian and foreign equity and fixed income securities.

Top 10 investments (of the underlying fund)

Manulife Dividend Income Fund	40.13%
Manulife Strategic Income Fund	30.09%
Manulife Dividend Income Plus Fund	20.07%
Manulife Global Unconstrained Bond Fund	10.05%
Total	100.35%

Total investments: 4

Investment Segmentation



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.

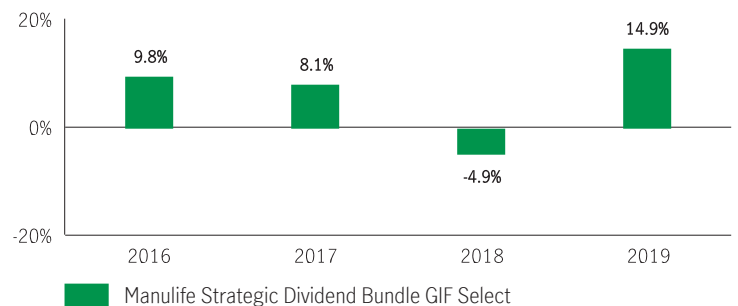
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on August 24, 2015 has \$1,314.94 on December 31, 2019. This works out to an average of 6.49% 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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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. 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 for 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

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	1.76	0.95	13.6230	348,954

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	13.7601	197,995

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 U.S. Monthly High Income GIF Select

Quick Facts

Date Fund Available: April 2014
Date Fund Created: April 2014

Underlying Fund Manager: Manulife Investment Management Limited
Total Units Outstanding: 104,796,174

Total Fund Value: \$1,459,504,216
Portfolio Turnover Rate: 5.29%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.65	1.73	14.6243	35,329,290
IncomePlus	25,000	2.63	1.76	13.8846	848,450
EstatePlus	10,000	2.64	1.76	13.8844	2,004,043

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 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?

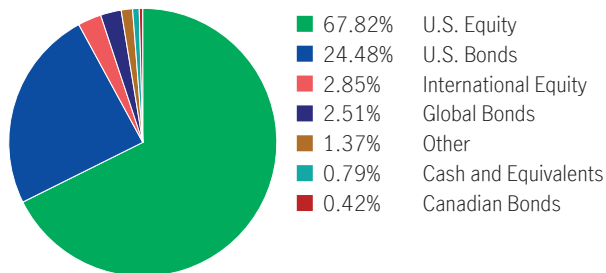
This Segregated Fund invests in the Manulife U.S. Monthly High Income mutual fund. The underlying fund invests in U.S. equity and fixed income investments.

Top 10 investments (of the underlying fund)

Thermo Fisher Scientific Inc.	4.04%
Roper Technologies Inc.	4.02%
Waste Connections Inc.	3.92%
Mastercard Inc.	3.77%
Stryker Corp.	3.52%
McGraw Hill Financial Inc	3.22%
Danaher Corp., 4.75%	2.80%
NextEra Energy Inc., 4.872%, 9/1/2022	2.47%
Home Depot Inc.	1.93%
AMETEK Inc.	1.89%
Total	31.58%

Total investments: 772

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 5 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

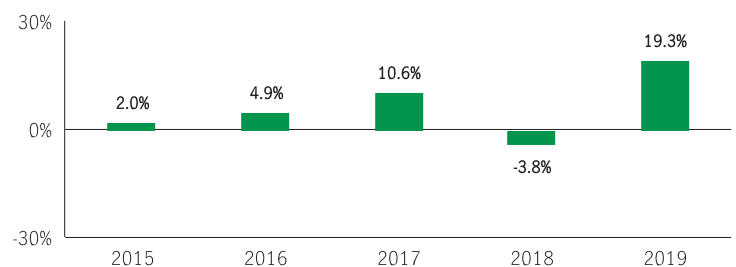
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on April 7, 2014 has \$1,462.43 on December 31, 2019. This works out to an average of 6.85% 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 5 years for a contractholder who chose the InvestmentPlus Series. In the last 5 years the fund was up in value 4 years and down in value 1 year.



Manulife U.S. Monthly High Income 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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 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	2.65	1.73	—
IncomePlus	2.63	1.76	1.15
EstatePlus	2.64	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 for 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

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	1.09	15.1780	307,288
IncomePlus	1,000,000	1.99	1.08	14.4409	11
EstatePlus	1,000,000	1.96	1.13	14.3727	167,837

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	1.60	0.82	15.3609	27,961
IncomePlus	25,000	1.60	0.92	14.5983	11
EstatePlus	10,000	1.53	0.82	14.7050	29,166

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 Diversified Investment GIF Select

Quick Facts

Date Fund Available: October 2009
Date Fund Created: July 2008

Underlying Fund Manager: Manulife Investment Management Limited
Total Units Outstanding: 35,100,058

Total Fund Value: \$741,149,437
Portfolio Turnover Rate: 4.84%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.63	1.83	21.3929	1,964,253
IncomePlus	25,000	2.70	1.90	17.4212	231,711
EstatePlus	10,000	2.73	1.90	21.2790	433,840

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

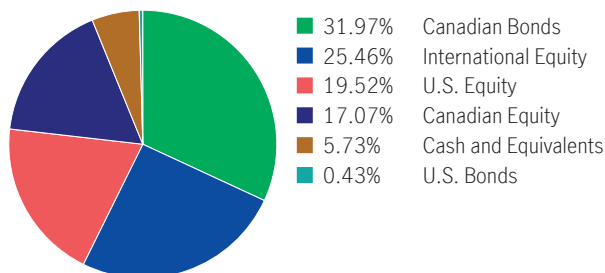
This Segregated Fund invests in the Manulife Diversified Investment mutual fund. The underlying fund invests primarily in foreign equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

Gov. of Canada Treasury Bill, 2/20/2020	2.07%
Canada Housing Trust No. 1, 1.25%, 6/15/2021	1.69%
Gov. of Canada Treasury Bill, 4/2/2020	1.41%
Gov. of Canada, 1%, 6/1/2027	1.06%
Gov. of Canada, 4%, 6/1/2041	1.00%
Gov. of Canada, 3.5%, 12/1/2045	0.99%
Aon plc	0.93%
Province of Ontario, 4.65%, 6/2/2041	0.91%
Marsh & McLennan Cos.	0.89%
Tsuruha Holdings Inc.	0.84%
Total	11.78%

Total investments: 396

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.

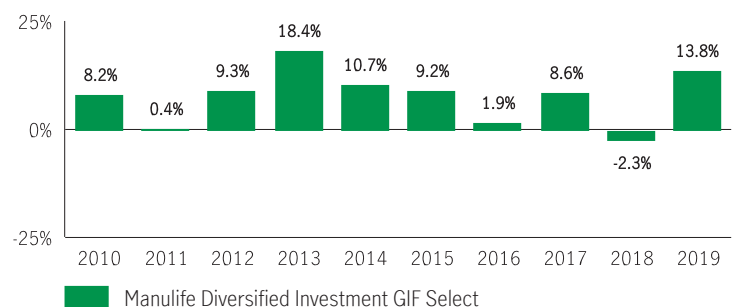
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$2,091.82 on December 31, 2019. This works out to an average of 7.66% 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</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>	If you sell within:	%	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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
If you sell within:	%																			
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																			
Low Load Sales Charge	<table border="1"> <thead> <tr> <th>If you sell within:</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>	If you sell within:	%	1 year of buying	2.50	2 years of buying	2.00	3 years of buying	1.50	After 3 years	0.00	<p>When you invest, Manulife pays a commission of 2.0%. Any sales charge you pay goes to Manulife.</p>								
If you sell within:	%																			
1 year of buying	2.50																			
2 years of buying	2.00																			
3 years of buying	1.50																			
After 3 years	0.00																			

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	2.70	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 for 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

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	1.78	1.13	23.2317	111,045
IncomePlus	1,000,000	1.99	1.07	18.4647	11
EstatePlus	1,000,000	1.90	1.19	23.1093	82,650

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	21.6654	1,379
IncomePlus	25,000	1.57	1.01	19.1839	11
EstatePlus	10,000	1.57	1.19	21.8481	10

For more information

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Fund Facts — GIF Select

Manulife Fidelity Disciplined Equity Bundle GIF Select

Quick Facts

Date Fund Available: October 2009
Date Fund Created: July 2008

Fund Manager: Manulife
Total Units Outstanding: 13,116,261

Total Fund Value: \$231,051,705
Portfolio Turnover Rate: 7.29%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.91	1.89	18.8413	636,712
IncomePlus	25,000	2.95	1.89	16.5801	285,573
EstatePlus	10,000	2.91	1.89	18.8413	291,686

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

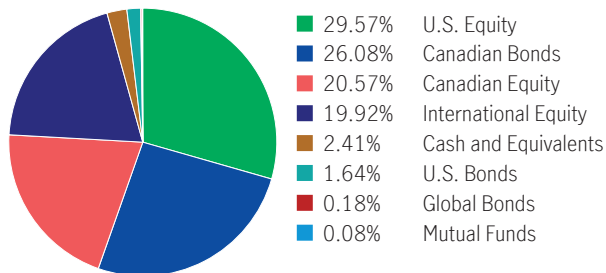
This Segregated Fund invests in several different Fidelity mutual funds. The underlying funds invest primarily in foreign equities and Canadian fixed income investments.

Top 10 investments

Fidelity Global Disciplined Equity® Fund	50.27%
Fidelity Canadian Bond Fund	28.89%
Fidelity Canadian Disciplined Equity Fund	21.10%
Total	100.26%

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.

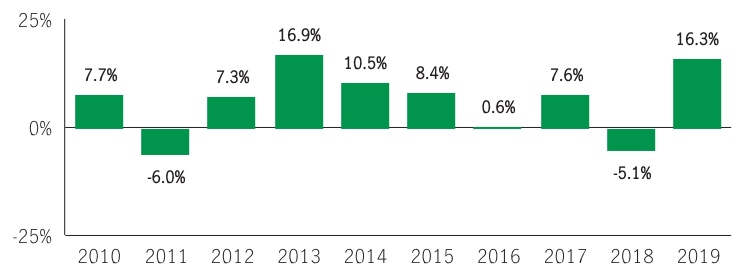
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,818.39 on December 31, 2019. This works out to an average of 6.16% per year.

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

This chart shows how the fund has performed in 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.



Manulife Fidelity Disciplined Equity 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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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 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	2.95	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 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.

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 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	1.27	20.2213	3,040
IncomePlus	1,000,000	2.26	1.27	17.3460	12,396
EstatePlus	1,000,000	2.18	1.27	20.2213	6,906

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	1.12	19.1894	10
IncomePlus	25,000	1.88	1.07	18.0013	11
EstatePlus	10,000	1.84	1.12	19.1894	—

For more information

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Manulife

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Fund Facts — GIF Select

Manulife National Bank Bundle GIF Select

Quick Facts

Date Fund Available: October 2016

Fund Manager: Manulife

Total Fund Value: \$80,956,233

Date Fund Created: October 2016

Total Units Outstanding: 6,316,520

Portfolio Turnover Rate: 14.61%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.89	2.08	12.8207	510,338
IncomePlus	25,000	2.91	2.09	12.8092	180,822
EstatePlus	10,000	2.89	2.08	12.8207	156,609

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

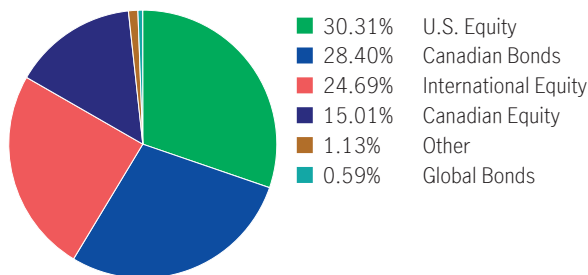
This Segregated Fund invests in several different National Bank mutual funds. The underlying funds invest primarily in foreign equities and Canadian fixed income investments.

Top 10 investments

National Bank Global Equity Fund	51.24%
National Bank Bond Fund	29.26%
National Bank Canadian All Cap Equity Fund	19.73%
Total	100.24%

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 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.

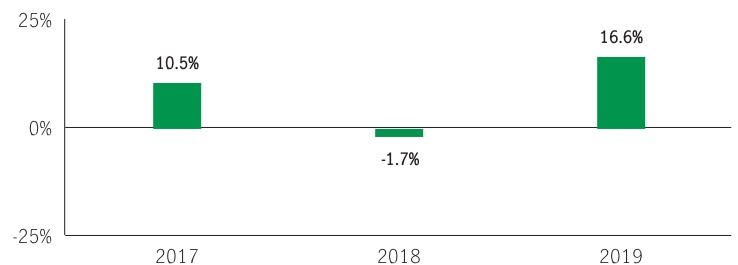
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on October 14, 2016 has \$1,282.07 on December 31, 2019. This works out to an average of 8.04% 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 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.



Manulife National Bank 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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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 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	2.89	2.08	—
IncomePlus	2.91	2.09	1.15
EstatePlus	2.89	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.

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 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	1.39	13.1214	10
IncomePlus	1,000,000	2.34	1.38	13.2554	10
EstatePlus	1,000,000	2.15	1.39	13.1214	—

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	1.71	1.20	13.3111	10
IncomePlus	25,000	1.94	1.15	13.4081	10
EstatePlus	10,000	1.71	1.20	13.3111	—

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 Opportunities Bundle GIF Select

Quick Facts

Date Fund Available: October 2009

Fund Manager: Manulife

Total Fund Value: \$303,411,798

Date Fund Created: July 2008

Total Units Outstanding: 17,417,862

Portfolio Turnover Rate: 11.14%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.79	1.89	17.9477	1,005,418
IncomePlus	25,000	2.78	1.89	16.2940	317,161
EstatePlus	10,000	2.79	1.89	17.9477	311,518

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

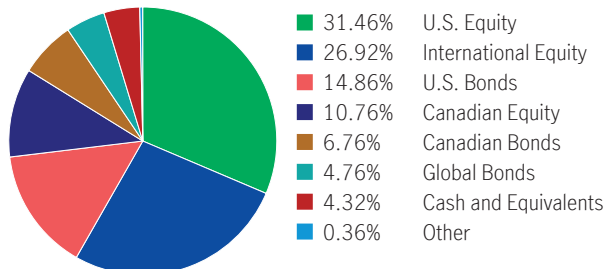
This Segregated Fund invests in several different Manulife mutual funds. The underlying funds invest primarily in foreign equities and Canadian fixed income investments.

Top 10 investments

Manulife Global Dividend Fund	50.25%
Manulife Fundamental Equity Fund	19.93%
Manulife Corporate Bond Fund	15.15%
Manulife Strategic Income Fund	14.97%
Total	100.30%

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.

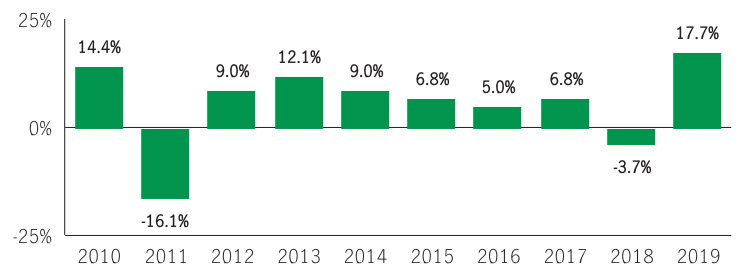
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,735.31 on December 31, 2019. This works out to an average of 5.67% 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.



Manulife Opportunities 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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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 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.

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 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	1.93	1.17	19.5501	28,794
IncomePlus	1,000,000	2.05	1.17	17.1953	18,181
EstatePlus	1,000,000	1.93	1.17	19.5501	—

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	1.67	1.12	17.0183	4,070
IncomePlus	25,000	1.77	1.08	17.9819	11
EstatePlus	10,000	1.67	1.12	17.0183	—

For more information

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Manulife

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Fund Facts — GIF Select

Manulife Simplicity Growth Portfolio GIF Select

Quick Facts

Date Fund Available: October 2009

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$809,521,023

Date Fund Created: October 2006

Total Units Outstanding: 47,395,717

Portfolio Turnover Rate: 3.97%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.76	2.19	18.7990	3,184,561
IncomePlus	25,000	2.77	2.19	16.4493	291,659
EstatePlus	10,000	2.76	2.19	18.7990	615,465

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

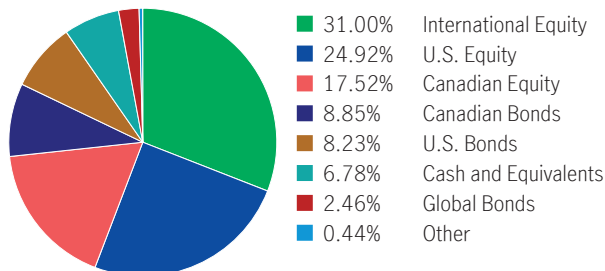
This Segregated Fund invests in the Manulife Simplicity Growth Portfolio mutual fund. The underlying fund invests primarily in foreign equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

Manulife U.S. All Cap Equity Fund	10.42%
Manulife Emerging Markets Fund	8.46%
Manulife World Investment Class	8.00%
Manulife Corporate Bond Fund	7.89%
Manulife Strategic Income Fund	7.36%
MLF EAFE Equity Fund	6.94%
Manulife Covered Call U.S. Equity Fund	6.47%
Manulife Canadian Investment Fund	6.38%
Manulife Fundamental Equity Fund	4.97%
Manulife Dividend Income Fund	4.74%
Total	71.63%

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.

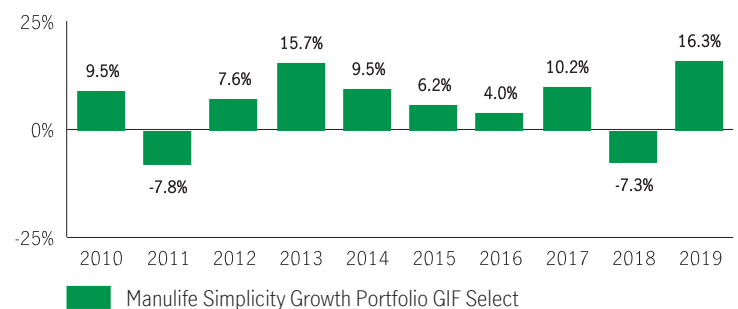
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,805.37 on December 31, 2019. 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 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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 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	2.76	2.19	—
IncomePlus	2.77	2.19	1.15
EstatePlus	2.76	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 for complete objective and strategy of the underlying fund.

Objective: The Manulife Simplicity Growth Portfolio is a strategic asset allocation portfolio. The Portfolio aims to provide long-term capital growth and increased foreign content exposure. It invests its assets in mutual funds 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

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	20.3982	138,676
IncomePlus	1,000,000	2.02	1.74	17.4998	11
EstatePlus	1,000,000	1.98	1.64	20.3982	41,816

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	1.43	18.8933	1,869
IncomePlus	25,000	1.75	1.60	17.8993	11
EstatePlus	10,000	1.65	1.43	18.8933	17,397

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 Canadian Equity Class GIF Select

Quick Facts

Date Fund Available: May 2020

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$500

Date Fund Created: May 2020

Total Units Outstanding: 50

Portfolio Turnover Rate: --

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.74	2.46	10.0000	10

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

This Segregated Fund invests in the Manulife Canadian Equity Class. The underlying fund invests primarily in Canadian equities.

This fund did not exist prior to December 31, 2019, so no information is available for the Top 10 Holdings.

This fund did not exist prior to December 31, 2019, so no information is available for the 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 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

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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
Low Load Sales Charge	If you sell within: 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 2.0%. 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. 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	2.46	—

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 for 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

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	1.76	10.0000	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	10.0000	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 Canadian Investment Class GIF Select

Quick Facts

Date Fund Available: October 2009

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$101,172,222

Date Fund Created: July 2008

Total Units Outstanding: 4,615,122

Portfolio Turnover Rate: 6.04%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.89	2.21	23.7833	981,526

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

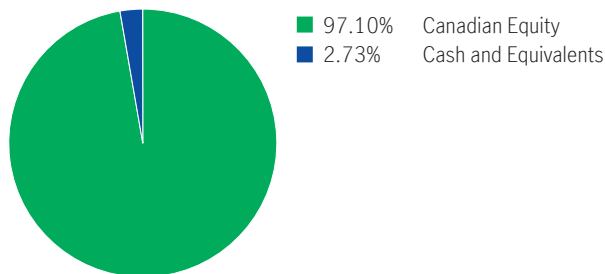
This Segregated Fund invests in the Manulife Canadian Investment Class mutual fund. The underlying fund invests primarily in Canadian equities.

Top 10 investments (of the underlying fund)

Brookfield Asset Management Inc.	5.20%
Canadian Pacific Railway Ltd.	4.75%
Royal Bank of Canada	4.75%
Toronto-Dominion Bank	4.43%
Canadian Natural Resources Ltd.	3.94%
Telus Corp.	3.83%
Suncor Energy Inc.	3.59%
Bank of Nova Scotia	3.28%
Bank of Montreal	3.23%
Thomson Reuters Corp.	3.18%
Total	40.18%

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 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

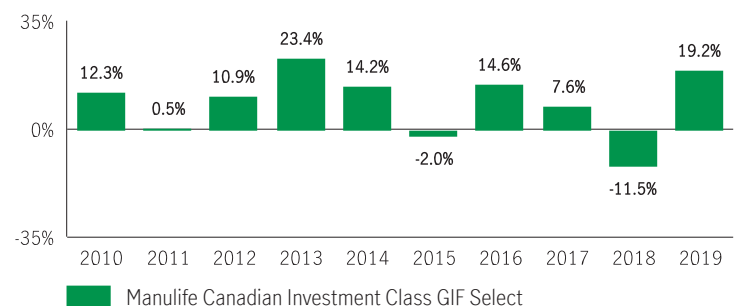
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$2,246.05 on December 31, 2019. This works out to an average of 8.43% 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</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>	If you sell within:	%	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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
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7 years of buying	2.00																			
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If you sell within:	%																			
1 year of buying	2.50																			
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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	2.89	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 for 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

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	1.50	25.8314	53,471

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	1.31	22.9800	10

For more information

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Fund Facts — GIF Select

Manulife Fidelity Canadian Disciplined Equity GIF Select

Quick Facts

Date Fund Available: October 2009
Date Fund Created: July 2008

Underlying Fund Manager: Fidelity Investments Canada ULC
Total Units Outstanding: 6,657,104

Total Fund Value: \$110,140,037
Portfolio Turnover Rate: 4.02%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	3.06	2.19	18.9460	1,109,318

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

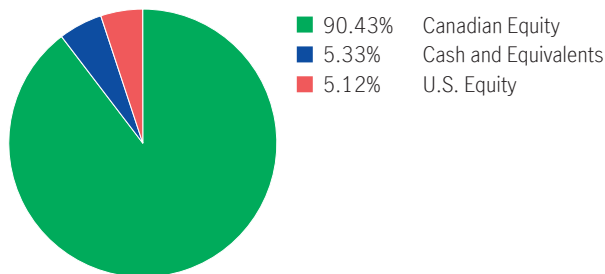
This Segregated Fund invests in the Fidelity Canadian Disciplined Equity mutual fund. The underlying fund invests primarily in Canadian equities.

Top 10 investments (of the underlying fund)

Toronto-Dominion Bank	7.34%
Royal Bank of Canada	6.61%
Barrick Gold Corporation	4.20%
Canadian Pacific Railway Ltd.	4.05%
Suncor Energy Inc.	4.02%
Brookfield Asset Management Inc.	3.88%
TC Energy Corporation	3.82%
Canadian Natural Resources Ltd.	3.25%
Alimentation Couche-Tard Inc.	3.19%
BCE Inc.	2.93%
Total	43.29%

Total investments: 122

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.

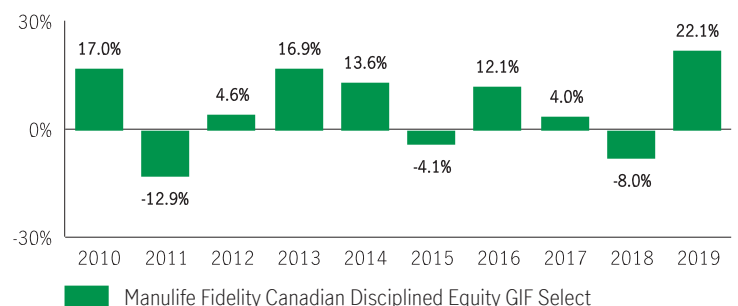
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,777.60 on December 31, 2019. This works out to an average of 5.92% 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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
Low Load Sales Charge	If you sell within: 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 2.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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
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. 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	3.06	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 for 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

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	20.2825	15,727

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	1.56	18.6860	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 True North GIF Select

Quick Facts

Date Fund Available: October 2009

Underlying Fund Manager: Fidelity Investments Canada ULC

Total Fund Value: \$241,081,508

Date Fund Created: January 1997

Total Units Outstanding: 9,394,657

Portfolio Turnover Rate: 6.15%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	3.08	2.21	19.1817	2,870,648

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

This Segregated Fund invests in the Fidelity True North mutual fund. The underlying fund invests primarily in Canadian equities.

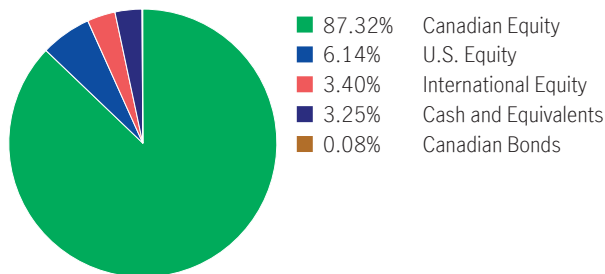
Top 10 investments (of the underlying fund)

Royal Bank of Canada	5.63%
Toronto-Dominion Bank	5.49%
Alimentation Couche-Tard Inc.	4.19%
Suncor Energy Inc.	3.80%
Enbridge Inc.	3.75%
BCE Inc.	3.66%
Canadian National Railway Company	3.52%
Metro Inc.	3.47%
CGI Inc.	3.33%
Power Corp. of Canada	2.95%

Total **39.79%**

Total investments: 156

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.

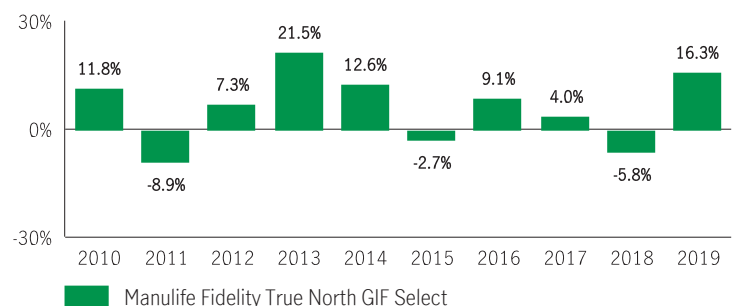
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,809.04 on December 31, 2019. This works out to an average of 6.11% 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 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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
Low Load Sales Charge	If you sell within: 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 2.0%. 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. 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 for 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

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	20.7783	132,076

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	1.40	19.1751	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 Dividend Income GIF Select

Quick Facts

Date Fund Available: October 2013

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$751,575,634

Date Fund Created: April 2013

Total Units Outstanding: 40,558,741

Portfolio Turnover Rate: 5.02%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.77	2.22	18.6949	27,802,209

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

This Segregated Fund invests in the Manulife Dividend Income mutual fund. The underlying fund invests primarily in Canadian equities.

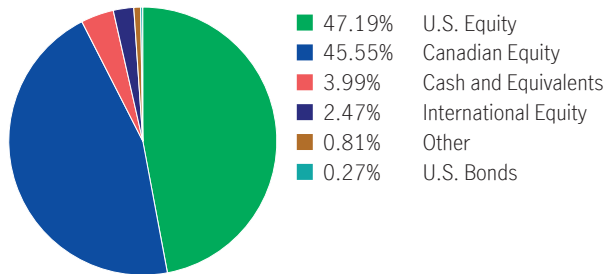
Top 10 investments (of the underlying fund)

Waste Connections Inc.	3.97%
Royal Bank of Canada	3.97%
Roper Technologies Inc.	3.96%
Canadian Pacific Railway Ltd.	3.94%
Thermo Fisher Scientific Inc.	3.93%
Mastercard Inc.	3.20%
McGraw Hill Financial Inc	3.12%
Brookfield Asset Management Inc.	2.92%
Constellation Software Inc.	2.88%
Danaher Corp., 4.75%	2.72%

Total 34.61%

Total investments: 125

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 6 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

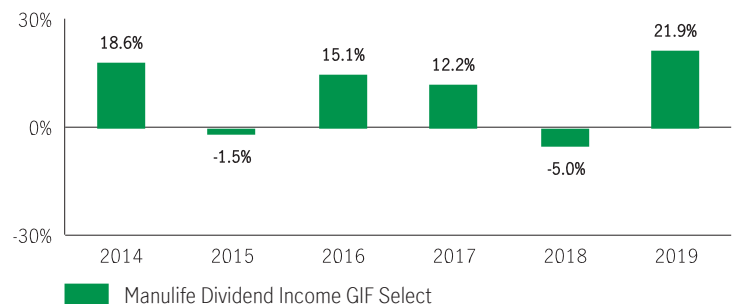
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on October 7, 2013 has \$1,869.49 on December 31, 2019. This works out to an average of 10.56% 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 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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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. 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	2.22	—

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 for 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

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	1.54	20.0036	420,622

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	19.8956	55,554

For more information

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Manulife

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Quebec & French Business 1-800-355-6776

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Fund Facts — GIF Select

Manulife Fundamental Dividend GIF Select

Quick Facts

Date Fund Available: May 2019
Date Fund Created: October 2007

Underlying Fund Manager: Manulife Investment Management Limited
Total Units Outstanding: 16,634,640

Total Fund Value: \$310,047,743
Portfolio Turnover Rate: 6.75%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.66	2.47	10.5469	39,546

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

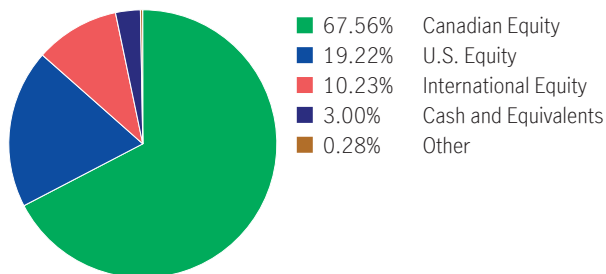
The Segregated Fund currently invests most of its assets in units of the Manulife Fundamental Dividend mutual fund. The underlying fund invests in a mix of Canadian and foreign equities. The underlying fund invests either directly or through one or more underlying funds.

Top 10 investments (of the underlying fund)

Toronto-Dominion Bank	6.72%
Bank of Nova Scotia	6.36%
Enbridge Inc.	5.95%
BCE Inc.	4.63%
Verizon Communications Inc.	4.04%
Suncor Energy Inc.	3.57%
Intact Financial Corporation	3.34%
Marsh & McLennan Cos.	3.33%
Microsoft Corp.	3.33%
Brookfield Infrastructure Partners LP	3.16%
Total	44.43%

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 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 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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. 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	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 for 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

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	1.68	10.5940	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	1.65	1.39	10.6290	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 Growth Opportunities GIF Select

Quick Facts

Date Fund Available: October 2009
Date Fund Created: July 2002

Underlying Fund Manager: Manulife Investment Management Limited
Total Units Outstanding: 2,365,954

Total Fund Value: \$45,683,563
Portfolio Turnover Rate: 2.12%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.92	2.34	16.3940	1,197,681

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

This Segregated Fund invests in the Manulife Growth Opportunities mutual fund. The underlying fund invests primarily in Canadian equities.

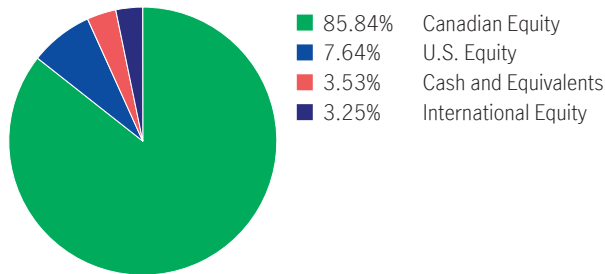
Top 10 investments (of the underlying fund)

Cargojet Inc.	3.29%
Kinaxis Inc.	3.17%
StorageVault Canada Inc.	3.08%
iA Financial Corporation Inc.	3.04%
Boyd Group Income Fund	2.99%
WPT Industrial REIT	2.94%
Park Lawn Corporation	2.93%
Northview Apartment REIT	2.90%
Tricon Capital Group Inc.	2.78%
Superior Plus Corp.	2.71%

Total 29.82%

Total investments: 55

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.

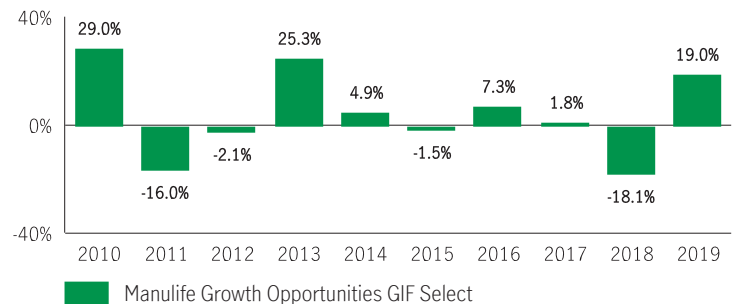
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,462.47 on December 31, 2019. This works out to an average of 3.88% 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 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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
Low Load Sales Charge	If you sell within: 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 2.0%. 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. 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	2.34	—

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 for 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

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	2.24	1.73	17.7162	14,460

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	1.78	1.31	14.2850	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 CI Canadian Investment GIF Select

Quick Facts

Date Fund Available: October 2009

Underlying Fund Manager: CI Investments Inc.

Total Fund Value: \$73,133,246

Date Fund Created: January 1998

Total Units Outstanding: 3,551,911

Portfolio Turnover Rate: 74.94%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	3.11	2.24	13.9555	630,419

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

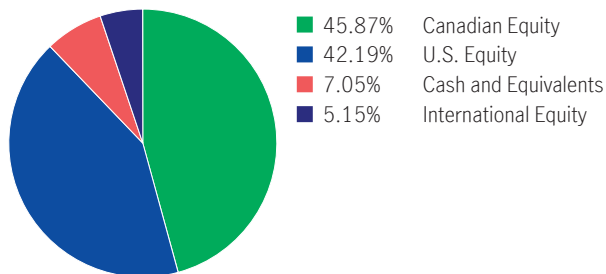
This Segregated Fund invests in the CI Harbour mutual fund. The underlying fund invests primarily in Canadian equities.

Top 10 investments (of the underlying fund)

Toronto-Dominion Bank	5.01%
Brookfield Asset Management Inc.	4.98%
Royal Bank of Canada	4.93%
Bank of Nova Scotia	3.70%
Thomson Reuters Corp.	3.46%
Humana Inc.	3.41%
Dollarama Inc.	3.31%
Booking Holdings Inc.	3.13%
Autodesk Inc.	3.09%
Microsoft Corp.	3.07%
Total	38.09%

Total investments: 37

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.

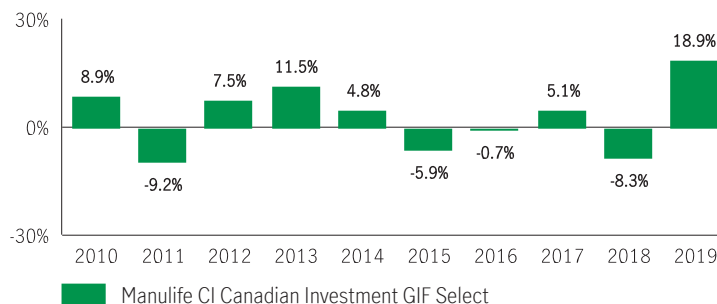
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,333.21 on December 31, 2019. This works out to an average of 2.92% 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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
Low Load Sales Charge	If you sell within: 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 2.0%. 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. 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

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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.

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 for 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

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	2.43	1.62	14.9626	21,747

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	1.39	14.6075	11

For more information

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Manulife

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Fund Facts — GIF Select

Manulife Dividend Income Plus GIF Select

Quick Facts

Date Fund Available: June 2018
Date Fund Created: October 2013

Underlying Fund Manager: Manulife Investment Management Limited
Total Units Outstanding: 6,901,377

Total Fund Value: \$72,449,043
Portfolio Turnover Rate: 18.84%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.80	2.45	9.7907	5,210,174

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

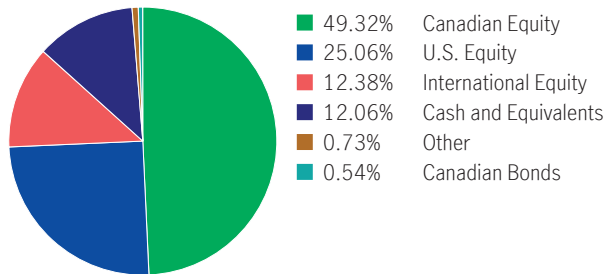
This Segregated Fund invests in the Manulife Dividend Income Plus mutual fund. The underlying fund invests primarily in Canadian equities.

Top 10 investments (of the underlying fund)

Constellation Software Inc.	4.56%
Canadian Pacific Railway Ltd.	3.18%
Alimentation Couche-Tard Inc.	3.08%
MTY Food Group Inc.	3.06%
BlackBerry Limited, 3.75%, 11/13/2020	2.81%
Brookfield Asset Management Inc.	2.70%
Dollarama Inc.	2.50%
Gov. of Canada Treasury Bill, 3/19/2020	2.49%
Gov. of Canada Treasury Bill, 4/30/2020	2.47%
Tencent Holdings Ltd.	2.35%

Total 29.22%
 Total investments: 107

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.

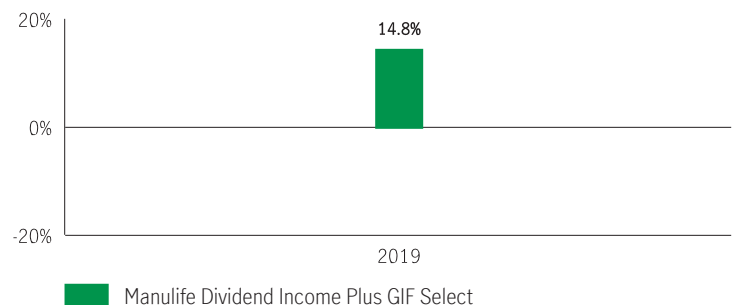
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on June 22, 2018 has \$979.07 on December 31, 2019. This works out to an average of -1.38% per year.

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

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

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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
Low Load Sales Charge	If you sell within: 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 2.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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
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

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Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.80	2.45	—

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
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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 for 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

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	1.68	9.9199	35

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	1.71	1.45	9.9800	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 Fundamental Equity GIF Select

Quick Facts

Date Fund Available: October 2009

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$307,147,163

Date Fund Created: January 2004

Total Units Outstanding: 14,929,720

Portfolio Turnover Rate: 8.04%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.69	2.16	21.2260	2,875,799

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

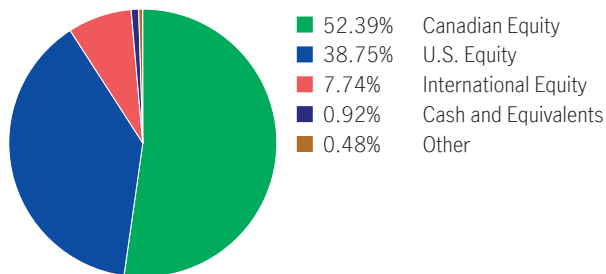
This Segregated Fund invests in the Manulife Fundamental Equity Fund. The underlying mutual fund invests primarily in Canadian equities.

Top 10 investments (of the underlying fund)

Toronto-Dominion Bank	6.23%
Brookfield Asset Management Inc.	5.36%
Microsoft Corp.	4.19%
Verizon Communications Inc.	4.16%
CCL Industries Inc.	3.88%
Oracle Corp.	3.80%
Marsh & McLennan Cos.	3.79%
Intact Financial Corporation	3.46%
Suncor Energy Inc.	3.13%
Loblaws Cos. Ltd.	3.06%
Total	41.04%

Total investments: 106

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.

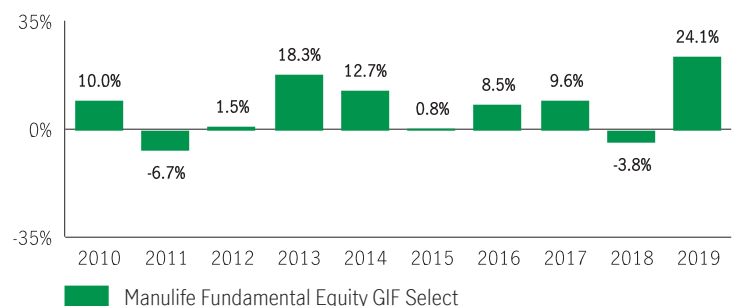
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,987.94 on December 31, 2019. This works out to an average of 7.11% 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 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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
Low Load Sales Charge	If you sell within: 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 2.0%. 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. 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	2.69	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 for 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

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	2.03	1.55	22.8438	25,482

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	1.31	20.9765	136

For more information

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Fund Facts — GIF Select

Manulife Invesco Canadian Premier Growth Class GIF Select

Quick Facts

Date Fund Available: October 2009

Underlying Fund Manager: Invesco Canada Ltd.

Total Fund Value: \$53,251,187

Date Fund Created: January 1997

Total Units Outstanding: 2,384,978

Portfolio Turnover Rate: 1.24%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.90	2.32	18.0932	236,543

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 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 in the Invesco Canadian Premier Growth Class mutual fund. The underlying fund invests primarily in Canadian equities.

Top 10 investments (of the underlying fund)

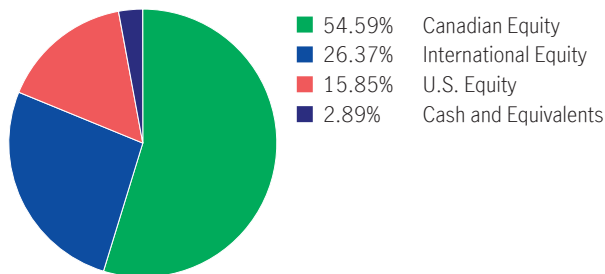
CGI Inc.	5.62%
Brookfield Asset Management Inc.	4.84%
Canadian National Railway Company	2.99%
Fairfax Financial Holdings Ltd.	2.82%
Toronto-Dominion Bank	2.77%
TMX Group Limited	2.73%
Manulife Financial Corporation	2.60%
Alimentation Couche-Tard Inc.	2.30%
Onex Corp.	2.27%
Wheaton Precious Metals Corp.	2.27%

Total

31.21%

Total investments: 133

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.

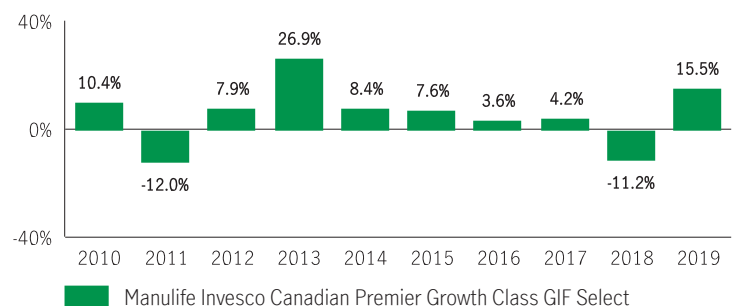
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$1,716.49 on December 31, 2019. This works out to an average of 5.55% 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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
Low Load Sales Charge	If you sell within: 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 2.0%. 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. 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	2.90	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 for complete objective and strategy of the underlying fund.

Objective: The Invesco Canadian Premier Growth Class 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

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	1.82	19.2698	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	18.1693	2,486

For more information

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Fund Facts — GIF Select

Manulife Fidelity American Disciplined Equity GIF Select

Quick Facts

Date Fund Available: October 2009

Underlying Fund Manager: Fidelity Investments Canada ULC

Total Fund Value: \$53,089,072

Date Fund Created: July 2008

Total Units Outstanding: 1,839,131

Portfolio Turnover Rate: 6.63%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	3.14	2.29	30.4087	1,405,006

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

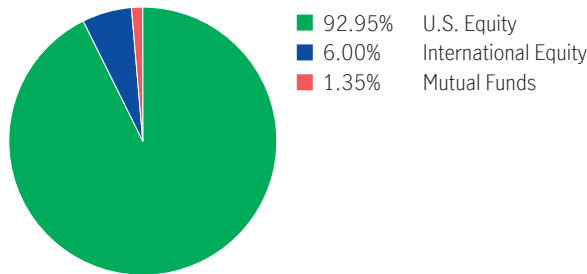
This Segregated Fund invests in the Fidelity American Disciplined Equity mutual fund. The underlying fund invests primarily in foreign equities.

Top 10 investments (of the underlying fund)

Microsoft Corp.	5.64%
Apple Inc.	3.51%
Alphabet Inc.	2.80%
Amazon.com Inc.	2.33%
JPMorgan Chase & Co.	2.33%
Visa Inc.	2.26%
Johnson & Johnson	2.24%
Facebook, Inc.	2.18%
Becton Dickinson & Co.	2.13%
Danaher Corp.	2.05%
Total	27.48%

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 10 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

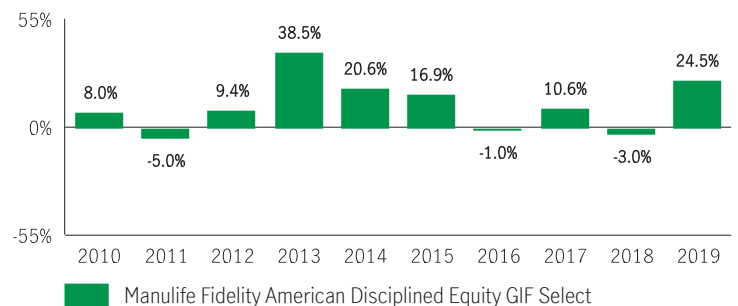
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$2,895.79 on December 31, 2019. This works out to an average of 11.22% 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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. 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	3.14	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 for 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

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	1.64	33.1119	11,200

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	31.8380	1,474

For more information

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Fund Facts — GIF Select

Manulife U.S. All Cap Equity GIF Select

Quick Facts

Date Fund Available: October 2013

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$300,439,108

Date Fund Created: October 2013

Total Units Outstanding: 14,538,338

Portfolio Turnover Rate: 6.59%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.91	2.18	21.0198	11,049,539

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

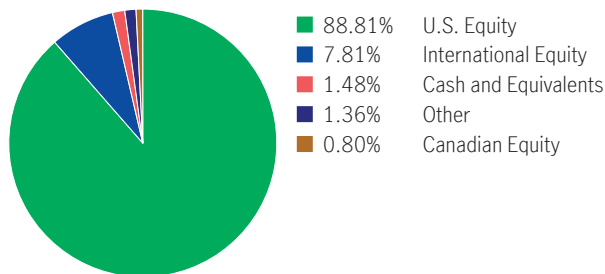
This Segregated Fund invests in the Manulife U.S. All Cap Equity mutual fund. The underlying fund invests in U.S. equity investments.

Top 10 investments (of the underlying fund)

Amazon.com Inc.	7.94%
Apple Inc.	7.13%
Facebook, Inc.	5.32%
Bank of America Corp.	4.94%
Alphabet Inc.	4.52%
Citigroup Inc.	4.51%
Lennar Corp.	3.49%
Morgan Stanley	3.38%
Formula One Group	2.74%
Cheniere Energy Inc.	2.73%
Total	46.70%

Total investments: 49

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 6 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

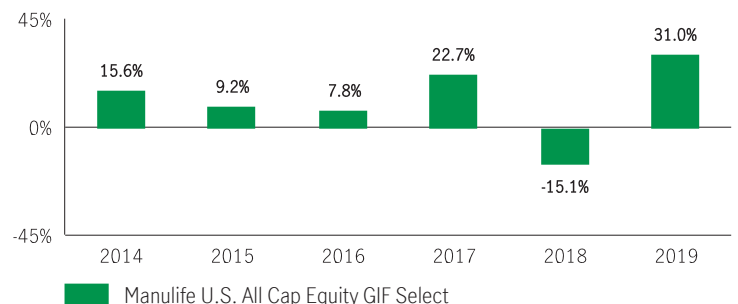
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on October 7, 2013 has \$2,101.98 on December 31, 2019. This works out to an average of 12.66% 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 5 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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. 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	2.18	—

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 for 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

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	1.46	22.3363	72,827

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	1.40	22.5843	8,487

For more information

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Fund Facts — GIF Select

Manulife U.S. Dividend Income GIF Select

Quick Facts

Date Fund Available: May 2018
Date Fund Created: October 2007

Underlying Fund Manager: Manulife Investment Management Limited
Total Units Outstanding: 25,574,606

Total Fund Value: \$544,022,534
Portfolio Turnover Rate: 13.48%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.85	2.20	11.9681	8,336,097

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

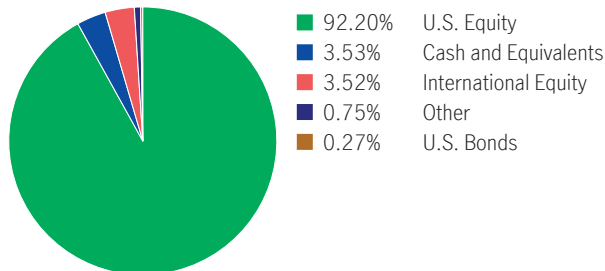
The Segregated Fund currently invests most of its assets in units of the Manulife U.S. Dividend Income mutual fund. The underlying fund invests in a mix of U.S. equities. The underlying fund invests either directly or through one or more underlying funds.

Top 10 investments (of the underlying fund)

McGraw Hill Financial Inc	3.99%
Mastercard Inc.	3.96%
Thermo Fisher Scientific Inc.	3.96%
Roper Technologies Inc.	3.94%
Waste Connections Inc.	3.85%
Stryker Corp.	3.80%
Federal Home Loan Bank 24/02/2020	2.74%
Danaher Corp., 4.75%	2.73%
Home Depot Inc.	2.70%
AMETEK Inc.	2.63%
Total	34.29%

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 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 year for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

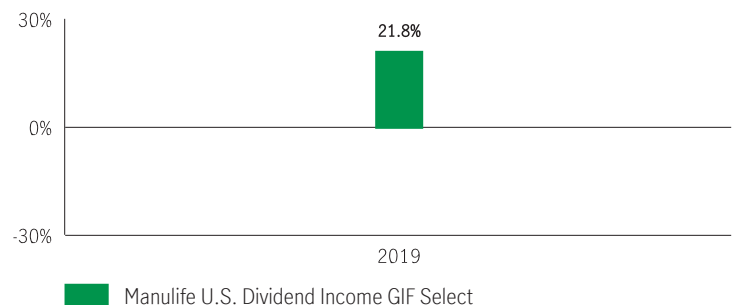
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on May 14, 2018 has \$1,198.58 on December 31, 2019. This works out to an average of 11.74% per year.

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

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

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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. 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	2.20	—

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 for 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

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	1.50	12.0681	65,193

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	1.20	12.1838	10,451

For more information

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Fund Facts — GIF Select

Manulife U.S. Equity GIF Select

Quick Facts

Date Fund Available: October 2009
Date Fund Created: July 2008

Underlying Fund Manager: Manulife Investment Management Limited
Total Units Outstanding: 12,158,551

Total Fund Value: \$408,334,098
Portfolio Turnover Rate: 9.95%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.96	2.22	36.6219	7,761,006

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

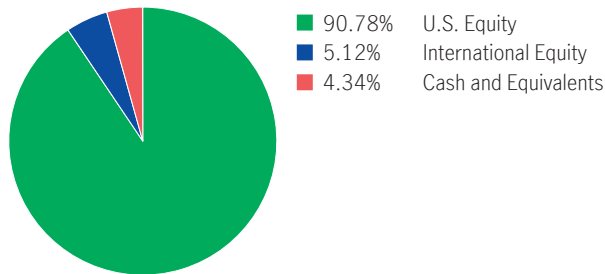
This Segregated Fund invests in the Manulife U.S. Equity mutual fund. The underlying fund invests primarily in foreign equities.

Top 10 investments (of the underlying fund)

Marsh & McLennan Cos.	4.35%
Alphabet Inc.	4.11%
Visa Inc.	4.00%
Microsoft Corp.	3.34%
Verisk Analytics Inc.	3.33%
United States Treasury Bill, 3/12/2020	3.17%
Becton Dickinson & Co.	2.99%
Comcast Corp.	2.89%
CME Group Inc.	2.84%
ANSYS, Inc.	2.79%
Total	33.82%

Total investments: 69

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.

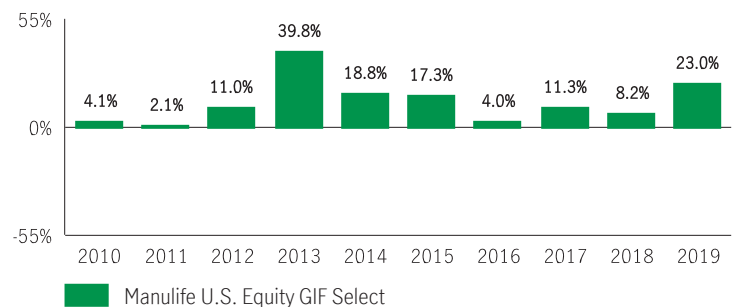
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$3,539.33 on December 31, 2019. This works out to an average of 13.47% 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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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
Low Load Sales Charge	If you sell within: 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 2.0%. 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. 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.

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.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.96	2.22	—

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 for 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

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	2.21	1.51	39.7314	93,901

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	1.78	1.46	39.7458	7,099

For more information

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Fund Facts — GIF Select

Manulife Invesco Europlus GIF Select

Quick Facts

Date Fund Available: October 2009

Underlying Fund Manager: Invesco Canada Ltd.

Total Fund Value: \$17,266,948

Date Fund Created: January 2000

Total Units Outstanding: 676,644

Portfolio Turnover Rate: 5.08%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.98	2.35	25.9540	636,366

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

This Segregated Fund invests in the Invesco Europlus mutual fund. The underlying fund invests primarily in European equities.

Top 10 investments (of the underlying fund)

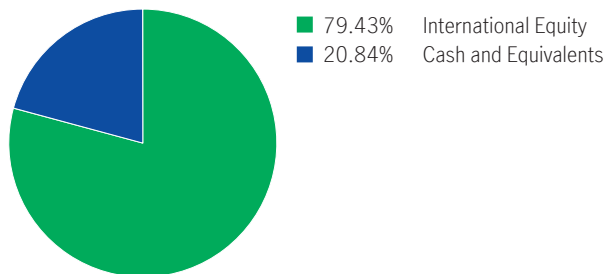
Benefit Systems S.A.	8.70%
Howden Joinery Group Plc	8.39%
Scout24 AG	8.39%
Eurofins Scientific SE	7.40%
Clarkson PLC	6.99%
Anheuser-Busch InBev S.A./N.V. Sponsored ADR	5.89%
Domino's Pizza Group plc	4.55%
DSV A/S	4.04%
Foxtons Group plc	3.90%
Bureau Veritas SA	3.87%

Total

62.13%

Total investments: 84

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.

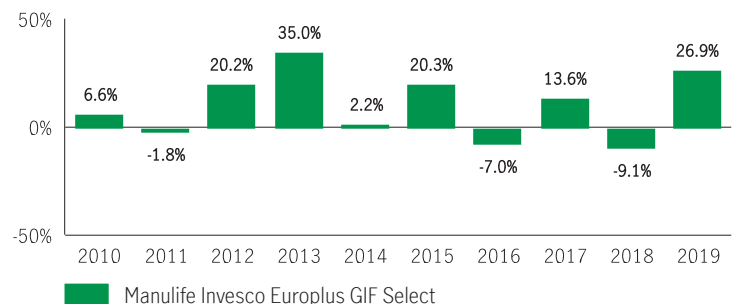
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$2,546.98 on December 31, 2019. This works out to an average of 9.80% 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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. 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 for complete objective and strategy of the underlying fund.

Objective: The Invesco Europlus 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

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	1.71	28.2540	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	1.87	1.59	26.6639	4,956

For more information

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Quebec & French Business 1-800-355-6776

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Fund Facts — GIF Select

Manulife EAFE Equity GIF Select

Quick Facts

Date Fund Available: May 2019

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$51,393

Date Fund Created: May 2019

Total Units Outstanding: 4,870

Portfolio Turnover Rate: --

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.97	2.60	10.5545	4,830

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

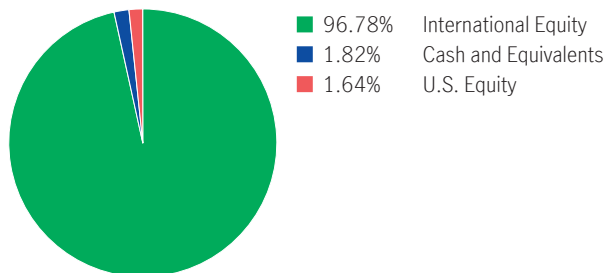
This Segregated Fund invests in the Manulife EAFE Equity mutual fund. The underlying fund invests primarily in equity securities of companies operating in world markets, whose head offices are located outside North America.

Top 10 investments (of the underlying fund)

Informa PLC	3.30%
Nestle S.A.	3.13%
Royal Dutch Shell PLC	2.78%
Asahi Group Holdings, Ltd.	2.77%
Trip.com Group Limited ADR	2.75%
Safran SA	2.64%
Anheuser-Busch InBev S.A./N.V.	2.46%
Prudential PLC	2.43%
GlaxoSmithKline PLC	2.41%
Elis S.A.	2.28%
Total	26.93%

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 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 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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
Low Load Sales Charge	If you sell within: 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 2.0%. 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. 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	2.97	2.60	—

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 for 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

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	1.71	10.6130	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	1.80	1.41	10.6470	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 World Investment (Capped) GIF Select

Quick Facts

Date Fund Available: October 2009

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$62,702,039

Date Fund Created: July 2008

Total Units Outstanding: 3,041,921

Portfolio Turnover Rate: 0.09%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	3.03	2.24	22.5528	963,554

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

This Segregated Fund invests in the Manulife World Investment Class (Capped) mutual fund. The underlying fund invests primarily in foreign equities.

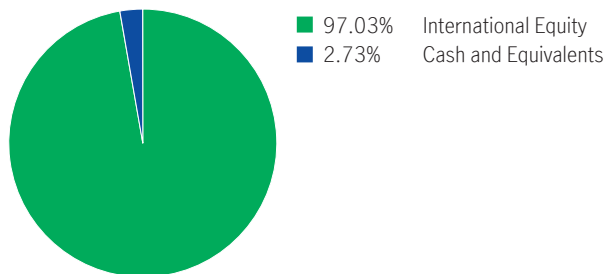
Top 10 investments (of the underlying fund)

Aon plc	5.04%
L'Air Liquide S.A.	3.50%
Intertek Group PLC	3.09%
RELX PLC	2.97%
LVMH Moet Hennessy Louis Vuitton S.E.	2.93%
Assa Abloy AB	2.92%
Wolters Kluwer N.V.	2.88%
Tsuruha Holdings Inc.	2.83%
Bunzl PLC	2.74%
InterContinental Hotels Group PLC	2.64%

Total **31.53%**

Total investments: 59

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.

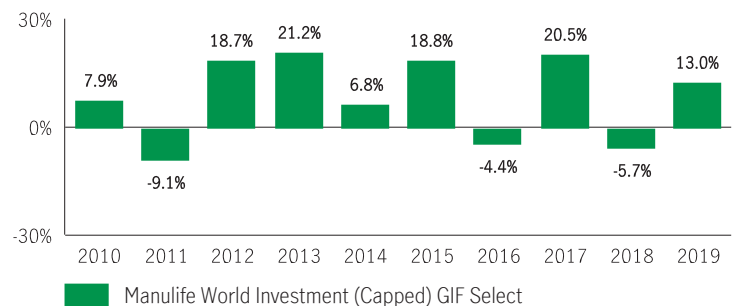
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$2,197.53 on December 31, 2019. This works out to an average of 8.19% 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</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>	If you sell within:	%	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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
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After 7 years	0.00																			
Low Load Sales Charge	<table border="1"> <thead> <tr> <th>If you sell within:</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>	If you sell within:	%	1 year of buying	2.50	2 years of buying	2.00	3 years of buying	1.50	After 3 years	0.00	<p>When you invest, Manulife pays a commission of 2.0%. Any sales charge you pay goes to Manulife.</p>								
If you sell within:	%																			
1 year of buying	2.50																			
2 years of buying	2.00																			
3 years of buying	1.50																			
After 3 years	0.00																			

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	2.24	—

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 for 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

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	2.21	1.52	24.5940	31,424

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	1.44	22.9680	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 World Investment GIF Select

Quick Facts

Date Fund Available: September 2014 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$148,398,695
Date Fund Created: October 2013 **Total Units Outstanding:** 9,977,000 **Portfolio Turnover Rate:** 4.93%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	3.02	2.24	14.6843	7,551,019

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

This Segregated Fund invests in the Manulife World Investment mutual fund. The underlying fund invests primarily in foreign equities.

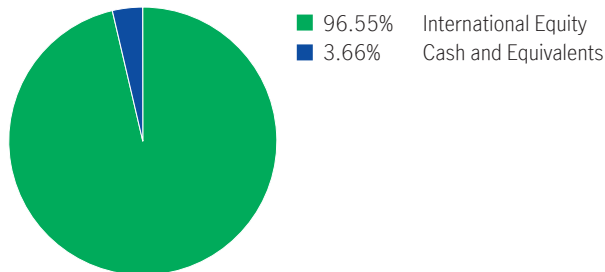
Top 10 investments (of the underlying fund)

Aon plc	5.00%
L'Air Liquide S.A.	3.49%
Intertek Group PLC	3.07%
RELX PLC	2.95%
LVMH Moet Hennessy Louis Vuitton S.E.	2.95%
Assa Abloy AB	2.90%
Wolters Kluwer N.V.	2.87%
Tsuruha Holdings Inc.	2.81%
Bunzl PLC	2.74%
InterContinental Hotels Group PLC	2.62%

Total **31.38%**

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 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 5 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

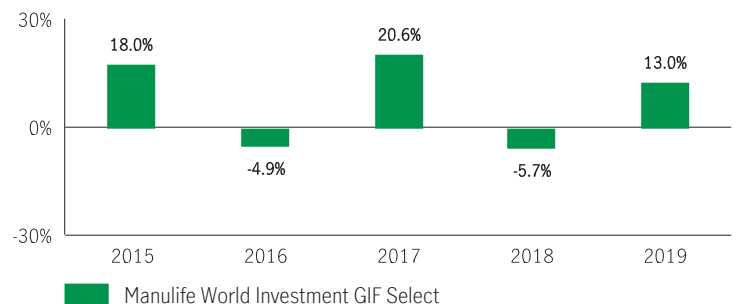
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on September 19, 2014 has \$1,468.43 on December 31, 2019. This works out to an average of 7.55% 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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. 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	3.02	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 for 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

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	1.57	15.2734	60,471

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	1.51	15.5915	11,145

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 Climate Action GIF Select

Quick Facts

Date Fund Available: May 2021

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$600

Date Fund Created: May 2021

Total Units Outstanding: 60

Portfolio Turnover Rate: --

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.77	2.49	10.0000	10

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 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.

This fund did not exist prior to December 31, 2019, so no information is available for the Top 10 Holdings.

This fund did not exist prior to December 31, 2019, so no information is available for the 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 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

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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. 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.

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.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus	2.77	2.49	—

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 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

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	2.00	1.79	10.0000	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	1.66	1.48	10.0000	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 All-Cap Focused GIF Select

Quick Facts

Date Fund Available: October 2010

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$7,330,933

Date Fund Created: October 2010

Total Units Outstanding: 498,248

Portfolio Turnover Rate: 3.86%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	2.95	2.12	15.0994	215,571

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

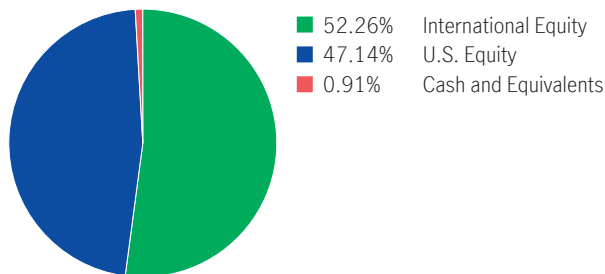
This Segregated Fund invests in the Manulife Global All-Cap Focused mutual fund. The underlying fund invests primarily in foreign equities.

Top 10 investments (of the underlying fund)

Apple Inc.	5.07%
Microsoft Corp.	4.15%
Johnson & Johnson	3.63%
United Technologies Corp.	3.57%
Compagnie Generale des Etablissements Michelin S.C.A.	3.07%
Wells Fargo & Co.	2.91%
Verizon Communications Inc.	2.86%
Total S.A.	2.81%
Amcor PLC Depository Receipt	2.76%
CRH plc	2.75%
Total	33.58%

Total investments: 55

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.

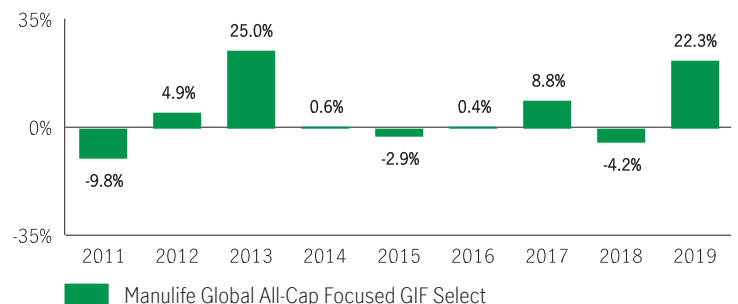
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on October 18, 2010 has \$1,509.94 on December 31, 2019. This works out to an average of 4.58% 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. Any sales charge you pay goes 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. 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	2.95	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 for 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

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	1.47	16.3300	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	1.88	1.40	17.1460	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 Dividend GIF Select

Quick Facts

Date Fund Available: September 2014 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$58,738,122
Date Fund Created: September 2014 **Total Units Outstanding:** 3,798,588 **Portfolio Turnover Rate:** 11.04%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	3.08	2.19	15.5609	2,461,497

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

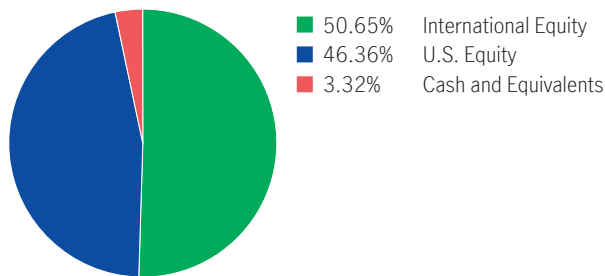
This Segregated Fund invests in the Manulife Global Dividend mutual fund. The underlying fund invests primarily in foreign equities.

Top 10 investments (of the underlying fund)

Apple Inc.	5.30%
Microsoft Corp.	4.03%
Johnson & Johnson	3.55%
United Technologies Corp.	3.42%
Compagnie Generale des Etablissements Michelin S.C.A.	3.08%
Wells Fargo & Co.	2.90%
CRH plc	2.85%
Total S.A.	2.75%
Verizon Communications Inc.	2.74%
Amcor PLC Depository Receipt	2.71%
Total	33.34%

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 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 5 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

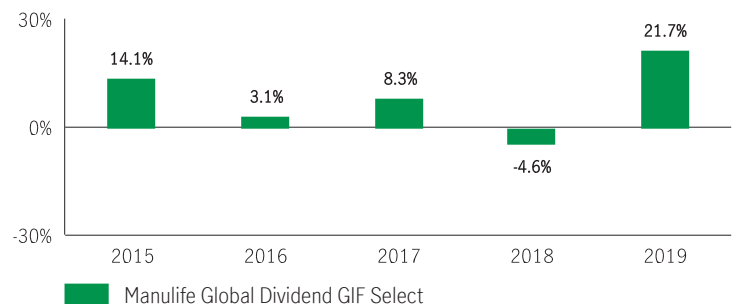
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on September 19, 2014 has \$1,556.09 on December 31, 2019. This works out to an average of 8.73% 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 5 years for a contractholder who chose the InvestmentPlus Series. In the last 5 years the fund was up in value 4 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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
Low Load Sales Charge	If you sell within: 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 2.0%. 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. 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 for 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

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	1.56	15.9801	15,649

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	1.39	16.5089	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 Equity Class GIF Select

Quick Facts

Date Fund Available: October 2013

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$341,706,575

Date Fund Created: October 2013

Total Units Outstanding: 17,062,895

Portfolio Turnover Rate: 6.92%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	3.08	2.35	20.3942	13,502,546

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

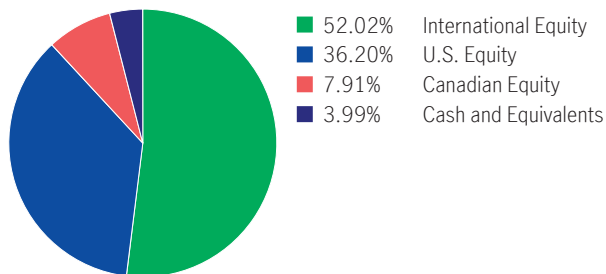
This Segregated Fund invests in the Manulife Global Equity Class mutual fund. The underlying fund invests primarily in foreign equities.

Top 10 investments (of the underlying fund)

Aon plc	4.33%
JPMorgan Chase & Co.	4.11%
Wolters Kluwer N.V.	3.18%
Microsoft Corp.	3.02%
Alphabet Inc.	2.98%
Visa Inc.	2.87%
McGraw Hill Financial Inc	2.86%
L'Air Liquide S.A.	2.79%
Union Pacific Corp.	2.61%
Intertek Group PLC	2.56%
Total	31.31%

Total investments: 74

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 6 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

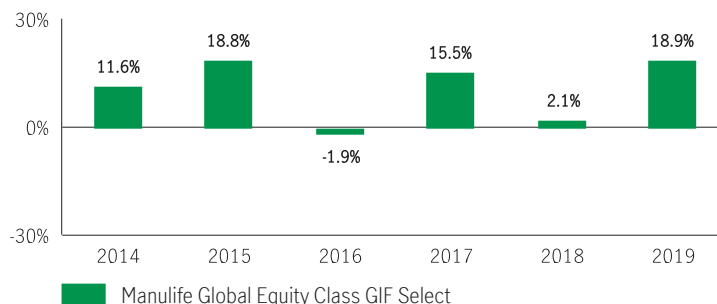
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on October 7, 2013 has \$2,039.42 on December 31, 2019. This works out to an average of 12.12% 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 6 years for a contractholder who chose the InvestmentPlus Series. In the last 6 years the fund was up in value 5 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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. 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	2.35	—

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.

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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 for 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

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	1.70	21.7083	172,404

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	1.94	1.50	21.8164	12,212

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 Franchise GIF Select

Quick Facts

Date Fund Available: April 2010
Date Fund Created: April 2010

Underlying Fund Manager: Manulife Investment Management Limited
Total Units Outstanding: 234,998

Total Fund Value: \$3,274,952
Portfolio Turnover Rate: 11.99%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	3.07	2.19	13.9119	207,810

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

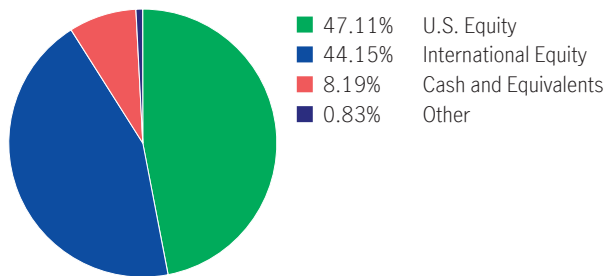
This Segregated Fund invests in the Manulife Global Franchise mutual fund. The underlying fund invests primarily in foreign equities.

Top 10 investments (of the underlying fund)

Heineken Holding N.V.	6.51%
eBay Inc.	6.42%
Berkshire Hathaway Inc.	5.81%
Formula One Group	5.51%
Danone	5.28%
Anheuser-Busch InBev S.A./N.V.	5.27%
Amazon.com Inc.	4.82%
Ferrari N.V.	4.66%
Compagnie Financiere Richemont S.A.	4.16%
Walmart Inc.	4.11%
Total	52.56%

Total investments: 28

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.

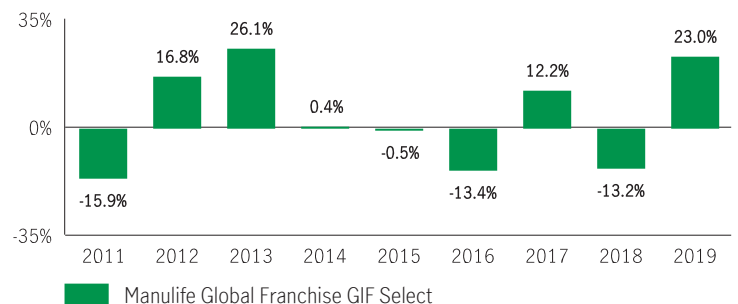
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on April 30, 2010 has \$1,391.19 on December 31, 2019. This works out to an average of 3.47% 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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
Low Load Sales Charge	If you sell within: 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 2.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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
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. 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	2.19	—

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.

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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 for 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

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	15.2483	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	14.2889	1,087

For more information

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Manulife

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Fund Facts — GIF Select

Manulife Global Infrastructure GIF Select

Quick Facts

Date Fund Available: October 2013

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$51,042,456

Date Fund Created: October 2013

Total Units Outstanding: 3,333,722

Portfolio Turnover Rate: 14.04%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	3.25	2.40	15.6083	2,253,064

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

This Segregated Fund invests in the Manulife Global Infrastructure mutual fund. The underlying fund invests primarily in foreign equities.

Top 10 investments (of the underlying fund)

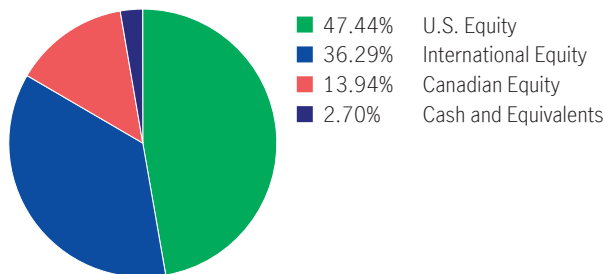
American Tower Corp.	9.62%
National Grid PLC	7.15%
VINCI S.A.	5.62%
SBA Communications Corp. REIT	4.97%
Sempra Energy	4.96%
Enbridge Inc.	4.79%
TC Energy Corporation	4.53%
Kinder Morgan Inc.	4.26%
American Electric Power Co. Inc.	3.77%
The Williams Cos. Inc.	3.38%

Total

53.05%

Total investments: 36

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 6 years for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

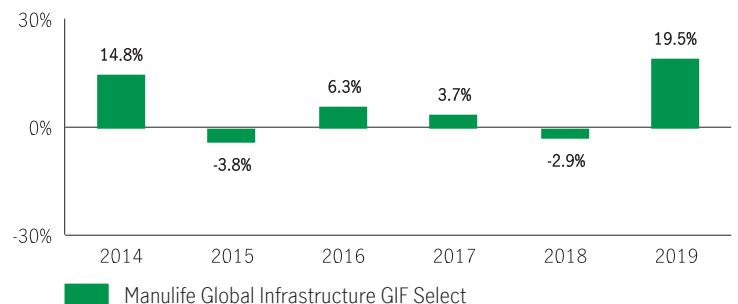
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on October 7, 2013 has \$1,560.83 on December 31, 2019. This works out to an average of 7.41% 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.

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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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
Low Load Sales Charge	If you sell within: 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 2.0%. Any sales charge you pay goes to Manulife. <ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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
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. 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	3.25	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?

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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

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: 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

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	2.33	1.65	16.6048	18,655

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	16.9585	793

For more information

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Manulife

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Fund Facts — GIF Select

Manulife Global Thematic Opportunities GIF Select

Quick Facts

Date Fund Available: November 2018 **Underlying Fund Manager:** Manulife Investment Management Limited **Total Fund Value:** \$25,559,667
Date Fund Created: November 2018 **Total Units Outstanding:** 2,096,997 **Portfolio Turnover Rate:** 10.79%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	3.04	2.70	12.3565	1,760,036

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

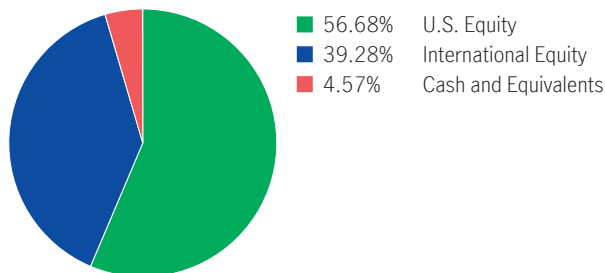
This Segregated Fund invests in the Manulife Global Thematic Opportunities mutual fund. The underlying fund invests mainly in equities of companies that benefit from global long-term market themes.

Top 10 investments (of the underlying fund)

Visa Inc.	3.61%
UnitedHealth Group Inc.	3.41%
Roche Holdings AG	3.11%
Fidelity National Information Services Inc.	2.88%
Boston Scientific Corp.	2.84%
Samsung Electronics Co. Ltd.	2.66%
Thermo Fisher Scientific Inc.	2.65%
Kering S.A.	2.62%
Schneider Electric S.E.	2.60%
Fidelity National Financial Inc.	2.53%
Total	28.91%

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 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 year for a contractholder who has chosen InvestmentPlus Series. Returns are after the MER has been deducted.

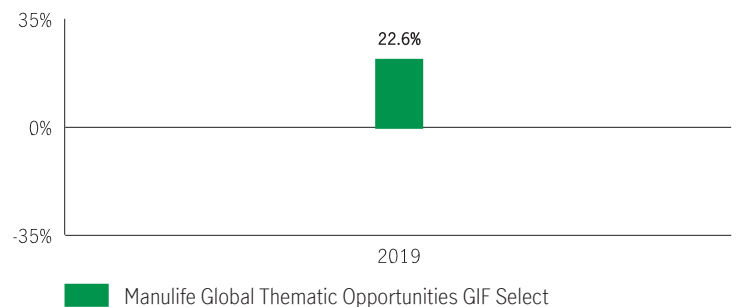
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series on November 12, 2018 has \$1,235.65 on December 31, 2019. This works out to an average of 20.52% 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.



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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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. 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	2.70	—

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 for 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

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	2.50	2.36	12.4240	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	1.90	1.63	12.5320	10

For more information

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Fund Facts — GIF Select

Manulife Invesco Global Diversified Companies GIF Select

Quick Facts

Date Fund Available: October 2009

Underlying Fund Manager: Invesco Canada Ltd.

Total Fund Value: \$74,353,387

Date Fund Created: January 1997

Total Units Outstanding: 3,030,357

Portfolio Turnover Rate: 1.89%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	3.19	2.56	28.0228	596,790

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

This Segregated Fund invests in the Invesco Global Diversified Companies mutual fund. The underlying fund invests primarily in foreign equities.

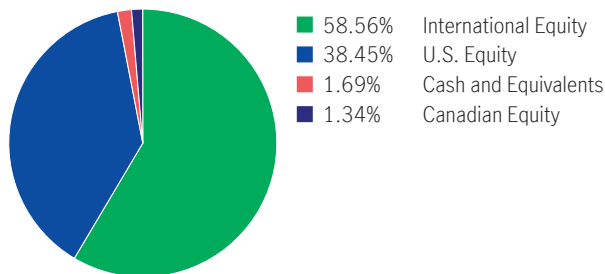
Top 10 investments (of the underlying fund)

Microsoft Corp.	4.84%
Alibaba Group Holding Ltd. Sponsored ADR	4.56%
Focus Media Information Technology Co., Ltd.	4.04%
Visa Inc.	3.73%
Eurofins Scientific SE	3.30%
Myriad International Holdings B.V.	3.23%
Howden Joinery Group Plc	3.18%
Alphabet Inc.	3.15%
Scout24 AG	2.85%
AIA Group Ltd.	2.80%

Total 35.69%

Total investments: 127

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.

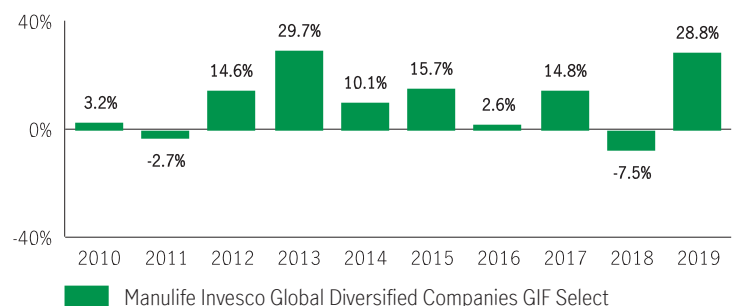
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$2,668.50 on December 31, 2019. This works out to an average of 10.31% 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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. 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 for complete objective and strategy of the underlying fund.

Objective: The Invesco Global Diversified Companies 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

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	2.57	2.01	30.4584	5,493

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	1.71	29.6500	10

For more information

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Fund Facts — GIF Select

Manulife Ivy Foreign Equity GIF Select (Mackenzie)

Quick Facts

Date Fund Available: October 2009
Date Fund Created: January 2005

Fund Manager: Mackenzie Financial
Total Units Outstanding: 2,120,275

Total Fund Value: \$42,887,410
Portfolio Turnover Rate: 17.57%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	3.10	2.46	20.9558	1,048,866

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

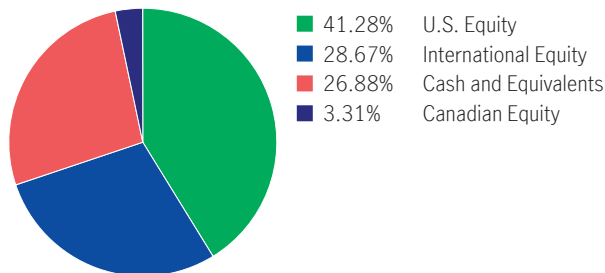
This Segregated Fund invests primarily in foreign equities.

Top 10 investments

Province of Ontario, 1/30/2020	6.01%
Royal Bank of Canada, 1.55%, 02/01/2020 TD	4.86%
Seven & i Holdings Co. Ltd.	3.93%
Grainger (W.W.) Inc.	3.77%
Johnson & Johnson	3.52%
Reckitt Benckiser Group PLC	3.46%
Ancor PLC Depository Receipt	3.36%
Procter & Gamble Co.	3.28%
Costco Wholesale Corp.	3.19%
Henkel AG & Co. KGaA	3.16%
Total	38.54%

Total investments: 40

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.

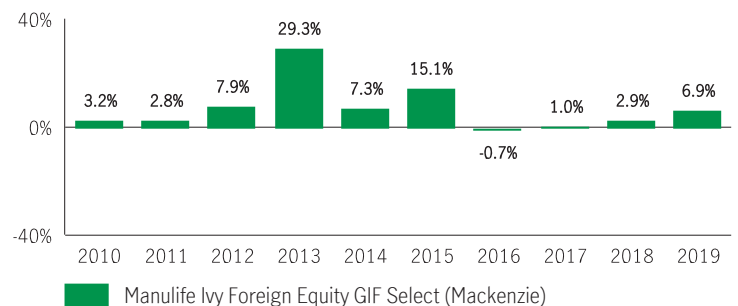
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$2,017.02 on December 31, 2019. This works out to an average of 7.27% 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 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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. 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	3.10	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.

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 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	22.6644	34,962

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	22.0128	13,610

For more information

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Fund Facts — GIF Select

Manulife Tax-Managed Growth GIF Select

Quick Facts

Date Fund Available: October 2009

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$28,033,621

Date Fund Created: January 2002

Total Units Outstanding: 1,040,667

Portfolio Turnover Rate: 5.47%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	3.03	2.29	27.3540	527,479

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

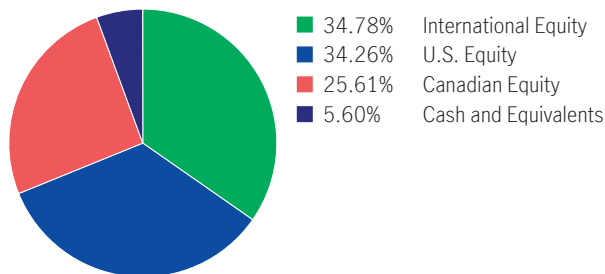
This Segregated Fund invests in the Manulife Tax-Managed Growth mutual fund. The underlying fund invests primarily in foreign equities.

Top 10 investments (of the underlying fund)

Gov. of Canada Treasury Bill, 1/23/2020	3.26%
Marsh & McLennan Cos.	1.59%
Alphabet Inc.	1.44%
Visa Inc.	1.44%
Gov. of Canada Treasury Bill, 2/6/2020	1.43%
Aon plc	1.38%
Verisk Analytics Inc.	1.25%
Tsuruha Holdings Inc.	1.22%
Microsoft Corp.	1.15%
Becton Dickinson & Co.	1.14%
Total	15.31%

Total investments: 288

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.

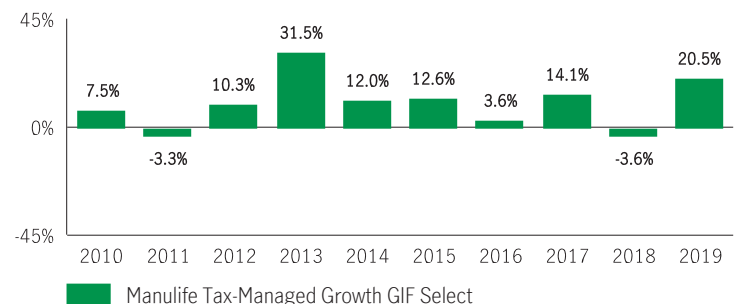
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$2,607.50 on December 31, 2019. This works out to an average of 10.06% 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</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>	If you sell within:	%	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	<p>When you invest, Manulife pays a commission of 5.0%. Any sales charge you pay goes to Manulife.</p> <ul style="list-style-type: none"> The sales charge is deducted from the amount you sell You can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales charge 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
If you sell within:	%																			
1 year of buying	5.50																			
2 years of buying	5.00																			
3 years of buying	5.00																			
4 years of buying	4.00																			
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Low Load Sales Charge	<table border="1"> <thead> <tr> <th>If you sell within:</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>	If you sell within:	%	1 year of buying	2.50	2 years of buying	2.00	3 years of buying	1.50	After 3 years	0.00	<p>When you invest, Manulife pays a commission of 2.0%. Any sales charge you pay goes to Manulife.</p>								
If you sell within:	%																			
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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	3.03	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 for 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

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	2.25	1.57	30.0604	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	1.56	27.9770	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 NorthStar GIF Select

Quick Facts

Date Fund Available: October 2009
Date Fund Created: January 2004

Underlying Fund Manager: Fidelity Investments Canada ULC
Total Units Outstanding: 6,865,969

Total Fund Value: \$138,273,152
Portfolio Turnover Rate: 3.13%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	3.22	2.56	22.0360	1,793,524

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 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?

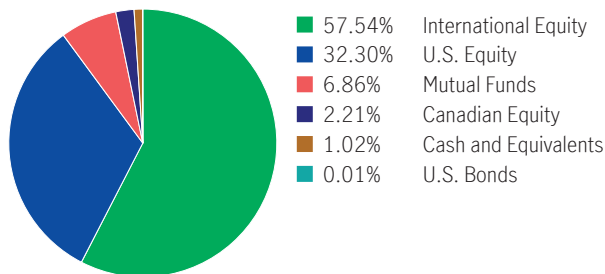
This Segregated Fund invests in the Fidelity NorthStar mutual fund. The underlying fund invests primarily in foreign equities.

Top 10 investments (of the underlying fund)

Fidelity U.S. Money Market Investment Trust	6.86%
Ottogi Corporation	3.15%
Imperial Brands PLC	2.32%
SPDR Gold Trust ETF	2.29%
Anthem Inc.	2.26%
Microsoft Corp.	1.97%
Alphabet Inc.	1.61%
Gilead Sciences Inc.	1.59%
Hon Hai Precision Industry Co. Ltd.	1.47%
Apple Inc.	1.36%
Total	24.89%

Total investments: 658

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.

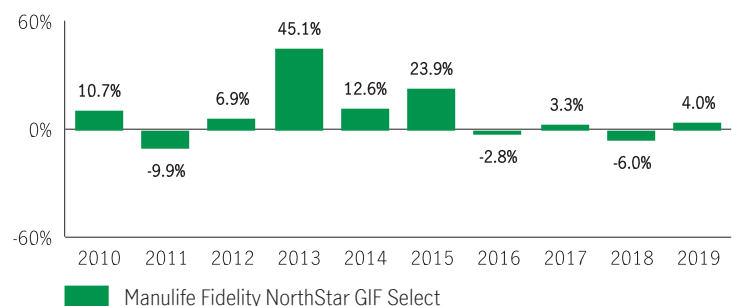
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$2,118.78 on December 31, 2019. This works out to an average of 7.80% 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"> You and your advisor decide on the rate The initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC)	If you sell within: 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 5.0%. Any sales charge you pay goes to Manulife.
Low Load Sales Charge	If you sell within: 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 2.0%. 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. 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	3.22	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 for 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

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	2.62	2.01	23.6042	15,854

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	2.15	1.80	22.3158	2,484

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 Global Small Cap GIF Select

Quick Facts

Date Fund Available: October 2009

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$51,071,584

Date Fund Created: July 2008

Total Units Outstanding: 1,210,027

Portfolio Turnover Rate: 10.82%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus	2,500	3.03	2.24	41.7705	1,065,820

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 Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

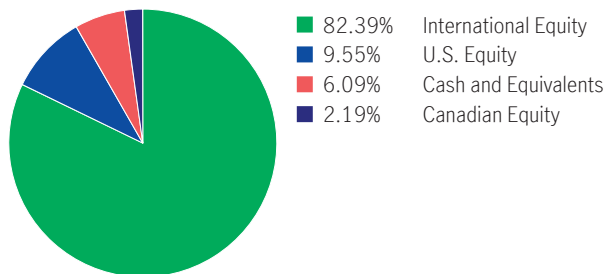
This Segregated Fund invests in the Manulife Global Small Cap mutual fund. The underlying fund invests primarily in foreign equities.

Top 10 investments (of the underlying fund)

GrandVision N.V.	4.35%
Diploma PLC	3.98%
Softcat plc	3.87%
Tsuruha Holdings Inc.	3.39%
Bravida Holding AB	3.23%
Bechtle AG	3.12%
Cembra Money Bank AG	3.12%
Gov. of Canada Treasury Bill, 2/6/2020	3.12%
P/F Bakkafrøst	2.78%
Morningstar, Inc.	2.74%
Total	33.71%

Total investments: 75

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.

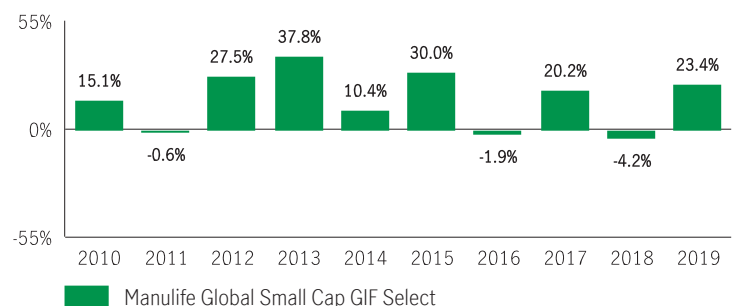
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose the InvestmentPlus Series 10 years ago has \$4,020.71 on December 31, 2019. This works out to an average of 14.93% 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 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.

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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	3.03	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 for 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

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	1.52	45.9250	38,276

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	1.52	40.3810	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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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.

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.

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.

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 (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. 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.

Market risk is the fundamental risk of investing in the capital markets. It is the risk that the assets of the underlying fund will decline in value simply because the market, as a whole, declines in value, thereby lowering the overall return of the Fund. The profitability of a Fund's investment program may depend to a great extent on the future course of price movements of securities and other investments. The securities markets have in recent years been characterized by great volatility and unpredictability. The performance of a Fund may be influenced by, among other things, interest rates, changing supply and demand relationships, trade, fiscal, monetary, and exchange control programs and policies of governments and national and international political and economic events and policies. In addition, unexpected and unpredictable events such as war and occupation, a widespread health crisis or global pandemic (such as the recent spread of coronavirus disease (COVID-19)), terrorism, and related geopolitical risks may lead to increased short-term market volatility and may have adverse long-term effects on world economies and markets generally, including U.S., Canadian and other economies and securities markets. Each Fund is therefore exposed to some, and at times, a substantial, degree of market risk.

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.

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